



Government of Northwest Territories
Gouvernement des Territoires du Nord-Ouest

NWT DISASTER FINANCIAL ASSISTANCE

Handbook for Residents

Last Updated June 8, 2022



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This document is a living one in that is expected to require revisions from one disaster event to the next. The Government of the Northwest Territories relies upon the feedback and suggestions from the last hazard event to keep this document current and valid. As new items are identified, as current items become out of date, and as costs change, this document will be updated to reflect those changes.



Municipal and Community Affairs Regional Offices

Beaufort Delta – Inuvik

GNWT Multi-Use Building
106 Veterans Way
PO Box 1740

Phone: (867) 777-7121

Toll-Free: 1-877-777-3322

Fax: (867) 777-7352

Sahtu - Norman Wells

#27 Mackenzie Drive - 2nd Floor Heritage Building
PO Box 70

Phone: (867) 587-7100

Fax: (867) 587-2044

South Slave - Fort Smith

177 McDougal Road
2nd Floor, Sweetgrass Building
PO Box 127

Phone: (867) 872-6525

Fax: (867) 872-6526

South Slave Hay River Office – Hay River

#8, Capital Drive (Courthouse Building)
PO Box 4356

Fax: (867) 874-4603

North Slave - Yellowknife

1st Floor, Laing Building
PO Box 1320

Phone: (867) 767-9167

Fax: (867) 873-0622

North Slave Behchokò Office - Behchokò

2nd Floor, Nishi Khon Centre

Fax: (867) 392-6312

Dehcho – Fort Simpson

2nd Floor, Milton Building (Above CIBC)
PO Box 240

Phone: (867) 695-7220

Fax: (867) 695-2029



About Disaster Financial Assistance

The Government of the Northwest Territories (GNWT) Disaster Assistance Policy (DAP) may be applied in the event of a natural disaster causing widespread damage affecting a large area or number of people which threatens loss of life, injury, property damage or economic disruption. The Department of Municipal and Community Affairs (MACA) administers the DAP on behalf of the GNWT.

DAP is a government-funded assistance program that may be implemented after a widespread disaster to ensure essential community functioning and cover the essential basic needs of residents, small businesses, non-profit organizations and local authorities. Disaster assistance is limited to essential items, the loss of which was neither preventable nor insurable. It is not an insurance program to recover all losses but provides assistance when the costs of a disaster exceed what eligible recipients could reasonably be expected to bear on their own.

DAP is not intended to provide assistance for events affecting a single sector or property, accidents, chronic or pandemic health emergencies, or wildfires unless it threatens values-at-risk as set out in the Forest Fire Management Policy.

DAP aligns with the Government of Canada's [Disaster Financial Assistance Arrangements](#) (DFAA) Guidelines. The DFAA supports provinces and territories in providing or reinstating the necessities of life to individuals, including help to repair and restore damaged homes.

The Government of Canada helps communities on reserve access emergency assistance through its [Emergency Management Assistance Program](#). The GNWT will coordinate flood recovery for First Nation Reserves in the Northwest Territories (NWT) with the Federal Government through Crown-Indigenous Relations and Northern Affairs Canada and Indigenous Services Canada.

The process to access disaster financial assistance through MACA is the same for residents living on a First Nations Reserve, but determinations on eligible claims and the funding provided may differ.

These guidelines are for **residents** once the DAP has been implemented. It can help residents understand:

- The program
- Who can apply
- What it can help with
- How to apply or appeal
- Your responsibilities when receiving assistance

Please read this handbook carefully before applying.



Understanding Disaster Financial Assistance

The Disaster Assistance Policy

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

Under the DAP, a single property can only be eligible for assistance up to 3 times, depending on whether mitigation measures were taken.

Assistance does not provide full compensation, but rather helps eligible recipients restore essential services and property to its pre-disaster condition when the damage resulting from a widespread disaster was neither preventable nor insurable.

- Registration forms help guide applicants through the process of verifying eligibility and allows the GNWT to initiate a file.
- Detailed damage assessments are provided by the GNWT to registered applicants and are used to determine the nature and extent of the disaster event.
- An advance payment equal to 50 percent of the value of damages in a detailed damage assessment up to a maximum of \$10,000 may be provided. Under extraordinary circumstances, determined on a case-by-case basis, the full amount of the detailed damage assessment can be provided (up to a maximum of \$240,000).

