

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).*

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<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.

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<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.

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