

# DISASTER FINANCIAL ASSISTANCE *Fact Sheet*

## Emergency Measures Organization

### The DFA Program

When a widespread disaster strikes and creates an unreasonable financial burden, disaster financial assistance (DFA) may be made available for eligible costs. DFA is intended to restore eligible property to a habitable and functional state.

Assistance is generally provided to help local governments, occupied private residential properties, full-time farmers, small businesses and some non-profit organizations.

The Manitoba Emergency Measures Organization (EMO) administers DFA programs in accordance with the approved DFA policies and guidelines in effect at the time of the disaster.

This information is intended to provide you with the basic information necessary to make a DFA claim.

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### Qualifying for Assistance

#### Definitions

**Private Residential Property:** is an owner-occupied principal residence or a tenant-occupied residence. Tenants may apply for personal property and possessions only.

**Full-time Farmer:** is a farm operator who derives more than 50% of his or her gross income from farming or agricultural activities and has provided proof of income (tax records or other documents) that confirms gross declared income. Gross income is all income before expenses.

**Full-time Small Business:** is a business owner who derives more than 50% of his or her income from the business and has provided proof of income (tax records or other documents) that confirms gross declared income. Gross income is all income before expenses.

**Non-Profit Organization:** is an organization that operates "not-for-profit" and has a facility with unrestricted access by the community or provides services to the community.

#### Eligible Costs

Assistance is generally available for:

- **Pre-emptive costs**
  - Costs incurred for the construction and removal of temporary dikes (berms or sandbags)
  - Costs of operation of water pumps and/or other equipment and machinery to prevent or limit damage to essential infrastructure
- **Evacuation costs**
  - When, at the direction of an authorized official, evacuation of persons or animals becomes necessary, reasonable expenses for accommodations, food and other essentials are eligible.
- **Restoration**
  - **Clean-up and debris removal**
    - Includes allowances for applicants undertaking their own clean-up
  - **Structural damage**
    - Principal residences
    - Buildings essential to the operation of a farm
    - Buildings essential to the operation of a small business
    - Farmland restoration (erosion) but not loss of market value of land
  - **Loss or repair of essential items**
    - Essential movables and chattels
    - Loss of harvested or stored crops
    - Livestock fencing
    - Inventory and equipment

#### Ineligible Costs

Assistance is *not* available for:

- **Insurable losses**

Items that are, or could have been insured at a reasonable and available rate are not eligible.
- **Costs recoverable through other government programs**
- **Losses recoverable at law**
- **Non-essential items**
  - Luxury items
  - Recreational property and private roads
  - Lawn and garden damage
  - Fences (non-farm)
- **Loss of income and opportunity or inconveniences**
- **Normal operating costs**
- **Upgrading of existing facilities**
- **Damages that are a normal risk of trade, occupation, or enterprise**

## The Process

Before, during and after the disaster, keep track of all your activities and expenses directly relating to the event. In order to verify your claim you will need to provide documentation describing what you have done and invoices for expenses you have incurred. Wherever possible photographs or videos of the damaged property should be taken and made available to EMO.

You are advised to contact your insurance provider to determine what if any of your costs may be eligible under your insurance policies.

Before you are eligible to apply for assistance, it is necessary for your municipality to pass and forward a resolution requesting DFA to EMO within 30 days following the disaster.

Once a program is in place, you have 90 days to apply for assistance.

## Applying for assistance

- Obtain a DFA application from your local municipal office, or from EMO's website ([www.manitobaemo.ca](http://www.manitobaemo.ca)).
- Complete your application form.
- Return the application to the municipal office, where it will be collected and forwarded to EMO.

## Assistance Process

Upon receipt of your application, EMO will contact you either by telephone or by letter to conduct a preliminary assessment of your claim.

If the preliminary assessment of your claim indicates that you are eligible to apply for DFA and may have eligible costs, an on-site inspection will be then be arranged.

If the preliminary assessment of your claim indicates that you are not eligible to apply for DFA or that you do not have any eligible costs, then the on-site inspection will not take place.

Information obtained from the on-site inspection and any subsequent submissions to EMO will be evaluated in accordance with DFA policies and guidelines to determine the amount of assistance available to you.

Assistance payments will be mailed when all required documentation has been provided and verified by EMO. Partial payments based on work completed to date may be available.

## Appeals

If you have not received all the assistance to which you feel entitled, an appeal process is available. For further information regarding the appeal process please contact EMO.

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## Limitations

The maximum amount of DFA payable per claim is \$100,000.

All DFA payments are subject to a 20% deductible.

DFA payments may be reduced for assistance received from other sources if the other sources of assistance are for duplicate costs.

DFA programs will be open for a period of one year. Applicants will be advised of the program closure date and must complete repairs and submit all the required documentation by the program closure date.

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## Additional Information

For more information, please contact us at:

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