Who is eligible for Disaster Financial Assistance?

Residents in the affected area with damages caused by the disaster valued at more than \$1,000 can apply for disaster financial assistance if the DAP has been implemented and insurance coverage wasn't available, or the costs of loss or damage caused by the disaster exceed what insurance covers.

If you are a homeowner, you must have legal land tenure (e.g., lease, land title or ownership) or have written permission from your local authority (e.g., a band council resolution) to occupy the land where the home is located.

If you are a tenant, you must have a written rental agreement or lease or a signed letter from your landlord confirming that you are a tenant.

Applicants are required to fill out and submit a Registration Form and provide supporting documents to show eligibility. The Registration Form lists documents that can be submitted to show proof of eligibility as follows:



Eligibility Criteria	Homeowners
Resident of the Affected Area	Home Address <ul style="list-style-type: none">• A utility bill (e.g., cable, water, gas, oil or power – Cell phone bills are not a recognized document).• Revenue Canada form (NWT Income Tax Return).• Other documents issued by Government (including but not limited to, Child Tax Benefit statement, Employment Insurance Benefit statement, Canada Pension Plan statement – Driver's Licences and Government IDs are excluded from this list).• Statements issued by a bank, Trust Company or Credit Union (RRSP) – Void cheques and stamped bank slips with account information are not recognized documents.• Insurance Policies (home, auto).• A Statutory Declaration.
Damage or loss caused by the disaster valued at more than \$1000	<ul style="list-style-type: none">• Detailed damage assessment provided by the GNWT
Proof of low income to waive the minimum value of damage	<ul style="list-style-type: none">• Income Tax Notice of Assessment
Damage or loss caused by the disaster was not insurable or preventable	<ul style="list-style-type: none">• A letter or email from your insurance explaining what they will pay to repair/replace your damaged property.• Any documents showing that preventative actions were taken where possible.

What is reimbursed by Disaster Financial Assistance?

The GNWT will hire assessors to conduct a detailed damage assessment on your home. While these assessments are needed to support your request for Disaster Assistance, insurance reports, or contractors' quotes/invoices can also be used to support your request for Disaster Assistance. Once you have this documentation, you can APPLY for disaster assistance.



Assistance may be provided to you for loss and/or damages to your primary residence and eligible personal items in a primary residence only.

Assistance will not be provided for the first \$1,000 of eligible expenses unless a household qualifies as low-income. Disaster Financial Assistance may assist tenants and homeowners with 90 percent of the total eligible cost to replace or repair damaged property, up to a maximum of \$240,000, that is not paid by insurance or any other programs.

Assistance will only be provided to assist with eligible costs that were actually incurred by the applicant. The Eligible Costs Summary Table provided in Appendix B captures typical expenses covered through the GNWT DAP. In order to have your expenses reimbursed, you need to submit a disaster assistance claim and the required the documentation identified by MACA. Should your circumstance not fall within the categories outlined in Appendix B, or you have questions about the eligibility categories, please work with your Pathfinder to assess your situation.

When submitting a claim, applicants should list all damage and loss, and keep a record of photos, videos, warranties, or other supporting documents. Applicants should also be sure to keep all receipts related to clean up and living expenses if you have been displaced. Backup documentation including photos, receipts, invoices and logs of hours worked will be required to support your claim.



How to apply

1. Register

You should register **within 90 days** of implementation of the Disaster Assistance Policy for your area. Talk to a Pathfinder by emailing at flood@gov.nt.ca and/or fill out this form: <https://www.maca.gov.nt.ca/en/content/registration-form-residents>

2. Detailed Damage Assessment Completed

The GNWT will hire assessors to conduct a detailed damage assessment on your home. While these assessments are needed to support your request for Disaster Assistance, insurance reports, or contractors' quotes/invoices can also be used to support your request for Disaster Assistance. Typically, detailed damage assessments take **3 weeks** to be issued after the assessors have been at your home. If you have not received your detailed damage assessment after three weeks or if you have questions about its contents, please follow up with the Pathfinder. Documentation of the actual loss or damage you experienced as a result of a disaster event is needed to file a claim for disaster assistance and to request an advance Disaster Assistance payment.

3. Emergency Repairs

The GNWT will hire contractors to assist with emergency abatement work. There can be many properties that require this work, so this process may take several weeks to complete. You can also purchase supplies and materials or hire contractors on your own. Before starting, contact your insurance company. Document all the work you do: take pictures, keep all receipts, and keep a log of the time you put in. All of this documentation will be needed for your final claim.

