



NORTHWEST TERRITORIES
LEGISLATIVE ASSEMBLY
TERRITOIRES DU NORD-OUEST
ASSEMBLÉE LÉGISLATIVE

MEETING GO 86-19-22

STANDING COMMITTEE ON GOVERNMENT OPERATIONS

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THURSDAY, AUGUST 18, 2022
COMMITTEE ROOM 'A' - TELEMERGE
10:30 AM

AGENDA

1. Prayer
2. Review and Adoption of Agenda
3. Declarations of Conflict of Interest
4. Public Matters:
 - a) Flood Response with the Hon. Shane Thompson,
Minister of Municipal and Community Affairs
5. Date and Time of Next Meeting: At Call of the Chair
6. Adjournment

**OPENING REMARKS
MINISTER SHANE THOMPSON
MUNICIPAL AND COMMUNITY AFFAIRS**

**STANDING COMMITTEE ON GOVERNMENT OPERATIONS
2022 FLOOD RECOVERY
AUGUST 18, 2022**

Thank you for the invitation to meet with you to provide an update on the work of the Department of Municipal and Community Affairs on recovery from the 2022 spring flood disaster event.

With me today are:

- Laura Gareau, Deputy Minister;
- Sonya Saunders, Assistant Deputy Minister; and
- Danielle Morin for Geoff Ray, Ministerial Special Advisor.

Since the spring flood in May 2022, there has been a great deal of work done on the recovery process. However, it is important to note that the scale of the damage and loss from the 2022 flood is unprecedented. No other disaster in recorded history in the Northwest Territories has impacted as many residents and businesses, and the effort and anticipated cost of the recovery process is significant.

Because of the scale of this disaster event, the Government of the Northwest Territories is providing enhanced disaster assistance to eligible residents and businesses. The maximum amount of disaster assistance available increased from \$240,000 to \$600,000, and over and above this amount, the Government of the Northwest

Territories is also providing the funding for mitigation measures, environmental remediation, and structural engineering assistance.

While the amount of assistance was received very positively, we have heard concerns that some residents are unable to cashflow their repairs. In response, last week I approved an exception to the Ministerial Disaster Assistance Funding Policy to provide for advance payments of up to 100% of the estimate cost of repair or replacement, in situations of undue hardship. The department is actively implementing this exception starting this week.

The 2022 flood has challenges that we did not experience last year, because of the wide-scale impact of the damage. The Department continues to work with residents and businesses; leadership and administration of the Town of Hay River and the K'atlodeeche First Nation; and the federal government on the recovery project.

The Department has placed a high priority on ensuring our processes and procedures are supporting those impacted by the flood and will be moving forward with a formal review of our response and recovery. As part of this review, there may be future changes proposed for the disaster assistance policies.

This concludes my opening remarks, Mister Chair. If Committee agrees, the Deputy Minister is available to provide a detailed presentation on 2022 flood recovery processes.

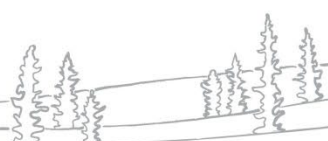
After the presentation, I look forward to discussing this matter with Committee in more detail. Thank you.



2022 Flood Recovery

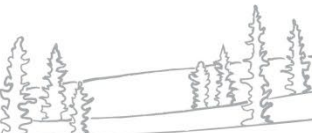
Standing Committee on Government Operations

August 18, 2022



Outline

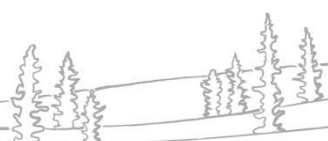
1. Background
2. Current Status
3. Some differences – KFN approach
4. Disaster Assistance Program – details
5. Future activity





Background

- Disaster Assistance Policy (“DAP”)
 - Cabinet policy
 - Initially put in place in 1981, significantly amended 2022
 - Provides assistance to recover from disaster events
 - Applied to all past disaster events in the NWT, including loss and damage due to 2021 and 2022 floods



