



# **FLOOD RECOVERY INFORMATION PACKAGE**

# KEY INFORMATION

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## **fvr.d.ca/2021floods**

For the most up-to-date information and resources, please visit our website at [www.fvr.d.ca/2021floods](http://www.fvr.d.ca/2021floods). Information is subject to change and our website will have the most current information.

## **Red Cross**

Call the Red Cross at 1-800-863-6582 to register for financial assistance.

## **Team Rubicon**

For help with flood clean up, call Team Rubicon at 1-236-597-7375 or email [request\\_assistance@teamrubicon.ca](mailto:request_assistance@teamrubicon.ca).



# **RETURNING HOME & CLEANING UP**



On the ground since early November, **Team Rubicon Canada**, a veteran-led disaster response charity, has landed in the Fraser Valley. Our highly skilled disaster response experts are assisting the Fraser Valley Regional District (FVRD) with immediate urgent needs.

Now that the FVRD has transitioned into the recovery phase after the storm, Team Rubicon volunteers are leading strike teams that are providing services, at no cost to homeowners, to help residents clean out homes and remove debris in affected communities. Team Rubicon volunteers are led by veterans of the military and emergency services as well as skilled civilians. They have the expertise and specialized equipment to quickly assess damage to properties and put together a plan to work on homes safely.

If your home is located in the FVRD or in Abbotsford and you would like to request our services, our Operations Centre can be reached by email at:

**Email: [Request\\_Assistance@TeamRubicon.ca](mailto:Request_Assistance@TeamRubicon.ca)**

**Phone: 1-236-597-7375**

Team Rubicon is a non-profit organization that serves communities by mobilizing veterans and highly trained civilians from all walks of life. We leverage the skills and experiences of our volunteers to help people prepare, respond, and recover from disasters and humanitarian crises. For more information on our organization visit

**[Team-Rubicon.ca](http://Team-Rubicon.ca)** or follow us on social media **[@TeamRubiconCAN](https://www.instagram.com/TeamRubiconCAN)**.

## Waste Haulers

Company	Website	Phone
<a href="#">Emterra Environmental</a>	<a href="https://www.emterra.ca/">https://www.emterra.ca/</a>	
<a href="#">First Class Waste Services</a>	<a href="http://firstclassgroup.ca/">http://firstclassgroup.ca/</a>	604 823 2116
<a href="#">GFL Environmental</a>	<a href="https://gflenv.com/our-services/">https://gflenv.com/our-services/</a>	
<a href="#">Maple Leaf Disposal</a>	<a href="https://mapleleafdisposal.com/">https://mapleleafdisposal.com/</a>	604-533-4993
<a href="#">Pioneer Disposal</a>	<a href="http://www.pioneerdisposal.com/">http://www.pioneerdisposal.com/</a>	1-844-646-6337
<a href="#">Remple Disposal</a>	<a href="http://www.rempedisposal.com/">http://www.rempedisposal.com/</a>	604.621.4044
<a href="#">Revolution Resource Recovery</a>	<a href="https://wearerevolution.ca/">https://wearerevolution.ca/</a>	604 539 1900
<a href="#">Smithrite Disposal</a>		
<a href="#">Super Save Group</a>		
<a href="#">Urban Impact</a>	<a href="https://urbanimpact.com/">https://urbanimpact.com/</a>	604 273 0089
<a href="#">Valley Waste</a>	<a href="https://valleywaste.ca/">https://valleywaste.ca/</a>	604 792 6070 (Chilliwack) 604 852 3285 (Abbotsford)
<a href="#">Waste Connections of Canada</a>	<a href="https://www.wasteconnectionscanada.com/">https://www.wasteconnectionscanada.com/</a>	
<a href="#">Waste Management</a>	<a href="https://www.wm.com/ca/en">https://www.wm.com/ca/en</a>	
<a href="#">White Disposals Ltd</a>		

Please note that mention of any waste hauler on this website does not constitute endorsement or recommendation of the hauler by the Fraser Valley Regional District.

## CLEANING UP AFTER THE FLOOD

### General Information



Picking up the pieces and restoring homes and lives in the wake of widespread flood damage is one of the toughest things people who have experienced such trauma ever have to face. Following a flood, it is important to restore your home as soon as possible so your health is protected and further damage to your house and its contents is prevented.

Flood damage is harmful, not only because water causes walls or floors to buckle and supports to weaken, but also because contamination from sewage and other pollutants pose a serious health hazard.