4. Advance Payment

You can request a one-time advance on Disaster Assistance after receiving the detailed damage assessment. This is done by filling out the Advance Payment Request Form. The Advance Payment Request Form should be submitted **within 60 days** of receiving your detailed damage assessment. The funding received from the Advance Payment is deducted off your total final eligible claim amount. You can expect your Advance Payment to be processed within **5-7 days** of submitting a completed Advance Payment request form.

5. Disaster Assistance Claim

Complete and submit a Disaster Assistance Claim Form to have your claim reviewed, your expenses assessed for eligibility and processed.

For more information speak to a Pathfinder by emailing flood@gov.nt.ca or go to: <https://www.maca.gov.nt.ca/en/services/flood-recovery/disaster-financial-assistance>



Making an appeal

If you disagree with a decision that has been made with your claim for disaster assistance, you can appeal:

- Write to the Deputy Minister of MACA within 30 days of the decision on your claim for Disaster Assistance at:

Deputy Minister
Municipal and Community Affairs
600, 5201 - 50th Ave
Yellowknife, NT X1A 3S9

Or by email: flood@gov.nt.ca

- Explain why you disagree with the decision.
- Appeals are accepted if a mistake was made and/or if information you provided (receipts, photos, support documents, etc.) was not considered.
- Appeals are not accepted if you disagree with the DAP itself or these Guidelines.
- Appeal decisions are final and will be sent to you in writing, explaining how and why the appeal decision was made.



Appendix A – Standardized Items List

(starts on next page)



STANDARDIZED ITEM LIST CONTENTS

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FORWORD

1. This document is produced by the Government of the Northwest Territories to standardize the evaluation and reimbursement levels for claims for damage or loss after a disaster.
2. This document is applicable when the Disaster Assistance Policy (DAP) has been enacted as a result of a disaster for use by the Department during their claims review process.
3. This document is a living document in that it is expected to require revisions from one disaster event to the next. The Government of the Northwest Territories relies upon the feedback and suggestions out of the last hazard event to keep the listing current and valid. As new items become known, as current items become out of date, and as costs change, the document must be updated to reflect these changes.
4. This Standard Itemized List (SIL) is effective upon receipt and supersedes all previously used lists, document or guidelines.
5. Anyone may offer suggestions or present recommendations for changes in writing to:

**Director – Disaster Assistance
Municipal and Community Affairs
Government of the Northwest Territories
BOX 1320
YELLOWKNIFE NT X1A 2L9**

flood@gov.nt.ca



PART 1

GENERAL INFORMATION

DAMAGE ASSESSMENT

- Evaluation of damaged goods is very subjective and Professional Appraisers are specifically trained in this area.
- Professional Appraisers were retained to provide visible proof, through a damage assessment, that the Government of the Northwest Territories is treating all who have suffered losses due to a natural disaster fairly and equitably with no intention of minimizing losses that have been sustained.
- The values listed in this SIL are higher than the values listed on the damage assessments, to recognize the higher price of goods and shipping costs in the Northwest Territories.

PRICES

- Prices listed in the Limitations section represent the average of the price of the goods in Aklavik, Fort Good Hope, Fort Simpson, Hay River, Jean Marie River, Little Buffalo River and Nahanni Butte; price data was obtained from the Northwest Territories Bureau of Statistics.

ADDITIONAL INFORMATION TO FILL OUT CLAIMS

- If you have receipts that exceed the maximum listed in the Limitations section, attach the receipt and include the actual cost you paid (as per your receipt) on your claim.
- Please reach out to a Pathfinder if you have any questions or if you require assistance to fill out your claim form.
- The Disaster Assistance Policy provides for 90% of total eligible costs to a maximum of \$240,000 per each claim. The contents identified in this SIL is only one component of a residential claim.
- **Assistance is provided up to a maximum of 90% of total eligible costs. For example, if you claim \$40,000, 10% is deducted from that total and you will be provided with assistance up to a maximum of \$36,000.**



PART 2

EXCLUSIONS

GENERAL

1. Disaster Assistance focuses on the essentials of everyday life when insurance is not readily and reasonably available. As a result, this section of the SIL lists those items that are excluded from assistance and should not be included on claims for assistance.

