

## Disaster Financial Assistance for Manitobans Affected by Flooding

Disaster Financial Assistance (DFA) program may be available for eligible Manitobans. Funds are generally provided to help individuals, farms, small businesses, non-profit organizations and municipal governments restore property and make it liveable and functional.

### Who is eligible?

- **Owners** who live in their principal residences can apply for damages to the buildings as well as personal possessions.
- **Tenants** may apply for damages to personal possessions only.
- **Farmers** with yearly gross revenues of between \$10,000 and \$2 million and employing no more than the equivalent of 20 full-time workers may apply. The farm cannot be a hobby farm. 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 and employing no more than the equivalent of 20 full-time workers may apply. The business cannot be a hobby business. 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

#### Flood response

- The costs of **responding to a flood** are generally eligible when directed to do so by an authorized official from your municipality or the provincial government, including the cost:
  - to build and remove temporary dikes
  - to operate 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 evacuation of people or animals. DFA generally covers accommodations, food and other essentials using the Manitoba Emergency Social Services rates.

## **Clean up costs**

- The cost to **clean up, restore, repair** or replace essential items are eligible, including:
  - clean up and removal of debris (to a maximum amount) for those who do their own clean up
  - repair/restore principal residences, essential buildings for small businesses and farms, limited amount of farmland affected by erosion
  - repair/replace essential moveable items, chattels, harvested/stored crops, livestock fencing, inventory, equipment

## **Ineligible costs**

- insurable losses (items that could have been insured at a reasonable rate before the flooding)
- costs that can be recovered from any other programs
- losses that are recoverable by law are not eligible
- non-essential items, including:
  - luxury items
  - recreational property and private roads
  - lawn, garden, fencing (non-farm) damage
- lost income or opportunity
- inconveniences
- normal operating costs
- upgrading existing facilities
- damage that's a normal risk of trade, occupation, or enterprise

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

Applications for Disaster Financial Assistance program funds must include documents to clarify and support the DFA claim. Examples of necessary documents include:

- property tax bill to verify property ownership
- 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?

**Note:** You must make your DFA claim **within 90 days** of the program being announced. Contact EMO at 204-945-3050 in Winnipeg; toll free 1-888-267-8298 in Manitoba, or visit [www.manitobaemo.ca](http://www.manitobaemo.ca) for further information.

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 to help clarify and support your claim.
- Contact your insurance broker 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 Disaster Financial Assistance application:
  - Go to the Manitoba Emergency Measures Organization (EMO) website at [www.manitobaemo.ca](http://www.manitobaemo.ca) to download a copy.
  - Call EMO at 204-945-3050 in Winnipeg; toll free 1-888-267-8298 in Manitoba to get a application mailed to you.
  - Contact your municipal office for an application.
- Fill out the 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 application with all invoices, receipts, required documents, photos, etc. to EMO by mail or email.

### Step 3

- You will be contacted by an EMO Recovery Advisor, who will do a preliminary screening of your claim over the phone.
- If this screening indicates that you are eligible for the Disaster Financial Assistance program, an onsite inspection will be arranged with an EMO Inspector.

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

- Information from the EMO inspectors 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/pdf/e080-177.99.pdf>
- DFA payments will be mailed to eligible applicants when all the required documents have been provided and verified by EMO Recovery Advisors. Partial payments, based on work completed to date, may be available.

## **What happens if I don't agree with EMO's decision on my DFA application?**

If you do not receive what you believe you are entitled to under the DFA program, you may appeal. For details on the appeal process, go to: [www.manitobaemo.ca](http://www.manitobaemo.ca); or call EMO at 204-945-3050 in Winnipeg; toll free 1-888-267-8298 in Manitoba.

## **Limits on Disaster Financial Assistance**

- The maximum amount of DFA payable per claim is \$240,000.
- DFA payments are limited to 80 per cent of the eligible costs and losses.
- 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 closure date.

For more information on the Disaster Financial Assistance program:

Emergency Measures Organization  
8th floor – 259 Portage Avenue  
Winnipeg MB R3B 2A9  
Phone: 204-945-3050 in Winnipeg  
Toll free: 1-888-267-8298 in Manitoba  
Fax: 204-948-2278 in Winnipeg  
Email: [dfa@gov.mb.ca](mailto:dfa@gov.mb.ca)  
Website: [www.manitobaemo.ca](http://www.manitobaemo.ca)