



Yukon Housing Corporation (YHC)

2023 Housing Flood Recovery Funding Program

Introduction

The Yukon's one-time 2023 Flood Recovery Funding Program includes the Yukon Housing Corporation's (YHC) Housing Flood Recovery Funding Program. This purpose-built initiative is designed to provide financial assistance to property owners and renters who have been displaced as a result of the disaster and whose real properties and/or personal property were damaged by 2023 Klondike Valley flooding.

How it works

The Government of Canada's Disaster Financial Assistance Arrangements program (DFAA), administered by Public Safety Canada, outlines disaster funding expenses that are eligible for recovery by provincial and territorial governments' own Disaster Financial Assistance program (DFA). Because the Government of Yukon does not have a standing territorial DFA program, the 2023 Flood Recovery Funding Program adopts elements of the DFAA eligibility criteria and parameters to support households, with some key modifications as noted.

Canada's DFAA is based on restrictive eligibility criteria for households and applies only to financial assistance for damages and losses experienced by one's principal residence.

To provide additional support, the YHC's 2023 Housing Flood Recovery Funding Program goes further and includes an additional loan component to assist households with expenses not covered under the DFAA, including damages to secondary properties, outbuildings, and some flood mitigation to prevent recurrence of damages.

Only claims for financial assistance to replace or restore the necessities of life will be considered across all funding streams comprising this recovery program.

Housing funding program limits on assistance

Grant and loan funding may be provided to cover eligible, uninsured or uninsurable claims for losses to a maximum net benefit of \$250,000 per household across all housing funding streams (loans, grants for possession/chattel losses, temporary accommodation support).

Financial assistance for uninsured and uninsurable losses provided shall not exceed the appraised value of real property (derived from assessment rolls), whichever is less (assessed value or \$250,000). This funding program may be used to augment insurance shortfalls where partial coverage exists.

Ineligible categories for funding

The categories below are not eligible for funding. This list is not exhaustive. General eligibility criteria are outlined in full on the Public Safety Canada DFAA website.

- Costs of restoring or replacing items that are insured or insurable. Under the DFAA, insurable means that insurance coverage for a specific hazard for the individual or family was available in the area at reasonable cost. Reasonable cost and availability are determined by the territory, with professional advice as required.
- Loss of income, wages, profits and/or revenue, loss of production or productivity, loss of opportunity, inconvenience, loss of asset or market value or market share and reduction of yield

Funding streams for the 2023 YHC Flood Recovery Funding Program

- A) **For homeowners only:** Grant funding to compensate for uninsured and uninsurable building and structural losses to a maximum net benefit of \$250,000 across all four housing funding streams; grants for uninsured losses provided in this funding stream cannot exceed the appraised value of real property (derived from assessment rolls), whichever is less. Only claims for financial assistance to replace or restore the necessities of life will be considered.

- B) **For homeowners only:** Loans for restoration, replacement or repairs to existing principal and secondary residences, as well as outbuildings damaged by flooding. In addition, some flood mitigation measures related to building structure and systems may be approved. The interest rate for these loans is set at 0%. Clients accessing loans are not eligible for subsidy on the repayment of the loan. The maximum loan amount is \$50,000.
- C) **For homeowners and renters:** Grant funding for property owners and tenants at their principal residences who had personal chattel possessions damaged or lost in the flood. Only essential items to replace or restore the necessities of life will be considered.
- D) **For homeowners and renters:** Funding for costs associated with temporary accommodations required as a result of being displaced by the disaster and or funding for lodging costs incurred once repairs are underway if the home is not fit for occupancy.

A) Grant funding for principal residences to compensate for losses

Grants are available to compensate for losses experienced due to flooding impacts to a principal residence that meets the DFAA requirements. This funding stream is intended to provide compensation for some clean up efforts and damages to building and structural elements such as foundations, walls, attached garages, wells, septic connections, etc.

A.1 Applicant eligibility criteria

- Must be a Yukon resident.
- Must provide proof of ownership of the dwelling/building and either (a) own the land, or (b) lease/rent the land. This includes home ownership on First Nation land.
- Clients will need to demonstrate the property has been their principal residence for a minimum of one year prior to the occurrence of damage.
- If the owner is temporarily absent from their principal residence, they have every intention of returning.

- There can only be one principal residence eligible for grant funding per client (household).
- If the land is owned, the land where the principal residence exists must be titled to the clients requesting funding.
- Applicants will need to demonstrate that they have not already received compensation through private insurance by way of a letter stating that their policy will not cover the flood related damages or losses.
- Claimant is wholly responsible for coordination of benefits from personal insurance and for the disclosure of payments to their personal insurer.
- If they do not have insurance, they must demonstrate that insurance was not readily or reasonably available, or that they were unable to get insurance by providing one of the following: Unreasonably high quotes and or an denial letter from an insurer, broker or agent for coverage of the property/dwelling/possessions.

