

What is Disaster Financial Assistance and when does Disaster Financial Assistance apply?

When a natural disaster occurs, the Manitoba government may declare the event eligible for [Disaster Financial Assistance \(DFA\)](#). The DFA program helps Manitobans recover by providing financial assistance for uninsurable losses. DFA programs are established on a case-by-case basis when a natural disaster has a defined start and end date and causes the following:

- The disruption of essential goods and services
- Damages to essential infrastructure
- Widespread damage to property or the environment
- Significant financial burden

What qualifies for Disaster Financial Assistance (DFA) fire coverage in Manitoba?

- **Uninsurable Losses:** DFA only covers damages that **cannot** be insured. If fire damage is covered by private insurance, DFA will not provide assistance.
- **Natural Disaster Connection:** Fire damage must be part of a **declared disaster event** (e.g., wildfire affecting multiple properties).
- **Residential, Farm, Business, or Non-Profit:** DFA applies to **primary residences, farms, small businesses**, and **non-profits** that meet specific financial and operational criteria.
- **Proof of Loss & Expenses:** Applicants must provide **documentation** of damages, repair costs, and proof that insurance does not cover the losses.
- **Application Deadline:** DFA programs have a **limited application window** after a disaster is declared. Missing the deadline may result in ineligibility. This generally happens in 30-day windows.

Definition of a primary residence:

The place (rented or owner-occupied) where an individual/household makes their home; where they live and conduct daily affairs; and is generally used as a mailing address and/or for government programs or records. A principal residence may include but is not limited to the following types of housing:

- A house, townhouse, semi-detached, etc.
- An apartment in an apartment building, condominium, secondary suite, etc.
- A fixed-in-place mobile home, trailer, houseboat, etc.
- Collective or cooperative housing; or
- A temporary shelter, emergency shelter, transitional housing, etc.

For people who are transient, such as students, seasonal workers, people experiencing homelessness or at-risk of homelessness, or spending time between multiple locations for work, recreation, or other purposes, a principal residence is the location where they conduct daily affairs and to which they have every intention of returning.

What damages are covered under DFA fire coverage?

Under **Disaster Financial Assistance (DFA) fire coverage** in Manitoba, eligible damages typically include:

- **Structural Damage:** Repairs to primary residences, farm buildings, small businesses, and non-profits affected by a declared wildfire disaster.
- **Essential Property Losses:** Replacement of uninsurable essential items, such as heating systems, electrical components, and plumbing.
- **Cleanup Costs:** Expenses related to debris removal, smoke damage restoration, and necessary safety measures.
- **Temporary Housing:** Assistance for evacuation-related costs if residents are displaced due to a wildfire.
- **Farm & Business Losses:** Limited coverage for essential farm infrastructure and business equipment necessary for operations.
- **Damages that are considered insurable** are not generally eligible for assistance. DFA cannot be used to assist you with repair costs that exceed your insurance payout. Damages that are uninsurable or are caused by both an insurable and uninsurable hazard may still be eligible for some assistance through a DFA program.
- **The rescue, transportation, emergency health arrangements** and emergency food, shelter, clothing, and transportation of persons, including the provision and restoration of facilities used for those purposes.
- **The rescue, transportation, shelter, and emergency food for livestock**, including the provision and restoration of facilities used for those purposes.

DFA does not cover:

- **Insured losses**—if private insurance can cover the damage, DFA will not provide funding.
- **Luxury items** and **non-essential structures**, such as pools, fences, garages, and decorative features.
- **Lost revenue or business disruption costs**—DFA only helps with physical damage, not financial losses.
- **Seasonal properties** (cottages, vacation homes) unless they serve an essential business or farm purpose.
- DFA **does not** cover **insured losses**, luxury items, lost revenue, or non-essential damages.

Are seasonal properties covered?

Seasonal properties, such as **cottages or vacation homes**, are **not typically covered** under Manitoba's **Disaster Financial Assistance (DFA) program**. DFA is designed to assist **primary residences**, farms, small businesses, and non-profits that suffer **uninsurable losses** due to a declared disaster.

However, if a seasonal property is **essential for livelihood** (e.g., a farm building or business-related structure), it **may** qualify for limited assistance. You can find more details on the Manitoba DFA website. Let me know if you need help navigating the eligibility criteria!

What geographical areas are eligible for Disaster Financial Assistance?

- ✓ **Whiteshell Provincial Park**
- ✓ **Nopiming Provincial Park**
- ✓ **Wallace Lake**
- ✓ **South Atikaki**
- ✓ **Manigotagan River**
- ✓ **Rural Municipality of Piney** (Woodridge, Badger, St. Labre, Carrick, Florze)
- ✓ **Rural Municipality of Alexander** (Pointe du Bois)
- ✓ **Lac du Bonnet**
- ✓ **Pimicikimak Cree Nation**
- ✓ **Pukatawagan (Mathias Colomb Cree Nation)**
- ✓ **Marcel Colomb First Nation**
- ✓ **Sherridon**
- ✓ **Norway House First Nation**
- ✓ **Easterville/Chemawawin Cree Nation**
- ✓ **Flin Flon**
- ✓ **Nopimg Provincial Park**
- ✓ **Sherridon**
- ✓ **Norway House First Nation**
- ✓ **Easterville/Chemawawin Cree Nation**
- ✓ **Flin Flon**
- ✓ **Bisset**

Application Process:

To apply for DFA assistance:

1. Check if your region has been **declared eligible** for disaster relief.
2. Gather **proof of loss**, including property damage assessments, repair estimates, and insurance documentation.
3. Submit an application within the **deadline** set by the Manitoba government.
4. Await approval—claims are reviewed based on eligibility and funding availability.

Key Points: Insurance coverage for the hazard causing the eligible disaster was available and adequate in the region that experienced the disaster, where:

- **Adequate** means the insurance policy covers the required costs for the policyholder to repair or replace.
- **Available** means the insurance for the specific natural hazard can be accessed on an annual basis at a generally affordable rate.

Availability

- **Market presence:** Insurance options for the hazard must be present in the market and offered by at least one provider comprehensively, or multiple providers. Fire (including wildfire coverage) is considered highly insurable.
- **Pricing:** Premiums and deductibles must be reasonably priced relative to the value of what is being insured.

How to go about making a claim through insurance policy?

- Contact your local insurance broker. To find your broker, visit: <https://ibam.mb.ca/find-a-broker.html>.

***Please note: The information contained within this document is for informational purposes only. To check to see if you are eligible for DFA, please see the [Emergency Management Organization website](#).**