EMO EMERGENCY MANAGEMENT ORGANIZATION
Manitoba

Manitoba Flood Recovery Program and Disaster Financial Assistance FAQs

This FAQ Guide is intended to help local authorities answer common questions from residents about the Manitoba Flood Recovery Program (MFRP) and Disaster Financial Assistance (DFA). It provides consistent, general information based on the most frequently asked questions received by Manitoba EMO.

Final eligibility and assistance decisions are determined by Manitoba EMO based on each applicant's individual circumstances. For the most current program information, always refer residents to the Manitoba Government websites, which serve as the primary source for program updates and announcements.

FAQs Apply to both Manitoba Flood Recovery Program and Disaster Financial Assistance Program:

Do I need to have all mandatory documents when I apply?

No.

Residents are encouraged to submit their application as soon as possible, even if they do not yet have all required documents available. Applicants can provide missing documents after applying by emailing them to the appropriate program mailbox and including their confirmation number or claim number, if available.

Submitting documents as soon as possible may help speed up the review and evaluation process, but applicants should not delay applying while gathering paperwork.

Anyone who submits an application before the **October 8, 2026,** application deadline will have their application reviewed to determine eligibility. If program staff identify that required documents are missing during the evaluation process, a Recovery Advisor or program representative will contact the applicant directly to request the additional information needed to continue processing the claim.

Key Message: Apply first. Documents can be submitted later.

Do I need to wait for my claim number before submitting documents?

No.

Applicants can submit required documents as soon as they are available and do not need to wait for a claim number.

Please ensure that if they do have a claim number (20020xxxxx), the claim number should be in the subject line of the email.

If they do not have a claim number, and they received a confirmation number when they applied online, then they can add the confirmation number in the email.

If they do not know their claim number or confirmation number, please ensure their full name and address is listed in the body of the email.

Key Message: Once a claim number has been assigned, it should be included on all future correspondence and supporting documentation.

What documents should I submit after applying?

Applicants should submit required eligibility documents when available and continue collecting supporting documentation related to their damages, including:

- Self-inspection report, including photos of flood damage (A self-inspection guide and report has been sent to primary residences and tenant who have applied for DFA). It is also available under **Inspection** on the EMO website at: Province of Manitoba | Emergency Management Organization
- Insurance claim information
- Repair estimates
- Receipts and invoices
- Proof of payment
- Records of labour and equipment use

These documents help support the assessment of the claim.

What happens if I apply but forget to submit a required document?

Don't worry.

Your application will still be reviewed. If program staff determine that additional information or mandatory documents are required, a Recovery Advisor or program representative will contact you directly and explain what is needed to continue processing your application.

Will my application be rejected if I don't submit all documents right away?

No.

Applicants should apply as soon as possible and submit documents when they are available. Missing documentation may delay the final assessment of a claim, but applicants do not need to have every document ready before submitting an application.

Why do I need to submit an Insurance Declaration Form?

All DFA and MFRP applicants must submit an Insurance Declaration Form so Manitoba EMO can determine what insurance coverage was available and what assistance may be eligible under the program.

What is Eligible Under the MFRP and/or DFA?

The Manitoba Flood Recovery Program (MFRP) and Disaster Financial Assistance (DFA) program are assistance programs designed to help eligible claimants recover from disaster-related losses. Funding for these programs is not capped, meaning assistance is available for all eligible expenses incurred by eligible claimants.

What is eligible for assistance can vary from one claimant to another. Insurance coverage and policy limits differ between properties, and even neighbouring homes may qualify for different levels of assistance based on their insurance coverage. Assistance amounts can also vary depending on factors such as the repairs required, the number of people living in the home, the presence of a home-based business, or accessibility and mobility needs.

Because every situation is unique, the programs do not provide a fixed list of eligible items. Instead, claimants should document all disaster-related damages and losses. A Recovery Advisor will review the information, determine what is eligible under the program, and help ensure the claimant receives the maximum assistance available.

Manitoba Flood Recovery Program FAQs:

What documents are required for MFRP?

Homeowners:

- Most Recent Property Tax Bill
- Insurance Declaration Form
- MFRP Waiver and Consent Form

Tenants:

- Rental Agreement
- Insurance Declaration Form
- MFRP Waiver and Consent Form

These documents should be emailed to **mfrp@gov.mb.ca**.

I previously applied for DFA. Do I need to apply again for MFRP?

No.

If your primary residence is located in an eligible hard-hit community and you meet MFRP eligibility requirements, your DFA application may be transferred to MFRP automatically. A second application is not required.

Why do I need to sign the MFRP Waiver and Consent Form?

The waiver is required for all MFRP applicants. It acknowledges the terms of the program and includes a commitment to consult with an insurance broker regarding future flood insurance coverage.

What should homeowners do right now?

1. Submit an application if they have not already done so.
2. Complete and submit required documents as soon as they are available:
    - Property Tax Bill

- Insurance Declaration Form
- MFRP Waiver and Consent Form

3. Take photos of all damages.
4. Keep receipts, invoices, estimates, and proof of payment.
5. Respond promptly if contacted by a Recovery Advisor for additional information.

Key message: Find step-by-step Information Guide on the Manitoba Flood Recovery Program Website page: Province of Manitoba | Manitoba Flood Recovery Program

What should tenants do right now?

1. Submit an application if they have not already done so.
2. Complete and submit required documents as soon as they are available:
   - Rental Agreement
   - Insurance Declaration Form
   - MFRP Waiver and Consent Form

   These documents should be emailed to **mfrp@gov.mb.ca**

3. Take photos of damaged belongings.
4. Keep receipts, invoices, and other records related to recovery expenses.
5. Respond promptly if contacted by a Recovery Advisor for additional information.

Key message: Find step-by-step Information Guide on the Manitoba Flood Recovery Program Website page: Province of Manitoba | Manitoba Flood Recovery Program

Disaster Financial Assistance Program FAQs:

What documents are required for DFA?

If an applicant is NOT applying online, they must SIGN the paper application.

Homeowners:
- Most Recent Property Tax Bill
- Insurance Declaration Form

Tenants:
- Rental Agreement
- Insurance Declaration Form

Farms:
- Most Recent Property Tax Bill/Farmland Owner's Authorization By Landowner

- Insurance Declaration Form
- Most Recent Tax Filing Displaying Gross Revenue (Demonstrating Gross Revenue Does Not Exceed $15M)
- Veterinary Certificate for Livestock Loss

Small Businesses:

- Most Recent Property Tax Bill
- Insurance Declaration Form
- Most Recent Tax Filing Displaying Gross Revenue (Demonstrating Gross Revenue Does Not Exceed $15M)

Non-profits:

- Most Recent Property Tax Bill
- Insurance Declaration Form
- Most Recent Tax Filing Displaying Gross Revenue (Demonstrating Gross Revenue Does Not Exceed $15M)

These documents should be emailed to **dfa@gov.mb.ca**

Key message: Find more information on the Disaster Financial Assistance Website page: Province of Manitoba | Emergency Management Organization