

TWIN LAKES BEACH ASSOCIATION

PRESENTATION OF GOVERNMENT ASSISTANCE PROGRAMS

AGENDA

- A) INTRODUCTIONS/WELCOME
- B) PURPOSE OF THE MEETING
- C) OVERVIEW: PRESENTATION OF PROGRAMS
- D) APPEALS COMMISSION: PROCESS/RULES
- E) QUESTION/ANSWERS
- F) SUMMARY AND ADJOURNMENT

PURPOSE OF THIS MEETING

- THE OBJECTIVE OF THIS MEETING IS TO BRING CLARITY TO THE VARIOUS GOVERNMENT PROGRAMS THAT ARE CURRENTLY AVAILABLE TO PROPERTY OWNERS AT TWIN LAKES BEACH.
- TO GIVE OUR MEMBERS THE OPPORTUNITY TO ASKS QUESTIONS ABOUT THE VARIOUS PROGRAMS AND HOW THEY CAN BE USED TO ASSIST THEM IN THE REBUILDING PROCESS.

MAFRI/MASC 2011 Flood Recovery Programming

Presented to ALMS, RM's
October 26, 2011

Brian Nedohin, P. Ag., BDS-CD, MAFRI

Mike Yacentiuk, P. Ag., Sr. Manager, MAFRI

Lake Manitoba Programming

Lake Manitoba Programming

Lake Manitoba Financial Assistance Program

Part A – Lake Manitoba Pasture Flooding Assistance Component

Part B – Lake Manitoba Agricultural Infrastructure, Transportation and Crop/Forage Loss Component

Part C – Lake Manitoba Business, Principal and Non-Principal Residence Component

TAP – Temporary Accommodations Program

Part D – Principal and Non-Principal Residence and Community Flood Mitigation Component

Lake Manitoba Programming

Part C – Lake Manitoba Business, Principal and Non-Principal Residence Component

Lake Manitoba Programming

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Purpose: compensate residents, businesses & non-profit entities for the cost of uninsurable property damage & flood protection measures taken as a direct result of the elevated water levels in the “Lake Manitoba Flood Zone”

Lake Manitoba Programming

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Principal Residence: Max of \$300K (with permanent flood mitigation) (\$270K without PFM) building, contents, yard, etc.

Lake Manitoba Programming

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Non-Principal Residence: Max of \$100K (\$90K) only building

Lake Manitoba Programming

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Non-Principal Residence: Max of \$100K (\$90K) only building

Both are eligible for \$10K for immediate protection & cleanup

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Part C – Lake Manitoba Business, Principal and Non-Principal Residence Component

Eligibility:

- Is an individual who is 18 years of age or older at the time of application, partnership, corporation, cooperative, commune or First Nation; and
- Owned or rented a Principal Residence (PR) or Non-Principal Residence located in the Lake Manitoba Flood Zone as of May 1, 2011

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Part C – Lake Manitoba Principal Residence (PR) Component

- PR is determined as the location where the property tax credit for education earned
- \$10,000 for temporary (emergency) mitigation and cleanup, moving of belongings to storage
 - Of the \$10,000, \$5,000 was available as an advance. (In order to receive any amount above the \$5,000, receipts are necessary (including the advance))
- \$270, 000 (10 % deductible, waived with permanent mitigation, makes \$300K) towards building, contents, infrastructure and landscaping

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Part C – Lake Manitoba Principal Residence (PR) Component

- What is covered?
 - Building – primary structure and outbuildings
 - Infrastructure – items integral to the operation of the principal residence, i.e. furnace, driveway, central air, water system
 - Contents
 - Landscape – small calliper trees, rock garden, repair ruts left by machinery

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Part C – Lake Manitoba Non-Principal Residence Component

