# LQRV/CMRA EMERGENCY ACTION PLAN

MAJOR WINDSTORM

(CENTRAL STAGING AREAS = CSA'SA & B)

- See December 2006 Stanley Park windstorm beginning after 2:00 am wind speeds increased to 175 km/h and leveled 41 hectares of parkland forest; causing an 8 day power outage throughout the Sooke area.
- EQUIPMENT: Propane chainsaws / hand saws / axes / crowbars, emergency generators, Propaneoline/diesel supply, bar-b-que propane tanks, large canvass tarps, large rolls plastic sheeting, plywood, staple gun, hammer/nails/screws, battery power drills & hand tools, flashlights, cell phones (texting) / walky-talkies & whistles, wheelbarrows and carts (to carry the injured & move debris).CALL 911 immediately report damage & action plan; then call to check on neighbours & friends.
- **EVACUATE DAMAGED HOUSES**. Houses substantially damaged by fallen trees should be evacuated. Structural damage to roofs or support walls could destabilize house.
- FOR HOME INSURANCE PURPOSES, evacuees must CLOSE DOORS & WINDOWS, USE TARPS/PLYWOOD/PLASTIC SHEETING TO SEAL OFF DAMAGED AREAS WHERE POSSIBLE, SHUT OFF WATER, PROPANE & ELECTRICAL SUPPLY (small circuit breakers first), AND SECURE VALUABLES where these activities *do not jeopardize personal safety*. Fire Department or Municipality may assist in securing house.
- INTACT HOUSES SHELTER IN PLACE and/or offer shelter/assistance to affected neighbours.
- DOWNED POWER LINES: STAY 10 METERS (33 FT) back from downed power line road tarmac, open ground & downed trees may be energized if wet. Electrical charge may dissipate beyond 10 meters. If too close, keep feet together on the ground & shuffle
- LQRV RESIDENTS ASSEMBLE AT THE POSTBOX (Meadowood & Warn) the <u>VILLAGE</u> CENTRAL STAGING AREA (A = LQRV-CSA)
- CORCAN MEADOWOOD RESIDENTS ASSEMBLE AT MEADOWOOD COMMUNITY PARK (across from Dashwood Fire Hall 1800 Galvin Place) the <u>CORCAN-MEADOWOOD</u> CENTRAL STAGING AREA (B=CM-CSA)
- Bring any First Aid Kit blankets/towels, Aspirin/Acetaminophen/Ibuprofen, water hose, marker pen & paper, wheelbarrows/carts, rope, empty-clean water jugs, etc.
- FORM TEAMS (minimum 3-4 strong people) that will take different routes to: clear road debris, scout for survivors, help secure damaged houses, help injured residents, bring evacuees to CSA, identify the deceased by address (cover with sheet), take address of houses where injured cannot be moved/reached.
- **ONE TEAM TO REMAIN AT CSA** to receive folks needing assistance, apply simple first aid, distribute supplies (food, water, blankets, towels, first aid, etc.) manage children, elderly, and injured; and inform new arrivals and professional SEARCH AND RESCUE teams.
- Residents willing/able to assist can **BRING EQUIPMENT, FIRST AID KITS & SUPPLIES TO THE CSA**, join local rescue teams and/or escort survivors into their intact homes for safety. Use wheelbarrows/blankets to carry wounded.
- Residents make a very large sign to stick on your gate, front window or front door: **HELP** or **OK** (*see last pages for handy printout*) to facilitate/inform local rescue efforts.
- Residents must follow recommendations listed at:
- DASHWOOD WILDFIRE PROTECTION PLAN <u>http://www.meadowoodresidents.com/?cat=16</u>
- RDN EMERGENCY PREPAREDNESS <u>http://www.rdn.bc.ca/cms.asp?wpID=1274</u>
- RDN EMERGENCY SOCIAL SERVICES (ESS) <u>http://www.rdn.bc.ca/cms.asp?wpID=1135</u> will be dispatched to provide assistance either on site or at an Evacuation Shelter
- Residents must be ready to pack and go if advised by SAR, RCMP, or ESS personnel to evacuate.
- CALL YOUR HOME INSURANCE PROVIDER AND MAKE A CLAIM
- Contact EMERGENCY MANAGEMENT BC and apply for DISASTER FINANCIAL ASSISTANCE (if need be) at <a href="http://embc.gov.bc.ca/em/dfa\_claims/dfa.html">http://embc.gov.bc.ca/em/dfa\_claims/dfa.html</a>

# WILDLAND FIRE

# Follow *Recommendations* listed in **RDN COMMUNITY WILDFIRE PROTECTION PLANS** (*Dashwood*) at: <u>http://www.rdn.bc.ca/cms.asp?wpID=1362</u>

