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newsletter

April 2006

How are NWT Communities Preparing for Emergencies?

MACA staff are frequently asked "What can my community do to prepare for an emergency?" Emergency planning at the community level is not always obvious. Community staff are busy working with MACA to determine what hazards could affect the community and how they would address those hazards.

Sometimes community preparations are quite visible, such as purchasing sandbags and sand to prepare for a flood; or the purchase of a water pump, hoses, and sprinklers to protect homes from an approaching forest fire.

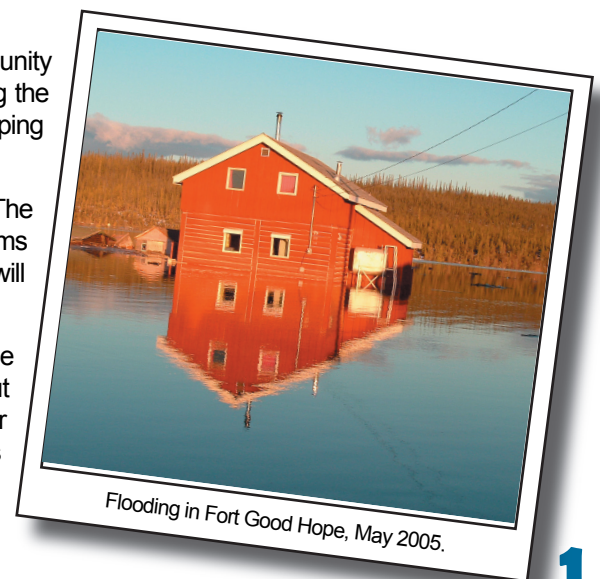
Much emergency preparation is done behind the scenes, like when a Community Emergency Management Agency meets to review and update an existing emergency plan or to write a new one. A Community Emergency Management Agency includes members of the community government, and in some cases other members of the community are involved.

These agencies may also do things like arrange for a local company to provide a power generator for the community should there be an extended power outage and people have to be moved from their homes.

Community governments also plan for the possibility of evacuating the community residents, and doing so in an orderly fashion. Consideration is given to preparing the host community, feeding the evacuees and providing things like blankets and sleeping spaces.

The planning doesn't end once people are evacuated out of the danger zone. The Community Emergency Management Agency also needs to consider the problems that may exist once people return. If pipes have burst due to freezing, the Agency will need to have options for sanitation and water supply availability.

These are examples of factors that are covered in a Community Emergency Response Plan. Having an up-to-date plan is very important in the event that a person is out of town hunting, sick in the hospital, or away on vacation. Contact Kevin Rowe or your Regional Superintendent at MACA for assistance in updating your community's Community Emergency Response Plan.



Flooding in Fort Good Hope, May 2005.

What do I do After an Emergency?

Understanding Insurance and the Disaster Assistance Policy

A community-wide emergency, such as a flood or fire, can put incredible stress on a person. Unfortunately, that stress is often compounded by the difficulty of putting one's life and belongings back in order. And if family members have died as a result of the emergency, some people can take years to recover.

Preparing for an emergency involves many things, from assembling a personal emergency kit that you keep at home, to keeping copies of all your important papers in a bank safety deposit box, or another secure place. One important preparation that is frequently overlooked is insurance for yourself, your belongings (house, car, snowmobile, ATV, etc...), and your home. Some people do not have any insurance, while others are under-insured.

Insurance is extremely important when recovering from an emergency. Insurance will help you rebuild your life by covering a great deal of the expenses that result from the emergency. If you had a house fire, how much would it cost to replace the contents of your home? How would you pay to have your house repaired? How would you pay for accommodations while you were out of your house? Insurance can cover these and other costs related to recovering from an emergency. Your insurance policy will list how much money you would receive and which items are not included in your coverage.

In some circumstances, insurance is not available, such as personal flood insurance to cover an overland flood. (Note: Sewer backups are covered under your homeowner's or tenant's insurance.) In these cases, the Government of the Northwest Territories has a Disaster Assistance Policy to help reimburse eligible costs of restoring essential items. This assistance is more limited than insurance and does not provide full coverage of your home and belongings. Non-essential items, such as summer cottages, furs, jewellery, objects of art and landscaping are not covered. The maximum amount that is reimbursable under the policy is 80% of eligible expenses to a maximum of \$100,000.

With insurance, you can purchase either a Replacement policy or an Actual Cash Value policy. A Replacement policy will cover the full cost of the item, whereas an Actual Cash Value policy will pay you the depreciated value of the item.

