



Flood Hazard Mapping – Information for NWT Residents

Will flood hazard maps be available to the public?

Yes, flood hazard maps are intended to support land use planning in highest risk communities. Ensuring these maps are available to the public will also help raise awareness about flood hazard areas. The completed maps are available on the GNWT Department of Environment and Climate Change website at: <https://www.gov.nt.ca/ecc/en/services/flood-mapping>

My property is in a flood hazard area. What does that mean?

A property located in a flood hazard area does not mean it will flood. It means there is a recognized chance of flooding. Flood hazard maps show areas that may be affected by flooding based on the best available information and analysis. These maps are tools that can support residents, businesses, and community governments with decisions about property improvements, and future development.

My home is in a flood hazard area. Will this affect my insurance?

Flood hazard areas shown on flood hazard maps may be useful when discussing coverage with your insurance provider but they do not automatically change insurance coverage or premiums. Insurance companies use their own flood risk information. Residents are encouraged to contact insurance providers to understand flood coverage included in their policy. Keep records of coverage, which may be important for disaster assistance eligibility.

My home is in a flood hazard area. Will this affect my property value?

Flood hazard areas shown on flood hazard maps do not automatically change property values, but flood risk can influence buyer decisions over time. Property values are influenced by many factors, including location, housing condition, local market demand, and flood risk awareness.

My home is in a flood hazard area. Will this affect my property assessment?

Being located in a flood hazard area does not, by itself, change a property's assessed value.

Flood hazard maps show where flooding could occur. They do not trigger an immediate reassessment. In the Northwest Territories, assessments are usually updated when there are physical changes to a building or lot, or during scheduled assessment cycles.

Over time, flood hazard information may affect assessed values if it leads to consistent changes in the market, such as buyer demand,





insurance availability or cost, or new development restrictions. If these changes affect sale prices, they may be reflected in future assessments.

Flood hazard mapping helps to better understand and support planning and investment decisions.

What can I do to protect my family and property against floods?

If you are planning renovations or other changes on your property and want to reduce flood risk, consider flood-proofing options to increase flood resilience. It is also advisable to familiarize yourself with your community government's emergency plan.

What is flood-proofing?

Flood-proofing involves making physical alterations to your property to improve the ability to withstand damage caused by flooding and to reduce or avoid losses from damage, clean-up and recovery. You may wish to retain a qualified professional to complete a site-specific assessment and identify mitigation options.

What are examples of flood-proofing?

Flood-proofing means making physical alterations to your property to reduce or avoid damage if flooding occurs. Examples include:

- raising electrical panels, furnaces, or fuel tanks (anchoring)
- using flood-resistant materials
- improving drainage around buildings
- installing backflow valves or flood shields or barriers
- elevating living space during major renovations.

Flood-proofing does not prevent floods, but it can significantly reduce damage and recovery time.

How do I address flood risks if I am considering new construction?

If you are considering new construction, or substantial alterations to existing buildings, it is important to consult with your community government and qualified professionals. You will need to be aware of any community plan policy or zoning bylaw regulations related to flood risk mitigation. New construction provides the opportunity to use certified construction design and materials that are flood resilient.