- \$10,000 for temporary (emergency) mitigation and cleanup, moving of belongings to storage
 - Of the \$10,000, \$5,000 was available as an advance. (In order to receive any amount above the \$5,000, receipts are necessary (including the advance))
- \$90,000 (10 % deductible, waived with Permanent Mitigation, therefore potential \$100K) towards building and infrastructure
 - Based on maximum property value (e.g. if property is valued at \$50K, then \$50K max; if property is valued at \$200K then \$100K max towards repairs)
- What is covered?
 - Building – primary structure
 - Infrastructure – items integral to the operation of the non principal residence, i.e. furnace, driveway, central air, water system

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Part D – Lake Manitoba Flood Protection for Principal and Non-Principal Residences

Lake Manitoba Programming

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Purpose: provide financial assistance for flood protection measures undertaken individually or cooperatively for the purpose of protecting principal & non-principal residences

Lake Manitoba Programming

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Up to \$2,000 for Engineering & \$20,000 for the work

Lake Manitoba Programming

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Water Stewardship's Individual Flood Protection Initiative

Lake Manitoba Programming

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Water Stewardship's Individual Flood Protection Initiative

(IFPI):

Lake Manitoba Programming

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(IFPI):

PR \$86K

Non-PR \$34.4K

Lake Manitoba Programming

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- The maximum payment for a Principal Residence and each

Lake Manitoba Programming

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Water Stewardship's Individual Flood Protection Initiative

(IFPI):

PR \$86K Non-PR \$34.4K

- The maximum payment for a Principal Residence and each Non-Principal Residence or for each property owner in a Cooperative Permanent Flood Protection Project is

Linkages to Other Flood Related Programs:

A Program Participant must successfully accomplish Permanent Flood Protection, as outlined in the Contribution Agreement and as verified by the Program Administrator, to be eligible for the waiving of the 10% co-payment under Part C of the Lake Manitoba Financial Assistance Program. For greater certainty, Other Flood Mitigation Measures do not qualify for the waiving of the 10% co-payment.

LINKAGES CONTINUED

Financial assistance is available under the Individual Flood Protection Initiative (IFPI) administered by Manitoba Water Stewardship. Under the IFPI, the Province of Manitoba will contribute 86% of eligible project costs, up to a maximum project cost of \$40,000 for Non-Principal Residences, and up to a maximum project cost of \$100,000 for Principle Residences and farm and business buildings. A Program Participant can obtain financial assistance from the Lake Manitoba Financial Assistance Program, and also from the Individual Flood Protection Initiative, subject to the financial integration of the two programs.

The amount of financial assistance paid under this Program, excluding the Engineering Assessment Cost, will reduce on a dollar for dollar basis the Program Participant's eligibility for assistance under the Individual Flood Protection Initiative administered by Manitoba Water Stewardship.

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Part D – Lake Manitoba Flood Protection for Principal and Non-Principal Residences

Options:

RAISE, MOVE or DIKE

- Rock barriers also included for protection of a Structure
- Co-operative diking
- Am I behind a functional dike?
 - If so, raising or moving is not eligible.

Lake Manitoba Programming

Contact Information

Tel: 1-855-220-1822 (toll-free)

E-mail: floodrecovery@masc.mb.ca

www.masc.mb.ca/masc.nsf/floodrecovery.html

2011 Flood Recovery Office

Portage Shoppers Mall (west end)

2450 Sask. Ave West

Portage La Prairie, MB

Fax: 1-204-239-3909

Hours: Mon-Fri 8am – 6pm, Sat 9am – 5pm

Flood Recovery Mailing Address

400-50 24th Street N.W.

Portage la Prairie, MB

R1N 3V9

MASC.MB.CA

<http://www.masc.mb.ca/masc.nsf/floodrecovery.html>



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Manitoba Agricultural Services Corporation

MASC / Flood 2011: Building and Recovery Action Plan

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Related Links

Flood 2011: Building and Recovery Action Plan

A \$175 million action plan to help families and producers cope with this year's flood, strengthen communities affected by flooding and build for future flood mitigation has been announced. The action plan includes a special recovery program for Hoop and Holler Bend and Portage Diversion property owners, a Lake Manitoba financial assistance program, an economic stimulus program, special programs for livestock producers and a comprehensive flood mitigation plan.