Another potential longer-term danger from flooding is the possible growth of moulds, which may present a health hazard. Moulds thrive in damp conditions, so it is crucial to dry everything quickly.

Following are some tips about what to do and what not to do after a flood.

#### **Before moving back into your house:**

- Ensure access to your house is safe, and that there are no downed power lines, road washouts or debris posing a travel danger in your community.
- Complete a perimeter check of your house and note any structural or other damage. If serious, contact the local building inspector or a structural engineer for advice.
- Take photographs and keep a record of the damage for government agencies involved in flood relief efforts.
- Make a list of things you need to have to start cleaning up and repairing damage.
- Organize and develop a recovery plan.
- If you smell volatile fumes such as gasoline, natural gas or propane, leave the property immediately and call your local gas company or fire department.
- Do not attempt to turn the power back on in your home until wiring has been inspected by an electrical inspector or electrician. If the power must be reconnected by BC Hydro, they require a written declaration before restoring service.

#### **Entering your house:**

- Stay out of buildings if floodwaters remain around or in the building and ensure that BC Hydro has disconnected the electricity before you enter.
- If the building is primarily water-free, ensure that your main power switch is turned off at the breaker box. If conditions are wet/damp around the breaker box, stand on a dry board and use a dry stick to turn off the switch.
- Keep extension cords out of the water.
- For all heating systems and large appliances, whether they are wood, gas, propane or electric, ensure that you have equipment thoroughly inspected by a qualified technician before using again. If equipment has been submerged in floodwater, you may need to replace some or all parts such as gas control valves, circuit breakers, fuses, filters, blower motors and switches and controls. It is often cheaper to replace this equipment than to try to repair it.
- Inspect the building for buckled walls or floors, and look out for holes or broken glass and other hazardous debris.

- If your well has been flooded, assume that the water in your home is not safe to drink. You will probably have to disinfect your well before it is safe to use it. Check with your local environmental health officer to find out how to do this. If you are on a public water system, listen to your local media for news from the public health authorities on whether or not your water is safe to drink.
- Your local Health Authority will release Boil Water Advisories as necessary. You may want to read "How to Disinfect Drinking Water" found at <http://www.healthlinkbc.ca/healthfiles/hfile49b.stm>.
- Flooding may cause damage to your sewage disposal field if you use the system before floodwaters have dropped below the distribution trenches in your septic field. Talk to your local environmental health officer before using your septic system after a flood.
- Have floor drains and sump pumps flushed and disinfected.
- Pour two litres of chlorine bleach evenly over any standing water in your home and stir the bleach and water together as much as possible. Repeat every four days as long as the water remains.

### **Cleaning up:**

- Contact your insurance agent to verify if damage caused by flooding is covered by your policy.
- When British Columbia has declared an event eligible for Disaster Financial Assistance (DFA), this program can provide financial assistance to help individuals and communities recover from catastrophic events, which have resulted in uninsurable property and infrastructure damage. DFA applications and other brochures are available at all Emergency Management BC locations and from our website at <https://www2.gov.bc.ca/gov/content/safety/emergency-management>.
- If damaged contents must be thrown away, take pictures of the items and make a list of items that have been damaged or lost. Keep track, on a daily basis, of the number of hours you and your family or friends spend cleaning up your property and keep receipts if you have to hire equipment or suppliers to assist you with clean up. This documentation will be useful if you are making an insurance claim or applying for Disaster Financial Assistance.
- Discard food in the freezer or refrigerator, boxed foods, fresh vegetables and fruit, bottled drinks and home preserves, as well as medicines, cosmetics and toiletries if there is water damage.
- Wash and disinfect all dishes and utensils in boiling water or a diluted bleach solution of one part bleach to 10 parts water or a non-ammonia dish detergent.
- Remove water from your flooded home slowly. Drain in stages, about a third of the volume daily. If you remove it too quickly, the walls or floor may buckle.
- If you use a gas or kerosene driven water pump to drain floodwater from your home, make sure you have a way to ventilate exhaust fumes.
- Do not heat your home more than above outdoor temperature until all the water has been removed.
- Open windows and doors to air naturally. Ventilate or dehumidify the house until it is completely dry.
- Clean, disinfect, rinse and dry all surfaces, wall and floor areas of the house that were flooded.
- To avoid inhaling fumes, you may want to wear a charcoal respirator while doing this job.
- Replace drywall and insulation at least half a metre above the high water line.
- Replace flooring that has been deeply penetrated by floodwater or sewage.
- Throw away any loose or batt insulation that was wet. Only rigid foam insulation can be salvaged, after removing, cleaning and drying.
- Attack moulds and bacteria aggressively as they can aggravate allergies, asthma and other health problems. If moulds are present inside the house, clean them up with a chlorine bleach solution (one part bleach to 10 parts water).
- If moulds persist, more drastic measures must be taken. The only way to avoid moulds is to keep surfaces dry and to keep the relative humidity low.
- Clear your yard of debris and refuse left outside by floodwaters, since these will attract animals and insects.
- Check any chemical containers for spillage or water damage, put them in a safe area, and contact your local authority about disposal procedures.



