

Self-Inspection Guide - Individual Applicants

July 2026



Before You Begin

Safety First

Do not enter the property if:

- Structural damage is visible
- There is standing water near electrical systems
- You smell natural gas
- The building has been deemed unsafe by authorities
- There are downed power lines nearby

If it is safe to proceed:

- Wear sturdy footwear, gloves, eye protection, and a mask if needed.
- Bring a camera or smartphone, flashlight, notebook, and measuring tape.

1.0 Introduction

Because of the large number of applications received following the June 2026 rain events, Manitoba has introduced a self-inspection guide for damaged private residences related to a disaster event. This self-inspection is for homeowners (primary residences) and tenants.

This process allows you to document and report damage to your home and belongings without waiting for a Manitoba inspector to visit your property.

The goal of the self-inspection guide is to help Manitoba review claims quickly and speed up the assessment and payment process.

This guide explains important terms used in the report and provides instructions for taking and submitting photographs. Photos are an important part of the inspection because they help to verify damage caused by the disaster.

Please complete the report as accurately and thoroughly as possible.

2.0 Important Definitions

A. Overland Flooding

Overland flooding happens when water flows across the ground and enters a building through doors, windows, foundation openings, or other entry points.

This type of flooding is often caused by:

- Rivers, lakes, or streams overflowing
- Heavy rainfall
- Drainage systems becoming overwhelmed

- Surface water that cannot drain away fast enough

B. Seepage

Seepage occurs when water enters a building below ground level through cracks, joints, or small openings in the foundation or basement walls.

This often happens when:

- The groundwater level rises after heavy rain
- The ground around the home becomes saturated with water

C. Backup or Escape of Water/Sewage

Water or sewer backup occurs when wastewater or sewage enters a building through:

- Floor drains
- Toilets
- Sinks
- Sump pump systems
- Sewer connections

This can happen because of:

- Blocked pipes
- Equipment failure
- Sewer system overload
- Excess water entering the sewer system

D. Finished Basement or Finished Room

A **finished basement** or **finished room** is an area that contains all of the following components:

A basement or room is considered **finished** if it has all of the following:

- Finished walls (such as painted drywall or paneling)
- Finished flooring (such as carpet, laminate, vinyl, tile, or hardwood)
- Working electrical outlets, switches, and lighting
- Heating and/or cooling connected to the home's HVAC system

If any of these features are missing, the area is considered **unfinished**.

Examples

Unfinished Room

- A mechanical room with drywall, lighting, and outlets but no finished flooring or heating.

Finished Room

- A bedroom, hallway, recreation room, or similar space that includes all of the features listed above.

3.0 Taking Photos

Photos are required to support your Self-Inspection Report and help Manitoba verify the damage.

Please provide:

- One or two photos showing the highest water level reached in the affected area (such as water marks on walls).
- At least one photo of every damaged room.
- Photos of damaged building materials or structural components.
- Photos of damaged appliances, mechanical equipment, and personal belongings.
- Photos of any cleanup, demolition, or repair work that has already been completed.

Tips for Photos

- Make sure each damaged room or item can be matched to a photo. Number the photo in the self-inspection report.
- Take clear, well-lit photos.
- Include wide-angle photos of rooms and close-up photos of damage.

Examples are provided throughout the Self-Inspection Report. Numbering photos as shown in the self-inspection report will speed up your evaluation and payment.

A. iPhone/iPad Photo Settings

If you are using an iPhone or iPad to take photographs, please ensure that your device saves images in one of the following acceptable formats: JPG, JPEG, and PNG.

Photos submitted in other formats may not be accepted.

To change your photo settings:

1. Open Settings.
2. Select Camera.
3. Select Formats.

4. Choose Most Compatible.
5. Return to the Home Screen.

4.0 Need Help?

If you need help completing the Self-Inspection Report, please contact us:

Phone: 204-945-3050 or 1-888-267-8298

Email: mfrp@gov.mb.ca

Please include your **claim number** in the subject line of your email.

A Recovery Advisor can help answer questions and guide you through the inspection process.

5.0 Requesting an In-Person Inspection

If you are unable to complete a Self-Inspection, you may authorize a friend, neighbour or family member to complete it on your behalf by completing the authorization of personal representative form.

If you are unable to complete a Self-Inspection and you cannot get someone to help you, you can request an in-person inspection by contacting us at the number above.

Please note that in-person inspections are reviewed on a case-by-case basis and depend on available resources.

Priority may be given when:

- The home has major damage affecting safety or livability.
- Structural components such as foundations, load-bearing walls, or floor supports have been damaged.
- The claimant has mobility, accessibility, health, or other challenges that make it difficult to complete the report.

Requesting an in-person inspection does not guarantee that one will be scheduled. Manitoba staff will review each request and determine the most appropriate option.

6.0 Required Documents

If someone is completing the Residential Self-Inspection Report on your behalf, you must complete the **Authorization of Personal Representative Form** included in this package.

You may proceed to complete the self-inspection report as soon as you are able and submit it to Manitoba. However, before we can fully evaluate your self-inspection report, two documents are required:

Insurance Declaration Form (IDF)

The Insurance Declaration Form confirms what insurance coverage you have and helps determine whether any damages may be covered under your insurance policy.

The form must:

- Be completed by your insurance broker or insurance company.
- Be signed by your insurance broker or insurance company.

A copy of the form is included in this package and is also available online under Inspection Process:

<https://www.gov.mb.ca/mfrp/>

A copy of your **2025 Property Tax Bill** is required to:

- Confirm ownership of the property.
- Verify that the applicant's name matches property records.

Tenants do not need to provide a property tax bill. Instead, tenants must provide a copy of their tenancy agreement.

If you are acting as the executor of an estate, we may request additional documents to confirm your authority to act on behalf of the property owner.

7.0 Before Submitting Your Inspection Report

Ensure that:

- ☐ Your name and claim number are included on every page, including any additional pages.
- ☐ All major damages have been documented.
- ☐ Water levels and the duration of flooding have been recorded.
- ☐ All damaged rooms, building components, and structural elements have been listed.
- ☐ Damage to mechanical and electrical systems has been documented.
- ☐ All damaged or lost personal property has been listed.
- ☐ Each room or damaged item is matched to a photo.
- ☐ Additional pages contain your name and claim number.

By completing this checklist, you can help avoid delays in processing your claim.