- Be prepared to IMMEDIATELY EVACUATE home. *Evacuees must secure home*: close interior doors & windows, shut off water, propane & electrical supply, secure valuables. But do not jeopardize personal safety.
- Bring **First Aid Kit/Burn Kit**, hand sanitizer, Aloe Vera, Aspirin/Acetaminophen/Ibuprofen, cell phones & communication devices, clean bowls/jugs (rinsed out bleach jugs), towels and blankets & your emergency water supplies.
- **BE PREPARED** (pack necessities) to walk to the closest CENTRAL STAGING AREA (CSA) and assemble deep within the open area to await rescue by Emergency Rescue Personnel (Fire department, RCMP, SAR teams).
- Houses nearby can provide water from outside faucets bring a length of hose to fill jugs & wet down the area if needed.
- **PETS MAY HAVE TO BE LEFT BEHIND OR SET FREE** they may not be allowed on Search & Rescue vehicles, but may be left in the gravel pit area with bowls of water and dry kibble for future rescue. It's heartbreaking, but the situation will determine if there are any safer alternatives. Follow recommendations at **EMERGENCY PREPAREDNESS FOR PETS** at: <u>http://embc.gov.bc.ca/em/hazard\_preparedness/personal\_safety.html</u>
- **ORGANIZE INTO TEAMS** OF **3-4 able bodied** searchers to call at houses and help survivors travel back to CSA to await rescue use towels/blankets and wheelbarrows/carts to carry the injured. *Blocked roads may delay local rescue efforts*. Reconnaissance teams can inform Rescue Personnel once they arrive.
- ONE TEAM TO REMAIN AT CSA to receive folks needing assistance, apply simple first aid, distribute supplies (food, water, blankets, towels, first aid, etc.) manage children, elderly, and injured; and inform new arrivals and professional SEARCH AND RESCUE teams.
- **OUTDOOR WATER:** Nearby homes have outdoor faucets/hoses can be used to supply water.
- **TREAT MINOR BURNS** immediately with cool water to clean wounds, apply gauze bandages, remove jewelry & clothes only if not stuck to skin, elevate burn area, offer analgesics & monitor patient for shock. Leave clothing to cover deeper burns.
- CSA TEAM TO ORGANIZE GROUPS TO BE EVACUATED in order of most injured, children/parent, & elderly.
- FOLLOW EMERGENCY RESCUE PERSONNEL DIRECTIVES & cooperate fully with evacuation orders.
- **RDN EMERGENCY SOCIAL SERVICES (ESS)** <u>http://www.rdn.bc.ca/cms.asp?wpID=1135</u> will be dispatched to provide assistance. ESS may provide pet care at Emergency Reception Centres.
- CALL YOUR HOME INSURANCE PROVIDER AND MAKE A CLAIM

# NOTE:

• 442 SQUADRON SAR has been advised and acknowledge that LQRV residents will assemble in the gravel pit area during a major disaster. CMRA residents near the Meadowood Store will be expected to assemble at the Meadowood Community Park (1803 Galvin Way) to await air rescue. They have provided a CH-149 Cormorant Helicopter Landing Zone Safety Card (to be posted on the CMRA website) that requires evacuees to assemble 60 m or 200 ft from the landing site to remain clear of debris affected by rotor downwash upon landing/take-off. Survivors must wait until the crew disembarks, selects evacuees in groups (20 or less) and direct them into the helicopter. DO NOT shine flashlights up at helicopter – you may blind the pilot during landing.

To help you decide when you should or should not stand your ground, defend your home and wet down your roof – read: Government of BC - Wildfire Management Branch

- Fighting Fire and Fire Behaviour: <u>http://bcwildfire.ca/FAQ/behaviour.htm</u>
- Fire Rank: <u>http://bcwildfire.ca/FightingWildfire/firerank.htm</u>



Evacuate immediately if the fire looks like this

# MAJOR EARTHQUAKE



Read Recommendations listed at: <u>http://www.earthquakecountry.info/dropcoverholdon</u> and *The Great British Columbia Shakeout*: <u>http://shakeoutbc.ca/</u>

- The majority of LQRV & CMRA homes are of wood frame construction. These tend to hold up well during earthquakes. However, it remains uncertain how well any structure can withstand a 9+ MEGATHRUST EARTHQUAKE expected at any time along the entire CASCADIA SUBDUCTION ZONE.
- **TREMBLOR/SEVERE SHAKING MAY CONTINUE FOR 5+ MINUTES**. Wood frame houses tend to hold up well during 7+ magnitude earthquake; but read: <u>http://en.wikipedia.org/wiki/Richter\_magnitude\_scale</u>
- **PLATE GLASS WINDOWS MAY SHATTER/EXPLODE**. Floors may be littered with broken glass and sharp objects furniture can be tossed about. Plan the quickest route through and out of your house.
- As there may be considerable structural damage the recommendations of the **WINDSTORM EMERGENCY PLAN** (above) apply. Evacuate if house is unstable.
- AFTERSHOCKS will occur for an indeterminate period the first might not be the worst. There may be significant land subsidence or up-thrust, groundwater may be forced to surface, surface water may disappear. Check to see if your Home Insurance Policy covers aftershocks occurring for more than a week & negotiate a better policy with a different company.
- When travelling, walk in groups and avoid soft sandy ground as aftershocks may cause soil liquefaction (quick sand).
- Landslides & mud lahars are likely avoid steep hilly areas and streams travel over solid tarmac and hard ground. Look up: trees/power lines may fall unexpectedly.
- Your house may have hidden structural damage, burst water pipes and broken electrical wiring concealed behind seemingly intact drywall. Close interior doors & windows, use tarps/plywood/plastic sheeting to seal off damaged areas where possible, shut off water, propane & electrical supply (one circuit breaker at a time), and secure valuables where these activities do not jeopardize personal safety. Put on warm clothes and get your Emergency Kit ready.
- Evacuation routes/roads may be blocked, cell towers may collapse be prepared to *shelter in place* and/or shelter others who need assistance and have alternate communication devices (phone land line, walky-talkies, etc.).
- Make a very large sign to stick on your gate, front window or front door: HELP or OK
- Residents must be ready to pack and go if advised by SAR, RCMP, or Fire crew personnel to evacuate.
- **RDN EMERGENCY SOCIAL SERVICES (ESS)** <u>http://www.rdn.bc.ca/cms.asp?wpID=1135</u> will be dispatched to provide assistance.
- CALL YOUR HOME INSURANCE PROVIDER AND MAKE A CLAIM
- Contact EMERGENCY MANAGEMENT BC and apply for DISASTER FINANCIAL ASSISTANCE (if need be) at <a href="http://embc.gov.bc.ca/em/dfa\_claims/dfa.html">http://embc.gov.bc.ca/em/dfa\_claims/dfa.html</a>

# **EMERGENCY PREPAREDNESS FOR PETS:**

- BC SPCA http://www.spca.bc.ca/youth/about-animals/animal-issues/emergency-preparedness.html
- Emergency Management B.C. http://embc.gov.bc.ca/em/hazard\_preparedness/personal\_safety.html
- CRD <u>http://www.crd.bc.ca/animal/emerg\_prep.htm</u>

# **DOWNED POWER LINES** INVOLVING STORMS AND OTHER INCIDENTS

Follow these rules to stay safe around downed power lines

Downed wires may not throw sparks and should always be treated as live and extremely dangerous.