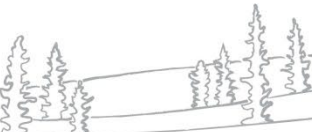
Background continued

- May 2022 amendments:
 - Provided authority for Minister of MACA to establish the Disaster Assistance Funding Policy (DAFP) to better administer disaster assistance
 - Increased maximum assistance to 90% of total eligible costs to a maximum of \$240,000 (prior maximum was 80% to a maximum of \$100,000)



Background continued

- Basic principles of DAP did not change with May 2022 amendments:
 - Not intended to provide full compensation
 - Assistance limited to essential items only
 - Assistance not provided if loss or damage is eligible for assistance from another program
 - Assistance not provided when damage or loss could have been covered by insurance (readily available / reasonable cost)
 - Assistance is to restore loss or damage to pre-disaster condition only



Background continued

- In May 2022, Minister briefed SCOGO on proposed DAP amendments; SCOGO supportive
- In June 2022, follow-up correspondence from SCOGO related to maximum amount of assistance (\$240,000) and asked for explanation of how amount was arrived at including cap amounts in other jurisdictions
 - PT comparative information provided to Committee



Background continued

Two federal programs being used for the 2022 flood:

Disaster Financial Assistance Arrangements (“DFAA”)

- Recognizes P/Ts cannot bear costs of a disaster on their own
- Does not provide full reimbursement; provided on a sliding scale
- GNWT will seek reimbursement for disaster assistance to THR through the DFAA

Emergency Management Assistance Program (“EMAP”)

- Specific to disaster events on reserves
- Similar to DFAA, but provides 100% reimbursement
- MACA is the delivery agent for Canada for recovery on reserves in the NWT
- EMAP being applied to flood related damage and loss experienced on KFN reserve



Current Status

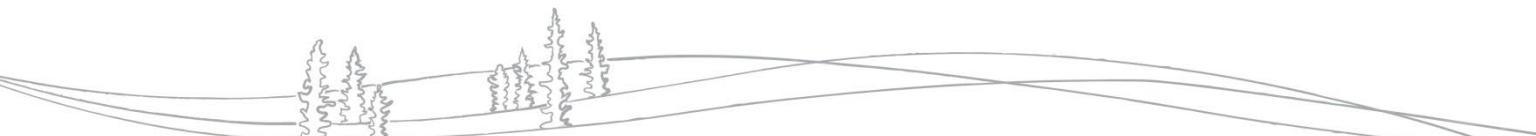
- In May 2022, Cabinet approved DAP application to the Hay River / KFN reserve flood event
- In June 2022, Cabinet approved the GNWT's approach to providing disaster assistance for residents and businesses:
 - Claims less than \$240,000 – maximum of 90%
 - Claims over \$240,00 – first \$240,000 at 100% and remainder at 50%
 - Cap of \$600,000 in total disaster assistance
 - In addition: GNWT providing maximum of \$75,000 for mitigation
 - In addition: GNWT providing for structural engineering assessments, if required
 - In addition: GNWT providing for environmental clean up of contaminated sites





Current Status continued

- 454 Registrations
 - 368 residents: 285 Hay River, 83 KFN
 - 86 businesses: 77 Hay River, 9 KFN
- 396 Damage Assessments
 - 336 residents: 279 Hay River, 57 KFN
 - 60 businesses: 55 Hay River, 5 KFN
- Emergency Abatement
 - 270 requested – Hay River
 - 105 completed; 135 assigned; 30 outstanding; 69 self-abatements
 - 66 assigned and completed - KFN





Current Status continued

- 151 Advance Payments requested
 - 130 residents: 129 Hay River, 1 KFN
 - 21 businesses: 21 Hay River, 0 KFN
- 137 Advance Payments issued
 - 119 residents: 118 Hay River, 1 KFN
 - 18 businesses: 18 Hay River, 0 KFN

