

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

OLD Disaster Financial Assistance (DFA)	NEW Disaster Financial Assistance (DFA)
<p>Eligibility</p> <ul style="list-style-type: none"> • Homeowners (principle residences only). • Tenants (personal contents only, unless lease states tenant is required to repair event type damage). 	<p>Eligibility</p> <ul style="list-style-type: none"> • Homeowners (principle residences only). • Tenants that have a rental agreement, and those that rent more informally. • Community based organizations supporting unhoused/precariously housed and transient individuals affected by a disaster. • Students. • Temporary or seasonal workers.
<p>Maximum Assistance</p> <ul style="list-style-type: none"> • Individual claimants can receive a maximum assistance amount of \$240,000 (\$300,000 less the 20% deductible). 	<p>Maximum Assistance</p> <ul style="list-style-type: none"> • Individual claimants can receive a maximum assistance amount of \$3,000,000 in uninsurable eligible costs (\$3,000,000 less the 20% deductible).
<p>Inspections</p> <ul style="list-style-type: none"> • Initial inspections were conducted by internal EMO staff. Third party engineering service providers were hired to inspect structural damage. 	<p>Inspections</p> <ul style="list-style-type: none"> • Manitoba EMO will continue to do inspections but are looking at ways to reduce wait times.

*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).

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<p>Payments</p> <ul style="list-style-type: none"> Assistance was generally provided once the expense was incurred (repairs completed, invoices paid, proof-of-payment provided). 	<p>Payments</p> <ul style="list-style-type: none"> Assistance will be provided based on proof of loss (after the EMO inspection) for non-structural items and for minor damages to structural assets. Will allow speedier payments and reduced claim timelines.
<p>Build Back Better</p> <ul style="list-style-type: none"> Only repairs to pre-disaster condition 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. Upgrades to align with building codes and standards are allowable expenses.
<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.

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<p>Evacuations and Temporary Housing</p> <ul style="list-style-type: none"> • Evacuation costs are covered if a mandatory order was issued by a local authority (no deductible applied.) • Temporary housing assistance may be available for people who cannot reoccupy their homes as a result of damage after a disaster. <ul style="list-style-type: none"> ○ Applicants are responsible for all charges, are reimbursed up to a maximum allowance upon provision of paid invoices (no deductible applied). ○ Assistance provided for up to one year after the disaster. 	<p>Evacuations and Temporary Housing</p> <ul style="list-style-type: none"> • Evacuation costs covered if a mandatory order was issued by a local authority (no deductible applied.) • Funding for temporary housing may be available for people who cannot reoccupy their homes as a result of damage after a disaster. <ul style="list-style-type: none"> ○ Most applicants are responsible for all charges, are reimbursed up to a maximum allowance upon provision of paid invoices (no deductible applied). ○ Assistance may be provided for up to three years after the disaster.
<p>Supports Beyond Recovery</p> <ul style="list-style-type: none"> • Eligible items included those necessary to return a basic standard of living (repair structural damage, replace damaged items for essential items such as appliances, furniture and clothing.) • Supports beyond financial assistance were not provided. 	<p>Supports Beyond Recovery</p> <ul style="list-style-type: none"> • Eligible items required to return the home to a basic standard of living are largely unchanged. • Supports for mental health and financial counselling are now eligible. • Case management support for vulnerable people who are disproportionately impacted by a disaster may be provided for up to three years.

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<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 the claim can be closed in order to proceed to appeal on a specific site or portion of the claim.

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