#### STEP 1

STOP

If there's a downed power line, stay at least **a bus-length away**, which is 10 metres (33 feet).

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#### **STEP 2**

**Call 911** and ensure no other bystanders move to within 10 metres of any downed lines.

# BChydro Constructions

bchydro.com/safety

Firefighting in Canada. Wind wreaks havoc: Massive storm that damaged Stanley Park takes toll on Sooke, B.C., <a href="http://www.firefightingincanada.com/index.php?option=com\_content&task=view&id=1222&Itemid=210">http://www.firefightingincanada.com/index.php?option=com\_content&task=view&id=1222&Itemid=210</a>

BC Hydro

- Report an Outage <u>http://www.bchydro.com/safety-outages/power-outages/reporting\_outage.html</u>
- Electrical Accidents: http://www.bchydro.com/safety-outages/safety/safety-in-emergencies/electrical-accidents.html
- Earthquakes, Wildfires and Floods: <u>http://www.bchydro.com/safety-outages/safety/safety-in-</u>

<u>emergencies/earthquakes-wildfires.html</u>
Downed Powerline Graphics - pedestrian: <u>http://www.bchydro.com/content/dam/BCHydro/customer-portal/graphics/info-charts-graphs/downed-lines-storm-infographic.jpg</u>

• Downed Powerline Graphics – car accident: <u>http://www.bchydro.com/content/dam/BCHydro/customer-</u>portal/graphics/info-charts-graphs/downed-lines-traffic-accident-infographic.jpg

• Evacuations: http://www.bchydro.com/safety-outages/safety/safety-in-emergencies/evacuation-preparedness.html

#### WidkiHow to do anything:

- How to Treat a Burn <u>http://www.wikihow.com/Treat-a-Burn</u>
- How to Treat Shock <u>http://www.wikihow.com/Treat-Shock</u>
- How to Treat Concussion <u>http://www.wikihow.com/Treat-a-Concussion</u>

#### WebMD

- Burns Home Treatment <u>http://firstaid.webmd.com/tc/burns-home-treatment</u>
- Shock First Aid <u>http://firstaid.webmd.com/shock-treatment</u>
- Concussion <u>http://teens.webmd.com/features/teen-concussion-recovery-what-to-do</u>

#### Natural Resources Canada - Canadian Geologic Survey - Pacific (Sidney)

http://www.nrcan.gc.ca/earth-sciences/about/organization/organization-structure/geological-survey-of-canada/7334

#### NRC-CGS: Cascadia Subduction Zone:

http://www.nrcan.gc.ca/earth-sciences/energy-mineral/geology/geodynamics/earthquake-processes/9141

Emergency Management BC: Earthquake Preparedness

http://www.embc.gov.bc.ca/em/hazard\_preparedness/earthquake\_preparedness.html

#### Wikepedia:

- Megathrust Earthquake: <u>http://en.wikipedia.org/wiki/Megathrust\_earthquake</u>
- Cascadia Subduction Zone: <u>http://en.wikipedia.org/wiki/Cascadia\_subduction\_zone</u>
- Episodic Tremor & Slip: <u>http://en.wikipedia.org/wiki/Episodic\_tremor\_and\_slip</u>

Earthquake Country Alliance: Drop Cover Hold http://www.earthquakecountry.info/dropcoverholdon

The Great British Columbia Shakeout: http://shakeoutbc.ca/

Nanaimo Regional District Neighbourhood Emergency Preparedness http://www.rdn.bc.ca/cms.asp?wpID=1274

Government of BC - Wildfire Management Branch - http://bcwildfire.ca

- Fighting Fire and Fire Behaviour: http://bcwildfire.ca/FAQ/behaviour.htm
- Fire Rank: http://bcwildfire.ca/FightingWildfire/firerank.htm

#### Government of Canada

- Get Prepared <u>http://www.getprepared.gc.ca/index-eng.aspx</u>
- Special Needs Emergency Preparedness <u>http://www.getprepared.gc.ca/cnt/rsrcs/pblctns/pplwthdsblts/index-eng.aspx</u>

# **MITIGATION – HOMEOWNER PROPERTY**

The following pages are dedicated to you **getting your life back. Get the money you need & deserve** from your home insurance provider and, if eligible, from the BC Government. The following information is entirely derived from online insurance industry documents and BC government legislation - only organized for easy quick reading. *There are things you need to know!* 

**IMPORTANT**: If you do not attempt to mitigate any risks relevant to your property your insurance carrier may deny your claim and you may not be eligible for Disaster Financial Assistance.

- Take digital photos of your entire house, all the contents (open drawers, cupboards and closets), and exterior property save onto a portable device that you can easily take with you (laptop) and CDs that you keep in your Safety Deposit Box or send to a family member for safekeeping.
- **Program Emergency Contact** numbers into your cell phone directory, include: Home and Auto Insurance policy numbers, important medical information (prescriptions, allergies, medical info) and Family Doctor contact, next of kin, family members in the home, photos of your pets, age, name(s), ear tattoo number, description and Veterinarian.
- Scan all your important documents and photocopy all IDs, Credit Cards, Passport, Insurance Policies, Property tax folio number, Home & Auto Insurance policy, names of lawyer & bank manager, etc. to CDs as above (you may forget your wallet when you evacuate); or send these as attachments to your personal email for easy access later.
- **Read and apply EMERGENCY PREPAREDNESS recommendations** appropriate to your situation, listed at: <u>http://www.rdn.bc.ca/cms.asp?wpID=1274</u>
- Make a PERSONAL EMERGENCY PLAN see guidelines at: <u>http://www.getprepared.gc.ca/index-eng.aspx</u>
- Document all the efforts you have made to mitigate loss of property this will form the most stable platform supporting your legal arguments if insurance companies deny your claim. Your efforts prove you are acting in good faith and this is important. Take *Before & After* photos if you make substantial changes/improvements to your property (ie: thin ladder fuels in nearby forest areas, debris removal, tree removal near house, etc.)
- Understand the limits of your home insurance policy, renegotiate your insurance contract or upgrade your policy to reflect cost of demolition, rebuilding and replacement value of contents.
- Have an 18 MONTH plan what will you do for the 12-18 months it will take to rebuild your house and business.
- Inform family members, lawyer(s), of the relevant details of your plan and how to locate & contact you.