**\$10.8 million in advance
payments issued to date**
(**\$9.4M THR, \$1.4M KFN**)



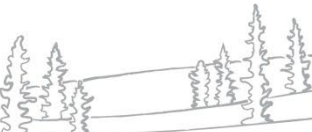
Current Status continued

- Structural Condition Assessments
 - 40 requested
 - 31 completed – 26 Hay River, 5 KFN
 - 9 outstanding – 9 Hay River, 0 KFN
- Mitigation Consultations (Hay River only)
 - 131 requested
 - 33 site visits completed
- Final contents claims requested
 - 16 residents: 13 Hay River, 3 KFN
- Final contents claims issued
 - 12 residents: 11 Hay River, 1 KFN



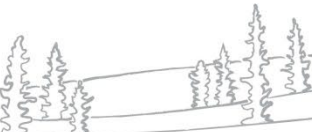
Current Status continued

- MACA is working closely with THR and KFN leadership on the recovery process
- To date, MACA has:
 - Established registration process, to work directly with those impacted by the flood
 - Established flood recovery team (4 pathfinders, 1 finance staff, 1 project lead)
 - Hired contractors to do preliminary and detailed damage assessments; project and construction management; emergency abatement work; initial spill assessment (environmental); flood mapping
 - Established a long-term accommodations program
 - Issued advance payments
 - Developed process to approve mitigation measures and provide engineering support
 - Produced series of communications including detailed guidelines, a Standardized Items List, Infographic (on how DAP works), etc.



Some differences - KFN

- Different approach with KFN, given differences in federal disaster program for reserves (EMAP)
 - Approach will see contractor doing repairs and replacements vs. residents/businesses doing their own
 - Mitigation and structural engineering supports built into contracting process
- MACA working with KFN leadership and Crown Indigenous Relations and Northern Affairs Canada (CIRNAC) and Indigenous Services Canada (ISC)
 - KFN Development Corporation will do repair work supported by external project management and MACA





Disaster Assistance Program

- Eligibility
 - Damage or loss results from the flood event
 - Loss that was unpreventable and uninsurable
 - Primary residences, businesses, non-profits, community governments, GNWT departments
- Guidelines and Standardized Items List outline eligibility
- Pathfinders providing advice on case-by-case basis



Disaster Assistance Program continued

- Detailed damage assessments
 - Must be registered
 - Assessors hired by GNWT were deployed
 - GNWT provides final assessment report to recipient
- Emergency Abatement work
 - Can be done by owners, and reimbursed via disaster assistance claim
 - Guidelines outline reporting requirements
 - If requested, conducted by GNWT hired contractors (contractors assigned via Pathfinders)



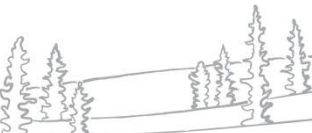
Disaster Assistance Program continued

- Repairs
 - Coordinated by property owners and reimbursed via disaster assistance claim
 - Guidelines outline reporting requirements
- Advance Payments
 - Advances available, applicants fill out Advance Payment Request form, required to be submitted within 60 days of receiving detailed damage assessment
 - Deducted off total final eligible claim
 - Policy states only 50% of detailed damage assessment can be provided via advance. Minister has made an exception to provide up to 100% in extenuating circumstances – recipients must document they have no other options.



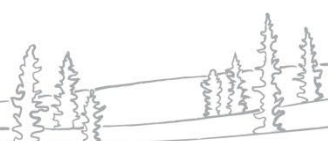
Disaster Assistance Program continued

- Displacement Allowance
 - Registered clients whose home is uninhabitable and are displaced while repairs occur may be eligible for displacement allowance
 - Paid for a maximum of 6 months if out of home for 10 days or more in a given month. Extensions may be provided on a case-by-case basis
 - Amounts of assistance based on family size (information from registration forms):
 - \$500/month – household of 1
 - \$1,000/month – household of 2-5
 - \$1,500/month – household of 6 or more