Depreciated value means that you will receive money for what the item was worth at the time of the emergency, not what it was worth new. For example, let's look at replacing a bedroom suite (mattress, bed frame, side table, lamp, set of drawers, bedding, and a carpet). The rate of depreciation varies for all the items from 5% to 20% per year. So, if you have a bedroom suite that you purchased five years ago for \$2,000 dollars and today the same suite would cost you \$2,500 dollars, the amount you would receive under a Replacement policy would be \$2,500 dollars. Under an Actual Cash Value policy, you would receive \$1,400 dollars, and under the Disaster Assistance Policy, you would receive only \$960 dollars.

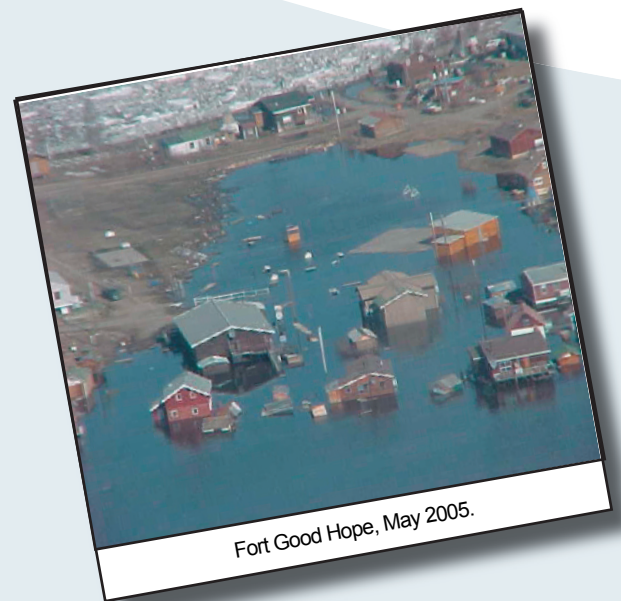
While a Replacement policy does cost more in premiums than an Actual Cash Value policy, it clearly presents more benefit.

Another very big difference between insurance and the Disaster Assistance Policy is the time it takes to process your claim and how quickly you receive your money. Insurance companies can give you an advance to help with your immediate needs, interim payments as repairs are completed, and the final payment when everything is finished.

If you have suffered an emergency and you need to make a claim on your insurance, each insurance carrier provides a toll-free 24-hour number that you can call to start the claim process.

Under the Disaster Assistance Policy, there is a cut-off date for when the claims for all affected residents, small business owners and the community must be received. The Disaster Assistance Committee then reviews all claims for their eligible costs and makes recommendations to the Minister of Municipal and Community Affairs (MACA). The Minister would then make recommendations to the Executive Council, who determine the overall amount approved. Depending upon the type of emergency and the extent of the claims, the approval process can take several months.

If your community has suffered widespread damage due to an emergency that was not covered under your insurance, contact your community government office and they will help you get the Disaster Assistance Policy claim process started.



Fort Good Hope, May 2005.

Search And Rescue Projects

For years, the GNWT has utilized the New Search and Rescue Initiatives Fund (NIF) to help with the costs of innovative Search and Rescue (SAR) projects in the NWT. The NIF, which is administered by the National Search and Rescue Secretariat of the Government of Canada, allows for cost sharing to help provinces and territories improve their search and rescue abilities.

The GNWT has recently completed four Ground Search and Rescue initiatives (GSAR). The NIF provided over \$125,000 dollars in funding which was vital to the success of these initiatives.

The first initiative was the development of the NWT GSAR Training Standards. The NWT is the first jurisdiction out of all provinces and territories in Canada that has developed formal GSAR standards. These standards ensure volunteers have been properly trained, so they can be safely deployed during search operations, both within the NWT and throughout Canada.

The second initiative was the development of the NWT Youth Search and Rescue Prevention Program (YSAR). The purpose of YSAE is to train children in basic skills required to survive should they become lost while out on the land.

Another part of the Search and Rescue work was the development of the NWT GSAR Information System database. This database was developed to track and report on Search and Rescue operations on the land and on inland waters. This is a very valuable tool which assists in producing lost-person behaviour patterns. By using these patterns, Search and Rescue teams can narrow down search areas and help find lost people more quickly.

The last project was a comprehensive communications study of all radio communications infrastructure in the NWT. This information will be used during emergencies to determine which public or private communications owners could be called upon to assist in the response effort by making available their systems to the Search and Rescue Team.

Overall, MACA has been able to greatly improve the NWT's Search and Rescue capabilities with the help of the federal New Initiatives Fund. This has greatly increased our potential for life-saving operations.

Do you have something you would like to see included in the MACA newsletter?

We are always looking for content submissions.

