

# **Changes to Manitoba's Disaster Financial Assistance Program**

**April 2025**

**This information is based on draft regulation.**

**Feedback from online consultations will be shared with government and may result in changes to the regulation before it becomes final.**



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# What We Heard

# Engagement

Manitoba EMO engaged with local authorities, past claimants and other stakeholders about potential changes to the DFA through private meetings, presentations, workshops and correspondence.

- 40 responses to Engage Manitoba survey for local authorities.
- 216 responses to Engage Manitoba survey for past private sector claimants, stakeholders and the general public.
- Formal responses from Keystone Agricultural Producers and Manitoba Beef Producers.
- Engagement workshop at Association of Manitoba Municipalities spring session.
- Presentation at Manitoba Disaster Management Conference.



# Key Local Authority Themes

- Provide funding to build back better – this is the biggest barrier to building resilience.
- Provide more pre-disaster mitigation funding.
- Provide training, tools and templates to help municipalities navigate DFA.
- Provide quicker payments.
- Extend the program deadline to 2 years.

# Federal Disaster Assistance Changes

# Federal Changes to DFAA

Canada's revised DFAA Program takes effect on April 1, 2025. The new DFAA policy objectives are (in summary):

1. Enable effective response
2. Enable timely support for homes and smallscale organizations
3. Enable the timely restoration public assets and services and accelerate the restoration of infrastructure to a more resilient level
4. Provide targeted disaster relief to people experiencing disaster impacts and support recovery planning
5. Accelerate strategic disaster mitigation and disaster risk reduction in affected areas

# Linking Federal Changes to Provincial DFA

Manitoba's DFA Program has historically been aligned with the federal disaster recovery assistance program (DFAA)

- Many of the constraints in Manitoba's DFA program were because of alignment with federal disaster assistance rules (e.g. inability to build back better)

Manitoba is aligning the provincial DFA program with the federal DFAA changes

- Expanded program + reduced federal cost-share = higher provincial costs
- Long term value in increased resilience and improved recovery outcomes

# What Has Not Changed

# What a DFA Program Is (no change)

DFA programs may be established when:

- The disaster occurs as a result of a natural hazard
- Has a determinable beginning date and has or will have a determinable end date
- Occurs in a geographic area that can be specified
- Causes widespread damage and disruption to essential assets or essential services in the geographic area that result in a significant financial burden to Manitobans.

**\*\* Expenses are eligible only if adequate insurance was not available to cover the expense**

**\*\* DFA remains a post-disaster program.**

# What a DFA Program Is (no change)

## Eligibility Requirements:

- Expense was a direct result of the disaster.
- Expense was within the geographical area of the disaster.
- Expense was incurred in the disaster period.
- Application was received by the deadline.

## “Life, not Lifestyle”

- Does not assist with insurable losses.
- Assists with **basic and essential** assets, needs and items (decorative landscaping, assets that have not been properly maintained)

# What a DFA Program Isn't (no change)

Many weather events do not result in a DFA program, for example:

- Underlying conditions or climatic trends, like a wet spring, heavy snowpack, drought, a prolonged period of moderate precipitation or El Nino

Other types of disasters which don't qualify for DFA:

- Chronic health emergencies or pandemics
- Civil disorder, war, violence
- Industrial accidents



# Local Authority Cost Sharing (no change)

Despite Canada increasing PT costs under DFAA 2.0, Manitoba **will not** make changes to the local authority cost-sharing.

- Cost-sharing will continue to be calculated based on municipal populations
- Cost-sharing will continue to be indexed to inflation
- Municipalities can still receive their deductible back if they invest the amount into a local disaster risk reduction project (MPP)

# Municipal Cost Sharing

- The municipal cost-sharing formula maxes out at \$19.25 per capita
- For larger events, municipalities have a predictable maximum deductible amount
- A municipality of 5,000 residents will never pay more than \$48,100 under a DFA program

Damages (\$)	Municipal Costs (\$)	Provincial Costs (\$)	Federal Costs (\$)
500,000	48,100	~138,000	~313,900
1,000,000	48,100	~288,000	~623,900
10,000,000	48,100	~2,980,000	~6,971,900

# What Has Changed

**Manitoba recognizes  
the value of building  
resilience and  
improving recovery  
outcomes.**

**Manitoba is choosing to  
align with Canada's  
new DFAA despite  
increased costs for PTs.**

# What Has Changed?

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- Funding for Build Back Better & Strategic Mitigation
- Mitigation required in high-risk areas
- Expedited Payments
- Repair Deadline Extended to Two Years
- New Tools & Training (coming)
- Help with your claim
- Assistance for community supports