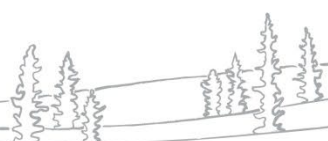
Disaster Assistance Program continued

- Long-term accommodations
 - Two options for displaced individuals:
 1. Arrange for accommodations on their own and apply for displacement allowance (info on prior slide)
 2. Request to be placed in long-term accommodations by the GNWT, this could include a hotel room or B&B
 - Individuals required to be registered, and contact Pathfinders to access long-term accommodations



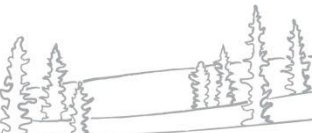
Disaster Assistance Program continued

- Mitigation
 - Maximum of \$75,000 for those with eligible claims
 - Measures must be pre-approved by the GNWT prior to work being undertaken; measures need to be consistent with detailed damage assessment
 - Mitigation consultants available to discuss options, access is through Pathfinders
 - GNWT also providing access to structural engineering expertise to ensure mitigation measures are even an option



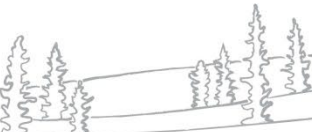
Current Status - continued

- Repairs underway to community government infrastructure and GNWT infrastructure (roads, airports, housing units)
- Disaster assistance program open to December 31, 2023 to provide two construction seasons to do repairs and file claims
- Cost to restore to pre-disaster condition anticipated to be significant
 - \$10 million supplementary funding approved in May/June 2022 session
 - Work underway to determine amount of funding required in 2022-23 and 2023-24
 - Monthly reporting to SCOGO starts September – data will show actual costs to August 31 and year-end (and 2023-24) cost projections



Future Activity

- Disaster assistance program will be in place in 2022-23 and 2023-24 – work will be ongoing
- After Action Assessment; disaster assistance policies to be reviewed and amendments advanced if required
- Enhanced emergency management function in place to better support community governments with flood preparedness
- Enhanced emergency management communications plan in place – will start to roll out in February 2023 to prepare for next year's flood season