Please forward your ideas to:

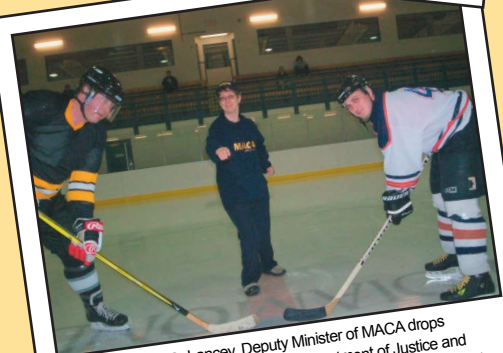
brandice_shostak@gov.nt.ca

STAFF CORNER

Photos of our active MACA staff over the past few months.



Dawn Moses, Practicum Student - Sport, Recreation and Youth, had the opportunity to travel 2388 km north of Yellowknife to Alert in early April. Dawn and her colleagues from the Yukon and Nunavut were in Alert to mark the start of the 2007 Canada Winter Games Torch Relay.



Debbie DeLancey, Deputy Minister of MACA drops the puck for (left) Roy Kaiser - Department of Justice and (right) Cory Emsley, Youth/Volunteer Programs Advisor - Sport, Recreation, Youth to start the first MACA game in the GNWT hockey tournament held in Yellowknife in April.



A warm welcome to the newest additions to the team at MACA's School of Community Government. Darha Philpot, Senior Researcher - Fire/Safety/Emergency, Dr. Judith Knapp, Community Capacity Analyst, and Melanie Grindlay, Manager Training and Development.

Contact us at:

MACA Newsletter
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Suite 600, 5201-50th Avenue
Yellowknife, NT X1A 3S9
email: brandice_shostak@gov.nt.ca
www.maca.gov.nt.ca

What's Going On? MACA News & Events

COMMUNITY PLANNING, COMMUNITY DECISIONS:

Options for Changing the NWT Planning Act

MACA has prepared a Discussion Paper to solicit feedback from community governments and Northwest Territories residents on how the Planning Act could be revised. You can obtain the Discussion Paper on the MACA website at www.maca.gov.nt.ca. The deadline for written comments is May 31, 2006.

Submit written comments by mail or email to:

Planning Act Review

Corporate Affairs Division
Municipal and Community Affairs
600 Northwest Tower 5201-50th Avenue
Yellowknife, NT X1A 3S9
Email: planningactreview@gov.nt.ca



This challenge is a friendly contest between NWT communities that encourages people to make healthier choices and lead active lifestyles. 2006 is the second year for this program, and builds on the success of Get Active 2005, when NWT residents logged an impressive **6,000,000 minutes of activity over three months!** People from all across the NWT are encouraged to take part in the challenge, which runs from May 1 - July 15, 2006, to see which community in the north is the most physically active.

Visit www.getactivenwt.ca for more information and to register.

For more info:

Contact the Regional Superintendent in your region to learn more about MACA's programs and services.

Emergency Preparedness We all have a role

Everyone has a role to play in emergency preparedness. Taking steps ahead of time can help you to cope better if a disaster strikes. Using general preparedness tips can help you survive at least 72 hours in your home or workplace without help from emergency response officials. Preparing for an emergency involves a few simple steps that could have a huge impact.

Consider the risks:

Even though some problems cannot be prevented, you can reduce the damage by taking simple precautions, such as knowing the types of events that are common in your area and what time of year they are likely to strike. This type of information can help you prepare for the types of incidents that you are most likely to face.

Make your own plan:

Emergencies often strike too quickly to allow you an opportunity to prepare by packing an emergency kit, finding alternate shelter, etc. Make a list of what to do at home, at school, or at work if disaster strikes. Get your whole family involved. Write it down and make sure everyone has a copy. The updated Emergency Preparedness Guide (created by Public Safety and Emergency Preparedness Canada) is a helpful tool in making your plan and preparing for your emergency kits. The new guide will be circulated to all NWT communities in May 2006.

Know where it is safe to be:

Understanding the types of risks you face can help you to identify alternate shelters for use when an emergency arises. Contact your community office to see if they have an emergency plan identifying alternate shelters in the community. Learn about the emergency plans at your school, your workplace and your community so that you know where you should go in the event that an emergency strikes.

Take your own precautions:

Have emergency kits available in your home, your workplace and in your vehicle. It is suggested that your emergency kits contain enough food and water for 72 hours. The updated Emergency Preparedness Guide and the Public Safety and Emergency Preparedness Canada website offer suggestions on the contents of emergency kits including medical supplies, food, water, toiletries, tools etc.

It is always wise to ensure that your valuables are insured. Many of the funding programs available when property has been damaged require the owner to have proper insurance on it to be eligible for assistance.

Have your community's emergency contact numbers available at all times, and make sure your family knows the numbers or where to find them.

For further information on how you can take steps to be prepared visit the MACA website at www.maca.gov.nt.ca or visit www.psepc-spccc.gc.ca.