A.2 Housing eligibility criteria

- Dwellings must be located in the specified Yukon flood affected areas.
- Dwellings used as secondary residences are not eligible for funding (see loan program instead).

A.3 Compensation for eligible losses

- Compensation for losses will be based on the criteria established by DFAA and this program guideline for principal residences and will be verified by a designated YHC loss evaluator through the application review phase and site visit and evaluation process, as required.
- Only items to replace or restore the necessities of life will be considered.
- Compensation at Yukon minimum wage for property clean-up by owners or occupants is eligible to a maximum of 100 hours,
- Debris clean-up, removal of hazardous material and waste disposal for accessibility and safe occupancy are covered.
- Meal and accommodation expenses incurred in the immediate disaster/evacuation period
- Flood mitigation work related to land or shoreline protection is not eligible for grant funding.
- The homeowner is responsible for ensuring that any subsequent repairs undertaken meet national and local building codes.

A.4 Funding amount and terms

Grant funding may be provided to cover uninsured losses to a maximum net benefit of \$250,000 across all housing funding streams (loans, grants for possession/chattel losses, temporary accommodation support); grants for uninsured losses provided in this funding stream may not exceed the appraised value of real property (derived from assessment rolls), whichever is less.

Once an applicant's eligibility is determined, a site visit will be scheduled with an authorized Yukon Housing Corporation loss evaluator. This agent will produce an estimate of total claimable losses on a property.

The Yukon Housing Corporation will review the loss estimate and make a final determination on eligibility and issue payment to the property owner to compensate for claimable losses per DFAA guidelines and the terms and conditions outlined in this program description.

B) Loans for principal and secondary residence repairs, outbuildings, and flood mitigation of building structures and systems

2023 Flood Recovery Funding Program loans will be available to cover the costs of restoring, repairing or replacing items damaged by flooding for secondary residences, outbuildings, and for costs over and above grants for principal residences. It is important to note that this is a reimbursement funding stream, not a compensation for losses funding stream like the above grant in section A. The work must be completed before funds are dispersed.

Secondary residences include recreational homes and rentals. Outbuildings are defined as detached garages, sheds, greenhouses and any other personal use existing buildings not attached to the residence.

Flood mitigation work related to land or shoreline protection is not eligible. However, changes to buildings' structures or systems to minimize the potential for future flood damage are eligible for loan financing.

For purposes of this funding program, building structures and systems include building structure & foundation, roofing systems, plumbing systems, electrical systems, mechanical systems and fire protection systems. The scope of work aligned with a loan financing application must be approved by YHC before it is deemed eligible.

B.1 Applicant eligibility criteria

- Must be Yukon residents.
- Must own the dwelling/building and either (a) own the land, or (b) lease/rent the land. This includes home ownership on First Nation land.
- For homeowners that own the land, properties must be titled to the clients requesting funding.

B.2 Housing eligibility criteria

- Dwelling undergoing repair or upgrade to address flood mitigation requirements must be located in specified Yukon flood affected areas.

B.3 Eligible projects

- Repairs to principal and secondary residence for personal use, outbuildings, and flood mitigation of building structures and systems which do not meet DFAA eligibility requirements.
- The homeowner is responsible for ensuring that work performed meets national and local building codes. Construction that is outside national and local code may result in termination of the agreement and non-payment of pre-approved funds. Of particular importance, where required by legislation (e.g. oil burner mechanic certification), the applicant is responsible for ensuring that a qualified contractor completes home repairs within the scope of work as approved by YHC.

B.4 Funding amount and terms

- i. Loans are up to a maximum of \$50,000 per residence. A client may have more than one active loan with the Corporation.
- ii. Interest rate set at 0%.
- iii. Loan subsidies are not available.

- iv. Loan amortized over 12 years.
- v. Clients must be able to financially afford the cost of the loan.

After the work is complete and before funds are dispersed:

- Documentation demonstrating proof of expenses;
- Photos on application of the project before and after the upgrade work is undertaken; and
- Security will be registered against the property.
- As part of the application process, clients will need to complete a cost breakdown supported by quotes showing the total funding required prior to beginning the project. The cost breakdown must be approved and signed off by a YHC Representative.
- Items deemed to be structurally unsound or in danger of causing harm to persons must be addressed as a condition of the funding.
- All repair work must be approved by an “authority having jurisdiction”.

C) Grant funding for property owners of principal residents and renters who had eligible chattel possessions and personal items damaged

Property owners of principal residences and tenants who had eligible chattel possessions damaged or lost in the flood may receive grant funding to compensate for losses of claimable damaged chattels based on an assessment from a YHC loss evaluator.