Disaster Assistance - All Jurisdictions

Criteria / Jurisdictions (Yukon and Nunavut had no programs at the time of the review)		Canada (DFAA - Disaster Financial Assistance Arrangements)	Northwest Territories (May 2022)	Newfoundland	Nova Scotia	Prince Edwards Island	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
Criteria to invoke the disaster assistance program/policy		- Eligible natural disaster declared in a province/territory. - Must exceed threshold expenditures: Newfoundland and Labrador: \$1,763,542 Prince Edward Island: \$560,864 Nova Scotia: \$3,376,052 New Brunswick: \$2,684,734 Quebec: \$29,173,277 Ontario: \$50,413,613 Manitoba: \$4,685,806 Saskatchewan: \$3,991,330 Alberta: \$15,088,895 British Columbia: \$17,743,766 Yukon: \$145,661 Northwest Territories: \$153,841 Nunavut: \$133,811 -The province or territory must request assistance.	A combination of the following factors: - The scale of the event was abnormal and affects a large area or number of people and threatens loss of life, injury, property damage, or economic disruption, - The Minister has recommended that this Policy be applied, - The event meets eligibility requirements of the federal Disaster Financial Assistance Arrangements, - There exists a declaration of a State of Emergency and/or Local State of Emergency, - The affected local authority conducted appropriate emergency operations and advised the Deputy Minister.	- An event is likely to be determined as eligible for federal assistance under DFAA, - There is evidence of widespread damages associated with an event, and - Private insurance is not reasonably or readily available, - The event is considered extraordinary.	Not indicated	- Loss and damage caused by significant events deemed eligible under DFAA	- The event is one of for which insurance is not readily available at reasonable cost, - A third party cannot be held accountable for recovery costs, - And, the event caused significant loss to a wide sector of the community as a whole.	- Must be an actual or imminent disaster, - An event that compromises human safety, - Must be for the prevention or emergency response planning measures for the protection of persons that is required immediately, - Designed to provide compensation for the extra costs incurred during a state of emergency - Will take into account all other source of payments available, including DFAA and insurance.	Natural event that is: - Sudden and unexpected - Occurring with relatively little notice, and - Cannot reasonably be planned for or anticipated.	Must be a disaster, a calamity which has resulted in or may result in: - The loss of life, or - Serious harm or damage to the safety, health or welfare of people, or - Widespread damage to property or the environment.	- Depends on the type of natural disaster, - Depends on the availability of insurance in the Saskatchewan marketplace at a reasonable rate, - Depends on the availability of compensation under another program, or - If the loss is recoverable by law.	- Must be considered an extraordinary event: - Not be covered by typical average insurance policies - Have caused widespread damage to property (an event is considered widespread if the disaster has caused damage to property over multiple areas and/or jurisdictions, extending over a large area or number of people) Extraordinary event means: - rainfall measures at least a 1 in 25-year level for urban areas, and a 1 in 50-year level for rural areas - flooding caused by a waterway exceeds a 1 in 100-year level - Ice jams – winter and ice levels are reviewed and compared to previous data before they can be considered extraordinary	Must be a disaster, a calamity that: - Is caused by accident, fire, explosion or technical failure or by the forces of nature, and - Has resulted in serious harm to the health, safety or welfare of people, or in widespread damage to property
Policy trigger		- Minister or Premier of a province/territory requests assistance to the federal Minister of Emergency Preparedness or Prime Minister, respectively - Authorized by Governor in Council	Executive Council	Order by Lieutenant Governor in Council	Not indicated	Executive Council	The Lieutenant-Governor in Council appoints members of the Executive Council to a committee to advise the Executive Council on matters relating to emergencies and disasters	Executive Council	Order by Minister - The Lieutenant Governor in Council may by order authorize the payment of the cost of providing any assistance or as the result of an emergency out of funds appropriated by the Assembly	Executive Council	Order by Lieutenant Governor in Council	Order by Minister - When the Minister approves a Disaster Recovery Program, the Managing Director administers the program	Order by Lieutenant Governor in Council or Minister
