

Changes to Manitoba's Disaster Financial Assistance (DFA) Program FAQs for Individual, Homeowner and Tenant Claimants

What Are the Core Changes to the DFA Program?

- Manitoba is changing its Disaster Financial Assistance (DFA) program to help people, organizations and communities build back better.
- Manitoba's new DFA program recognizes fixing the same damages over again isn't effective or sustainable. It's a lot smarter to invest in risk mitigation and protective improvements.
- The new DFA program also recognizes that people and communities need more holistic recovery support after disasters.
- Manitobans will see an immediate increase in support through the new program.
 - We are cutting red tape to provide assistance more quickly.
 - We are expanding the program to cover more farms, businesses and non-profits.
 - The amount of support we can provide is increasing, and new types of support – such as upgrades to help prevent future damage and mental health counselling – will be available.
- Manitoba will be implementing additional supports incrementally as we develop agreements, policies, and tools for new programming:
 - Targeted support for vulnerable people.
 - Additional disaster mitigation funding to address vulnerabilities across Manitoba.
 - Supports for recovery and resiliency planning.

What Is Not Changing?

- Manitoba's DFA Program will continue to be a program that provides financial assistance for the recovery needs of Manitobans following an acute natural disaster.
- DFA remains a post-disaster program.
- Expenses are eligible only if adequate insurance is not available.

How Can I Share Feedback?

- Manitoba EMO welcomes feedback at any time and may be contacted at dfa@gov.mb.ca

Where Can I Learn More?

- Manitoba EMO has developed fact sheets, frequently asked questions and side-by-side comparisons of the old and new programs to help Manitobans understand the program changes. These documents, along with the presentation slides from webinars, can be viewed on the [DFA Changes webpage](#).
- Manitoba EMO will continue to engage with stakeholders in the coming months.

What Happens if There is an Event This Summer?

- Manitoba will be ready to manage a DFA program under the new rules if a major disaster strikes this summer.
- Manitoba EMO will provide training and support to help local authorities, organizations, and households navigate the new program.

How Will Manitoba EMO Help Residential Claimants Manage These Changes?

- Manitoba EMO is working to simplify processes and provide more support.
 - A dedicated liaison will answer claim questions and ensure all required documentation is submitted.
 - Manitoba EMO is developing tools, templates and guidance documents to help residential claimants manage their DFA claims.

Why is the Deductible Changing for Individuals and Organizations?

- Manitobans are expected to share in the cost of their recovery.
- The previous program applied a 20% deductible to all private sector claims.
- The new program applies a minimum deductible of \$2,500 or 20%, whichever is greater.
- The new minimum deductible ensures that assistance is focused on those that who cannot recover without government assistance.
- DFA is a program of last resort and is not a substitute for insurance.
- Expenses are eligible only if adequate insurance is not available.

How Does Build Back Better (BBB) Funding Work?

- The new DFA program allows homeowners¹ to build back better, unlike the previous program which would only cover the cost of repairs to pre-disaster conditions.
- All damaged assets can receive the equivalent of 15% of the cost of standard replacement value – which is the cost to repair the asset to pre-disaster conditions –to undertake disaster-resilient enhancements.
 - These enhancements must align with published disaster resilience guidelines.
 - Manitoba EMO is developing a Manitoba-based Disaster Resilience Enhancement Guide that outlines eligible activities.
- Upgrades required to meet building codes and standards will continue to be considered standard recovery costs.

How Will Vulnerable People be Supported by DFA?

- Under the new DFAA, eligibility has expanded to allow governments and non-profit organizations to provide targeted and temporary support to individuals, households or populations who are more likely to experience disproportionately negative recovery outcomes.
- This includes unhoused and precariously housed people.
- These supports are available for up to **three years** after a disaster and can include temporary housing, case management and transition planning.
- Manitoba will be implementing these supports incrementally as we develop agreements, policies, and tools for new programming.

What Triggered These Changes?

- Canada released new Disaster Financial Assistance Arrangements (DFAA) that set the rules for providing disaster assistance to provinces and territories.
- The new rules took effect on April 1, 2025. More information is on the [Public Safety Canada website](#).

¹ Repairs to rental homes and apartments would be processed under a landlord's DFA business claim.

Why is Canada Changing Its Program?

- The previous program expired on March 31, 2025.
- The rising frequency, impacts, and costs related to disasters drove Canada to initiate a review of its Disaster Financial Assistance Arrangements.
- The previous program would only pay to rebuild to pre-disaster conditions. Canada recognized the need to build back better and invest in disaster risk reduction.

Does Manitoba Have to Follow Canada's Rules?

- No – provinces and territories set their own rules for financial assistance.
- Manitoba has historically aligned its DFA program with Canada's DFAA to maximize cost-sharing with Canada for disasters.
- Manitoba is not required to expand the program to receive federal support for other eligible costs – it is choosing to invest in improving recovery outcomes and building more resilient communities.

Why is Manitoba Investing in a More Costly DFA Program?

- Changes to Canada's DFAA will download a greater share of costs to provinces and territories while also expanding coverage.
- Manitoba is choosing to leverage Canada's new DFAA to expand recovery supports and build back better following a disaster.