C.1 Applicant eligibility criteria

- Must be a Yukon resident.
- Must be either an owner of a principal residence or a tenant.

C.2 Chattel eligibility criteria

- Must have had chattel possessions damaged as a result of flooding in principal residence or rental units located in Yukon flood affected areas.

C.3 Eligible items and limitations on losses

- Only items to replace or restore the necessities of life will be considered.

- Items claimed as necessities will be restricted in number to the needs of permanent occupants only.
- See complete “claimable items” below as well as Appendix 1.

C.4 Funding amount and terms

Grant funding for property owners and tenants may be provided to cover the value of items destroyed based values specified in Appendix 1 *Eligible chattels* as well as DFAA guidelines.

As part of the site visit and assessment process from an authorized YHC loss evaluator, the scope of personal possessions lost will be documented and an estimate of claimable losses for eligible personal possessions will be provided to the client for review. Compensation for claimable losses of personal possessions will be paid to the applicant by YHC as part of compensating for total claimable property damage and losses.

Claimable items

The items listed below may be claimable at amount specified in Appendix 1. The list of claimable items is not all-inclusive and final determinations on eligibility are at the discretion of the YHC program director.

The following personal effects may be eligible, including:

- i. kitchen/dining room: a stove, refrigerator, table and chairs, electrical appliances, table service and kitchen utensils, cleaning supplies and equipment, drapes and curtains, and floor coverings,
- ii. living room: hide-a-bed or chesterfield and/or loveseat, chairs, tables, lamps, floor coverings, drapes and curtains, a computer, television, and a radio or a stereo system
- iii. bedroom: bedding, bedroom suites, box springs and mattresses, lamps, floor coverings, drapes and curtains,
- iv. bathroom: floor coverings, curtains, towels and toiletries
- v. laundry room: a washer, dryer, iron, ironing board, laundry supplies, curtains and floor coverings,
- vi. miscellaneous: clothing, household tools, prescription medicines, medical equipment, sewing machine, vacuum cleaner, telephone, mirror, freezer, freezer food and root vegetables stored in a root cellar, and

- vii. specialized: clothing, tools or equipment that are required for the applicant's current trade or profession and are essential for the applicant's ability, at the time of the claim, to earn the applicant's livelihood.

D) Funding for temporary accommodations resulting from displacement

D.1 Applicant Eligibility Criteria:

Applicants will need to demonstrate that they are not able to reside in their principal residence due to damages caused by the 2023 Klondike Valley Flood.

Accommodation support will not be provided in a situation where a claimant is the registered owner of another property which is available for use.

Accommodations funding is deemed eligible to begin after Yukon Emergency Support Services (ESS) funding and housing placements are deactivated.

D.2 Funding terms and conditions

Applicants may receive a monthly accommodation allowance based on Yukon median rents by household size.

- 1 bedroom - \$1,100
- 2 bedroom - \$1,446
- 3-4 bedroom - \$1,900
- 5+ bedroom - \$2,925

Payments are provided monthly based on demonstration of ongoing eligibility.

The allowance is provided for a maximum of 6 months. This benefit is included in the overall net benefit upper limit on financial assistance of \$250,000 or appraised property value, whichever is less.

E. General application intake process

YHC program administrators may use various means of delivering the program, such as a call for applications with a deadline. Deadlines for applications may be extended under certain circumstances.

F. Appeals process

After an applicant receives written notice on the initial determination of eligibility and or a claim, the applicant has 60 days from the receipt of that written notice to appeal to the YHC program director on their determination of 1) eligibility under the program or 2) scope of the claim.

If a written notice of appeal is not received by the director within the 60-day period, the applicant may not appeal the determination. The applicant is advised to state whether they are appealing the eligibility determination or the scope of the claim for financial assistance.

If an appeal is received within the 60-day period, the director may, after conducting a review, confirm or overturn the eligibility determination; or confirm, increase or decrease the amount of financial assistance to be provided, and must inform the applicant of the decision in writing. The director must review and make a determination on the appeal within 10 days.

If the director determines that the applicant is entitled to a lesser amount, the applicant must repay the overpaid amount of assistance promptly after being informed of the director's decision.

If, as a result of an appeal, the applicant is determined to be entitled to financial assistance in an amount that is greater than what was previously determined, the government must promptly provide the applicant with the additional amount decided by the director.

If an appeal requires further review beyond the level of the program director, the applicant may appeal the decision to the Yukon Housing Corporation Board of Director's Appeal Committee within 10 business days of the receipt of the decision of the program director.

