



## Disaster Assistance

### 2022 Flood - Town of Hay River and K'atl'odeeche First Nation Reserve

#### The Disaster Assistance Policy

The Disaster Assistance Policy (DAP) is a Government of the Northwest Territories (GNWT) policy approved by and issued under the authority of Cabinet. The Department of Municipal and Community Affairs (MACA) administers the DAP on behalf of the GNWT, which may provide financial assistance to residents, small businesses, and local authorities in the Northwest Territories (NWT) who have suffered damage caused by a widespread natural disaster event.

The DAP was updated in 2022 to address gaps and inefficiencies that became apparent during the 2021 flood season, and to better align with Canada's Disaster Financial Assistance Arrangement (DFAA). As part of the update, MACA also established a Ministerial Disaster Assistance Funding Policy (DAFP) to better guide the administration of the disaster financial assistance program.

The Cabinet DAP and the MACA DAFP have several features, including the following:

- Not intended to provide full compensation
- Limited to essential items only
- Assistance not paid if it is eligible for assistance under any other program
- Assistance is not provided when the damage or loss could have been covered by insurance which was readily available at a reasonable cost
- Assistance is to restore to pre-disaster condition only
- Limited to 90% of eligible costs, maximum assistance is \$240,000

#### Federal Assistance

There are two federal programs that provide reimbursement to provinces and territories for disaster events:

- Disaster Financial Assistance Arrangements (DFAA)
  - DFAA assists provinces and territories with the costs of dealing with a disaster where those costs would otherwise place a significant burden on the province or territory and exceeds what they might reasonably be expected to fully bear on their own.
  - The DFAA does not provide full reimbursement to provinces and territories; reimbursement is provided via a sliding scale of losses.



- The DFAA will be applied to the flood related damage and loss experienced in the Town of Hay River.
- Emergency Management Assistance Program (EMAP)
  - EMAP is a similar program to the DFAA; however, it is applicable only to disaster related damages and losses experienced on a reserve; and it provides up to 100% reimbursement for eligible costs.
  - MACA is the delivery agent on behalf of the federal government for the flood recovery approach on reserves in the NWT.
  - The EMAP will be applied to the flood related damage and loss experienced on the K'atlodeeche First Nation reserve.

## **Disaster Assistance – 2022**

In May 2022, the GNWT announced that it would apply the DAP to the 2022 spring flood disaster in the Town of Hay River and on the K'atl'odeeche First Nation reserve.

### *Town of Hay River*

To provide disaster assistance to residents, small businesses, and local authorities who experienced damage or loss caused by the 2022 spring flood, the GNWT is using the following approach:

- For those with eligible claims less than or equal to \$240,000, disaster assistance will be provided consistent with the policy.
- For those with eligible claims over \$240,000, an exception has been granted to the policy for 2022 flood damage. This exception will allow claims over \$240,000 to be reimbursed at 100% of the first \$240,000, and at 50% of the remaining amount of the claim over \$240,000, to a maximum of \$600,000 in total DAP assistance. This additional assistance will be provided to help reduce the cost of recovery that must be paid by residents, small businesses, and local authorities.
- All residents and small businesses with eligible claims may receive up to an additional \$75,000 for flood mitigation measures, over and above their eligible claim amount. These mitigation measures must be pre-approved before the work may begin.
- For those with eligible claims, the GNWT will also pay for the structural engineering assessments to determine what pre-approved mitigation measures (e.g., raising a structure above the high-water mark) are feasible, over and above their eligible claim amount.



- The GNWT will cover the costs of environmental assessments and remediation but will not pay for remediation of historic spills.

### *K'at'l'odeeche First Nation*

To provide disaster assistance to residents, small businesses, and local authorities who experienced damage or loss caused by the 2022 spring flood, the GNWT is using the following approach:

- The GNWT will provide damage assessments to KFN residents. Once they have received their damage assessments, KFN residents who have lost home contents because of flood damage, may apply for advance disaster assistance payments to assist with replacing those items. Homeowners who wish to undertake their own repairs may also proceed with that work, noting that they should document (e.g., take pictures) all work undertaken, including time spent doing the work, and keep copies of all receipts.
- Once the detailed damage assessments for homes on the KFN reserve are complete (anticipated to be in early July) MACA will use the findings from the assessments to work with KFN and CIRNAC/ISC to determine next steps to undertake the required repairs and replacements. This applies to homes that are not being repaired by the homeowner directly.
- Mitigation measures and structural engineering work will be applicable to repairs and replacements done on the reserve.
- The GNWT will cover the costs of environmental assessments and remediation but will not pay for remediation of historic spills.

### **Next Steps**

Given the magnitude of the repairs needed, and the high demand for contractors to complete the work, the deadline for disaster assistance claims under the DAP is December 31, 2023. This will allow two full construction seasons for required repairs to be completed.

There are many other details involved in the GNWT response and people are encouraged to review MACA's website dedicated to the recovery where we will keep up-to-date information on the overall approach, including a list of Frequently Asked Questions: <https://www.maca.gov.nt.ca/en/services/flood-recovery/frequently-asked-questions>.

The GNWT is moving quickly to help residents get back into their homes as soon as possible, and to provide assistance to residents, small businesses, and community governments.



We know that we will encounter challenges, but we are committed to working directly with residents, businesses, and local authorities on their claim and on recovery efforts.

## **Pathfinders**

GNWT Pathfinders can guide applicants through the application process and can assist with understanding the DAP. Please email [flood@gov.nt.ca](mailto:flood@gov.nt.ca), call (867) 767-9161 ext. 21031, or visit at the Hay River MACA office.