Community Government, Small Business and Resident Guide to the Disaster Assistance Policy

Revised February 2021
Introduction

The Government of the Northwest Territories (GNWT) administers the Disaster Assistance Policy (DAP) which may provide assistance to community governments, small business and residents to recover from damage caused by natural or human caused emergency events.

The purpose of these guidelines is to provide applicants with information on the DAP and assist them in the preparation of any claims, should the DAP be authorized for an event.

Further information may be obtained from MACA’s Regional Office (see Appendix A for contact information) or visit www.maca.gov.nt.ca.

What is the Disaster Assistance Policy?

Disaster Assistance Policy is a mechanism that may provide financial assistance to help community governments, small businesses and residents recover from disasters which lead to widespread damage and have resulted in uninsurable property and infrastructure damage.

A copy of the Disaster Assistance Policy (DAP) and an FAQ are available on the GNWT’s website at https://www.maca.gov.nt.ca/en/services/disaster-financial-assistance.

DAP Process

After an event causing widespread damage has occurred a community can request that the DAP be applied. Community Governments must confirm their intent to request disaster financial assistance through a motion or resolution that the Disaster Assistance Policy be applied. A copy of the motion or resolution is directed to the Deputy Minister of MACA via the MACA Regional Superintendent. The request is considered by the Minister of Municipal and Community Affairs and a recommendation is made to the Executive Council.

The Executive Council will use criteria outlined in section (3) of the DAP when determining whether to apply the DAP to the event in question. If the application of DAP is deemed appropriate and approved, a Disaster Assistance Committee (DAC) is formed to navigate through the damage assessment and claim review processes and make recommendations on payments.
The Community Government is notified of the result and if the DAP is approved the community and all applicants seeking financial assistance are required to complete and submit a claim form to the DAC.

Eligible Applicants

There are three categories of eligible applicants:

- Homeowners,
- Small Business Owners, and
- Residential Tenants.

Applicants may submit a claim in more than one category, e.g., homeowner and small business owner, if circumstances are warranted. Claims must be received by the Disaster Assistance Committee before a prescribed deadline.

Preparing and Submitting a Claim

The MACA Regional Superintendent will act as the point of contact between the DAC and the community in providing information on disaster assistance and assistance with the claim process. Claim forms and submission contacts and deadlines will be made available.

Eligible Costs and Limits to Disaster Assistance

Disaster assistance is not intended to provide full compensation for damage, but to assist eligible Community Governments, small businesses, and community residents in restoring property to its pre-disaster condition. Disaster assistance is limited to essential items, the loss of which was neither preventable nor insurable.

The amount of financial assistance provided for each accepted claim is 80 percent of the amount of the total eligible costs and the maximum amount payable per applicant is $100,000.

Payments made under this Policy are considered to be "ex-gratia", that is, there is no statutory entitlement to a given level of assistance.

Some examples of eligible costs include those related to:
• Property being used as a principal residence and essential possessions;
• Property being used as a business premise;
• Items essential to hunting and trapping, providing the claimant relies on hunting and trapping for a significant part of his or her income; or
• The reconstruction of essential community services.

Assistance to repair or restore an owner’s principal residence and/or property will be based on a damage appraisal report.

Disaster assistance will not be paid when the value of damage or loss:

• Could have been covered by insurance;
• Is recoverable through legal action;
• Is eligible for financial assistance under any other program;
• Is an ordinary or normal risk of a business, trade, calling or occupation,
• Can be considered as a normal expenditure of a municipal department, or service, including maintenance costs;
• Is considered to be for non-essential items, such as summer cottages, furs, jewelry, objects of art, landscaping, and residential fencing;
• Is considered to be non-essential to the restoration of an individual’s home or livelihood or to the reconstruction of essential community services; or
• Could have been reduced or prevented by means available to persons affected prior to the disaster.

### Information for Homeowners

A homeowner or residential tenant applicant must be the registered titleholder, lessee, orrenter of the affected property, which must be their principal residence.

The following limitations apply to claims by homeowners/tenants:

a. Only items to replace or restore the necessities of life will be considered.

b. Items claimed as necessities will be restricted in number to the needs of permanent occupants only.

### Information for Small Businesses

To qualify as an eligible small business the business must:
• Be managed by the owner on a day-to-day basis,
• Be the owner's gross major source of income, and
• Have gross sales of less than $2 million per year and employ less than 20 employees at any one time.

The following limitations apply to small business owner claims:

• Only uninsurable items essential to the operation of the business will be considered.
• A commercial tenant that occupies rented or leased space in exchange for a monthly fee, but who is not the registered owner of the property, may not claim for structural repair to or replacement of business structures. The owner of the structure may claim for structural damage but would have to qualify on her/his own under the small business category to receive assistance.
• Loss of wages or business operation income or loss of business opportunity is not eligible.
Appendix A

Contacts – Municipal and Community Affairs

**Inuvik**
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Toll-Free Number: 1-877-777-3322

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