Appendix 1

Eligible Chattels

General Limitations

- * Air conditioners, air purifiers etc. / at appraised value / limited to applications supported by a medical certificate indicating they are required / one per application
- * Antiques / equivalent to corresponding essential items at regular value
- * Barbecues / \$300 maximum / one per application
- * Bathroom towels / \$250 maximum per application
- * Bed linen (sheets, pillows, blankets or bed in a bag) / \$300 maximum per bedroom
- * Bedroom suite / \$1,200 maximum per bedroom
- * Briefcases / \$50 maximum / one per person sixteen years of age or older
- * Bicycles / \$150 maximum per bicycle / one per person
- * Calculators / \$25 maximum each / one per person
- * Chainsaw / \$250 maximum
- * Clean-up by homeowner for residence / 120% of territorial minimum wage / \$1,000 maximum per application
- * Clean-up by contractor for residence (water removal, furniture removal and fan and/or dehumidifier rental in affected areas, and; does not include demolition, carpet removal or sanitizing) / \$1,000 maximum per application with receipts
- * Clocks / \$50 maximum each / maximum two per application
- * Clothing / \$2,000 maximum per person (some extraordinary cases may warrant special consideration)
- * Coffee tables and end tables / \$300 maximum per application
- * Computer (includes CPU, keyboard, monitor, printer and mouse) / \$2,000 maximum / one per application
- * Cosmetics / \$100 maximum / per person sixteen years of age or older

- * Curtains, drapes / \$1,000 maximum per application
- * Desk / \$150 maximum / one per application
- * Dining room set / \$2,000 maximum / one per application
- * Dishes, glassware, etc. / \$500 maximum per application
- * Dishwashers / \$600 maximum / one per application
- * Freezer food / \$1,000 maximum per application
- * Freezer / \$1,000 maximum / one per application
- * Fridge / \$1,000 maximum / one per application
- * Garden (home – fruits and vegetables) / \$400 maximum per application
- * Garden tools and supplies / \$100 maximum per application
- * Garden shed / \$1,000 maximum / one per application
- * Household, miscellaneous (including bathroom scales, clothes hampers, garbage cans, fans, humidifiers, mirrors, etc.) / \$500 maximum per application
- * Kitchen, miscellaneous (includes brooms, mops, ironing board, soap and laundry supplies) / \$200 maximum per application
- * Kitchen linen / \$100 maximum per application
- * Kitchen pots and pans / \$200 maximum per application
- * Kitchen set (table and chairs) / \$500 maximum / one per application
- * Kitchen, small appliances (includes toaster, electric frying pan, electric can opener, electric knife, iron, etc.) / \$200 maximum per application
- * Lamps / \$500 maximum per application
- * Landscaping (residential) / \$500 maximum / limited to removal or repair of safety hazards
- * Lawnmowers (push) / \$300 maximum / one per application
- * Lawnmowers, (ride-on) / \$1,800 maximum; / limited to residences on rural properties (including acreages) as well as applications supported by a medical certificate indicating they are required / one per application

- * Living room suite (excluding coffee and end tables) / \$2,000 maximum / one per application
- * Medical equipment including hearing aids, walking aids and CPAP machines are eligible if loss is uninsured or uninsurable.
- * Microwave / \$250 maximum / one per application
- * Miscellaneous personal items (includes curling iron, hair dryer, keys, etc.) / \$200 maximum per person sixteen years of age or older
- * Radios / \$50 maximum each / maximum two per application
- * Razor (electric) / \$125 maximum / one per person sixteen years of age or older
- * Reference books / \$1,000 maximum per person (only if used by a professional person or person with current student status)
- * Roto tiller or powered cultivator / \$750 maximum / limited to residences on rural properties (including acreages) as well as applications supported by a medical certificate indicating they are required / one per application
- * Sewing machines / \$250 maximum / one per application
- * Snow blower / \$1,000 maximum / limited to residences on rural properties (including acreages) as well as applications supported by a medical certificate indicating they are required / one per application
- * Sports and fitness equipment / \$300 maximum / per person (sports and fitness equipment used for livelihood are eligible to the appraised value)
- * Stove (gas or electric) \$850 maximum / one per application
- * Suitcases / \$200 maximum each set of three / maximum one set per person sixteen years of age or older
- * Telephones / \$50 maximum each / two per application
- * Television sets (repair or replacement) / \$300 maximum / one per application
- * Tools (household) / \$200 maximum per application (tools used for livelihood are eligible to the appraised value)
- * Toys, games and books / \$150 maximum per child / limited to households with children under the age of sixteen years

* Vacuum / \$400 maximum / one per application (if purchased in lieu of rental for clean-up, 50% of the purchase price to a \$200 maximum)

* Water well (potable) / eligible for flood related cleaning, repair or replacement / repair or replacement costs will be prorated based on 30-year lifecycle

* Wood / where used as primary source of heating / limit 2 cords per application