

# DISASTER FINANCIAL ASSISTANCE



Manitoba  
Emergency  
Measures  
Organization



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# The DFA Program

- When disaster strikes and creates an unreasonable financial burden, Disaster Financial Assistance (DFA) may be made available



# The DFA Program

- Assistance is generally provided to help local governments, individuals, full-time farmers, small businesses and some non-profit organizations



# The DFA Program

- The Manitoba Emergency Measures Organization (EMO) administers this program in accordance with federal and provincial guidelines



# The DFA Program

- DFA is not insurance
- DFA is not Compensation
- DFA is an ex-gratia grant



# The DFA Program

- The DFA was established in 1970 to provide a mechanism for sharing the costs of responding to and recovering from disasters
- DFA renewal process:
  - Impacts of disasters are changing
  - Needs of people are changing
  - DFA needs to change



# DFA Cost Sharing

- Private – 80% of eligible costs to a maximum of \$100,000 per claim
- Public – per capita based formula with no maximum claim amount



# DFA Cost Sharing

Expenditure	Provincial	Municipal
\$0.00 to \$1.00	0%	100%
\$1.01 to \$3.00	50%	50%
\$3.01 to \$5.00	75%	25%
Over \$ 5.00	90%	10%





# DFA Cost Sharing

\$	%	Provincial	Municipal
First \$1.00	100/0	\$0	\$3,000
Next \$2.00	50/50	\$3,000	\$3,000
Next \$2.00	75/25	\$4,500	\$1,500
Over \$ 5.00	90/10	\$54,000	\$6,000
Totals		\$61,500	\$13,500

Eligible expenditures = \$75,000

Population = 3,000

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# DFA - Eligible Costs

- Pre-emptive Costs
- Evacuation Costs
- Costs to restore essential infrastructure to a functional & habitable state
  - Loss or repair of essential items
  - Structural damages
  - Clean-up and debris removal



# DFA - Ineligible Costs

- Insurable losses
- Costs recoverable through other programs
- Losses recoverable by law
- Non-essential items
- Loss of income and opportunity or inconveniences
- Normal operating costs
- Upgrades or improvement
- Damages that are a normal risk or trade or occupation



# The DFA Process

- Before during and after a disaster you should keep track of your expenses and costs. It is also useful to document your activities and damages with photographs and/or video



# The DFA Process

1. Event
2. Community Impact Assessments & Resolutions
3. Provincial decision & announcement
4. Application & screening
5. Inspection
6. Evaluation
7. Payment
8. Case Management



# 1. Event

- DFA is structured toward physical damages that arise from natural events such as floods, fires, severe weather, etc.
- Not intended for events that relate to public health (SARS, West Nile, Avian Flu, etc.) or those that have predominantly economic impacts (BSE)
- Must be widespread and create undue financial burden



## 2. Impact Assessment & Resolution

Captures information on:

- The Event
- Pre-emptive actions and activities
- Damages
- Insurance Information
- Losses for which insurance was not available



## 2. Impact Assessment & Resolution

Is used to:

- Confirm the extent of damages and impacts
- Estimate the cost of damage to public and private infrastructure
- Determine the extent of uninsurable losses





## 2. Impact Assessment & Resolution

- A properly completed Impact Assessment is a critical step toward a decision on providing DFA
- Early announcement of a DFA program depends entirely on information from the Community Impact Assessments
- Council Resolutions are considered based on the Community Impact Assessment



# 3. Provincial Decision

- Information from the Community Impact Assessments is compiled into a Provincial Impact Assessment
- A submission is prepared for Treasury Board review and Cabinet approval
- Announcement including geographic area and critical dates



## 4. Application & Screening

- Applications are available on-line or at municipal offices
- Applications are screened to determine if the person is eligible and if they may have eligible losses
- Eligible applications are then assigned for inspection



# 5. Inspection

- On-site inspection is meant for data collection only
- The Inspector may offer advice on post-event procedures, but such advice does mean costs are eligible
- The process will determine who and what is eligible



## 6. Evaluation

- Information collected during the on-site inspection is then reviewed to determine the amount of eligible loss
- DFA is based on average quality and average pricing using appropriate reference materials (catalogues, construction guides, etc.)



# 7. Payment

- Once the eligible loss has been evaluated the award is adjusted based on the appropriate level of deductible
- Payment requisition is forwarded to the Department of Finance for payment



# 8. Case Management

- Information on the DFA program
- Advice and guidance on preparing and submitting a claim for DFA
- Issue identification
- Referrals to other assistance programs
- Issue resolution
- Appeal



# DFA Process - Review

1. Event
2. Community Impact Assessments & Resolutions
3. Provincial decision & announcement
4. Application & screening
5. Inspection
6. Evaluation
7. Payment
8. Case Management





# Contact Information

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72 hours...

Are you prepared?