Information on this page will be updated as it becomes available.

Contact Information

Tel: 1-855-220-1822 (toll-free)
E-mail: floodrecovery@masc.mb.ca
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Lake Manitoba Financial Assistance Program - Claim Registration Form (all parts)

[Lake Manitoba](#) | [Hoop and Holler](#) | [Excess Moisture Economic Stimulus](#) | [Dauphin River](#) | [Shoal Lakes](#)

Lake Manitoba Financial Assistance Program

[Jump to...](#) [Part A](#) | [Part B](#) | [Part C](#) | [Part D](#)

The Lake Manitoba Financial Assistance Program currently has four components (Parts A, B, C and D) to assist those affected by the flooding of Lake Manitoba in 2011. More information about each Program component can be found in the downloadable Terms and Conditions (at right). To register your claim, please complete the Lake Manitoba Financial Assistance **Claim Registration Form** and fax it to (204) 239-3909 or return it to the Flood Recovery Office at the above address.

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Issues that need to be addressed—Mold

What needs to be done?

Remove wet materials and dry out the rest.

- Prior approval is required from the Flood Recovery Office prior to any work beginning.
- E.g. remediation costs may exceed the value of the building depending on the extent of mold; therefore, an inspection is required to determine the extent of the damage. All remediation costs will be covered from the \$100k (NPR) or \$300k (PR) (depending on the FMV of the building).

Why not do all repairs now?

- Additional damage from fall and/or spring events. For now, stabilize the building & control mold.

Lake Manitoba Programming

Issues that need to be Addressed

Appraisals/Settlements

What will be used to determine the value my property?

- Independent appraisal

Flood Recovery Office (FRO) Process: appraisal, meeting with client to see if anything was missed from the initial appraisal (e.g. missed attached deck), verified, cheque issued. Can appeal after accepting cheque.

First priority of appraisals will be given to structures that may be beyond repair & those protected by permanent flood proofing.

2011 INDIVIDUAL FLOOD PROTECTION INITIATIVE

IFPI

WATER STEWARDSHIP

PURPOSE OF IFPI

- THE OBJECTIVE OF THIS Program is to flood protect prone homes, farms, business buildings, and structures and cottages in the most cost-effective manner that is possible. These buildings and structures are situated within the Lake Manitoba flood inundation zone.
- VACANT LAND (LAND THAT DID NOT HAVE STRUCTURES ON IT PRIOR TO THE FLOOD) AND AGRICULTURAL LAND DO NOT QUALIFY FOR FLOOD PROTECTION FINANCIAL ASSISTANCE.
- APPROVED APPLICANTS WHO FLOOD PROTECT THEIR RESIDENCES/COTTAGES WILL HAVE THE DEDUCTIBLE ON CLAIMS FOR 2011 TEMPORARY FLOOD PROTECTION AND OR FLOOD DAMAGE FROM DFA OR LAKE MB. FINANCIAL ASSISTANCE PROGRAM **WAIVED.**

ACCEPTABLE FLOOD PROTECTION METHODS

- RAISING BUILDINGS...PADS AND POSTS, PILES , NEW FOUNDATION
- MOVING A BLDG TO A NEW AREA THAT IS NOT FLOOD PRONE.
- RAISING OF ROADS WHICH COULD ACT AS A DIKE IF JURISDICTIONAL APPROVAL IS OBTAINED
- RAISING A BLDG ONTO AN EARTH PAD TO THE REQUIRED ELEVATION
- CONSTRUCTING A RING DIKE AROUND THE EXISTING BLDG.
- TERRACING AROUND YOUR BLDG IF AT CORRECT ELEVATION BUT THE LAND AROUND IT IS LOW.
- POOLING YOUR MONEY TO CONSTRUCT A NEIGHBOURHOOD DIKE.

