

2021 Flood Season Recovery

Questions and Answers





If you would like this information in another official language, call us.

English

Si vous voulez ces informations dans une autre langue officielle, contactez-nous.

French

Kĭspin ki nitawihtĭn ē nĭhĭyawihk ōma ācimōwin, tipwāsinān.

Cree

Tĭchq yatĭ k'ĕĕ. Dĭ wegodĭ newq dĕ, gots'o gonede.

Tĭchq

?erihł'is Dĕne Sųłnĕ yatĭ t'a huts'elkĕr xa beyāyatĭ the?ā zat'e, nuwe ts'ĕn yółti.'

Chipewyan

Edĭ gondĭ dehgáh got'ĭe zhatĭé k'ĕĕ edat'ĕh enahddĕ nĭde naxets'ĕ edahł'.

South Slavey

K'áhshó got'ĭne xādā k'ĕ hederĭ ?edĭłt'ĕ yerĭnĭwĕ nĭ'dé dúle.

North Slavey

Jĭi gwandak izhĭi ginjĭk vat'atr'ĭjāhch'uu zhit yĭnohthan jĭ', diits'āt ginohkhĭi.

Gwich'in

Uvanittuaq ilitchurisukupku Inuvialuktun, ququaqłuta.

Inuvialuktun

Ĉ'bdĭ nĭn'ĕbΔĈ AłLJΔĈ ΔΔ'ndĈĈ'ĕ'pLĭnĭ, Δĕĕn'ĕĭĈ Δ'ĕĕĕĕ'ĕ'ĕĕnĈ.

Inuktitut

Hapkua titiqqat pijumagupkit Inuinnaqtun, uvaptinnut hivajarlutit.

Inuinnaqtun

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Current Status – Government of the Northwest Territories (GNWT) Actions

1. What is the GNWT doing?

Urgent Issues / Mould Remediation

- The GNWT is addressing urgent issues to prevent further damage, such as mould remediation, removing wet drywall, insulation, etc. Arrangements are in process to have contractors in place to do this work in Fort Simpson and Jean Marie River the week of May 31 and the GNWT is paying for the associated cost. It is unknown how long this work will take.

Damage Assessment

- The GNWT is paying for damage assessments to determine the full extent of the damage and on which to make further decisions. Damage assessments are starting May 31 in Jean Marie River and Fort Simpson (with other communities to be scheduled soon) and GNWT is paying for the associated cost. Damage assessments may take up to four weeks to complete.

Engineering

- The damage assessments will determine what other repair work is required. The assessor will provide comments on footings, pilings, sloughing foundation walls etc. but a certified engineer may be required to determine if there are structural issues due to flood damage.
- There is no date scheduled for engineers to be in the communities, because the scope of work is dependent on the damage assessments. GNWT is paying for any associated cost.

Path Finder / Navigator

- Two GNWT staff will be providing immediate assistance in answering questions about the process and providing further information. Staff will be in Jean Marie River and Fort Simpson the week of May 31, and will be travelling to other flood affected communities in the following weeks.



Keeping Documentation

- If a community government, small business, or resident has already engaged these services, they should take photos, keep all documentation, and retain all invoices. This documentation should be submitted as part of the application for disaster assistance.

2. What temporary accommodations and what financial supports are available to people who have been evacuated and cannot return immediately to their homes?

- Evacuees who cannot return to their home are being offered shelter. Regional Emergency Management Organizations (EMO) work to address the needs of evacuees and work within available resources in the hosting communities.
- The GNWT will maintain this arrangement until there is a clearer picture of the extent of damage, and then how long people may be out of their homes. Longer-term solutions will be developed but at this point we just do not have the information to make those decisions.
- If community governments are incurring costs in accommodating people and cannot sustain this cost because it is negatively impacting their budgets, they can request support from Municipal and Community Affairs (MACA) to sustain their evacuees and have these costs recovered. If they can sustain these costs, they should include these costs on their application for disaster assistance.
- If people require additional supports, they should contact the appropriate GNWT department, including the MACA regional office. Regular GNWT programming including those related to health and social services remains in place.

