

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

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

*\*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><b>Payments</b></p> <ul style="list-style-type: none"> <li>Assistance was generally provided once the expense was incurred (repairs completed, invoices paid, proof-of-payment provided).</li> </ul>	<p><b>Payments</b></p> <ul style="list-style-type: none"> <li>Assistance will be provided based on proof of loss (after the EMO inspection) for non-structural items and for minor damages to structural assets.</li> <li>Will allow speedier payments and reduced claim timelines.</li> </ul>
<p><b>Build Back Better</b></p> <ul style="list-style-type: none"> <li>Only repairs to pre-disaster condition are eligible costs.</li> <li>Upgrades to align with building codes and standards are allowable expenses.</li> </ul>	<p><b>Build Back Better</b></p> <ul style="list-style-type: none"> <li>Additional assistance is available to mitigate assets in order to reduce future disaster risks/costs.</li> <li>Upgrades to align with building codes and standards are allowable expenses.</li> </ul>
<p><b>Deductible</b></p> <ul style="list-style-type: none"> <li>A standard 20% deductible applies to all claims.</li> </ul>	<p><b>Deductible</b></p> <ul style="list-style-type: none"> <li>20% or \$2,500, whichever is greater.</li> </ul>

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<p><b>Evacuations and Temporary Housing</b></p> <ul style="list-style-type: none"> <li>• Evacuation costs are covered if a mandatory order was issued by a local authority (no deductible applied.)</li> <li>• 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"> <li>○ Applicants are responsible for all charges, are reimbursed up to a maximum allowance upon provision of paid invoices (no deductible applied).</li> <li>○ Assistance provided for up to one year after the disaster.</li> </ul> </li> </ul>	<p><b>Evacuations and Temporary Housing</b></p> <ul style="list-style-type: none"> <li>• Evacuation costs covered if a mandatory order was issued by a local authority (no deductible applied.)</li> <li>• 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"> <li>○ Most applicants are responsible for all charges, are reimbursed up to a maximum allowance upon provision of paid invoices (no deductible applied).</li> <li>○ Assistance may be provided for up to <b>three years</b> after the disaster.</li> </ul> </li> </ul>
<p><b>Supports Beyond Recovery</b></p> <ul style="list-style-type: none"> <li>• 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.)</li> <li>• Supports beyond financial assistance were not provided.</li> </ul>	<p><b>Supports Beyond Recovery</b></p> <ul style="list-style-type: none"> <li>• Eligible items required to return the home to a basic standard of living are largely unchanged.</li> <li>• Supports for mental health and financial counselling are now eligible.</li> <li>• Case management support for vulnerable people who are disproportionately impacted by a disaster may be provided for up to three years.</li> </ul>

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<b>Appeals</b> <ul style="list-style-type: none"><li>• Appeals to the Disaster Assistance Appeal Board must be filed within 30 days.</li><li>• The entire claim must be closed to proceed to appeal.</li></ul>	<b>Appeals</b> <ul style="list-style-type: none"><li>• Appeals to the Disaster Assistance Appeal Board must be filed within 60 days.</li><li>• Portions of the claim can be closed in order to proceed to appeal on a specific site or portion of the claim.</li></ul>

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