

1.0 An Introduction to Disaster Financial Assistance (for local authorities)

- Manitoba's DFA Program provides assistance to help Manitobans recover after an acute natural disaster. Assistance is provided to local authorities, individuals, and organizations for uninsurable losses to essential property and 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 items, injuries, or lost wages.
- Not all natural disasters will result in a DFA program being established. DFA programs may be established when three criteria are met:
 - The disaster is a result of a natural hazard with a clear start and end date that occurs in a specific geographic area;
 - Damages are widespread and essential assets and/or essential services are damaged in the geographic area.
 - Damages result in a significant financial burden to Manitobans.
- Expenses are only eligible if adequate insurance is not available.
- Cottages are never eligible for DFA.
- Requests for DFA from local authorities must include:
 - A completed [Community Impact Assessment](#).
 - A resolution from the municipality requesting DFA.
- When a DFA request is received, Manitoba evaluates the request to determine if the event and its related impacts are eligible for the DFA program. A DFA program is established on an event-specific basis and only when approved by the Manitoba government. If a DFA program is established, the local authority will receive **written** confirmation that they have been accepted into the program.
- Insurable losses are never eligible for DFA, whether insurance was purchased or not. In addition, if a municipality could have purchased insurance for an asset (for example, a recreational building) but decided not to buy insurance or self-insure, the asset is not eligible.
- DFA provides financial assistance only for **eligible expenses**. In general, eligible expenses are those required to respond to the disaster, expenses to restore essential services and expenses to repair damaged infrastructure to the immediate pre-disaster condition. Expenses must be over and above what the local authority typically spends as part of its regular operating and maintenance budget.

- Should the local authority receive questions from residents, farms, businesses or non-profit organizations, information can be found on Manitoba EMO's website for [DFA](#).
- DFA will only assist with costs that cannot be recovered through insurance, legal actions and financial assistance received from other sources.

A recovery advisor will be assigned to each local authority to answer claim questions and respond to local needs.