

# **Disaster Financial Assistance and Wildfires**

**June 2025**



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# DFA Overview

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## DFA Program may be established when:

- The disaster occurs as a result of a natural hazard.
  - Has a determinable start and end date.
  - Occurs in a geographic area that can be specified.
  - Causes widespread damage and disruption to essential assets or essential services in the geographic area that results in a significant financial burden to Manitobans.
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- **“Life, not Lifestyle”**
    - Does not assist with insurable losses.
    - Assists with **basic and essential** assets, needs and items (cottages are never eligible for DFA.)

# New DFA Program

- Manitoba's DFA Program aligns with Canada's Disaster Financial Assistance Arrangements (DFAA)
  - Canada's new DFAA Program took effect on April 1, 2025.
  - Any provincial DFA program announced after June 6, 2025, will be administered under DFA Regulation 42/2025.
  - Includes funding to build back better and strategically mitigate to reduce future disaster risks.

# What Events Don't Qualify for DFA?

Many weather events do not result in a DFA program, for example:

- Underlying conditions or climatic trends, like a wet spring, heavy snowpack, drought, a prolonged period of moderate precipitation or El Nino.

Other types of disasters which don't qualify for DFA:

- Chronic health emergencies or pandemics.
- Civil disorder, war, violence.
- Industrial accidents.



# When Does Manitoba Announce a DFA Program?

- Manitoba EMO does not have a standing budget for DFA. DFA programs are established on a case-by-case basis and approved by Manitoba Government.
  - In most cases, Manitoba announces a DFA Program after an initial assessment of total damages and costs is complete.
  - Information that EMO uses in its initial assessment includes inspection reports, information from other departments, municipalities, and the general public.
  - It is critical that local authorities track disaster-related costs separately and are able to estimate their total cost impacts in the early days of an event.
  - In rare cases, a DFA program is established while the event is still ongoing.

# Are Wildfire Impacts Eligible for DFA?

- It is uncommon for wildfires in Manitoba to be eligible for a DFA program.
- The DFA does not apply to the fighting of forest, prairie, grass or wildfires except where wildfires impact communities.
  - These are known as Wildland Urban Interface (WUI) fires and results in **an evacuation, property damage, or disruption of the delivery of essential goods and services.**
- Insurable damages are never eligible for DFA (whether insurance was purchased or not).
- Since fire is generally insurable in Manitoba, most wildfires do not cause sufficient uninsured damages and financial burden to establish a DFA program.

# Spring 2025 Wildfires

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- At the height of spring wildfires on June 11, 2025, there were 25 active wildfires burning in Manitoba, with a total of 116 wildfires to date.
  - Over 21,000 Manitobans were registered as evacuees and 27 communities were under a mandatory evacuation order.
- Municipalities and First Nations communities have incurred extraordinary costs related to fire suppression, evacuations and hosting evacuees for a number of these WUI fires.



# Do We Expect Federal Cost-Sharing for the Spring 2025 Wildfires?

- Under Canada's DFAA, each fire must be tracked and applied for separately. There are very limited exceptions to this rule, but may include:
  - The same storm system started separate wildfires.
  - The same community is evacuated multiple times in the same season.
  - Exceptional circumstances approved by the Federal minister.
- In the past, Manitoba's WUI DFA programs have not met the threshold for cost-sharing with Canada. Previous fire events did not result in MB meeting its cost-sharing threshold.
- Due to the extraordinary nature of this event, Manitoba plans to work with Canada to combine some of the fire events into the same DFAA event, recognizing it will be very difficult to separate the cumulative impacts on communities.

# DFA & Wildfires for Local Authorities

# What Should You Do While Waiting for DFA Approval?

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- Continue to protect the community.
- Continue to provide support to residents, businesses, farms and non-profits.
- Continue to work with the Manitoba Emergency Coordination Centre to coordinate response.
- Track all disaster-related expenses separately (response vs. recovery) to maximize cost sharing if a DFA event is established.
- Expenses related to the disaster must be separated from your regular operating costs.