3. What is MACA doing to help residents in the affected communities and ensure they have temporary accommodations if they are unable to return to their homes?

- We are aware of how difficult this is for people, and, in addition to the information on the GNWT website, MACA, other GNWT Departments, and Regional EMO's are working hard to provide additional information, advice and support on the process.
- The MACA ADM was in Jean Marie River and Fort Simpson the week of May 24 to provide information on process, answer questions and meet with leadership and residents. The following activity occurred:
 - Met with Mayor and Chief and their SAO about the process moving forward;



- Visited some private homes to determine damage level, provide advice on what they could do now, and what to expect; and
- See what local resources they have who can do immediate minor work to mitigate the development of mould (remove floor sheeting, insulation, lower wall drywall, etc.).
- Two GNWT staff will be providing immediate assistance in answering questions about the process and providing further information. Staff will be in Jean Marie River and Fort Simpson the week of May 31, and will be travelling to other flood affected communities in the following weeks.

4. Are in-community camps being considered as an option for temporary accommodation for individuals who cannot return their homes in flood-affected communities?

- We know that people are anxious to go back to their community and want a safe and comfortable atmosphere when they return. Until the GNWT has specific information on the exact nature of the damage to structures in the community – which we will get with the detailed damage assessments - it is premature to start camp construction.

5. How many buildings have been impacted?

- MACA is working to understand how many private homes and other structures may be impacted. As we are still experiencing flooding in the NWT, this information is evolving.
- As of May 31, 2021, it is understood that:
 - from the Village of Fort Simpson that there are an estimated 43 structures in total impacted, 9 of which may require repair/replacement.
 - from Jean Marie River that of the approximately 15 private homes and 3 band homes, all have suffered damage and 4 may require repair/replacement.
 - in Fort Good Hope, an estimated 14 structures are impacted 3 of which may require repair/replacement.
 - All flood affected communities, including Aklavik, are in the process of confirming impact of flooding.



6. What makes flood recovery so complicated?

- With flooding this season there has been widespread damage with multiple structures impacted including: private homes where the owner has insurance; private homes where the owner does not have full insurance; homes owned by the NWTTC; GNWT buildings; community government owned buildings; and commercial buildings.
- Work is underway to develop information specific to the different types of buildings and owners involved, to assist them in understanding what the next steps are, what the process is, and where to go to for more information and if they have questions.

7. Will there be an after-action review?

- After all emergency events there is an after-action review to allow for lessons learned to be incorporated in go-forward practice. We will do a full “lessons learned” exercise with impacted community governments to look for areas for improvement.
- In the review we will include consideration of ways to provide public with information, coordination between local efforts and the GNWT, donation coordination, damage assessments, recovery and policy and planning review.
- Input from community governments will be needed to help with our review.



Money

1. How much will the 2021 flood season cost?

- GNWT does not yet have a financial total for costs incurred to date.
- The costs are anticipated to be extensive - homes, businesses, roads, and GNWT infrastructure has been impacted, and costs have already been incurred as part of the emergency response in 9 communities:
 - Aklavik
 - Little Buffalo River
 - K'at'odeeche First Nation
 - Hay River
 - Fort Smith
 - Fort Simpson
 - Jean Marie River
 - Fort Providence
 - Fort Good Hope

2. Who pays for what?

- If the GNWT asked a community government to do something (for example, host evacuees, provide for catering, any overtime they incurred because of what we asked them to do, etc.) then the community government can provide MACA with an invoice for payment and they will be reimbursed.
- Costs incurred by flood-affected communities, as part of their response will be assessed for eligibility by the Disaster Assistance Committee. If the expense was part of the community government's emergency response to the disaster event, then all invoices for repairs, photos, and other documentation should be included in a disaster assistance claim.
- GNWT costs incurred to date, and to be incurred, will be submitted to Canada as part of our claim.