This list is not all-inclusive and if you have an item that is not on this list you can include it on your claim form and the Disaster Assistance staff will review for consideration or eligibility.

EXCLUSION TABLE

ITEM	EXCLUSIONS
Automobiles	All, including related items (i.e. battery charger)
Antiques	All
Artwork (paintings, carvings, wall hangings, etc.)	All
Beverages	Beer, wine, liquor, soft drinks, empty bottles and containers
Cameras	All, unless used for business, then requires Committee recommendation
Cosmetics	All
Documents	Reference and textbooks
Fans, rug shampooers, humidifiers	Purchased for use in cleaning and drying flooded residence
Farm machinery	All
Furs	May be considered as a regular winter coat under the maximum allowed for clothing
Insurance Differential and Deductible	Including the difference between any amounts received through insurance
Recreational items	Sports and pleasure items – bar and card tables, snowmobiles, skis



ITEM	EXCLUSIONS
Lost wages	All (or any other lost income)
Personal handheld electronic devices	All (Blackberries, iPods, cell phones)
Recreational Property	Cottages, boats, trailers, secondary residences
Stereo equipment	All
Stored building materials	Panelling, plywood, lumber, roofing materials, insulation, paint, etc.



PART 3

LIMITATIONS

GENERAL

Disaster Assistance focuses on the essentials of everyday life when insurance is not readily and reasonably available. This list is not all-inclusive and if you have an item that is not on this list you can include it on your claim form and the Disaster Assistance staff will review for consideration or eligibility.

LIMITATIONS TABLE - DISASTER ASSISTANCE CLAIMS

ITEM	VALUE	LIMITATIONS (per application)
Kitchen	\$2,442.00	
Dinnerware Set (dinnerware, silverware)	\$362.00	\$362.00 maximum
Linen (e.g. towels, wash clothes, tablecloths, etc.)	\$130.00	\$130.00 maximum
Miscellaneous (e.g. broom, mop, iron, Ironing board, soap and laundry supplies, etc.)	\$325.00	\$325.00 maximum
Pots and Pans	\$650.00	\$650.00 maximum
Small appliances and utensils (e.g. microwave, toaster, frying pan, can opener, etc.)	\$325.00	\$325.00 maximum
Table & Chair set	\$650.00	\$650.00 maximum
Bedroom	\$4,612.00	
Bedroom Textiles (e.g. sheets, pillows/cases and blankets)	\$260.00	\$260.00 per bedroom maximum
Bedroom suite (includes bed frame, nightstands chest or drawers)	\$1,560.00	\$1,560.00 per bedroom maximum
Mattress and box spring (queen bed and metal frame pricing)	\$2,156.00	Maximum of \$2,156.00 each, to a maximum of 4
Bedroom Miscellaneous (e.g. alarm clocks, lamps, laundry hamper, table/desk)	\$636.00	Maximum of \$636.00, to a maximum of 4
Dresser	\$529.00	Max 1 per bedroom if not submitting for a bedroom suite
Nightstand(s)	\$506.00	Max 1 per bedroom if not submitting for a bedroom suite
Crib	\$549.00	Replaces a mattress and box spring room if there is a child's room



ITEM	VALUE	LIMITATIONS (per application)
Crib mattress and linens	\$468.00	Replaces a mattress and box spring room if there is a child's room
ITEM	VALUE	LIMITATIONS (per application)
Living Room	\$6,723.00	
Bookcase	\$293.00	\$293.00 maximum
Chair	\$917.00	\$917.00 maximum
Couch/Sofa	\$1,534.00	\$1,534.00 maximum
Home Entertainment System	\$1,336.00	1 per household, \$1,336.00 maximum
Television	\$683.00	\$683.00, for repair or replacement, 1 maximum
Living Room Suite	\$2,600.00	\$2,600.00 1 maximum (excludes coffee and end tables)
Living Room Miscellaneous (e.g. lamps, fan, cordless phone, etc.)	\$650.00	\$650.00 maximum
Coffee and end table set	\$1,161.00	\$1,161.00 maximum
Bathroom	\$519.00	
Bathroom Miscellaneous - Full Bathroom (e.g. towels, wash cloths, shower curtain, garbage can, etc.)	\$519.00	One full bathroom per house
Bathroom Miscellaneous - Half Bathroom	\$170.00	One half bathroom if identified in the assessment
Large Appliances	\$6,638.60	
Deep Freezer	\$655.00	\$655.00, 1 maximum
Dishwasher	\$1,137.00	\$1,137, 1 maximum
Fridge	\$1,331.00	\$1,331.00, 1 maximum
Stove/Range	\$1,040.00	\$1,040, 1 maximum
Washer and dryer	\$1,950.00	\$1,950 maximum for 1 set
Laundry Room	\$263.00	
Ironing miscellaneous	\$154.00	\$154.00, 1 maximum
Shelving	\$109.00	\$109.00, 1 maximum
Home Staples		
Household Miscellaneous		
Air conditioners, purifiers, medical filtering equipment, etc.		As appraised and supported by a medical certificate indicating they are required.
Barbeque	\$130.00	\$330.00, 1 maximum
Bicycles	\$342.00	\$342.00, 1 maximum