# What Local Authority Costs Are Typically Eligible for DFA?

- **Pre-impact preparations** (e.g. fire breaks, deploying sprinklers)
- **Response costs** (e.g. evacuations, hazard containment, EOC incremental costs)
- **Recovery costs** (e.g. debris cleanup, repair/restoration of uninsurable infrastructure)
- **Relief and recovery supports** (e.g. mental health support) provided by local authorities using a community service provider.
- Regular staff time for routine activities are not eligible, but staff costs for overtime and new hires for **additional services provided directly in response to the disaster** (e.g. overtime costs, hiring contractors for disaster-related repair)

# Staff Costs for Local Authorities

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- Regular and permanent local authority staff hours for response and recovery related activities are only eligible if they are **paid-out overtime**.
- Temporary and supplementary staff hired for the specific event are eligible **for wages as well as benefits, travel and overtime costs**.
- EMO is developing a DFA Support Guide on Staffing Costs.

# DFA for Mandatory Evacuation

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- **Municipalities are responsible for the first 72 hours of an evacuation.**
  - Includes emergency shelter, food, clothing, medical supplies.
  - If a DFA program is established, these costs are eligible as part of the municipality's claim.
  - If a DFA program is NOT established, costs related to evacuations are a municipal responsibility.

# DFA for Host Communities

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- If a DFA program is established, host community costs are eligible.
- For municipalities that do not have costs directly related to wildfires, the deductible is not applied.
- The Department of Families (Emergency Social Services – ESS) will pay directly for any space they rent.

# Eligible Costs - Debris Removal

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- Safe removal of post-fire debris from municipal properties is an eligible cost.
- Costs to remove burnt trees are only eligible if they pose a safety risk.
- For private property, debris removal after a fire is a standard part of home insurance.
- EMO can help municipalities with example demolition orders for properties that are not cleaned up in a timely way.



# Landscaping and Re-vegetation

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- Landscaping and re-vegetation are not normally eligible for DFA. There are some exceptions, including:
  - Public recreation facilities (parks, beaches, soccer fields, public golf courses.)
  - To satisfy environmental licensing requirements.
  - Where landscaping was damaged during response.

# Repairing Damage Resulting from Response

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- Costs to repair damage to private property where damages occurred as the result of the municipality (or those authorized by the municipality) taking action during the disaster response are eligible.
- Incidental damage as a result of carelessness on the part of equipment operators is not eligible.
- It is the local authority's responsibility to repair the damage and include these costs in their claim.

# Common Ineligible Costs

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- General wildland firefighting where fire is not a threat to an urban area
- Lost revenue or wages
- PST
- Regular salaries, wages and benefits of permanent staff
- Banked overtime for municipal employees
- Uninsured municipal assets that are eligible for insurance
- New equipment or vehicles purchased for general use or future preparedness

# Additional Resources

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- EMO website contains a “Wildland Urban Interface Fire – DFA Eligible Costs” Fact Sheet.
- Additional examples of eligible costs related to WUI fires.

# Local Authorities Cost Sharing

- The municipal cost-sharing formula maxes out at \$19.25 per capita.
- For larger events, municipalities have a predictable maximum deductible amount.
- A municipality of 5,000 residents will never pay more than \$48,100 under a DFA program.

Damages (\$)	Municipal Costs (\$)	Provincial Costs (\$)	Federal Costs (\$)
500,000	48,100	~138,000	~313,900
1,000,000	48,100	~288,000	~623,900
10,000,000	48,100	~2,980,000	~6,971,900

# Mitigation Opportunities

# Mitigation Under New DFA

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- New DFA provides an additional 15% to build damaged sites back better.
- New DFA also provides additional funding for strategic mitigation in affected municipalities.
- Funding must be used to address the same risk (i.e. must be used to reduce WUI fire risk – not flood.)
- Additional resources being developed for municipalities that will help to determine amount of mitigation funding and eligible projects.

