

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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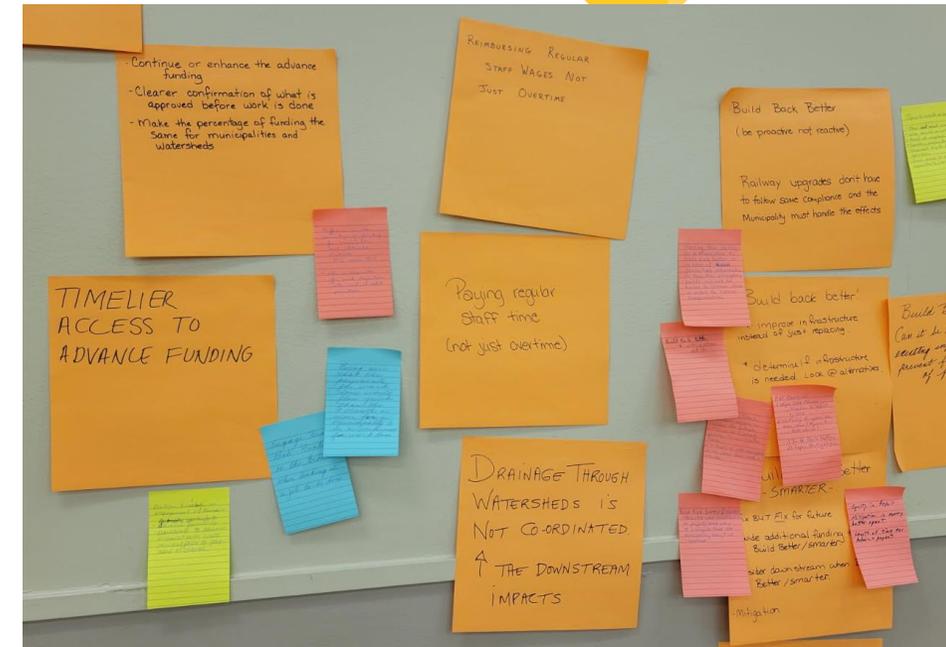
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What We Heard

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 Small Business Themes

- Remove stringent ownership criteria for farms & small businesses.
- Increase the gross revenue threshold and level of assistance for farms & small businesses.
- Allow for site enhancements to reduce future disaster risks (i.e. mitigation).
- Provide faster payments.
- Provide supports geared to users.

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. complex ownership requirements)

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

DFA 101

- The DFA program helps Manitobans recover from natural disasters by providing financial assistance for eligible damages.
- Assistance is provided for:
 - Uninsurable losses
 - Basic and essential property
- Groups that can apply:



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, non-essential buildings, 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



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.**



Manitoba 

Organizations

« Organizations » include small businesses, agricultural producers and non-profit organizations

More Farms, Non-Profits & Businesses Qualify

- Complex ownership requirements are 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 Assistance Available

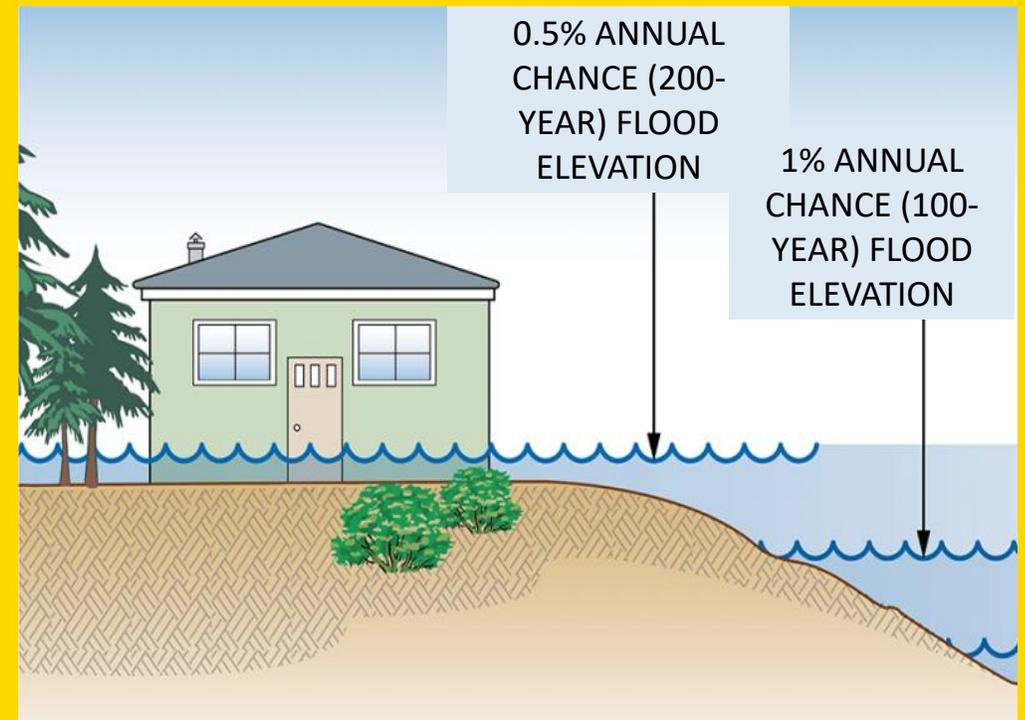
- Assistance up to \$3,000,000 is available for recovery.
 - Higher maximum claim but eligibility limitations apply
- Deductible of \$2,500 or 20% - whichever is greater
- A new minimum deductible ensures that assistance is focused on those that cannot recover without government assistance.

Build Back Better

- The new DFA program will provide additional assistance to enhance repairs in order to reduce future disaster risks/costs.
- Manitoba EMO will engage with stakeholders to develop guidelines for build back better that meet the diverse needs of organizations.
- Manitoba EMO would also like to help clients become aware of additional funding sources, outside of the DFA program, that can help organizations build resiliency.

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 will support organizations with strategic mitigation funding to meet these requirements

Holistic Recovery

- The new program provides assistance for organizations like mental health support, financial counselling and more
- New supports available for transient populations, like seasonal workers
- Recognizes that Manitobans need more than just financial support to recover after a disaster.



Client-Focus

- Recognize that some businesses, like farms, are unique.
- Manitoba EMO is working to build our internal staff support to better serve agricultural producers and their unique needs.
- On our radar: inspectors and evaluators with an agricultural background.
- We would like to work with stakeholders to build out this capacity.



Payments

- The new program will pay out certain eligible costs, based on proof of loss (vs costs incurred). This will allow claimants to be paid shortly after an inspection.
- Assets with major structural damage will continue to be paid based on incurred costs.
- Exploring ways to reduce paperwork requirements of our program.
- We will continue to provide updates as we finalize programming.

Regulation

Regulation

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

Deadline is April 27, 2025



Next Steps

Next Steps

Four public-facing webinars are planned for April 2025

- April 8 at 10 am: farm groups, businesses and organizations
- April 8 at 7 pm: residential claims
- April 14 at 7 pm: residential claims
- April 16 at 3 pm: farm groups, businesses and organizations

Help us spread the word!



Next Steps

- Manitoba has been under an accelerated timeframe to implement changes
- Plans for this spring include internal training, working with stakeholders on building tools & templates
- Policy development is still underway; we will work closely with stakeholders to ensure we develop programming that works
- Suggestions are welcomed to help us build a user-friendly program



Questions

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