### MANAGING MOULD AND HEALTH RISKS

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Cleaning up after a flood can pose health risks. You may see or smell mould on clothing, drywall, furniture, cardboard boxes or books, but it may also be hidden under or behind items like carpet, cushions or walls.

Mould grows in wet and damp conditions. It's less likely to grow if your home and furnishings are dry within 48 hours after a flood. This will help prevent mould, which can continue to damage your home long after.

Pregnant women, children, the elderly, pets and those with asthma, allergies or other health problems should not be in or near the area where the mould is being cleaned up.

Identify all mouldy items. Place and seal items in a plastic bag and dispose it. It's important to wash your hands thoroughly after mould cleanup, as well as change your clothes.

If you rent your home, speak to your landlord about any moisture or mould problems. It may be the responsibility of the owner or landlord to address the problem. If you own a condo unit or workspace, be sure to consult with the Condominium Board before taking any action.

Consider seeking professional assistance to identify the right corrective actions to be taken inside your home.

**TIP:** Before you start your cleanup activities, call your insurance representative or company. Most insurers have a 24-hour claims service. See **page 25** for more info.

### HOW TO CLEAN YOUR HOME

Before you begin cleaning up, be sure to open all interior and exterior doors and windows, allowing air to flow freely through the space. Do not use fans if mould is present, as this can spread the mould to new areas.

Scrub all washable surfaces with a household bleach solution or unscented soap solution. These areas include window sills, concrete surfaces, hard surfaces and tiles. Dry the surfaces quickly.

#### Essential list of items for cleaning mould:

- Bucket
- Stiff bristle brush
- Cleaning clothes
- Goggles
- N-95 respirators, or ones that provide more protection (check packaging for “N-95”) available at hardware stores. Be sure to read the directions for proper use.
- Protective rubber gloves
- Waterproof rubber boots
- Dish detergent
- Household bleach

#### Cleaning solutions:

- A bleach solution is made up of 1-part bleach to 10-parts clean water.
- You can make a baking soda solution by adding a ¼ tablespoon of baking soda to a spray bottle of warm water.
- A soap solution can be made by combining unscented detergent and warm water.



*Mould cannot be properly cleaned from many porous materials. Instead, dispose of materials that cannot be dried within 48 hours.*

### What to discard:

- Remove and discard flooring that has been soaked by flood water.
- Remove all wet drywall, going at least 30 cm above the flood water level.
- Dispose of all wet items that do not dry quickly, including:
  - insulation and drywall
  - paper and cardboard products
  - carpets
  - pillows and cushions
  - particleboard furniture
  - furniture coverings
  - mattresses and box springs
  - perishable foods, foods or medicines packaged in cardboard or plastic
  - stuffed toys

**NOTE:** Mould that comes back after cleaning is usually an indication that the source of moisture has not been removed. If this happens, always seek professional assistance.

**NOTE:** Painting or caulking over mouldy surfaces like drywall does NOT kill mould and does not stop it from growing back. If the mould is underneath the paint, the drywall will need to be removed and replaced.



## Gas and Electrical Equipment Safety in Floods

There are serious gas and electrical implications to consider if you are living or working in an area experiencing flooding. The BC Safety Authority (BCSA) reminds homeowners and businesses to take precautions with gas and electrical appliances when flooding has occurred.

Electrical and gas equipment exposed to flood waters can be dangerous if it is re-energized and used without being properly inspected by a licensed contractor.

Moisture, debris and contaminants in flood-damaged equipment or appliances can sometimes be hidden and cause serious risks.

Extreme precautions must be taken when returning to a flood-damaged area.

- If you smell natural or propane gas, leave the area immediately and call your gas utility. (Natural Gas and Propane smell like rotten eggs)
- If the main power and gas are still turned on, shut them off to areas affected by flooding or wetting and do not step on a wet area if you must touch the main electrical panel. If any energized electrical equipment is still flooded notify the electrical utility to disconnect the power.
- Do not plug in or turn on any flood-damaged appliance or system. Call a licensed gas or electrical contractor to do an inspection first.