ITEM	VALUE	LIMITATIONS (per application)
Clothing	\$1,660	Up to a maximum of \$1,660 for each permanent is a permanent resident in the home
Computer or iPad	\$1,336.00	\$1,336.00, 1 maximum per application
Food in longer-term storage in freezers or vegetables stored in root cellars	\$1,000.00	1 maximum per application
Toys, Games and Books	\$250.00	\$250.00 maximum per application unless used for livelihood, then at appraised value.
Vacuum cleaner- household	\$650.00	If purchased in lieu of rental for clean-up, 50% of purchase price to a maximum of \$650.00.
Water softener		Pay as appraised and supported by a medical certificate
Wood Burning Stove	\$2,752.00	Eligible if wood burning stove is primary source of heat
Personal Related		
Glasses, (prescription eye), dentures, medicine insurance, pay as appraised		If applicant did not get assistance from medical. Receipts required
Suitcases	\$260.00	One set of three per adult - maximum \$260.00 per set
Other		
Clean-up	\$2,000.00	For household and yard clean up, a maximum of \$2,000.00. If work is completed by the applicant, labour set at \$20.00 per hour. Work completed by a contractor or other outside help, require receipts.
Electrical bills – during the period contractors were at your home using fans, generators, etc. as part of the immediate abatement work.		Bills demonstrating the increase during this time period must be included with the claim.
Garages		Attached garage – contents will be identified in assessment report. Detached garage is not eligible.
Garden tools and supplies	\$130.00	\$130.00 maximum
Infant Highchair	\$284.00	\$284.00, 1 maximum
Infant Stroller	\$378.00	\$378.00, 1 maximum
Lawnmower	\$330.00	\$330.00 maximum
Lumber and other materials if you did your own home repairs		Requires receipts.
Playpen	\$237.00	1 maximum
Septic tank cleaning and flushing		Requires receipts.



ITEM	VALUE	LIMITATIONS (per application)
Sewing machine	\$325.00	\$325.00 maximum (including cabinet)
Snowblower	\$1,579.00	1 maximum
Tools	\$260.00	Household maximum \$260.00. Tools used for livelihood are eligible to the appraised value.
Other Items not listed If you have a claim for other items not listed, you, must provide information on your claim demonstrating the essential nature of the item and receipts if you have them. A reminder that disaster assistance is not a compensation or insurance program but is intended to address the loss of essential items only. It is not intended to replace every single item that was damaged or lost as a result of the disaster.		



Appendix B – Eligible Costs Summary Table

	Expense categories	Residents (residents)
	Flood Zone Eligibility	<p>If the 100-year flood level or historical high-water level (whichever is higher) is surpassed, structures mitigated to that level may be eligible.</p> <ul style="list-style-type: none"> • Areas in a flood way or fringe will not be eligible unless they have been mitigated to the 100-year flood level or historical high-water levels.
<p>RESPONSE</p> <p>(From the point of imminent danger to when a safety assessment has been conducted by the community government and the risk has passed.)</p>	Actions to prevent damage	<ul style="list-style-type: none"> • Raising or moving furniture. • Transporting and storing furniture for a maximum of six (6) months. • Renting equipment or paying for services such as building embankments, digging a ditch, or any other measure taken based on orders from the community government or the GNWT. • Boarding up doors and windows. • Reconnecting essential services (e.g., power) that were disconnected as a precaution to prevent damage.
	Evacuation Expenses	<p>The GNWT establishes evacuation centres to ensure everyone has a safe place to shelter and eat if they have been evacuated from a community. These evacuation centres are typically group lodging settings.</p> <ul style="list-style-type: none"> • If an evacuee is assessed by the health system as not suitable for staying in a group setting, they will be placed in alternative accommodations which will be paid for by the GNWT. <p>Costs are not eligible if:</p> <ul style="list-style-type: none"> • You chose to evacuate to a setting other than lodging that has been approved by the GNWT. • You self-evacuate on your own, rather than as a result of an evacuation order, and seek lodging at a setting other than that approved by the GNWT.