3. Is immediate financial support for flood-affected residents available through other programs within the GNWT?

- Residents should continue to work with relevant departments, to access the supports and other assistance they may require. If people need assistance, they can reach out to MACA regional offices or other departments for assistance, e.g. Housing or Income Support.



4. What conversations are taking place with the federal government and do those conversations contain immediate financial compensation?
 - All provinces and territories must make a claim to the federal government for flood related damage; the claim is subject to extensive audit and verification before it is paid.



Information for Flood Affected Residents

1. There is a great deal of debris in the community – what should be done?

- If a community government needs to do flood clean-up, including garbage removal, they should provide for that service and include the cost in their application for assistance.
- We know that people are tired. A community government can hire local contractors and own forces to do this work if community government staff and/or volunteers are not available.

2. What should owners be doing?

- Just like any other water, sewage and/or electrical issues that may occur from time to time to individual owners, owners should:
 - If it is safe to do so, take immediate steps to prevent further damage – this involves removing wet materials, setting up fans, drying items that can be dried, removing debris, etc.
 - Take photos and document actions for making a claim for disaster assistance.
 - If insurance is available, contact insurance company.
 - Make repairs that they can afford to undertake. Again, take photos, document, keep invoices for making a claim for disaster assistance.

3. What about people who can't afford to do repairs?

- Homeowners may be eligible for repairs under NWT HC home repair programming.
- Once damage assessment, type of ownership, and whether or not insurance is available is determined, MACA will work with other departments and agencies including the NWT HC to understand individual's personal circumstances and guide individual clients through the appropriate process for support and assistance to recover from losses.



4. What happens if private insurance doesn't cover everything?

- If a person, business, or community government does have insurance and it does not cover losses, it may be eligible under the Disaster Assistance Policy and then included in the claim to the federal government.
- This also applies to GNWT infrastructure loss beyond insurance coverage.

5. Do people have to wait for the GNWT to get money from Canada?

- No.
- The Disaster Assistance Committee will apply the Disaster Assistance Policy to make recommendations on what items will be approved for assistance.
- People can make claims for assistance and, if approved, will receive their money. The GNWT will not wait for any funding from Canada to do this.
- The Disaster Assistance Committee cannot make any determination or decisions until the full extent of damage is better understood and data is available.

6. People will need help to fill out their applications. Is help available?

- Yes, the GNWT agrees that people will need assistance. This is a difficult time for people, and the GNWT wants to ensure that people have the help they need to navigate this process.
- MACA has put in place two Path Finder / Navigator Assistance positions to assist community governments, small businesses, and residents. The immediate need is to travel to the communities and provide information on the process, how long it will take, and what is involved. These positions will also answer questions, direct individuals to other departments that can help, and assist in filling out applications for assistance.
- There is already good information on MACA's website, and additional information is being developed to help people better understand the process, how it works, and where to go to for more help and if they have questions.



Damage Assessments

1. Why are damage assessments so important?

- Damage assessment information is needed so that we know what repairs need to take place, their cost, and who is responsible to undertake the repairs and pay for them.
- The damage assessments need to meet Canada's standard, so that we can make a successful claim under the federal disaster program.

2. What is happening with damage assessment and to prevent further damage?

- MACA is hiring contractors to take actions to prevent further damage to structures (for example, removing wet siding, drywall, etc.) as well as do mould abatement. This work is expected to start the week of May 31. Work will need to be coordinated with community governments and residents on timing.
- Community governments have their own insurance and have been encouraged to reach out to their insurers to understand the requirements related to municipal assets. Any costs beyond insurance coverage that they incur could be submitted as part of the application for assistance.
- Owners have taken steps to prevent further damage and many have started the repairs themselves. Any costs incurred by people doing their own repairs should be documented and submitted as part of the application for assistance.