For a list of licensed contractors in your area please visit our web site at [www.safetyauthority.ca](http://www.safetyauthority.ca) or call our toll free phone number at 1-866-566-7233

Please also review our Emergency Flood Protocol For Re-Energizing Electrical & Gas Equipment

[Post Flood Protocol for Re-energizing electrical and gas equipment.pdf](#)

Information Bulletin No: B-E3 G5 070608 2 on our website

[www.safetyauthority.ca](http://www.safetyauthority.ca) | Safe technical systems. Everywhere.



British Columbia Safety Authority

#14 – 600 Industrial Rd No 1, Cranbrook BC V1C 4C6 T 250.426.1277 1.866.566.7233 F 250.426.1278 [www.safetyauthority.ca](http://www.safetyauthority.ca)  
FRM-1313-01

## **FORTIS BC & NATURAL GAS SERVICES WITHIN THE FVRD**

FortisBC is working in collaboration with the FVRD and emergency officials to maintain and restore natural gas service to customers, where possible. Safely restoring natural gas service to customers is our top priority. We continue to closely monitor the area and have crews available to assist where needed.

### **Natural Gas Services**

If electrical, gas or heating equipment is subjected to water from the flood, it may become damaged, making it inoperable or unsafe. FortisBC crews are continuing damage assessments in the areas most heavily affected by flooding. The assessments are to determine if the meters and natural gas appliances were potentially submerged or damaged by floodwaters. Any property that has been designated as unsafe by the FVRD will not have their service restored.

The primary indicator we look at is whether there is evidence that the regulator on the meter set, which controls the gas pressure to the premises, had been underwater. If it has, there is the risk that it may be damaged from debris, mud or other foreign substances interfering with how the meter operates safely.

FortisBC crews will leave tags with further instructions at the properties where we are unable to restore natural gas service, and we ask that people returning home follow the tag instructions to have service restored:

- **Red tag:** If it is clear the meter set was submerged in floodwater, our crews will shut the gas off and red tag the meter. A red tag requires that a licensed gas contractor performs a full assessment of the appliances, and confirms they are safe to operate and that we can restore service. We will then visit the premises to repair the meter set, if necessary, as well as remove the lock and relight the appliances.

When residents return, if the service valve on your natural gas meter is turned to the "off" position (crosswise to the pipe) do not turn it on yourself. When a technician does turn on your natural gas meter, your appliances will need to be relit. While some appliances automatically relight, others will need to be relit manually.

- It's important that residents and businesses do not try to put damaged or potentially compromised natural gas meters or appliances back in service yourself. If your appliances are not working, are damaged or potentially compromised, or you've received a tag from FortisBC, have your appliances inspected by a licensed gas contractor before they are relit.

Restoration of service will follow necessary repairs to the property and only after a licensed contractor confirms it's safe.

### **Click or call before you dig**

Flood waters can shift the surface of earth and either expose or reduce the amount of dirt covering natural gas lines. If you discover an exposed gas line, don't try to repair it. Call the FortisBC emergency line immediately at 1-800-663-9911 (24 hours).

If you're removing debris or digging for any reason during or after a flood, click or call [BC 1 Call](#) first at 1-800-474-6886 to find out where gas lines and buried utilities are. Let the agent know you have been

impacted by a flood and FortisBC will prioritize your request and email your natural gas line location information immediately.

If you do not have access to email, let BC 1 Call know and they will ensure FortisBC calls you to provide natural gas line location information over the phone.

### **Billing Relief**

FortisBC customers who have been under evacuation order for more than five days as a result of this flooding will qualify to receive a bill credit to cover energy used at their home or business during this time. Customers can find full information about this credit on our website and are encouraged to contact us with any concerns about their bill. More information can be found on our [billing support webpage](#).

We will make the billing relief process simple and are dedicated to working directly with customers on their specific circumstances that are affecting their account and their service. Customers can contact us if they have concerns about their bills or their services at 1-888-224-2710.

We encourage all FortisBC customers to visit our [Service Alert page](#) for updates as well as [fortisbc.com/floods](http://fortisbc.com/floods) for specific information on preparing for potential floods, evacuating your premises, protecting appliances and what to do after a flood.