	Expense categories	Residents (residents)
<p>RECOVERY</p> <p>(Once it is safe to return to the disaster area and activities to try to return to normal have begun.)</p>	<p>Cleanup and disinfection</p>	<ul style="list-style-type: none"> • Pumping excess water. • Removing damaged furniture. • Cleaning and disinfecting your home. • Removing building materials to prevent mould or other hazards. • Removing debris like trees and branches. • Removing contaminated soil. • Using dehumidifiers, pumps, dumpsters, generator, or fans. <p>Residents can be reimbursed for the:</p> <ul style="list-style-type: none"> • Cost of contractor. • Cost of cleaning and disinfecting products. • Tipping fees at solid waste facilities. • Rental fees of equipment. • Time the resident spent cleaning at a rate of \$20/hour up to a maximum of 2,000 hours



	Expense categories	Residents (residents)
<p>RECOVERY</p> <p>(Once it is safe to return to the disaster area and activities to try to return to normal have begun.)</p>	<p>Displacement expenses</p>	<p>Displacement expenses refer to the period after evacuation centres have been stood down and you can go back to your community.</p> <p>Displacement allowance amounts are based on family size as indicated in the registration forms as follows:</p> <ul style="list-style-type: none">○ \$500/month - household of 1○ \$1,000/month - household of 2-5○ \$1,500/month - household of 6 or more <p>These costs are not eligible if:</p> <ul style="list-style-type: none">○ You were able to return to your home,○ Accommodations provided by the GNWT were available, unless you can show that space was not available or not suitable due to an accessibility or health issue.○ You are asked to leave an accommodation (e.g., hotel or evacuation centre), provided by the GNWT, for being disrespectful to their staff, other occupants, or damaging their property. <ul style="list-style-type: none">● Paid for a maximum of six (6) months if you are out of your home for 10 days or more in a given month. Extensions may be provided on a case-by-case basis.



Expense categories	Residents (residents)
<p>RECOVERY</p> <p>(Once it is safe to return to the disaster area and activities to try to return to normal have begun.)</p>	<p>Essential contents</p> <p>Items eligible are listed in the Standard Items List. Examples include:</p> <ul style="list-style-type: none"> • Essential appliances such as a refrigerator, freezer, stove/range, dishwasher, clothes washer and clothes dryer. • Essential clothing. • Basic furniture for bedrooms such as beds, mattresses, bed sheets and dressers. • Basic furniture for the kitchen such as a table, chairs, dishes, pots and pans and utensils. • Basic items to maintain the exterior of your home such as a lawnmower, chainsaw and snow blower. • Items for children such as a crib, stroller, highchair and car seat or booster seat. • Home office basic items like a computer. • Essential equipment you need for your studies or work like reference books, tools, and informatics device. • Food stored in your freezer or vegetables stored in root cellars.
	<p>Repairs of homes</p> <p>The detailed damage assessment, paid for by the GNWT, will be used to identify the extent of damage caused by the disaster. Assistance will only be provided for eligible damages, such as:</p> <ul style="list-style-type: none"> • Repairs to the foundation, exterior siding, structure (showers and bathtubs, toilets, floors, windows, doors, ceilings and walls), roof, chimney, and plumbing, heating, air exchange and electrical systems, and cleaning, flushing, repair or replacement of septic tanks. • Removing contaminated soil by fuel spill caused by a tipped over fuel tank. • Repairs to your driveways for access or safety reasons.



Expense categories	Residents (residents)
Mitigation enhancements	<p>If you want to mitigate your home from future disasters, any measures taken should be discussed with your Pathfinder ahead of time because there are standards that need to be followed. If you do not take any mitigative measures, your property may not be eligible for disaster assistance for future disasters. Some mitigation expenses could include:</p> <ul style="list-style-type: none">• Moving your home to an area less at risk of being flooded in accordance with your community bylaws.• 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.