



Government of Northwest Territories  
Gouvernement des Territoires du Nord-Ouest

# NWT DISASTER FINANCIAL ASSISTANCE

## **Handbook for Residents**

Last Updated June 8, 2022





## 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

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### Sahtu - Norman Wells

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

**Phone:** (867) 587-7100

**Fax:** (867) 587-2044

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### 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

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### 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

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### Dehcho – Fort Simpson

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

**Phone:** (867) 695-7220

**Fax:** (867) 695-2029

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## 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)
<b>Kitchen</b>	<b>\$2,442.00</b>	
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
<b>Bedroom</b>	<b>\$4,612.00</b>	
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





<b>ITEM</b>	<b>VALUE</b>	<b>LIMITATIONS (per application)</b>
Crib mattress and linens	\$468.00	Replaces a mattress and box spring room if there is a child's room
<b>ITEM</b>	<b>VALUE</b>	<b>LIMITATIONS (per application)</b>
<b>Living Room</b>	<b>\$6,723.00</b>	
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
<b>Bathroom</b>	<b>\$519.00</b>	
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
<b>Large Appliances</b>	<b>\$6,638.60</b>	
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
<b>Laundry Room</b>	<b>\$263.00</b>	
Ironing miscellaneous	\$154.00	\$154.00, 1 maximum
Shelving	\$109.00	\$109.00, 1 maximum
<b>Home Staples</b>		
<b>Household Miscellaneous</b>		
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
<b>Personal Related</b>		
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
<b>Other</b>		
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.
<b>Other Items not listed</b> 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)
	<b>Flood Zone Eligibility</b>	<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"> <li>• Areas in a flood way or fringe will <b>not</b> be eligible unless they have been mitigated to the 100-year flood level or historical high-water levels.</li> </ul>
<p><b>RESPONSE</b></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>	<b>Actions to prevent damage</b>	<ul style="list-style-type: none"> <li>• Raising or moving furniture.</li> <li>• Transporting and storing furniture for a maximum of six (6) months.</li> <li>• 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.</li> <li>• Boarding up doors and windows.</li> <li>• Reconnecting essential services (e.g., power) that were disconnected as a precaution to prevent damage.</li> </ul>
	<b>Evacuation Expenses</b>	<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"> <li>• 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.</li> </ul> <p>Costs are <b>not</b> eligible if:</p> <ul style="list-style-type: none"> <li>• You chose to evacuate to a setting other than lodging that has been approved by the GNWT.</li> <li>• 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.</li> </ul>



	Expense categories	Residents (residents)
<p><b>RECOVERY</b></p> <p>(Once it is safe to return to the disaster area and activities to try to return to normal have begun.)</p>	<p><b>Cleanup and disinfection</b></p>	<ul style="list-style-type: none"> <li>• Pumping excess water.</li> <li>• Removing damaged furniture.</li> <li>• Cleaning and disinfecting your home.</li> <li>• Removing building materials to prevent mould or other hazards.</li> <li>• Removing debris like trees and branches.</li> <li>• Removing contaminated soil.</li> <li>• Using dehumidifiers, pumps, dumpsters, generator, or fans.</li> </ul> <p>Residents can be reimbursed for the:</p> <ul style="list-style-type: none"> <li>• Cost of contractor.</li> <li>• Cost of cleaning and disinfecting products.</li> <li>• Tipping fees at solid waste facilities.</li> <li>• Rental fees of equipment.</li> <li>• Time the resident spent cleaning at a rate of \$20/hour up to a maximum of 2,000 hours</li> </ul>
<p><b>RECOVERY</b></p> <p>(Once it is safe to return to the disaster area and activities to try to return to normal have begun.)</p>	<p><b>Displacement expenses</b></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"> <li>○ \$500/month - household of 1</li> <li>○ \$1,000/month - household of 2-5</li> <li>○ \$1,500/month - household of 6 or more</li> </ul> <p>These costs are <b>not</b> eligible if:</p> <ul style="list-style-type: none"> <li>○ You were able to return to your home,</li> <li>○ 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.</li> </ul> <ul style="list-style-type: none"> <li>• 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.</li> </ul>



Expense categories	Residents (residents)
<p><b>RECOVERY</b></p> <p>(Once it is safe to return to the disaster area and activities to try to return to normal have begun.)</p>	<p><b>Essential contents</b></p> <p><b>Items eligible are listed in the Standard Items List.</b> Examples include:</p> <ul style="list-style-type: none"> <li>• Essential appliances such as a refrigerator, freezer, stove/range, dishwasher, clothes washer and clothes dryer.</li> <li>• Essential clothing.</li> <li>• Basic furniture for bedrooms such as beds, mattresses, bed sheets and dressers.</li> <li>• Basic furniture for the kitchen such as a table, chairs, dishes, pots and pans and utensils.</li> <li>• Basic items to maintain the exterior of your home such as a lawnmower, chainsaw and snow blower.</li> <li>• Items for children such as a crib, stroller, highchair and car seat or booster seat.</li> <li>• Home office basic items like a computer.</li> <li>• Essential equipment you need for your studies or work like reference books, tools, and informatics device.</li> <li>• Food stored in your freezer or vegetables stored in root cellars.</li> </ul>
	<p><b>Repairs of homes</b></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"> <li>• 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.</li> <li>• Removing contaminated soil by fuel spill caused by a tipped over fuel tank.</li> <li>• Repairs to your driveways for access or safety reasons.</li> </ul>



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