# Flood electrical safety information

## What to do when on evacuation order

- Turn off the electrical main power switch only if the building is dry.
- Move portable electrical items to somewhere not at risk of flooding.
- Don't enter flooded basements or buildings that may have energized wires or appliances. Don't touch damp walls.
- If you're boating in a flooded area, avoid power lines and avoid boating when it's dark.

## ELECTRICITY SERVICE DURING AN EVACUATION

We try to keep power on for as long as possible in communities affected by evacuation orders and alerts. Power will only be disconnected when there's an immediate threat to BC Hydro infrastructure or if there's a safety concern for the public or emergency responders. Note: BC Hydro crews will be restricted from entering evacuated areas to restore power.

## What to do after you return home from an evacuation

- Remember that gas and electrical hazards may still exist long after flood waters recede.
- Contact a licensed contractor to inspect for any safety hazards and ensure it is safe for you and your family.
  - Electrical appliances or systems damaged by flooding can be dangerous if they're re-energized and used without being properly inspected by a licensed contractor.
  - Visit [technical-safety.com](https://www.technical-safety.com) to find a contractor in your area.
- Visit [cdc.gov](https://www.cdc.gov) for information on food safety following a flood.

**If your power has been disconnected, follow the below steps to have it reconnected. There's no charge to have your service reconnected following an evacuation.**

1. Contact a qualified electrical contractor to inspect your electrical equipment and appliances. Visit [technical-safety.com](https://www.technical-safety.com) to find a qualified electrical contractor in your area.
2. The contractor will conduct a safety assessment of your property and apply for a permit from Technical Safety BC. In some cases, if emergency repairs are required, these may be conducted prior to a permit being issued. See [Technical Safety BC's emergency repairs bulletin](#) or call Technical Safety BC at 1 866 566 7233 for more details.
3. Your contractor will advise BC Hydro when it's safe for your power to be reconnected.
4. We'll arrange to have a crew reconnect your power within 24 hours. This is dependent on our crews being able to safely access the area.

### CONTACTING BC HYDRO

Call 1 800 BCHYDRO  
(1 800 224 9376)

Monday to Friday:  
7 a.m. to 8 p.m.

Saturday:  
9 a.m. to 5 p.m.

Closed Sundays and  
holidays

## EVACUEE BILL HELP

BC Hydro waives charges for residential and small business customers while placed on an evacuation order that lasts five days or longer. We also offer flexible bill payment plans for when you're able to return home.

Visit [bchydro.com/evacueehelp](https://www.bchydro.com/evacueehelp) or call 1 800 BCHYDRO for more information.

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## INFORMATION BULLETIN

For Immediate Release  
2021HLTH0075-002291  
Nov. 30, 2021

Ministry of Health

### **Information for owners of sewer systems in flooded areas**

VICTORIA – The Province is advising owners of sewer systems who live in flooded areas of B.C. about potential risks for human health and the environment, and how to mitigate them.

During flooding and while standing water persists, sewer systems cannot function properly. Flooding can also lead to saturated soil conditions, erosion or land surface changes that can damage systems or change how the system functions after water recedes. A damaged or failed system may result in sewage backed up into the home, contaminated drinking water, or other unsanitary conditions.

People who own or are responsible for an on-site sewer system that has been affected by flooding should contact an authorized person to assess the proper functioning of the system. If it is not functioning properly, they should stop using the system and shut off power to any pumps while assessing the cause of the problem. The following resource will help take appropriate action to protect human health and the environment:

[https://www2.gov.bc.ca/assets/gov/health/keeping-bc-healthy-safe/health-emergency-response/sewage\\_systems\\_and\\_flooding.pdf](https://www2.gov.bc.ca/assets/gov/health/keeping-bc-healthy-safe/health-emergency-response/sewage_systems_and_flooding.pdf)

The Sewerage System Regulation requires an authorized person to conduct construction, including repairs and maintenance, of on-site systems. For more information about authorized people and other resources related to onsite systems:

<https://www2.gov.bc.ca/gov/content/environment/waste-management/sewage/onsite-sewage-systems/onsite-sewage-system-management>

In some cases, local governments will have guidance, support or bylaws relating to sewer systems. Check with them for more resources.