Eligible recipients		Province/Territories First Nations	Local authorities (community governments) Non-profit organizations Small business (includes farms and other agricultural sectors) Residents	Municipal governments Charitable/non-profit/cooperatives Farms Small Business Residents Crown corporations/ government departments	Municipal governments Non-profit organizations Small Business Residents	Municipal governments Non-profit organizations Small Business Residents	Municipal governments Non-profit organizations Farms/harvesters Small business Residents	Municipal governments Non-profit organizations Farms Small business Residents	Municipal governments Non-profit organizations Farms Small business Residents	Municipal governments Non-profit organizations Farms Small business Residents	Municipal governments First Nations Non-profit organizations Farms (agricultural operations) Small business Residents Government of Saskatchewan departments	Municipal governments Metis Settlements Non-profit organizations, co-operatives Farms Small businesses Residents Condominium associations Government of Alberta departments	Municipal governments First Nations Non-profit organizations Farms Small business Residents
Time Limit		- 5 years from order/policy triggered (Extensions may granted by Minister)	After program activated, - 3 months to register a claim - 3 months to request an advance payment - 12 months to submit a claim - Note: deadline for 2022 spring flood is December 2023	3 months	4 months of the disaster date	3 months after program activated	3 months -Public Sector must apply & have a damage estimate within 14 days of the disaster	- 3 months of program activated (extensions may be granted) - 12 months to complete work unless extensions are granted	- 12 months to complete work unless extensions are granted	- 3 months of program activated unless extensions are granted by EMO executive coordinator - 12 months to complete work unless extensions are granted	- 1 month to declare a Disaster (First Nations & Park Authority) - 6 months to submit claims - 12 months to complete work unless extensions are granted	- 6 months to submit a claim unless extensions are granted - 12 months to complete work unless extensions are granted	- 3 months to submit a claim unless extensions are granted by the managing director - all claims closed by 24 months of the program being activated
Funding Level Limits	Percent of Eligible costs	Cost-sharing formula Eligible provincial expenses / Government of (per capita of population) / Canada share First \$3.38 0% Next \$6.78 50% Next \$6.78 75% Remainder 90%	90%	70-100% *Variable - Private sector (100% of repair estimates or 70% for a cash pay out) Not indicated - Public sector	Not indicated	Not indicated	Not indicated	*Variable - Private sector (water level dependent: 25, 50 or 100% for the SIL and 25 or 90% for repair costs) (Small businesses: 100% of the first \$100,000 and 75% for remaining costs) *Variable - Public sector (cost-sharing formula)	90% - Private sector 75 or 95%* Variable - Public sector (75% for 3% of own purpose taxation levy and 95% for remainder costs)	80% - Private sector 50-100%* Variable - Public sector (cost-sharing formula)	95% -Private sector 100% - Public sector	90%	80%
	Public - Minimum (threshold)	\$0	5% of the Operations and Maintenance Budget averaged over three years, as per audited financial statements, for Local Authorities	Not indicated	Not indicated	Not indicated	Not indicated	\$3 expenditure per capita of the population	3% of own purpose taxation levy	\$3.38 expenditure per capita of the population	10% of the most recent confirmed taxable assessment	\$25 per person living within the local authority applicant's boundaries or 15% property taxes, surplus or borrowing capacity	\$1,000
	Public - Maximum	No cap	No cap	Not indicated	Not indicated	Not indicated	Not indicated	No cap	No cap	No cap	No cap	No cap	No cap
	Small business - Minimum damage	\$0	\$5,000	Not indicated	\$0	\$5,000	\$5,000	\$0	\$500	20% of the claim amount	\$0	No cap	No cap
	Small business - Maximum	No cap	\$240,000	Not indicated	\$200,000	\$200,000	\$500,000	\$270,000	250,000	\$300,000	\$500,000	No cap	\$300,000
	Residents - Minimum	\$0	\$1,000	Not indicated	\$0	\$1,000	\$1,000	\$0	\$500	20% of the claim amount	\$0	\$0	\$1,000
Residents - Maximum	No cap	\$240,000	Not indicated	\$200,000	\$200,000	\$160,000	\$205,000	250,000	\$300,000	\$240,000	\$500,000 (one-time only)	\$300,000	
Damage assessments	Public	No requirement as long as the damage is documented	Completed by the local authority	Verified by municipal engineering staff from the Department of Transportation and Infrastructure (TI) and, at times, engineering firms that are engaged by municipalities. Provincial infrastructure damage is verified by engineering staff from the (TI) or external consultants.	Not indicated	Independent damage assessor	3rd Party contracted by the province and verified by an auditor	Not indicated	Professional contracted by the municipality	Completed by the municipality and audited by a professional hired by the province	Professional contracted by the province	Professional contracted by the province	Completed by the municipality in a 'recovery plan' and audited by a professional hired by the province