# MITIGATION - CMRA/LQRV COMMUNITY

The following details how the CMRA Committee have addressed relevant Recommendations listed in the Dashwood *Community Wildfire Protection Plan* posted on the CMRA website at: http://www.meadowoodresidents.com/?cat=16

#### DASHWOOD FIRE PROTECTION AREA - COMMUNITY WILDFIRE PROTECTION PLAN RECOMMENDATIONS:

#### **COMMUNITY AWARENESS & COMMUNICATIONS**

**Recommendation 1**: Enhance Regional District of Nanaimo website to include *FireSmart* information/PowerPoint presentation, current Fire Danger Rating during fire season, safe fire use and burning guidelines and related fire bylaws.

• The RDN Emergency Coordinator has agreed (via email 29 July 2013) to post the Dashwood *Community Wildfire Protection Plan* among others listed on the RDN website: <u>http://www.rdn.bc.ca/cms.asp?wpID=1362</u>. This document was posted in August 2013.

**Recommendation 2**: Enhance Corcan/Meadowood Residents Association website to include *FireSmart* information/PowerPoint presentation, current Fire Danger rating during fire season, and safe fire use and burning guidelines.

- CMRA website updated (2 August) to include RDN Neighbourhood Emergency Preparedness documents, posted at: <u>http://www.meadowoodresidents.com/?cat=16</u> and <u>http://www.rdn.bc.ca/cms.asp?wpID=141</u>
- Further updates will include this document and links to other relevant information.

**Recommendation 4:** Hold public presentations/community awareness seminars at least once a year. Choose the right type of community engagement (inform, consult, involve, collaborate or empower). The types of engagement are not mutually exclusive and any combination of engagement types may be used over time.

- 20 April 2013: FireSmart & Emergency Planning public seminar event hosted by Fiona MacInnes wa held at the Meadowood Firehall and attended by several residents.
- 15 June 2013: A public CMRA/RDN Emergency Preparedness information session hosted by Fiona MacInnes was held outdoors at the Meadowood store, a table was organized offering free guide books and information pamphlets.
- 01 July 2013: an Emergency Preparedness kiosk offering free RDN guidebooks and Firesmart pamphlets was set up in the grounds behind the Meadowood Firehall during the Canada Day celebrations.
- The CMRA Committee will plan various events in the future to continue to inform and engage residents.
- 07 June 2014 Emergency Preparedness Kiosk at Meadowood Store offering updated information and documents.

**Recommendation 5**: Distribute FireSmart and local fire information via brochures, CDs, DVDs and/or the internet. Bulk supplies of FireSmart materials are available from the Office of the Fire Commissioner or the Provincial Emergency Program.

- July 2013: a box of 100+ RDN *Emergency Preparedness Guidebooks*, *FireSmart* pamphlets and other information was made available at the LQRV office with public notices posted at the Meadowood store and Post boxes at Meadowood Way and Warn Way inviting residents to sign out a copy for each household.
- March & May 2014: This **EMERGENCY ACTION PLAN** posted online at LQRV <u>http://www.lqrv.ca</u> & CMRA <u>http://www.meadowoodresidents.com/?cat=16</u>.

**Recommendation 7**: Initiate a FireSmart auditor service for private WUI areas. Retain a qualified WILDFIRE CONSULTANT to conduct audits on residential properties for the homeowner. The result would be an easy-to-understand list of items to address on the property to incorporate FireSmart principles. This would ideally be provided by the RDN and offered to residents as a service, at no cost or with a cost recovery aspect. This would promote homeowner involvement and increase the likelihood they take action. This initiative would apply to WUI areas throughout RDN.

• The CMRA Committee could request that the Dashwood Fire Chief (Nick Acciavatti, Dashwood Volunteer Fire Department) appoint an appropriately trained consultant retained by the RDN to conduct audits on residential properties. Homeowners should consider applying for possible reductions or discounts in house insurance costs once the Fire Smart Consultant's recommendations are met. Homeowners could provide before and after photos and relevant documents to prove upgrades have been completed.

**Recommendation 8**: Consider forming a WUI fire protection committee(s) at the local level to address concerns. The committee should be made of members from all relevant agencies and groups. For example the Corcan/Meadowood Residents Association could have a wildfire prevention sub-committee.

• The CMRA Committee can invite local First Responders to comprise a Fire Prevention sub-committee to periodically make recommendations on community and private property matters and liaise with the Wildfire Consultant on various initiatives.

**Recommendation 10:** Recognize outstanding resident/corporate involvement in the FireSmart program. Create an award or form of recognition for persons or businesses that become involved in FireSmart initiatives: recognition could be for a resident taking the initiative on their own property and/or for the promotion of FireSmart principles through group/committee membership.

• CMRA-LQRV Residents can, by petition, request the RDN could offer a one-time annual tax reduction for privately owned properties whose owners can photo-document improvements made to meet Fire Smart program recommendations as advised by the Wildfire Consultant.

**Recommendation 18**: Establish simulation exercises. A simulated WUI fire scenario exercise should be developed and carried out at least once per year in critical areas, such as Meadowood/ Little Qualicum River Estates. This exercise should involve emergency management agencies and residents both in the planning and the execution to test knowledge and ability to respond. Separate observers should be used for debriefing and critique of exercise.