# Build Back Better

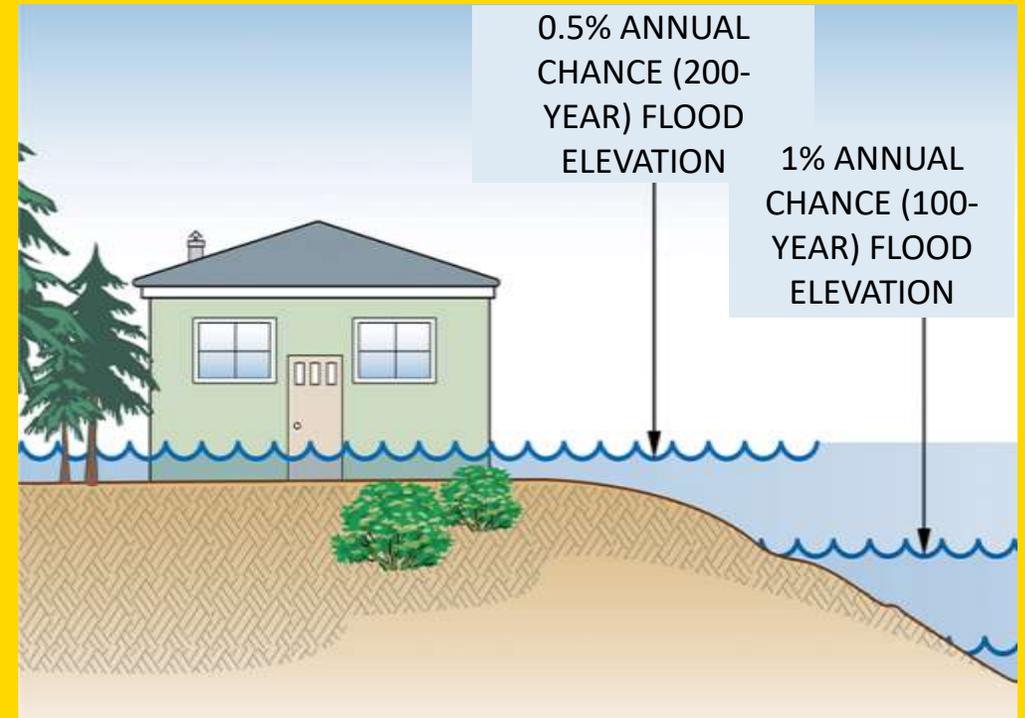
- The new DFA program allows local authorities to build back better.
  - An automatic 15% of the cost to repair an asset to standard replacement value will be eligible for site-specific enhancements.
- Upgrades required to meet building codes and standards are still eligible costs.
- Manitoba EMO will work with local authorities to identify the most effective and appropriate ways to protect assets from future damage.
- A Manitoba-based disaster resilience guide is being developed to guide local authorities.

# Strategic Mitigation

- Manitoba is looking at how best to prioritize strategic mitigation funding under Canada's new DFAA.
- Funding is more flexible and allows for broader community-based solutions.
- Funding can be used for relocating assets like flood-prone community centres or for upstream mitigation projects which reduce risk in a damaged area.
- EMO is still developing policies for how to direct these funds.

# DFA 2.0: High-Risk Areas

- High-risk areas are areas have an enduring, elevated risk of severe consequences stemming from the impact of a specific or multiple natural hazards.
- 1:200 FPL is the new mitigation standard (previously 1:100)
- About 85% of municipalities located in known high-risk areas require building to 1:200 FPL



# High-Risk Areas

- Existing assets in high-risk areas with **major damage caused by a DFA event must be adequately mitigated** or the asset will no longer be eligible for future DFA programs.
  - Mitigation costs are eligible for assistance as part of build back better.
- **New construction in high-risk areas must be adequately mitigated** to qualify for future DFA programs.
  - This applies to projects which receive a building permit or are approved after April 1, 2025.
- Manitoba EMO is looking at ways to support local authorities with strategic mitigation funding to meet these requirements.

# Payments & Deadline

- Manitoba EMO will connect with municipalities when inspection reports are sent out to provide an advance payment.
- Advances will continue to be offered for flood-related response costs and engineered sites.
- Municipalities will automatically have **two years** to complete repairs; extensions can still be provided based on municipal repair timelines.

# EMO Supports

- Manitoba EMO will work with municipal administrators to develop tools, templates and training that will address local needs.
- We recognize more information and support is needed to understand assistance amounts – a liaison will be available to answer your claim questions and explain supports you need to receive full payment.

# Community Supports

- The new program provides assistance for community-based supports like mental health support and financial counselling for residents
- If community service providers are available, local authorities can include costs in their claim
- Manitoba EMO is developing guidance for municipalities in providing these types of supports to their community after a disaster
- New supports will also be provided to unhoused and transitional populations under the new program

# Changes to the General Public DFA Program

# More Farms, Non-Profits & Businesses Qualify

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- Complex ownership requirements eliminated for farms & businesses.
- Restrictions on non-profit eligibility are eliminated.
- Any organization with revenue up to \$15 million is eligible for DFA.
- No revenue cap for communal societies like Hutterite colonies, affordable housing providers or non-profits delivering essential services.

# More Support for Manitobans

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- The maximum amount of assistance that organizations and individuals are eligible to receive is increasing to \$3M (from \$300k).
- Funding is available to build back better, instead of only returning to pre-disaster condition.
- New eligibility for psychosocial supports and financial counselling.

# More Efficient & Effective Recovery Supports

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- **Faster payments**
  - Shifting to proof of loss from proof of repair for non-structural damages.
- **Simpler process**
  - Tools and templates to help claimants navigate DFA.
  - Investigating ways to reduce documentation requirements.

# Changes to DFA Deductible for the General Public

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- Deductible is now 20% or \$2,500, whichever is greater.
- The minimum deductible underscores the focus of the program – to help those with uninsurable losses who cannot recover without government assistance.

# Regulation

# Regulation

Public comment is welcome on  
Manitoba's draft Disaster  
Financial Assistance  
Regulation

**Deadline is April 27, 2025**



# Next Steps

# Next Steps

- Three municipal webinars are scheduled to walk municipalities through the new DFA program:
  - Monday, April 7
  - Friday, April 11
  - Tuesday, April 22
- Webinars are also planned for the public.
- Help us spread the word!



# Next Steps

- Manitoba has been under an accelerated timeframe to implement changes.
- Plans for this spring include internal training and working with stakeholders on building tools & templates.
- Policy development is still underway for new areas that Manitoba has never delivered before.
- Suggestions are welcomed to help us build a user-friendly program.



# Questions

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