DESIGN FLOOD LEVEL

- Design Flood Level is as follows:
- the highest static water level experienced on the property resulting from lake or river level, or the static water level of the one hundred year (that is, 1 in a 100) event, **(the higher of the two)**
- For projects along Lake Manitoba which are initiated after the establishment of an auxiliary Lake Manitoba outlet, the design flood level is the one hundred year static water level with the outlet in place.

Flood Protection Level (FPL):

The Flood Protection Level is the Design Flood Level plus wind set up, plus wave uprush, and consideration of ice jams.

REQUIRED ELEVATIONS

- Flood protection is to be achieved by diking or raising structures to the Required Elevation or the level stipulated by the Local Planning Authority. The following criteria are minimum standards.
- House or cottage with a basement – The fill elevation (grade) equal to the FPL. The main floor equal to a minimum of FPL plus 1.0 foot.
- House or cottage without a basement – The main floor equal to the FPL.
- Ring dikes – Equal to the FPL.
- Livestock Barns – the floor equal to the FPL. The fill is FPL minus 1.0 foot.
- Attached garages, granaries, farm machinery sheds, and any other buildings used for the storage of agricultural produce, workshops and sheds used for the storage of immovable equipment or material or hazardous material – the floor elevation equal to the FPL minus 1.0 foot. The fill at the FPL minus 2 feet.
- Detached garages – Floor elevation equal to the FPL.
- Water Stewardship will provide the approved applicants with the site specific Required Elevation.

FLOOD PROTECTION FINANCIAL ASSISTANCE

For approved applications for the flood protection of homes, farms and businesses, the Province will pay 86% of eligible costs, to a maximum project cost of \$100,000.

For approved applications for the flood protection of cottages, the Province will pay 86% of eligible costs, to a maximum project cost of \$40,000.

This financial assistance is available for approved applications for homes, farms, businesses and cottages across all of Manitoba, including in the Lake Manitoba Flood Inundation Zone.

**FLOOD PROTECTION FINANCIAL ASSISTANCE -
AVAILABLE FOR APPROVED PROJECTS ACROSS ALL OF
MANITOBA**

Type of Building or Structure	Maximum Project Cost	Manitoba's Maximum Contribution	Owner's Contribution*
Home (primary residence), farm or business	\$100,000	\$86,000	\$14,000
Cottage/seasonal residence	\$40,000	\$34,400	\$5,600
* plus any costs over the Maximum Project Cost			

EXAMPLES

PERSON A: PRINCIPAL RESIDENT

UNDER PART C (MASC) HE OPTS FOR PERM FLOOD PROTECTION.....MAX
BENEFIT.....\$300,000

UNDER PART D (MASC)...CAN RECEIVE....\$20,000
PLUS \$2,000 FOR ENGINEERING

IFPI (WATER STEWARDSHIP)...
86% OF PROJECT COST UP TO \$100,000 MAX MINUS THE \$20,000 ALREADY RECEIVED
FROM PART D

THE MATH GOES LIKE THIS:

$$\$100,000 - 20,000 = 80,000 \times 86\% \quad = \quad 68,800 + 20,000 \text{ PART D}$$

PERSON B: NON PRINCIPAL RESIDENT

UNDER PART C (MASC) OPTS FOR PERM FLOOD
PROTECTION.....MAX BENEFIT.....\$100,000

UNDER PART D (MASC) CAN RECEIVE \$20,000
PLUS ENGINEERING...\$2,000

IFPI (WATER STEWARDSHIP)..... \$40,000 (MAX)

DOING THE MATH:

$$40,000 - 20,000 = 20,000 \times 86\% = \$17,200 + \$20,000 \text{ PART D}$$

SUBMITTING INVOICES

The building owner is responsible for paying contractors or trades undertaking the approved flood protection works. Applicants receiving financial assistance under this Program must submit original invoices and receipts as part of the process of receiving financial assistance. Financial assistance payments will be issued to the building owners.