# Other Resources and Supports

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- EMO has a relationship for the Institute of Catastrophic Loss Reduction (ICLR.)
- ICLR can work with communities to develop wildfire mitigation plans at no cost.
- EMO also has current mitigation funding sources on our website.
- Sign up to be notified when new mitigation funding sources are added.



# DFA & Wildfires for Individuals/Organizations

# Can Residents, Businesses, Farms & NPOs Expect DFA?

- Fire insurance is widely available in Manitoba, except for some remote fly-in communities.
- Standard policies cover both the property damage caused by wildfires and additional living expenses incurred during mandatory evacuations.
- Business interruption insurance is available as a typical add-on to business property insurance.
- Insurable losses are never eligible for DFA, whether insurance was purchased or not.
- The DFA program does not assist with lost wages or business revenue resulting from a disaster as it is not eligible under Canada's DFAA.

# What to Tell Residents

- You are encouraged to contact your insurance broker to file a claim and review policy coverage.
  - The Insurance Bureau of Canada (IBC) also has a consumer information centre to assist residents with general insurance questions. IBC is available virtually at 1-844-2ask-IBC (1-844-227-5422) or email at [AskIBCWest@ibc.ca](mailto:AskIBCWest@ibc.ca).
  - Buying a new insurance policy or switching carriers may be restricted during a state of local emergency. This is temporary until the active event is no longer a threat.
- Insurable damages are not eligible for DFA. If a home/farm/business/not-for-profit organization is impacted by a disaster and did not purchase insurance, they will not be eligible for DFA.
- Secondary residences such as cottages are never eligible for DFA.

# Supports Available for Evacuated Residents and Affected Organizations

- If a DFA program is established, ESS (Manitoba Families) will continue to be provided to Manitobans under a mandatory evacuation. Damage to property caused by a local authority during the response is also eligible.
- Manitobans evacuated under a mandatory order are eligible for the Wildfire Incidental Support Program which provides \$34/day for each person aged 13 and older and \$27/day for each child aged 12 and under.
- People who cannot work due to a natural disaster can apply for Employment Insurance (EI) benefits without a record of employment.
- Provincial tax relief is available for businesses affected by wildfires: payments can be delayed without incurring penalty or interest charges.

# The DFA Claim Process

# CIA & Council Resolution

- To process your DFA claim, Manitoba EMO requires two mandatory documents:
  - A resolution from the local authority (examples on EMO website.)
  - A completed Community Impact Assessment.
  - Must be completed within 90 days of a program announcement.
  - If no program is announced, can be submitted anytime you've been impacted by a disaster.

# Approval

- It takes Manitoba EMO time to understand the full impact of the disaster.
- Your local authority will be notified in writing once a decision has been made.
- If a DFA program is approved, Manitoba EMO will assign a recovery advisor to:
  - Answer your questions regarding eligibility and procedures.
  - Contact you if additional information is required.
  - Be available to answer questions.
  - Provide you with tools to support your claim submission.

# Temporary Repairs

- Manitoba EMO understands temporary, and emergency repairs may be necessary to maintain a safe community.
- It is up to the local authority to decide if temporary repairs are necessary.
- Ensure the damages are photographed prior to repairs and track machine hours, materials used, etc.; this documentation will be reviewed during the inspection.



# Inspection

- Manitoba EMO will arrange for a contracted engineering consultant to inspect and document damages if your local authority is accepted into the DFA program.
- More information on inspections will be communicated to you if you've been accepted.

# Payment

- Advance and progress payments are available to reduce carrying costs.
- Based on inspection reports or your known disaster-related costs (event ledger).
- EMO encourages you to request an advance payment as soon as you receive your “accepted into the DFA program” letter.

# Critical Deadlines

- Council Resolution: **within 90 days** of the announcement of a DFA program.
- DFA programs are open for **two years**.
- All repairs must be completed, and all required documents must be submitted by the program closure date.

# Next Steps

- Track your wildfire-related costs.
- Submit a Community Impact Assessment with an initial cost estimate to help EMO assess the impacts.
- Update your Community Impact Assessment if significant additional costs are incurred.
- Submit your council resolution with a formal request for DFA.



# Questions

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