For questions about on-site system administration, drinking water safety or public health in regions of B.C., contacts for each health authority are found here:

<https://www2.gov.bc.ca/gov/content/environment/air-land-water/water/water-quality/drinking-water-quality/health-authority-contacts>

For more general information on onsite sewerage systems administration, please visit your health authority's website:

First Nations Health: <https://www.fnha.ca/about/news-and-events/news/important-flood-safety-information>

Fraser Health: <https://www.fraserhealth.ca/health-topics-a-to-z/onsite-sewerage-systems/resources-for-onsite-sewerage-systems-property-owners-and-authorized-persons#.YZVzLPnMKUk>

Interior Health: <https://www.interiorhealth.ca/health-and-wellness/natural-disasters-and->



[emergencies/floods-and-landslides](#)

Island Health: <https://www.islandhealth.ca/learn-about-health/environment/sewerage-subdivision>

Northern Health: <https://www.northernhealth.ca/health-topics/flood-information>

Vancouver Coastal Health: <http://www.vch.ca/public-health/environmental-health-inspections/healthy-built-environment/sewer-systems-filings>

**Contact:**

Ministry of Health

Communications

250 952-1887 (media line)

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Connect with the Province of B.C. at: [news.gov.bc.ca/connect](https://news.gov.bc.ca/connect)



## SEWAGE SYSTEMS AND FLOODING

### Safety, Sanitation, and Clean-up

[Private Sewage Systems](#)

[Municipal Systems](#)

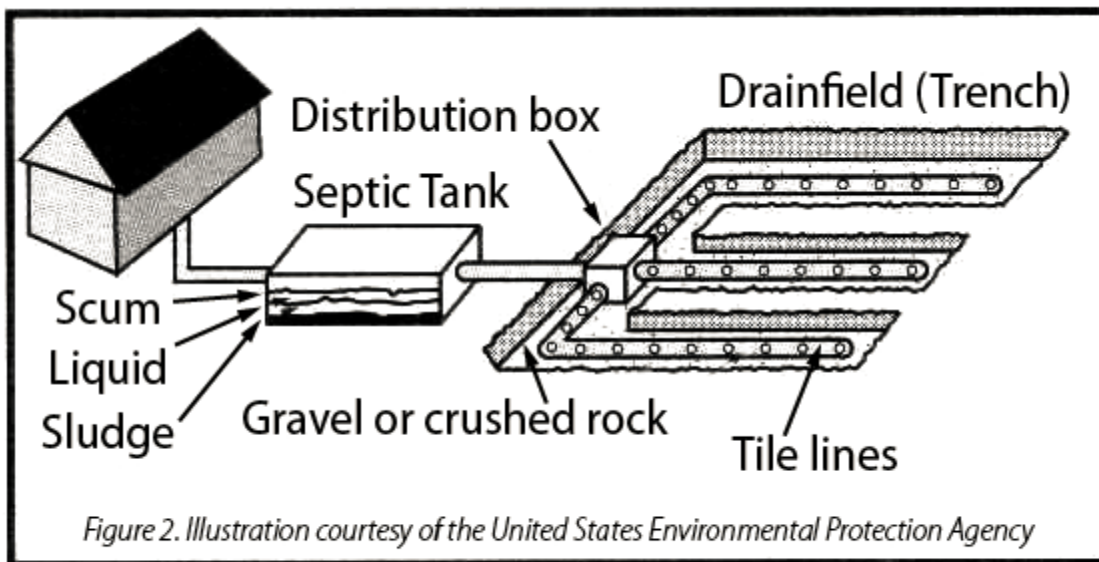
[Outhouses](#)

[Additional Resources](#)

### PRIVATE SEWAGE SYSTEMS

Flooding of a private sewage system can be a hazardous situation for homeowners. It may result in sewage backed-up into the home, contaminated drinking water, and lack of sanitation until the problem is fixed. However, it is possible to prepare for high water conditions so that you are able to respond appropriately to emergency flooding.

When flooding or saturated soil conditions persist, a private sewage system cannot function properly. Soil treatment systems for wastewater rely on aerobic (with oxygen) conditions to reduce the amounts of chemicals and living organisms (viruses, bacteria, and protozoa). When soil is saturated or flooded, those hazardous materials can enter the groundwater and your drinking water supply.



## Schematic of a Drainfield



## Before flooding

If you are prepared when flooding occurs, your family can be safe and your system should survive. To prepare for a flood, you should:

- **Ensure all septic tanks are full of liquid.**

Avoid pumping your tanks in the high-water season; empty tanks are buoyant and may “pop” out of the ground during flooding.

- **Plug floor drains, if necessary, to keep sewage from backing up into the basement.**

Floodwaters may still enter the basement through cracks and seams, however.