When Will These Changes be Complete?

- Canada's new DFAA were only recently finalized and represent a foundational shift in disaster recovery.
- Manitoba will be implementing DFA program changes incrementally as we develop agreements, policies, and tools for new programming.
- Manitoba EMO is also working to make the process simpler and faster for claimants and to improve program outcomes.
- We will provide regular updates about the rollout of new programs, policies and tools.

How are Things Changing in High-Risk Areas?

- Canada has changed the way it assesses risk – it is now using a 1-in-200 year flood protection level (1:200 FPL) instead of the previous standard of 1:100 FPL.
- That means more areas in Manitoba may be designated as high risk.
- New construction in high-risk areas must be appropriately mitigated to 1:200 to qualify for future disaster financial assistance.
- Existing assets in high-risk areas will initially remain eligible for DFA. If they experience major damage, they must be appropriately mitigated to 1:200 to retain future eligibility for DFA.

What Is Major Damage?

- Major damage means significant impact to the safety, structural integrity or critical function of an asset where the asset is unable to function as intended and requires significant repairs or total reconstruction.

What Does Appropriate Mitigation Mean?

- Appropriate mitigation means an asset is not expected to experience major damage in an event at or below the 1:200 FPL.
- These assets will likely experience minor damage, and they would still be eligible for support if they suffer major damage in a flood which exceeds the 1:200 FPL.
- Mitigation can be site-specific or community-level protection.
- Assets that are in high-risk areas and require additional mitigation work will be identified in the inspection process. Claimants can use their build-back-better amounts toward mitigation.

Is Flooding the Only Designated High Risk? What About Wildfires?

- Manitoba's regulations apply to high-risk area designations for any hazard.
- Manitoba has currently only mapped areas at a high risk of flooding.
- Manitoba or Canada may map other hazards, such as wildfires, at some point in the future.

General Questions About the DFA Program

What is Manitoba's DFA Program?

- Manitoba's DFA program provides financial assistance for uninsurable losses to essential property damaged by a natural disaster. It also provides assistance for disaster-related response.
- Manitoba's DFA is a program of last resort and is meant to re-establish a basic standard of living and function.
- DFA is not a substitute for private insurance and does not compensate applicants for lost revenue, inconvenience, non-essential damages, injuries, or lost wages.

When is a DFA Program Established?

Not all natural disasters will result in a DFA program being established. DFA programs may be established when these criteria are met:

- 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 on Manitobans.

What Happens if I Can't Buy Flood Insurance?

- If your current provider doesn't offer adequate coverage, shop around!
- The DFA program provides assistance where insurance is not available.
- Insurance will provide greater coverage and more assistance than a DFA program.
- A number of Canadian insurers now offer residential overland flood insurance, which, along with seepage and back-up or escape of water/sewage coverage, helps reduce the financial risk of flooding events. These products may be added to home insurance policies for an additional premium.
- The Insurance Bureau of Canada (IBC) has a consumer information centre that can assist residents with general insurance questions, including those related to severe weather events. IBC is available virtually at 1-844-2ask-IBC (1-844-227-5422) or by email.

Are Wildfire Impacts Eligible for DFA?

- Since fire is an insurable hazard, most wildfires do not cause sufficient uninsured damages and financial burdens to establish a DFA program.
- Manitoba will only consider establishing a DFA program when a wildfire impacts communities and results in an evacuation, property damage, or disruption of the delivery of essential goods and services.
- The DFA program only assists with uninsurable wildfire-related costs, such as pre-emptive actions like establishing firebreaks and deploying sprinklers; evacuation-related expenses; and restoration of damaged infrastructure.
- Insurable damages are not eligible for DFA. If a home, farm, business or not-for-profit organization is impacted by fire and did not purchase insurance for the peril, they will not be eligible for DFA.
- Secondary properties such as cottages are never eligible for DFA.

Can I Claim for Time Spent Protecting & Repairing My Property?

- Costs incurred to construct temporary dikes or other protective measures and to operate equipment, such as pumps, that prevent or limit damage are eligible for DFA assistance.
- An owner's labour is only eligible for time spent cleaning up and restoring their property, up to a maximum allowable limit based on the size of the property.
- Keep track of all your disaster-related repairs and activities including:
 - Labour and equipment hours.
 - Materials used, including quantities.
 - Specific types of equipment used, including make, model, year, horsepower, and attachments.
 - Extra mileage.

Are Homes Located on Farms or Ranches Part of an Organization Claim?

- The principal residences of farm or ranch owners are processed as separate residential claims and have a separate maximum of \$3M in eligible costs.
- Housing provided to farm or ranch employees as a condition of employment is an eligible cost under the organization's DFA claim.
- Rental housing can be covered as a small business claim by the landlord.

Can I Recover Lost Income Through DFA?

- DFA is not a substitute for private insurance and does not compensate applicants for lost revenue, inconvenience, non-essential items, injuries, or lost wages.
- Business interruption or business income insurance is available as a typical add-on to business property insurance.
- We encourage you to speak with your insurance provider to determine what coverage is available for businesses under your policy.