	Private	No requirement as long as the damage is documented	Professional contracted by the territory	Canadian Independent Adjusters' Association and are assigned to an insurance adjuster	Not indicated	Independent damage assessor	3rd Party contracted by the province and verified by an auditor	Professional contracted by the province	Professional contracted by the province	Inspectors from the Manitoba Emergency Management Organization	Professional contracted by the province	Professional contracted by the province	Professional contracted by the province
Eligible Expenses	Private	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms - Repair or replacement of homes, small business, NGO and farms and - Mitigation	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms (SIL) - Repair or replacement of homes, small business, NGO and farms and - Mitigation	- Clean-up - Essential contents of homes (SIL) and small businesses - Repair of homes, small business, and NGO - Mitigation enhancements.	- Essential contents of homes, small business and NGOs - Repair of homes, small business and NGOs	- Essential contents of homes, small business and NGOs - Repair of homes, small business and NGOs	- Clean-up - Essential contents of homes (SIL) and small businesses - Repair of homes, small business, and NGO	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms - Repair or replacement of homes, small business, NGO and farms and - Mitigation	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms - Repair or replacement of homes, small business, NGO and farms and - Mitigation	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms - Repair or replacement of homes, small business, NGO and farms and - Mitigation	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms - Repair or replacement of homes, small business, NGO and farms and - Mitigation	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms - Repair or replacement of homes, small business, NGO and farms and - Mitigation	- Living expenses while residents are out of their home (e.g., food, hotel, - Actions to prevent damage, cleanup, emergency work, - Essential contents of homes, small business, NGO and farms - Repair or replacement of homes, small business, NGO and farms and - Mitigation
	Expenses while residents are out of their home / Displacement Allowance	Based on expenses submitted by Provinces/Territories	Displacement allowance: \$500/month for a household of 1 \$1,000/month for a household of 2-5 \$1,500/month for a household of 6 or more *must be out of home for at least 10 days in a month	Not indicated	Not indicated	Not indicated	Not indicated	\$20/day per person from day 4 to 100 or \$1,000/month for a maximum of 6 months	-Maximum of 14 days \$120/night for family of 4, \$30/day per person for incidentals, \$20/day for cats or \$40/day for dogs (boarding)	-Maximum of length of evacuation order Reasonable food and accommodation expenses as determined by the Manitoba Emergency Management Organization	-Maximum of \$30,000 and 6 months 35\$/day for private accommodation based on receipts for hotel (receipt) & rent (receipt) \$20/day individual, \$60/day family of four, \$60 + \$10/per day per additional family member for meal allowance	-Maximum 6 months - long-term maximum of 10 days - short-term meal and accommodation as per rates of diem rates for the Government of Alberta Extensions may be granted.	-Maximum of 7 days in exceptional circumstances, temporary accommodation, if emergency shelter is not available, for up to 3 days
Standard item list price rationale (list of essential items for homes)	Not applicable, relies on the provinces/territories standard lists	- Standard items list available - Price comparison across communities obtained from the NWT Bureau of Statistics	- Standard items list available - Maximum limits are based on the adjuster's recommendations	- NO Standard items list	- NO Standard items list	- NO Standard items list	- NO Standard items list	- Standard items list available - Price of items are repaid at different percentages depending on water levels	- Standard items list available - Price comparison of standard models at retail outlets across the province	- NO Standard items list	- Standard items list available - No prices are listed	- Standard items list available - The Managing Director, Alberta Emergency Management Agency, will annually issues appropriate prices annually	- NO Standard items list - Items listed in regulations without prices