## During flooding

- **Discontinue use of your private sewage system.**

If the soil is saturated and flooded, the wastewater will not be treated and will become a source of pollution. Conserve water as much as possible while the system restores itself and the water table falls. Use portable toilets, if possible, or use any large container with a tight-fitting lid for a temporary toilet. Line the container with a plastic bag. After each use, add chlorine bleach or disinfectant to stop odour and kill germs. If necessary, bury wastes on high ground far away from your well and/or any drinking water source.

- **Shut off power to a sewage lift pump if you have one in the house or in a pump chamber (mound, in-ground pressure, at-grade systems).**

- **Prevent silt from entering septic systems that have pump chambers.**

When the pump chambers are flooded, silt may settle in the chambers and will clog the drain field, if it is not removed.

- **Remember that a well may become contaminated during a flood.**

Therefore, **DO NOT DRINK THE WATER**. Drink bottled water until you have tested your drinking water. If bottled water is unavailable and you have no alternative source, disinfect, or boil your water before drinking. Contact your local [health authority](#) for disinfection instructions and information about getting your water tested.

- **Do not bathe or swim in floodwater.**

It may contain harmful organisms.



Contaminated flood waters can enter wells

## After flooding

- **Do not use the sewage system until water in the disposal field is lower than the water level around the house.**

- **If you suspect damage to your septic tank, have it professionally inspected and serviced, i.e., contact an [authorized person](#).**

Signs of damage include settling or the inability to accept water. Most septic tanks are not damaged by a flood since they are below ground and completely covered. However, sometimes septic tanks or flood chambers become filled with silt and debris, and must be professionally cleaned. If tile lines in the



disposal field are filled with silt, a new system may need to be installed in new trenches. Because septic tanks may contain dangerous gases, only trained specialists should repair them.

The Sewerage System Regulation requires an [authorized person](#) to for the construction (including repairs) and maintenance of a septic system.

- **Discard any items that are damaged by contaminated water and cannot be steam cleaned or adequately cleaned and disinfected.**

- **Do not pump water out of basements too quickly.**

Exterior water pressure could collapse the walls.

- **If sewage has backed up into the basement, clean the area and disinfect the floor with a chlorine solution of one-half cup of chlorine bleach to 4.5 litres (1 gallon) of water.**

- **Do not open the septic tank for pumping while the soil is still saturated or flooded.**

Mud and silt may enter the tank and end up in the drain field. Furthermore, pumping out a tank that is in saturated soil may cause it to “pop out” of the ground which may damage the inlet and outlet pipes. (Likewise, recently installed systems may “pop out” of the ground more readily than older systems because the soil has not had enough time to settle and compact.)

- **If the septic system backs up into the house, check the tank first for outlet blockage.**

Flooding of the septic tank will have lifted the floating crust of fats and grease in the septic tank. Some of this scum may have floated and/or partially plugged the outlet tee. Clean up any floodwater in the house without dumping it into the sink or toilet and allow enough time for the water to recede. Floodwaters from the house that are passed through or pumped through the septic tank will cause higher flows through the system. This may cause solids to transfer from the septic tank to the drain field and will cause clogging.

- **Pump the septic system as soon as possible after the flood once the soil is no longer saturated or flooded.**

Be sure to examine all electrical connections for damage and ensure they are dry and clean before restoring electricity. Be sure to pump both the tank and lift station (if you have one). This will remove silt and debris that may have washed into the system.

- **Do not compact soil over the soil absorption field by driving or operating equipment over the area.**

Saturated soil is especially susceptible to compaction, which can reduce the soil absorption field’s ability to treat wastewater and may lead to system failure.

- **Ensure the septic tanks manhole cover is secure and that inspection ports have not been blocked or damaged.**

- **Examine the vegetation over your septic tank and soil absorption field.**

Repair erosion damage and sod and/or reseed as necessary to provide a vegetative cover.

- **Wash and rake aerobic plants, upflow filters, trickling filters and other media filters.**

They have a tendency to clog due to mud and sediment.

- **Contact your local [health authority](#) for information about testing your drinking water if you are on a well or a private surface water system.**

Do not drink the water until it has been tested and is safe.

## **MUNICIPAL SEWER**

If your home is connected to a municipal sewer, you will be notified when the system has been restored. Until the system has been restored, use portable toilets, if possible, or use any large container with a tight-fitting lid for a temporary toilet. Line the container with a plastic bag. After each use, add chlorine



bleach or disinfectant to stop odour and kill germs. If necessary, bury wastes on high ground far away from your well and/or any drinking water source.