• CMRA could organize annual fire drills utilizing the resources of the Dashwood Firehall #2 trained volunteers and first responders, along with other rescue agencies (RCMP, 442 Squadron) in order to involve and educate LQRV & Corcan-Meadowood residents in conducting an orderly evacuation to the marshalling areas. Simulation exercises may also become part of the training regimens for fire fighters & managers as per the Training Recommendations listed in the *Community Wildfire Protection Plan*.

# **EMERGENCY PLANS**

**Recommendation 19**: Ensure Emergency Plans are kept current and include detailed plans for critical areas like Little Qualicum River Estates.

• This EMERGENCY PREPAREDNESS PLAN to be posted on the LQRV & CMRA websites, edited and updated over time as needed. The Plan was posted on the CMRA website 16 March 2014; posted to the LQRV website 19 May 2014. Document updated 02 June 2014 and presented to Strata Council for posting on LQRV website.

**Recommendation 20:** Improve access and egress for emergency services and residents. Narrow roads and single route ingress/egress in Little Qualicum River Estates, for example, will cause restrictions in emergency evacuations unless there is a coordinated, pre-planned response plan. **Marshalling areas** should be pre-designated. Several safe zones for residents and vehicles should be identified for various situations and made known to residents and emergency services. Identify evacuation corridors. Develop livestock/pet evacuation plans (consider transport/storage/holding areas/care/feeding). Recognize alternatives.

- MARSHALLING AREAS: GRAVEL PITS at Meadowood Way Post box area and behind Meadowood Store provide large, open spaces with little fuel where residents can assemble and await rescue, respond to evacuation orders en masse, or 442 Squadron Cormorant helicopter air rescue if local evacuation routes are blocked.
- 442 SQUADRON provided a CH-149 Cormorant Helicopter Landing Zone Safety Card that requires evacuees to assemble 60 m or 200 ft from the landing site to remain clear of debris affected by rotor downwash upon landing/take-off. Residents assembling at CSA should crouch behind earth berms during landing & takeoff; then wait until the crew disembarks, organizes & selects evacuees into groups and directs them into the helicopter.
- During April and May 2013, 442 Squadron flight crews conducted inspection flights over the gravel pits (LQRV & Firehall) and determined these provided suitable landing sites to evacuate survivors during an emergency. This, if called into action by the RDN Emergency Coordinator.

# EMERGENCY PROGRAM ACT [RSBC 1996] CHAPTER 111

http://www.bclaws.ca/EPLibraries/bclaws\_new/document/LOC/freeside/--%20E%20--/Emergency%20Program%20Act%20RSBC%201996%20c.%20111/00\_96111\_01.xml#section7

# "Power to make regulations

**28** (1) The Lieutenant Governor in Council may make regulations referred to in section 41 of the *Interpretation Act*.

(2) Without limiting subsection (1), the Lieutenant Governor in Council may make regulations as follows:

(g) requiring persons to develop plans and programs in cooperation with one or more local authorities, designated ministries and government corporations and agencies to remedy, alleviate or meet any emergency that might arise from any hazard to persons or property..."

This document satisfies the current legislation at the community level.

#### ENGINEERING

**Recommendation 22**: Increase knowledge by conducting a review of all water sources and options. Map and assess all access routes and any issues associated with them.

- LQRV and Corcan-Meadowood areas need to establish & guarantee a reliable water supply during summer droughts and ensure the Hydrants remain operative, and that the wells can handle sudden demand. Accordingly, there are water tanks located on Corcan road, the Meadowood Firehall, and 2 tanks in the Village.
- The LQRV street map was annotated to illustrate the location of water assets and water access points March 2014 map to be printed on LQRV website and distributed to local Fire Halls and SAR Units.

Recommendation 24: Install signage and keep them current. Examples of signs are:

Fire danger,	Fire reporting information
Evacuation routes	Interpretive (i.e. fire ecology, FireSmart) Campfire information

- The CMRA committee will request improved signage from the RDN to be posted in various locations in the area, as needed.
- A Fire Hazard signs are located facing in-bound traffic at the LQRV gate on Meadowood Way going uphill, plus in the 600 block of Corcan Rd.

**Recommendation 25:** Establish equipment caches and a structural protection unit for the Dashwood Fire Protection Area. Particularly in the higher density areas, consideration should be given to establishing small caches of firefighting tools. A self-contained trailer with sprinklers, pumps and hose located in Dashwood would lessen the reliance on other fire departments for this specialized equipment. Could be set up as a mutual-aide resource with associated cost sharing.

• The CMRA Committee is currently discussing the logistics of building equipment caches at strategic locations in the community. Residents are invited to offer suggestions on the website. The Wildfire Consultant can liaise with the Fire chief to make appropriate technical & tactical recommendations.

**Recommendation 26**: Consider developing and/or enhancing strategic fuel breaks. New developments and future adjacent private land logging should be planned to maximize the defensible space near developed areas.

• Residents should make (hoe) fuel breaks & control lines on their properties; and, where possible drudging ground to discourage grass fires spreading to their homes, removing forest litter, and cutting ladder fuels to prevent crown fires among mature conifers. However, the surrounding forests and crown lands are still heavily cluttered with windfall debris. Clearing combustible fuels from your property improves your chances of a successful insurance claim. Photo-document your efforts.

**Recommendation 28:** Improve access to and from the Corcan/Meadowood area. Alternate ingress/egress would significantly increase safety and improve response time of mutual aide resources such as MNRO fire crews and neighbouring fire departments. At minimum an emergency access point should be created at the junction of Corcan Road and Highway 19; with an interchange as a future goal. Emergency access within Little Qualicum River Estates is severely restricted and alternative ingress/egress would require a feasibility study.

• An alternate evacuation route might be considered via the road that connects the gravel pit at the end of Corcan Rd. and joins Melrose Rd. that leads to the Alberni Highway. THIS ROAD IS NOW PERMANENTLY CLOSED AND WILL NOT BE MAINTAINED BY THE OWNERS (4). RDN STATES THIS IS PREDOMINATELY PRIVATELY OWNED LAND AND THE RDN WILL NOT MAINTAIN THIS ROUTE.

