

## Disaster Financial Assistance for Manitobans Affected by Flooding

A Disaster Financial Assistance (DFA) program may be available for eligible Manitobans following a disaster. Funds may be provided to help individuals, farms, small businesses, non-profit organizations and municipal governments restore property to its pre-disaster condition, making it liveable and functional.

### Who is eligible?

- **Homeowners** can apply for damages to their principal residences as well as essential eligible personal possessions.
- **Tenants with damages to their primary residence** may apply for damages to personal possessions only.
- **Farmers** with yearly gross revenues of between \$10,000 and \$2 million and that employ no more than the equivalent of 20 full-time workers may apply. It must be an owner-operated farm and the owner-operator must be the day-to-day manager.
- **Small business owners** with yearly gross revenues of between \$10,000 and \$2 million that employ more than the equivalent of 20 full-time workers may apply. It must be an owner operated business and the owner-operator must be the day-to-day manager.
- **Non profit organizations** that give the community unrestricted access to their services and programs may apply.

### Eligible costs

Eligible costs are limited to costs considered eligible under the Manitoba's [DFA Policy and Guidelines Regulations](#) as well as the federal [Disaster Financial Assistance Arrangements](#).

### Flood response:

When a DFA program is established, costs related to response activities may be eligible for assistance based on the DFA Policy and Guidelines. Eligible response costs may include but are not limited to:

- material costs and equipment usage to build temporary dikes,
- operation of water pumps and other equipment and machinery that stops or limits damage to essential infrastructure.

### Evacuation costs:

The costs to evacuate are eligible when an authorized official orders the mandatory evacuation of people or animals. DFA generally covers accommodations, food and other essentials based on the Manitoba Emergency Social Services rates.

## **Clean up, restoration, repair and replacement costs:**

The cost to clean up, restore, repair or replace essential items may be eligible. These costs include (but are not limited to):

- clean up and removal of debris (to a maximum amount).
- material costs, equipment usage and resident labour for the removal of temporary dikes
- repair/restore principal residences, essential buildings for small businesses and farms
- repair/replace essential moveable items, chattels, staged and stored crops, livestock or essential business fencing, inventory, equipment and a limited amount of farmland affected by erosion

## **Ineligible costs**

### **Ineligible costs include:**

- insurable losses
- costs that can be recovered from any other government programs
- losses that are recoverable bylaw
- non-essential items, including, but not limited to:
  - luxury items (jewelry, books and documents, fur coats, holiday decorations)
  - recreational property and private roads
  - lawn, garden, non-essential fencing damage
  - lost income or opportunity
  - inconveniences
  - normal operating costs
  - upgrading existing facilities
  - damage that is a normal risk of trade, occupation or enterprise
  - mitigation work.

## **What kinds of documents are required to support a DFA claim?**

Depending on the type of DFA claim that you submit, Examples of mandatory supporting documentation include:

- information pertaining to your insurance policy.
- property tax bill to verify property ownership (required for every damaged parcel of land).
- confirmation of residency for tenants (ex: Manitoba drivers license, Manitoba Health card).
- small business/non-profit information.
- sole proprietorship – applicant's T1 General tax form, or notarized proof of income, statements of income and expenses.
- partnership – copy of partnership agreement, T1 General tax form, statements of income and expenses.
- limited company – copy of articles of incorporation, income tax return, statements of income and expenses.
- non-profit verification – documents stating legal, non-profit status (ex: Revenue Canada charitable organization registration number).

## How are DFA claims made?

Claimants must apply for DFA within 90 days of the program being announced.  
Contact the Manitoba Emergency Measures Organization (EMO) for further information:  
Phone: 204-945-3050 (in Winnipeg) Toll free: 1-888-267-8298 (outside Winnipeg)  
Website: [www.manitoba.ca/emo](http://www.manitoba.ca/emo)

### There are three steps to making a DFA claim.

#### Step 1

- Keep track of all your flood-related activities and expenses, before, during and after the flood.
- Keep all receipts, invoices and any other documents for flood-related expenses to help clarify and support your claim.
- Wherever possible, take photos or videos of the damaged property and all activities to help clarify and support your claim.
- Contact your insurance provider to find out what costs may be covered under your personal policies.
- Take every possible, practical action to reduce the impact of flood damage to your property (ex: cleaning, stripping and drying property and goods quickly).

#### Step 2

- Get a DFA application by contacting Manitoba EMO by phone at 204-945-3050 (in Winnipeg) or toll-free at 1-888-267-8298 (outside Winnipeg) to receive an application in the mail, or visit [manitoba.ca/emo](http://manitoba.ca/emo) to download an application.
- Contact your municipal office.
- Fill out the DFA application.
- Applications for property damage to private residences must be filled out by the owner.
- Applications for damage to personal possessions in rental properties must be filled out by the tenant.
- Applications for farm land that is rented must include a written authorization form completed and signed by the owner of the land.

Return the DFA application with all invoices, receipts, required documents, photos, etc. to Manitoba EMO by mail or email at:

1525 – 405 Broadway Avenue  
Winnipeg, MB. R3C 3L6  
mailto:[dfa@gov.mb.ca](mailto:dfa@gov.mb.ca)

#### Step 3

- You will be contacted by a Manitoba EMO representative, who will do a preliminary screening of your claim.
- If this screening indicates that you are eligible for the DFA program, an onsite inspection will be arranged with a Manitoba EMO Inspector.

## What happens after my DFA application has been accepted as eligible?

- Submitting an application for DFA does not guarantee that you will receive assistance or that a program will be created for you.
- Information from the Manitoba EMO inspection will be reviewed using DFA policies and guidelines to assess the amount of assistance you may be eligible to receive. For a copy of DFA policies and guidelines, go to: <http://web2.gov.mb.ca/laws/regs/index.php?act=e80>
- DFA payments will be mailed to eligible applicants when all the supporting documents have been submitted and verified by Manitoba EMO representatives. Partial payments, based on work completed to date, may be available.

## Limits on DFA

- DFA payments are limited to 80 per cent of the eligible costs and losses up to a maximum amount.
- DFA payments may be reduced if funds are received from other sources.
- The DFA programs will generally be open for a period of one year. All repairs must be done and required documents must be submitted to the DFA program by the program closure date, which will be communicated to you in written correspondence.

## For more information

For more information on the DFA program, please contact:

Manitoba Emergency Measures Organization  
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Winnipeg MB R3C 3L6  
Phone: 204-945-3050 (in Winnipeg)  
Toll free: 1-888-267-8298 (outside Winnipeg)  
Fax: 204-948-2278  
Email: [dfa@gov.mb.ca](mailto:dfa@gov.mb.ca)  
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