

The Disaster Financial Assistance Program

Private Residences, Farms,
Businesses, Non-Profit Organizations



What is Disaster Financial Assistance (DFA)?

- When a natural disaster occurs, the Manitoba government may declare the event eligible for Disaster Financial Assistance (DFA).
- Provides assistance with basic and essential items which are uninsurable.



Who is DFA for?

- Municipal governments
- Manitoba's provincial departments
- Private primary residences
- Small businesses
- Farms
- Non-Profit Organizations (NPOs)



DFA Eligible Costs



Pre-emptive

- Examples:
- Preparing sandbags
 - Closing dikes



Response

- Examples:
- Costs related to mandatory evacuation
 - Pumping



Recovery

- Examples:
- Clean up & debris removal
 - Restoring homes to a functional/habitable state
 - Livestock losses due to flooding



DFA Ineligible Costs

- Losses that could have been covered by insurance
- Costs recoverable through other government programs
- Losses recoverable through legal proceedings
- Non-essential items
- Normal operating/maintenance costs
- Capital purchases
- Upgrades or improvement
- Loss of income or opportunity
- Damages that are a normal risk of trade or occupation
- Long-term maintenance issues unrelated to the event



What steps should we take?

1. Reduce Impacts and Document
2. Apply
3. Application Screening
4. Inspection
5. Evaluation
6. Payment
7. Deadline
8. Appeal (if needed)



Insurance

- If your property has been impacted by a disaster, **check first with your insurance provider to review your policy coverage.**



Step 1: Reduce Impacts and Document

- Following a disaster, actions to reduce impacts should begin as soon as it is safe and practical to do so (i.e. cleaning, stripping and drying property and goods quickly).
- Visit the [Recover](#) section of our website for resources on how to clean up properly.
- Contact your insurance provider to find out what costs may be covered under your insurance policy.
- Notify your local municipality that you have been impacted by a disaster.



Step 1: Reduce Impacts and Document

- Take pictures of damages before they are repaired.
- Take pictures before you dispose of anything.
- Keep track of all your disaster-related repairs and activities, including labour/equipment hours, etc.
- Keep all receipts, invoices and other documents for disaster related expenses as they are required in order to support your DFA claim.
- Invoices submitted to Manitoba EMO must be accompanied by the corresponding proof of payment in order to be considered for eligibility.



Step 2: Apply for DFA

- Apply for DFA using the online application form at:
<https://forms.gov.mb.ca/dfa-application/>
- Paper DFA applications are also available to be mailed to you directly, or at most municipal offices.



Step 2: Apply for DFA

- In order to process your claim, you need to provide:
 - The most recent property tax bill
 - For tenants, proof that you live at the address
 - A completed Insurance Declaration Form
 - Other documents will be required once it is determined whether you are eligible for DFA



Step 3: Application Screening

- After you apply for DFA, you will be contacted by Manitoba EMO staff for a preliminary screening call.
- Information will be requested about what types of damages occurred.
- If it is determined that you may be eligible for DFA, an inspection of your property will be arranged. This process can take some time.
- If it is determined that you are not eligible for DFA, you will be notified by letter.



Step 4: Inspection

- If Manitoba EMO believes you may be eligible for DFA, an inspector will contact you to pick a time and day that works for you.
- To prepare for the inspection, ensure:
 - A person is there to meet the inspector
 - A person is there who knows about any temporary repairs made to the property and the conditions prior to the repairs.
 - You tell the inspector about any damages from the event, even if repaired. The inspector cannot necessarily identify temporary repairs made and needs to be aware of any and all damages during the inspection.



Step 5: Evaluation

- Once an inspection has been completed, your claim will be evaluated. Not all damages are eligible for DFA.
- DFA is not a substitute for private insurance. Only uninsurable costs are eligible for DFA.



Step 5: Evaluation

- The following items are typically eligible for DFA:
 - Costs to respond to a flood (e.g. dikes, pumping)
 - Clean up and removal of debris
 - Repair and restoration of principal residences, primary outbuildings, driveways, essential farm/small business buildings, damaged pens and corrals
 - Damaged items in the house, essential furniture, essential clothing and primary appliances
 - Mandatory evacuation costs to a pre-set limit (Voluntary evacuation costs are NOT eligible)
 - Livestock fencing, harvested and stored crops, limited silting, field erosion



Step 5: Evaluation

- The following items are typically ineligible for DFA:
 - Insurable losses
 - Non-essential items
 - Recreational property, cottages and/or private roads
 - Lawn and garden damage
 - Fences (residential or decorative).
 - Costs recoverable through other government programs.
 - Losses that are recoverable through legal proceedings.
 - Evacuation costs for evacuations that last less than 30 days (exceptional circumstances may be considered).
 - Upgrades or improvements
 - Loss of income or opportunity



Step 6: Payment

- In order to be eligible for payment:
 - You must provide invoices to demonstrate repairs have been completed and that costs have been incurred.
 - Original proof of payment must also be provided.
 - All mandatory documents must be submitted to Manitoba EMO before payment will be issued.
- The maximum amount of DFA available for private residences, farms, small businesses and NPOs is \$300,000.
- A standard 20 per cent deductible is also applied to DFA payments.
- For all eligible costs, there are maximum amounts that DFA will pay out.



Step 7: Deadline

- The deadline to apply for the 2022 Spring Flood DFA program is August 8, 2022.
- DFA programs are open for a period of one year from the time the DFA program is established.
- All repairs must be done and all required documents must be submitted to Manitoba EMO by the program closure date (May 9, 2023).
- In exceptional circumstances, an extension may be granted if more time is required to return your property to its pre-disaster condition



Step 8: Appeal

- An appeal process is available. Appeals may be based on:
 - Amount of DFA paid out
 - Ineligible claims
- Stage 1: Internal Review
 - Must be received within 30 days of Manitoba EMO's decision or final payment
- Stage 2: Appeal to the Manitoba Disaster Assistance Appeal Board



Questions?