3. Why is the damage assessment process taking so long?

- For the more recent flood disaster in Nahanni Butte flood the time between the disaster event and when damage assessments started was approximately 4 to 5 weeks. This is consistent with timelines in other Canadian jurisdictions.
- This year's flooding is of an unprecedented nature and has added increased complexity from prior disasters, due to:
 - Severity of impact – the flooding and associated damage was wide-spread and significant.
 - Determining who does what assessment, given the mix of housing types: private homes, NWTHC built housing, band housing.
 - Multiple insurers: some private owners and community governments have their own insurers to made arrangements for damage assessment, and MACA initially had limited information on who may be doing what.



- Few assessors in the NWT: there are companies in the NWT but staff resident here only do claims adjustment, so contractors need to come from southern Canada. Any that do come from southern Canada will need to obtain CPHO exemption as an essential worker, and will need to obtain community leadership approval to be in the community if they have not done the NWT required number of days of self-isolation.
 - Previous to 2021, the GNWT last applied the Disaster Assistance Policy in 2012, and there is no in-house ability in the GNWT to do this type of damage assessment (services must be contracted).
4. Do communities or first nations have the ability to hire their own assessors to get the work done and then be reimbursed?
- Yes, communities can work with their own contractors through their insurance programs. This work should be included as part of the application for disaster assistance.
5. Concerns have been expressed about the qualifications and work done by the people appointed as assessors. Can homeowners seek a second opinion or if they disagree with the assessment, what is the process to resolve the dispute?
- We have hired the same assessment team that did all the assessments in Nahanni Butte after the 2012 flood.
 - There were no issues raised in either the GNWT audit or the federal audit of the 2012 flood related to this team's work. We are confident that this team has the skills and qualifications required to do the work.
 - There are limited assessment companies in the NWT.
 - We could bring in additional assessors, but they would need to be brought in from the south. They would need to seek exemptions from the CPHO and require community leadership approval to be in the community without isolating.



6. Concerns have been expressed regarding the increasing costs of construction materials. What is the GNWT doing now to preposition or secure construction materials to make sure homeowners get this work done this summer, that she will have everyone in their home by this winter?
 - We recognize that there are supply chain issues and that materials have increased in price. MACA will hire contractors, who will charge us their cost for materials and labour which would include the costs related to increased price of construction materials.



Disaster Assistance Policy (DAP), Disaster Assistance Committee (DAC) and Application Process

1. What is the Disaster Assistance Policy?

- The DAP is an Executive Council policy that has been in existence since 1981. This policy was last updated in 2005.
- The DAP guides the GNWT in providing financial assistance to community governments, small businesses and residents of the NWT who have suffered damages as a result of a disaster.
- This policy was applied to the Nahanni Butte 2012 flood, 2008 Hay River Flood, 2006 Aklavik Flood and 2005 Fort Good Hope Flood.
- The DAP is an assistance program – it is not a compensation or insurance program. It is not intended to provide full compensation for damage, but to assist community governments, small businesses and residents in restoring property to its pre-disaster condition.
- Disaster assistance is limited to essential items, the loss of which was neither preventable nor covered by insurance.
- 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.
- The Disaster Assistance Committee will review all claims and contents for eligibility and make a recommendation to Executive Council.

2. There are concerns about the DAP and about the process how damage payments are to be made and there's no timeline on when payments will be made. Does MACA intend to employ program navigators accessible to those affected by flooding to help with the many questions coming out of this flooding situation and with the application process?

- MACA recognizes that the Policy can be improved, but it is the process and structure we currently have in place and that has been applied to all disasters since first put in place in the 1980s.
- We recognize that the policy could use some updates, however, if we take the time now to stop and fix it, it will likely result in further delays in the process of getting people back in their homes.



- We are committed to doing a full review, with input from community governments.
- We are working to get two people on the ground as soon as next week to be a pathfinder / navigator to meet with residents and answer their questions.

