

Manitoba’s new Disaster Assistance Program (old vs new) for Organizations

OLD Disaster Financial Assistance (DFA) Program	NEW Disaster Financial Assistance (DFA) Program
<p>Definition</p> <ul style="list-style-type: none"> Farms, businesses and non-profit organizations were all considered under private sector regulation. 	<p>Definition</p> <ul style="list-style-type: none"> New term “organization” includes all agricultural producers (i.e. farms), businesses and non-profit organizations.
<p>Eligibility</p> <ul style="list-style-type: none"> “Small business” included those that earned between \$10,000 and \$2,000,000 in gross revenue. Could not employ more than 20 full time workers. Applicant must be the owner-operator and the owner-operator must be the day-to-day manager. One owner-operator must own at least 50% of the business. 	<p>Eligibility</p> <ul style="list-style-type: none"> Businesses that earn up to \$15 million per year in gross revenue are eligible (no minimum). Complex ownership criteria is eliminated.
<p>Maximum Assistance</p> <ul style="list-style-type: none"> Small businesses received a maximum assistance amount of \$240,000 (\$300,000 less the 20% deductible). 	<p>Maximum Assistance</p> <ul style="list-style-type: none"> Small businesses can receive a maximum assistance amount of \$3,000,000 in uninsurable eligible costs (\$3,000,000 less the 20% deductible).
<p>Deductible</p> <ul style="list-style-type: none"> A standard 20% deductible applies to all claims. 	<p>Deductible</p> <ul style="list-style-type: none"> 20% or \$2,500, whichever is greater.

*Note: In general, eligibility of expenses is limited to uninsurable losses, basic and essential needs, and the lesser of the cost to restore function, replace or the assessed value (for land/structures).

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.

Manitoba’s new Disaster Assistance Program (old vs new) for Organizations

OLD Disaster Financial Assistance (DFA) Program	NEW Disaster Financial Assistance (DFA) Program
<p>Build Back Better</p> <ul style="list-style-type: none"> • Only repairs to pre-disaster conditions are eligible costs. • Upgrades to align with building codes and standards are allowable expenses. 	<p>Build Back Better</p> <ul style="list-style-type: none"> • Additional assistance is available to mitigate assets in order to reduce future disaster risks/costs.
<p>Supports Beyond Recovery</p> <ul style="list-style-type: none"> • Eligible items included those necessary to repair the farm/business and enable it to operate again. • Supports beyond financial assistance were not provided. 	<p>Supports Beyond Recovery</p> <ul style="list-style-type: none"> • Eligible items to enable the organization to operate again are largely unchanged (business supplies, essential work clothing, costs for disaster response, mandatory evacuation costs, clean up/debris removal, repair and restoration of buildings, livestock). • Supports for mental health, financial counselling and unhoused/transient populations are now eligible. • Case management support is eligible for those that are disproportionately impacted by disasters and/or needs more support to successfully recover from a disaster.

*Note: In general, eligibility of expenses is limited to uninsurable losses, basic and essential needs, and the lesser of the cost to restore function, replace or the assessed value (for land/structures).

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.

Manitoba’s new Disaster Assistance Program (old vs new) for Organizations

OLD Disaster Financial Assistance (DFA) Program	NEW Disaster Financial Assistance (DFA) Program
<p>Inspections</p> <ul style="list-style-type: none"> • Inspections were conducted by internal EMO staff. 	<p>Inspections</p> <ul style="list-style-type: none"> • Manitoba EMO is examining the possibility of using agricultural inspectors for farm claims. • Manitoba EMO will connect with agricultural organizations and producers as it explores this approach.
<p>Payments</p> <ul style="list-style-type: none"> • Payments could be made after inspection for building components (walls, floors, etc.) For other damages, assistance was provided once the repairs were completed, invoices paid, and proof-of-payment was provided. • On a case-by-case basis MB EMO can pay up to 80% of an approved quote for eligible work directly to a contractor. 	<p>Payments</p> <ul style="list-style-type: none"> • Assistance will be provided based on proof of loss (after the inspection) for non-structural items and for minor damages to structural assets. • Will allow speedier payments and reduced claim timelines. • Can continue to pay directly to a contractor for eligible structural repairs where damage is more major and costs must be incurred.
<p>Appeals</p> <ul style="list-style-type: none"> • Appeals to the Disaster Assistance Appeal Board must be filed within 30 days. • The entire claim must be closed to proceed to appeal. 	<p>Appeals</p> <ul style="list-style-type: none"> • Appeals to the Disaster Assistance Appeal Board must be filed within 60 days. • Portions of claim can be closed in order to proceed to appeal on a specific site or portion of the claim.

*Note: In general, eligibility of expenses is limited to uninsurable losses, basic and essential needs, and the lesser of the cost to restore function, replace or the assessed value (for land/structures).

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.