**Recommendation 32:** Explore alternative funding support for private land fuel treatments. Greater buy-in or participation for fuel management treatments on private land would be achieved if there were some publicly-funded incentives. This could take the form of rebates or grants to encourage WUI residents to take action.

- See Recommendation 10. Again, a one-time annual tax reduction on privately owned properties whose owners can photo-document improvements made to meet Fire Smart program recommendations as advised by the Wildfire Consultant.
- The RDN should consider offering a tax rebate as an incentive to property owners of larger acreages (5+) willing to clear any interface areas that abut WUI areas, roads or publically used facilities.
- The RDN could offer sufficient grants to enable local communities to hire foresters to secure (thin forest, drudge lines, remove debris, cut fuel breaks, etc.) on crown lands that border community property.
- The RDN can liaise with the Finance Ministry Insurance Council of BC to draft a policy of incentives to encourage homeowners to follow Community Wildfire Protection Plan (FireSmart) recommendations as well as relevant Emergency Preparedness recommendations to mitigate damage from other natural disasters.
- <u>http://www.insurancecouncilofbc.com/PublicWeb/Home.html</u>
- Upon issuing grants or tax rebates, the RDN can also issue data to the Insurance Council of BC recommending individual property owners who had completed specific Fire Smart recommendations be eligible for reduced homeowner insurance rate; or embed this data in the Property Tax or Rural Homeowner Grant folios for application to incentives by eligible individuals when paying annual taxes.

# ENFORCEMENT & MONITORING & PATROL

The Wildfire Consultant appointed by the Fire Chief and Fire Protection sub-committee members can routinely survey the local community, make observations and recommendations, conduct household audits and liaise with the Fire Chief and RDN officials in order to enforce local and regional by-laws.

# STRATA REGULATIONS

BC Financial Institutes Commission - Strata Property Regulation:

# Minimum liability insurance

**9.2** For the purposes of section 150 of the Act, the strata corporation must obtain and maintain liability insurance for a minimum amount of \$2 000 000.

http://www.fic.gov.bc.ca/index.aspx?p=strata\_property/act\_reg\_forms\_bylaws http://www.bclaws.ca/EPLibraries/bclaws\_new/document/ID/freeside/12\_43\_2000#section16.1

• LQRV Strata does carry requisite insurance.

#### **EMERGENCY MANAGEMENT BC (EMBC) - DISASTER FINANCIAL ASSISTANCE** http://embc.gov.bc.ca/em/dfa\_claims/dfa.html

- When British Columbia has declared an event eligible for Disaster Financial Assistance (DFA), the DFA program can provide financial assistance to restore uninsurable private property and/or public infrastructure damaged in the disaster. Recommendations for DFA are made to Emergency Management BC by local authorities. Citizens are directed to contact their local authority if they have been impacted by a disaster or emergency event.
- To be eligible for assistance, the damage must be from an event which is **uninsurable** including overland flooding and groundwater seepage. Insurable damages, such as sewer or sump pit back-up, water entry from above ground including roofs, windows or other areas of the building that are not at ground level, are not eligible for DFA. Snow load, wind, fire and earthquake damage are also insurable and therefore not eligible for assistance. Damages from certain landslides may be eligible, provided it can be shown that the landslide is the direct result of heavy rainfall or other sudden catastrophic event, and not caused by pre-existing slope instability.

JUSTICE INSTITUTE OF BC-A Guide to the Emergency Program Act 2005

• Disaster financial assistance is no longer administered under the Flood Relief Act. It is now covered by the Emergency Program Act and administered by the Provincial Emergency Program. Its terms have been expanded to include all disasters.

http://www.jibc.ca/library/research-help/web-links/law

DFA is available to qualified applicants for DFA authorized events.

• The application deadline is **90 days** after the DFA authorization date. Please check our website at embc.gov.bc.ca/em or call 1-888-257-4777 to verify the deadline applicable to your specific uninsurable flooding event. EMBC cannot accept applications received after the deadline.

3.0 INFORMATION SPECIFIC TO HOME OWNERS/RESIDENTIAL TENANTS (*applying for Disaster Financial Assistance*) **3.1 Eligibility** http://embc.gov.bc.ca/em/dfa\_claims/dfa.html

A home owner or residential tenant applicant must be the registered titleholder, lessee, or renter of the affected property, which must be, on a day-to-day basis, their principal residence.

# The following definitions pertain to the eligibility of home owner & residential tenant claims:

- Principal residence is defined as a residence occupied by the applicant as their primary home and where the majority of their personal effects are located. To be eligible as a home owner, the applicant must have received, or been eligible to receive, the Home Owner's Grant for the affected residence in the year in which the disaster occurred, and must be listed as the registered owner on the current certificate of title.
- A tenant is defined as a person(s) who occupies a residence in exchange for a monthly fee but who is not the registered owner of the property. A tenant may claim for the damage or loss of personal effects that were in their principal residence and were owned by, and required for, the tenant or any of the other permanent residents of the structure. The owner of the structure may claim for structural damage under the small business category but must qualify as a "small business owner," as defined under the Compensation and Disaster Financial Assistance Regulation, to receive assistance.

# BC MINISTRY OF FINANCE - HOMEOWNER GRANT TAX BULLETIN (2013)

#### http://www.sbr.gov.bc.ca/documents\_library/bulletins/hog\_001.pdf

# Property Damaged or Destroyed by Fire, Flood or Other Natural Disaster

A home owner grant is provided for up to two taxation years to eligible homeowners or occupants who cease to occupy their principal residence due to property damaged or destroyed by fire, flood or other natural disaster. The eligibility criteria are as follows.