3. What is the role of the Disaster Assistance Committee?

- The DAC will oversee the governance and coordination for the GNWT recovery process. It will also be responsible for assisting the GNWT to make a claim to Canada for assistance under their federal flood assistance program.
- Working groups will be established to do the work to provide the DAC with recommendations on, among others, the following required under the DAP:
 - Develop standardized items lists;
 - Establish a disaster registration office to distribute and receive statement of damage and loss forms;
 - Establish a date by which all applications for assistance must be submitted;
 - Determine eligibility of applicants for disaster assistance;
 - Engage appraisers to examine and assess applications for disaster assistance; and
 - Determine amounts to be recommended for payment.
- In addition to the list above, there is a need for the DAC/working groups to undertake the following work (and there will likely be other tasks added as DAC work progresses):
 - Depending on the extent of the damage, the impact on GNWT infrastructure and potential impacts to the GNWT infrastructure plan;
 - Liaison with the Government of Canada on band housing and other federal-territorial matters;
 - Potential environmental liabilities;
 - Requirements for social and/or mental health supports to flood evacuees; and



- After action assessment and reporting, including recommendations to improve the initial disaster assistance response, the transition to recovery (the period we are in right now), and the GNWT recovery process.

4. Why is the Disaster Assistance Committee a territorial committee?

- The intent is to establish the DAC as a territorial, rather than a regional or community specific, committee. The GNWT will claim for the entire flood event for 2021 including all communities impacted to date and any others that may be impacted in coming weeks.

There are two reasons for this:

- There is a minimum dollar threshold for federal claims, and to date some of the individual community claim for evacuation and response may not meet that threshold. By combining all the pending requests for assistance into one claim, the possibility that one community may not be eligible for federal assistance is removed; and
- The DAC process is a significant undertaking with extensive documentation and claim requirements. It is far more efficient on territorial resources to do this work as one project rather than several, separate projects. One committee also provides for consistent application of the claims process across communities.

5. What is the status of the Disaster Assistance Committee?

- The Disaster Assistance Committee (DAC) cannot be established until Cabinet has approved the application of the Disaster Assistance Policy (DAP) to a disaster. This has now taken place:
 - May 18 - Jean Marie River and Fort Simpson provided MACA with resolutions asking the GNWT to apply the DAP.
 - May 20 - Cabinet approved the application of the DAP to 2021 floods.
 - May 21 - Minister of MACA provided direction to MACA to establish the DAC as a territorial committee, with representation from all GNWT departments and MACA regional superintendents, and to treat the 2021 flood season as one event (and one eventual claim to Canada).
- All departments have been asked for their representative on the DAC, to provide a whole-of-government response. The drafting of Terms of Reference is in process and the first meeting is set to occur the week of May 31.



6. Why wasn't the Disaster Assistance Committee activated sooner?

- The Disaster Assistance Policy is currently structured so that one event triggers another, as follows:
 - A – disaster occurs resulting in damage
 - B – the Disaster Assistance Policy is applied to the disaster
 - C – once the Disaster Assistance Policy is applied, the Disaster Assistance Committee is activated
- Currently, the Disaster Assistance Committee cannot be activated until a disaster event that results in damage has occurred.
- The review of the Disaster Assistance Policy will examine options to activate the Committee far sooner in the flood season, so that all required services (damage assessment, construction services, etc.) are in place.

7. Where can communities go for assistance?

- MACA's regional offices are the point of contact for community governments.
- The MACA website contains information on the DAP, information on roles and responsibilities, the role of the GNWT in disaster recovery, and the process used by the GNWT to assist with recovery.
- During the week of May 17, information was provided to community governments for their use, and to provide to residents. This information included an overview of the process, Q&As on disaster assistance, and information for residents to return to their homes (safety, cleaning, documenting damage, etc.).
- Applications forms for disaster assistance for community governments, residents and small businesses were sent to all community governments impacted by flooding to date, and are posted on the GNWT website.
- MACA is establishing a dedicated email address, to be used for people to ask questions, obtain more information, and eventually to submit their applications for assistance.
- MACA has established two Path Finder / Navigator positions.



8. What is the deadline for applications for assistance?

- No deadline has been established yet.
- The DAC will determine the deadline date but they will not make this decision until after the 2021 flood season is over in July or August, and the deadline for applications is anticipated to be several months after that.