ELIGIBLE AND INELIGIBLE COSTS

If an expense does not appear on either of the lists, it is the applicant's responsibility to contact the inspector assigned to the project to obtain approval for the expense prior to submitting the invoice for financial assistance.

A list of Construction Guidelines is available on the Water Stewardship website (follow the "Flood Protection Programs / Manitoba Individual Flood Protection Initiative / Construction Guidelines" links). The applicant is strongly advised to follow these guidelines

COMPLETION DATES

- The deadline for receipt of applications to the 2011 Flood Protection Initiative is **November 30, 2011.**
- This Program is scheduled to terminate on: **March 31, 2017.**
- All projects must be completed by: **December 31, 2016**
and all invoices and receipts must be submitted by: **January 31, 2017**
to allow for processing of payments to the owner of the building or structure.

CONTACT PROGRAM STAFF

For a copy of this program guidelines document, additional application forms, links to useful websites and periodic program updates, please visit the Manitoba Water Stewardship website at: http://www.gov.mb.ca/waterstewardship/flood_proofing_programs, and, under the "Flood Information" heading, click on the "Building and Recovery Action Plan" and select "2011 Individual Flood Protection Initiative".

Contact us

by mail at:

2011 Individual Flood Protection Initiative
Box 19 – 200 Saulteaux Crescent
Winnipeg MB R3J 3W3,

Or by fax at: (204) 945-7419

Or by e-mail at: floodproofing@gov.mb.ca

Or you may contact us by phone at 945-7428 or 1-800-214-6497.

SUMMARY OF PROGRAMS

OFFERED BY
MASC &
WATER STEWARDSHIP

PROGRAM NAME	Lake Manitoba PART C	Lake Manitoba PART D	(IFPI) Manitoba Water Stewardship	^{TAP} Temporary Accommodations Program (Part of Part C)
PURPOSE	To compensate for uninsurable property damage and flood protection measures	Permanent Flood Protection Measures: r	Permanent Flood Protection measures	To provide assistance for residences of Principal & Non-Principal Residences with incremental costs associated with temporary accommodation
DETAILS	Immediate flood mitigation up to \$10,000 available for Principal & Non Principal Residences	Can be coordinated with IFPI if the Individual or Cooperative project if going for Permanent Flood Mitigation	For approved Permanent Flood Protection; Funds received under IFPI integrated with funds received under Part D	
Principal Residence (building, infrastructure and contents)	Maximum of \$270,000- (\$300,000 with approved Permanent Protection) Repair Cost or Current Fair Market Value (FMV) whichever is LESS 10% holdback	\$20,000 for each Program Participant Plus \$2,000 for Engineering Assessment Costs (no deductible)	Max Project Cost \$100,000 (14% deductible)	Incremental Living Costs
Non Principal Residence (building and infrastructure)	Maximum of \$90,000 - (\$100,000 with approved Permanent protection) Repair Cost or Current Fair Market Value whichever is LESS 10% holdback	\$20,000 for each Program Participant Plus \$2,000 for Engineering Assessment Costs	Max Project Cost \$40,000 (14% deductible)	
Application Deadline	November 30 th , 2011	November 30 th 2011	November 30 th , 2011	November 30 th , 2011
Appeals	By March 15 th 2012	Within 60 days of Program Payment Notification	Scope: limited to items on the eligibility and ineligibility lists	As determined by the Program Administrator (PA)
COMPLETION DEADLINES	As determined by the Program Administrator (PA)	October 31 st , 2012	December 31 st , 2016	As determined by the PA

Thank-you

**From your Twin Lakes Beach Association
&
Twin Lakes Beach Flood Action Committee
In co-operation with
Manitoba Government
MASC and Water Stewardship**