- You meet the qualifications of the regular grant.
- You occupied the property as your principal residence immediately before you ceased to occupy the residence.
- The eligible residence was assessed and taxed as an improvement in the tax year that you ceased to occupy the residence.
- The eligible residence is assessed and taxed as an improvement in the tax year that you apply for the home owner grant.
- The eligible residence is not for sale.
- The eligible residence cannot be occupied by any person during the reconstruction or repair.
- You intend to occupy the residence as your principal residence after the reconstruction or repair. You may be absent from the property while it is under reconstruction or repair for more than two taxation years; however, the grant is still only provided for two taxation years. If you do not occupy the home as your principal residence in the first taxation year after the reconstruction or repair, you will be required to repay any home owner grant that you received during your absence.

# **PROPERTY TAX (Reduction)**

**MINISTRY OF FINANCE HOMEOWNER GRANT PROGRAM** enables some tax relief for loss of house/property for up to 2 years following a disaster. According to the RDN Director, Real Property Taxation: *The homeowner can also apply to have a damaged property assessed to \$0.00 under certain severe circumstances.* However, the owner loses the value of the land and this loss is not recoverable under provincial or federal legislation should the owner prefer to build elsewhere.

• See: http://www.sbr.gov.bc.ca/documents\_library/bulletins/hog\_001.pdf

"Property assessments are based on the physical condition of the property and the improvements on the property, so if a major disaster were to occur, BC Assessment (who is responsible for property assessment) would have a responsibility to reassess the property (assuming they were aware of what happened). You would always have the ability to appeal your assessment for the tax year following the occurrence of a major disaster if you feel the property did not reflect the damage that occurred.

Physical condition is assessed as of October 31 of the previous year for the current assessment year (for 2013 assessment purposes, the assessment is based on the physical state as of October 31, 2012). So the issue will become when did the disaster occur? For most forest fires, they can be at their worst in August and September. As property taxes are due on July 2, the timing is such that the next time that taxes are due, there should have been a reassessment of the property to reflect the damage that occurred. Depending on when the disaster occurs, timing differences may occur, but again, the main issue here is that the annual assessment will reflect the physical condition as of the previous October 31, so there will be an adjustment of the property assessment and taxes."

**LEGISLATION** (read your Home Insurance Policy contract wording to understand what compensation you are eligible for following catastrophic loss; consider applying for a more comprehensive package from another company offering blanket buy-out coverage – and observe the following requirements)

# INSURANCE ACT

# [RSBC 2012] Chapter 1

http://www.bclaws.ca/EPLibraries/bclaws\_new/document/LOC/freeside/--%20I%20--/17\_Insurance%20Act%20RSBC%202012%20c.%201/00\_Act/12001\_02.xml

#### Part 2 — General Insurance Provisions

#### **Requirements after loss**

- 6. (1) On the happening of any loss of or damage to insured property, the insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9,
  - (a) immediately give notice in writing to the insurer,
  - (b) deliver as soon as practicable to the insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration,
    - (i) giving a **complete inventory of that property** and showing in detail quantities and cost of that property and particulars of the amount of loss claimed,
    - (ii) stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,
    - (iii) stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured,
    - (iv) stating the amount of other insurances and the names of other insurers,
    - (v) stating the interest of the insured and of all others in that property with particulars of all liens, encumbrances and other charges on that property,
    - (vi) stating any changes in title, use, occupation, location, possession or exposure of the property since the contract was issued, and
    - (vii) stating the place where the insured property was at the time of loss,
  - (c) if required by the insurer, give a complete inventory of undamaged property showing in detail quantities and cost of that property, and
  - (d) if required by the insurer and if practicable,
    - (i) produce books of account and inventory lists,
    - (ii) furnish invoices and other vouchers verified by statutory declaration, and
    - (iii) furnish a copy of the written portion of any other relevant contract.
  - (2) The evidence given, produced or furnished under subparagraph (1) (c) and (d) of this condition must not be considered proofs of loss within the meaning of Statutory Conditions 12 and 13.

# Fraud

7. Any fraud or wilfully false statement in a statutory declaration in relation to the particulars required under Statutory Condition 6 invalidates the claim of the person who made the declaration.

# Who may give notice and proof

- 8. Notice of loss under Statutory Condition 6 (1) (a) may be given and the proof of loss under Statutory Condition 6 (1) (b) may be made
  - (a) by the agent of the insured, if
    - (i) the insured is absent or unable to give the notice or make the proof, and
    - (ii) the absence or inability is satisfactorily accounted for, or

(b) by a person to whom any part of the insurance money is payable, if the insured refuses to do so or in the circumstances described in clause (a) of this condition.

#### Salvage

- 9. (1) In the event of loss or damage to insured property, the insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract, including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property
  - (2) The insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the insured under subparagraph (1) of this condition.

#### Entry, control, abandonment

- 10. After loss or damage to insured property, the insurer has
  - (a) an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and
  - (b) after the insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but
    - (i) without the insured's consent, the insurer is not entitled to the control or possession of the insured property, and
    - (ii) without the insurer's consent, there can be no abandonment to it of the insured property.

#### In case of disagreement

- 11. (1) In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the *Insurance Act*, whether or not the insured's right to recover under the contract is disputed, and independently of all other questions.
  - (2) There is no right to a dispute resolution process under this condition until
    - (a) a specific demand is made for it in writing, and
    - (b) the proof of loss has been delivered to the insurer.

#### When loss payable

12. Unless the contract provides for a shorter period, the loss is payable within 60 days after the proof of loss is completed in accordance with Statutory Condition 6 and delivered to the insurer.

#### **Repair or replacement**

- (1) Unless a dispute resolution process has been initiated, the insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within 30 days after receiving the proof of loss.
  - (2) If the insurer gives notice under subparagraph (1) of this condition, the insurer must begin to repair, rebuild or replace the property within 45 days after receiving the proof of loss, and must proceed with all due diligence to complete the work within a reasonable time.

# Notice

- 14. (1) Written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the province.
  - (2) Written notice to the insured may be personally delivered at, or sent by registered mail addressed to, the insured's last known address as provided to the insurer by the insured.

