



2022 Flood – Disaster Mitigation Measures Assistance for Hay River Residents and Small Businesses

Disaster Mitigation Measures and the Disaster Assistance Policy

Residents, small businesses, non-profit organizations, local authorities, and all levels of government are responsible for taking reasonable actions to prevent and minimize damage resulting from a disaster.

Under the Government of the Northwest Territories (GNWT) [Disaster Assistance Policy](#) (DAP), a private property constructed in an area before it was known or designated as being disaster-prone may be eligible for disaster assistance up to three times if it can be demonstrated that actions to limit further damage were taken. Such actions are referred to as mitigation.

MITIGATION

Disaster mitigation measures are those that eliminate or reduce the impacts and risks of hazards through proactive measures taken before an emergency or disaster occurs.

[Guidelines for the Disaster Financial Assistance Arrangements, Government of Canada](#)

Mitigation activities can include elevating a home, moving furnaces out of basements, and installing water-resistant building materials. A more detailed list of mitigation actions that may be eligible under the DAP is in the Eligible Costs Summary Table in Appendix A. This is not a restrictive list, however, so mitigation methods that are not on this list may be considered.

For those impacted by the 2022 flood in Hay River, the GNWT is providing a maximum of \$75,000 for mitigation for residential and small business property owners with eligible disaster assistance claims. Please note that non-profit organizations are considered small businesses under the DAP, and this document uses the term “small business” to refer to both small businesses and non-profit organizations.



An advance payment option is not available for mitigation activities because mitigation assistance is based on actual expenses incurred. Residential and small business property owners can choose to pay contractors directly for work on pre-approved mitigation activities and then submit claims to the GNWT for reimbursement, or arrangements can be made for contractors to invoice the GNWT directly.

Mitigation activities covered by insurance are not eligible for payment by the GNWT or reimbursement under DAP.

To be eligible for funding, mitigation must be approved by the GNWT prior to work being undertaken. The proposed mitigation will need to be related to the damage incurred by the flood. For example, a request to raise a house will likely not be approved for mitigation funding if the damage to that house was limited to the skirting, there was no flood damage within the main structure, and there was still adequate clearance above the high-water mark of the flood. Raising a house would be considered for mitigation funding if the main structure was flooded or was close to being flooded.

Upon request, the Department of Municipal and Community Affairs (MACA) will arrange for a mitigation consultation so that you may discuss possible and relevant mitigation options for your residential or small business property, taking into consideration what damages your property received (as detailed on your Damage Assessment Report). Costs for this assessment will be covered by the GNWT. Costs for the mitigation consultation will not be covered if you choose to have the consultation conducted by another provider. Please contact a Pathfinder if you would like to have a mitigation consultation.

Some mitigation measures, like elevating a home may require specialized technical assistance to see if it is even an option. Upon request, the GNWT will arrange and pay for a structural engineering condition assessment. The GNWT will also arrange and pay for the design if raising your building is determined to be a viable and necessary mitigation technique to protect your building against future floods.

If a property owner chooses to arrange and pay for their own structural engineering assessment for mitigation, they are responsible for the associated costs. If you believe structural engineering assessment and design is required and would like GNWT assistance, please contact a Pathfinder to make arrangements.



Residential and small business property owners in Hay River should also consult, and be familiar with, the Town of Hay River's [Zoning and Building Bylaw, Bylaw No. 1812](#), as there may be implications associated with some mitigation activities.

Accessing Mitigation Funding

The steps to accessing and receiving mitigation funding are as follows:

- 1. Residential / small business property owner requests a mitigation consultation and/or structural engineering condition assessment for their property by contacting their Pathfinder.**

To reach a Pathfinder, visit the MACA office at the Court House in Hay River, or contact:

(867) 874-2193

flood@gov.nt.ca

- 2. The GNWT arranges and pays for a mitigation consultation and/or structural engineering condition assessment to be completed.**
- 3. Property owner reviews the mitigation consultation report and/or structural engineering condition assessment report with their Pathfinder to confirm mitigations are eligible under DAP.**
- 4. Complete the Mitigation Funding Application Form and submit it to MACA.**

Information you will need to provide specific to mitigation includes:

- List of mitigation that you propose to apply;
- Linking of mitigation activities with damages identified in your detailed Damage Assessment Report;
- Explanation of how the proposed mitigation measures will prevent similar damages to those cause by the 2022 spring flood;
- and
- Expected costs (including quotes where possible) for the proposed mitigation measures.



5. **MACA will review the proposed mitigation measures and costs. If necessary, additional information might be requested. Upon resolution of issues, written approval will be provided to you by MACA.**
6. **Property owner arranges for pre-approved mitigations to be completed.**
7. **Property owner makes arrangements for payment – TWO OPTIONS:**
 - i. Property owner may pay contractors for completion of approved mitigations activities directly and submit a claim to the GNWT for reimbursement once proof of payment is received.
 - ii. Property owner arranges for contractors to invoice the GNWT directly for pre-approved mitigation activities completed.

All contractor invoices must clearly itemize costs for pre-approved mitigation separately from any other costs.

Total payment to contractors and/or reimbursement to owners by the GNWT will not exceed \$75,000. Anything above this amount is not the responsibility of the GNWT.



APPENDIX A Eligible Costs Summary Table

If you want to mitigate your residential property/small business from future disasters, any measures taken should be discussed with your Pathfinder ahead of time because there are standards that need to be followed and mitigation assistance is only available for pre-approved mitigation activities.

If you do not take any mitigative measures, your property may not be eligible for disaster assistance as a result of future disasters. Some mitigation activities could include:

Expense Category	Resident/Small Business
Mitigation enhancements	<ul style="list-style-type: none">• Elevating your home.• Moving your furnace, hot water heater and electrical box above flood level.• Replacing your furnace with baseboard heaters.• Installing weeping tiles and sump pumps on either the interior or exterior of your home.• Switching your petroleum heating system to another heat source to eliminate fuel tanks.• Securing your propane tanks used for heating your home.• Using water-resistant building materials instead of drywall.• Installing water-resistant basement insulation.• Making structural changes to your home to increase flood-proofing.• Performing seismic retrofitting such as installing foundation bolts, cripple wall bracing and shear walls.• Disconnecting downspouts and foundation drains from sewers.• Reinforcing your home to be more resistant to wind and ice damage.• Installing protective plumbing such as backflow prevention valves.• Moving your home to an area less at risk of being flooded in accordance with your community bylaws.

This list of possible mitigation options is from the [NWT Disaster Assistance Handbook for Residents](#). This is not a restrictive list, however, and mitigation methods that are not on this list may be considered.