Disaster Assistance - All Jurisdictions

Criteria / Jurisdictions (Yukon and Nunavut had no programs at the time of the review)		Canada (DFAA - Disaster Financial Assistance Arrangements)	Northwest Territories (May 2022)	Newfoundland	Nova Scotia	Prince Edwards Island	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
Public	Public	- Emergency response operations, - Appraisal of damage and loss, - Personnel and equipment, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment, - Road repairs, and - Mitigation enhancements.	- Emergency response operations, - Appraisal of damage and loss, - Personnel and equipment, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment, - Road repairs, and - Mitigation enhancements.	- Emergency response operations, - Personnel and equipment, - Clean-up - Repair or replacement of public infrastructure and equipment, - Road repairs, and - Mitigation enhancements.	Not indicated	- Emergency response operations, - Personnel and equipment, and - Repair or replacement of public infrastructure and equipment, - Road repairs,	- Emergency response operations (Operating/administrative/response costs) - Personnel and equipment, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment, - Road repairs, and - Mitigation enhancements.	- Emergency response operations, - Personnel and equipment, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment, - Road repairs, and - Mitigation enhancements.	- Emergency response operations (operating costs) - Personnel and equipment, - Clean-up - Repair or replacement of public infrastructure and equipment (Capital costs), - Road repairs, and - Mitigation enhancements.	- Emergency response operations (operating costs) - Personnel and equipment, - Appraisal of damage and loss, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment (Capital costs), - Road repairs, and - Mitigation enhancements.	- Emergency response operations - Personnel and equipment, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment, - Road repairs,	- Emergency response operations, - Appraisal of damage and loss, - Personnel and equipment, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment, - Road repairs, and - Mitigation enhancements.	- Emergency response operations, - Personnel and equipment, - Actions to prevent damage and cleanup, - Repair or replacement of public infrastructure and equipment, - Road repairs, and - Insurance deductible
	Mitigation enhancements	if pre-approved	up to 15% of mitigation expense, if pre-approved	if pre-approved	Not indicated	Not indicated	up to 15% of mitigation expense, if pre-approved (public sector only)	Mitigations measures are eligible, variable	up to 15% of mitigation expense, if pre-approved (public sector only)	- The local authority undertakes to invest any amount received by it that exceeds the provincial share determined in a disaster preparedness or mitigation project approved by the minister (Public sector only)	- Process of mitigation claims has been suspended until further notice	Up to 15% of mitigation expense, if pre-approved	Other separate specific programs
Advance payments		- Province/territory may request in writing advance DFAA payments - Will not exceed 50% of the total claim, exceptional circumstances can advance additional by increments of 10% - 12 months	- Up to 50% of the damage assessment of the total value of the claim.	Not indicated	Not indicated	- Only advances through loan - up to \$100,000 fixed interest 4%, interest can be deferred 12 months	Available on claims over \$10,000 Max advance payment \$15,000	- Residents: 100% temporary accommodations and up to 85% of other eligible costs - Small businesses: up to 85% of eligible costs - Municipalities: up to 85% of eligible costs	Not indicated	Not indicated	- 60% of engineer's estimate	- Up to 90% of eligible costs incurred	Not indicated
Claim process	Claim review & approval	Public Safety Canada & Audit Services Canada	Disaster assistance program staff	Claims Examiner & Manager DFAA	Not indicated	Claims officer	Recovery Manager or designate & Claim Settlement Review Board	Ministère de la Sécurité Publique staff	Disaster Recovery Assistance for Ontarians program staff (Ministry of Municipal Affairs and Housing)	Manitoba EMO staff	Provincial Disaster Assistance Program staff	Alberta Emergency Management Agency staff	External adjuster & Provincial emergency program staff
	Claim Appeal	- Public Safety Canada Regional Director - Minister of Public Safety Canada - Timeline not indicated	- Deputy Minister - 30 days	1- Director of Emergency Services 2- Deputy Minister - Timeline not indicated	Not indicated	- Available but no public information on process or timeline	- 45 days The Claim Settlement Review Board consists of the Assistant Deputy Minister responsible for the program, Director of NB EMO, Recovery Manager and the DFA Program Manager	- Appeals person designated by the Minister - 60 days	- Available but the process is unclear - 45 days	1- EMO executive coordinator 2- Appeal Board - 30 days	1-Provincial Disaster Assistance Program and Customer Service Director 2- Executive Director 3- Deputy Minister - 30 days	- Managing Director of Alberta Emergency Management Agency - Timeline not indicated	- Director of the Provincial Emergency Program - 60 days
Successive disasters - Eligibility Limits		Up to 3 events with conditions	Up to 3 events with conditions	0 unless recommended by the Department of Environment, Climate Change	Not indicated	0 if built in designated zone	Not indicated	Maximum of 50% of new cost up to 100,000. -Departure allowance can be offered, once max amounts reached, or recurrence after departure allowance is declined (after 1st time) no further assistance	1 with conditions, if built before disaster prone designation	0 if constructed after the disaster prone designation	0 for floods because reasonable insurance is available	0, one-time only program	Up to 3 events with conditions