# **EMERGENCY PROGRAM ACT COMPENSATION AND DISASTER FINANCIAL ASSISTANCE REGULATION**

http://www.bclaws.ca/EPLibraries/bclaws\_new/document/LOC/freeside/--%20E%20--/ /Emergency%20Program%20Act%20RSBC%201996%20c.%20111/05\_Regulations/10\_124\_95.xml#section9

# Claimant must act to protect property

16 Assistance for an accepted claim may be reduced or denied if, in the minister's opinion, the claimant took no or insufficient action to protect the claimant's property before, during or after the occurrence of a disaster.

Division 4 — Process for Payment of Assistance

# **Payment process**

**19** (1) In this section "**adjuster**" means a person appointed to act as an adjuster under subsection (2).

(2) If a disaster occurs for which assistance may be provided under this Part, the minister must appoint one or more persons to act as adjusters for the area affected by the disaster.

(3) A person seeking assistance under this Part must, within 90 days after the Lieutenant Governor in Counsel or the minister makes a determination under section 8 (2) that disaster financial assistance may be provided, notify the Provincial Emergency Program that assistance will be sought.

(4) On receipt of a notification under subsection (3), the Provincial Emergency Program must

(a) provide to the applicant a form to be completed by the applicant to apply for assistance, and

(b) notify the applicant of the identity of the persons appointed as adjusters and the means by which those persons may be contacted.

(5) The applicant must, promptly after receipt by the applicant of the form referred to in subsection (4) (a), provide to an adjuster the completed application form along with all available documentation in support of the claim including invoices for any essential goods or services acquired before the application was submitted.

(6) An adjuster who receives the documentation referred to in subsection (5) must determine the amount of assistance the adjuster considers appropriate under this regulation and must notify the claimant of that determination.

(7) The adjuster must notify the Provincial Emergency Program of the amount of assistance that the adjuster recommends under this regulation and must include a statutory declaration of the applicant in which the applicant must

(a) indicate whether the applicant agrees with the recommendations of the adjuster, and

(b) if the applicant disagrees with parts of those recommendations, state which parts the applicant is in disagreement with and why.

(8) After receiving a notice from an adjuster under subsection (7), the Provincial Emergency Program must review the adjuster's recommendation and must notify the adjuster, in writing, of the results of that review and, if some or all of the claim has been accepted by the Provincial Emergency Program, of the amount of assistance that is to be provided to the applicant and the adjuster must advise the applicant of that amount.

(9) After the amount of assistance that is to be provided to an applicant under this section has been determined, the Provincial Emergency Program must promptly pay that amount to the applicant.

# EMERGENCY PROGRAM ACT [RSBC 1996] CHAPTER 111

http://www.bclaws.ca/civix/document/id/complete/statreg/96111\_01#section7

# POWERS OF MINISTER IN DECLARED STATE OF EMERGENCY

**10** (1) After a declaration of a state of emergency is made under section 9 (1) and for the duration of the state of emergency, the minister may do all acts and implement all procedures that the minister considers necessary to prevent, respond to or alleviate the effects of an emergency or a disaster, including any or all of the following:

(a) implement a Provincial emergency plan or any Provincial emergency measures;

(b) authorize a local authority to implement a local emergency plan or emergency measures for all or any part of the jurisdictional area for which the local authority has responsibility;

(c) require a local authority for a municipality or an electoral area to implement a local emergency plan or emergency measures for all or any part of the municipality or electoral area for which the local authority has responsibility;

(d) acquire or use any land or personal property considered necessary to prevent, respond to or alleviate the effects of an emergency or disaster;

# (e) authorize or require any person to render assistance of a type that the person is qualified to provide or that otherwise is or may be required to prevent, respond to or alleviate the effects of an emergency or disaster;

(f) control or prohibit travel to or from any area of British Columbia;

(g) provide for the restoration of essential facilities and the distribution of essential supplies and provide, maintain and coordinate emergency medical, welfare and other essential services in any part of British Columbia;

(h) cause the evacuation of persons and the removal of livestock, animals and personal property from any area of British Columbia that is or may be affected by an emergency or a disaster and make arrangements for the adequate care and protection of those persons, livestock, animals and personal property;

(i) authorize the entry into any building or on any land, without warrant, by any person in the course of implementing an emergency plan or program or if otherwise considered by the minister to be necessary to prevent, respond to or alleviate the effects of an emergency or disaster;

(j) cause the demolition or removal of any trees, structures or crops if the demolition or removal is considered by the minister to be necessary or appropriate in order to prevent, respond to or alleviate the effects of an emergency or disaster; (k) construct works considered by the minister to be necessary or appropriate to prevent, respond to or alleviate the effects of an emergency or disaster;

(1) procure, fix prices for or ration food, clothing, fuel, equipment, medical supplies or other essential supplies and the use of any property, services, resources or equipment within any part of British Columbia for the duration of the state of emergency.

# MANDATORY ASSISTANCE

25 (1) If a person who is authorized to do so under section 10 (1) (e) or 13 (1) makes an order requiring a person to provide assistance, the person named in the order must provide the assistance required by the order.

- This can be interpreted as meaning that anyone who is known to have access to heavy equipment, large diesel generators, larger chainsaws, vehicles such as graders, backhoes, etc. can be required to provide assistance to designated Emergency Personnel to help clear debris from roads to enable fire crews access to an affected area.
- As such, owners of such equipment should give thought as to how they will be expected to provide assistance or equipment according to current legislation.
- Any use or loss of commandeered property will be compensated by the BC Government.

#### NOTE:

This document will be periodically updated to reflect relevant changes and improvements going forward. LQRV/CMRA residents are encouraged to participate in Emergency Preparedness initiatives, meetings and seminars hosted by the Nanaimo Regional District and the CMRA Team.

If the reader has any comments or suggestions please contact the author at: <u>lqrv.emergency.prep@gmail.com</u>

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