

An Introduction to Disaster Financial Assistance (DFA) (for local authorities)

- Manitoba's DFA Program provides assistance to local authorities, individuals, and organizations for uninsurable losses to essential property and disaster-related response.
- Manitoba's DFA is a program of last resort and is meant to re-establish a basic standard of living and function. DFA is not a substitute for private insurance and does not compensate applicants for lost revenue, inconvenience, non-essential items, injuries, or lost wages.
- Not all natural disasters will result in a DFA program being established. DFA programs may be established when three criteria are met:
 - The disaster is a result of a natural hazard with a clear start and end date that occurs in a specific geographic area.
 - The disaster causes widespread damage and disruption to essential assets or essential services in the geographic area.
 - Damages result in a significant financial burden to Manitobans.
- Cottages and other secondary properties are never eligible for DFA.
- Requests for DFA from local authorities must include:
 - A completed [Community Impact Assessment](#).
 - A [resolution](#) from the local authority requesting DFA.
- When a request for DFA is received, Manitoba evaluates the request to determine if the event and its related impacts are eligible for the DFA program. A DFA program is established on an event-specific basis and only when approved by the Manitoba government. If a DFA program is established, eligible local authorities will receive **written** confirmation if they have been accepted into the program.
- Insurable losses are never eligible for DFA, whether insurance was purchased or not. In addition, if a local authority could have purchased insurance for an asset (for example, a recreational building) but decided not to buy insurance or self-insure, the asset is not eligible.

- DFA provides financial assistance only for **eligible expenses**. In general, eligible expenses are those required to respond to the disaster, expenses to restore essential services and expenses to repair damaged infrastructure to the immediate pre-disaster condition. Expenses must be over and above what the local authority typically spends as part of its regular operating and maintenance budget.
- Should the local authority receive questions from residents, farms, businesses or non-profit organizations, information can be found on Manitoba Emergency Management Organization's website for [DFA](#).
- DFA will only assist with costs that cannot be recovered through insurance, legal actions and financial assistance received from other sources.

A dedicated liaison will be assigned to each local authority to answer claim questions and respond to local needs.