## **OUTHOUSES**

Ensure that the outhouse is still positioned over the pit. If the outhouse has been washed away, or collapsed, cover the open pit with sturdy boards to prevent accidents and the spread of disease. If water is in the pit, add 2 litres (2 quarts) of unscented liquid chlorine bleach every three to four days until the water disappears.

## **ADDITIONAL RESOURCES**

In addition to contacting your local [health authority](#), the following organizations may be able to answer your questions:

### **BC Onsite Sewage Association**

For questions about your sewage system and available practitioners.

**Toll free:** 1.866.391.8442

<http://www.bcoassa.com>

### **Applied Science Technologists & Technicians of BC**

For questions about available practitioners.

**Phone:** 1.604.585.2788 ext. 236

<http://owrp.asttbc.org/c/index.php>

### **Association of Professional Engineers and Geoscientists**

For questions about available professionals.

**Toll free:** 1.888.430.8035

<http://www.apeg.bc.ca/>

# Water Well Disinfection

Using the Simple Chlorination Method

Water Stewardship Information Series



Well disinfection is used to inactivate or control bacteria populations in a well and the distribution system. There are several methods used to disinfect water wells including simple chlorination, shock chlorination or bulk displacement and a procedure for wells that are difficult to disinfect. This brochure describes the simple chlorination method. For information on the treatment of wells that are hard to disinfect see ([www.env.gov.bc.ca/wsd/plan\\_protect\\_sustain/groundwater/wells/factsheets/PFRA\\_well\\_recovery.pdf](http://www.env.gov.bc.ca/wsd/plan_protect_sustain/groundwater/wells/factsheets/PFRA_well_recovery.pdf)).

## Are there things I need to do before disinfecting my well?

A well should be tested regularly for water quality. If coliforms or *Escherichia coli* (*E. coli*) are repeatedly detected in your well water, the first step to take to eliminate them is to look for the following:

- Are there any potential contamination sources near the well, such as manure or compost piles, septic disposal fields, or hazardous materials storage?
- Does the ground slope promote drainage of surface water toward the well or ponding of water around the well?
- Is the well cap missing, cracked or damaged?
- Does the well cap allow water or vermin to enter into the well?
- Does the well casing stick up less than 30 cm (12 inches) from the ground surface (see Figure 1) or the floor of the

pump house? Can surface or standing water easily flood over the top of the well casing?

- Is there an unfilled space or gap between the well casing and the ground around the well (see Figure 2) e.g. the surface seal is missing or incomplete?
- Is the well finished below grade?
- Are there noticeable cracks in the surface seal around the well casing?

If you answered “**yes**” to any of the above questions, fix the problem before proceeding with disinfection. Otherwise the well will continue to be vulnerable to contamination.



Figure 1. Well casing stick up less than 30 cm (12 inches) from the ground surface



Figure 2. Well with gap between casing and ground – no surface seal

**Note:** A registered well driller must be hired to repair or install a surface seal for a well, or to add casing to increase the well stickup.

## Are there any safety precautions to take?

Chlorine is very volatile so it is dangerous to work with in confined areas where vapours can accumulate such as well houses, pits and crawl spaces. Caution should be used when working in these situations – WorkSafeBC rules for confined spaced entry should be followed.

Prepare the chlorine solution outside in a well-ventilated area and wear appropriate safety clothing and equipment to protect your eyes and skin from splashes and spills.

**If you have any concerns or need help with disinfecting your well contact a registered well driller or pump installer.**

## What are the limitations of the simple chlorination method?

Simple chlorination only eliminates the bacteria present in the well, on the pumping equipment or in the distribution system. It will not kill bacteria in the aquifer beyond the immediate location of the well. If there is some external source of contamination, the problem will only be solved temporarily. A well must be protected from contamination through proper siting, construction and maintenance.

Nuisance bacteria such as iron-related or sulphate-reducing bacteria are often found in groundwater and water wells. If uncontrolled, these bacteria can colonize the intake area of a well. The colonies form a sticky, slimy substance called biofilm (see Figure 3 below) which can reduce well production and degrade water quality. Also, minerals in groundwater can settle out and accumulate on well screens over time. The simple chlorination method is not effective in penetrating or removing biofilm and mineral build-up. To prevent the accumulation of biofilm and minerals regular disinfection of the well is recommended in cases where bacteria have been detected.



Figure 3. Biofilm on well wiring

If the well has never or infrequently been disinfected or coliforms or *E. coli* continue to be detected in the water, hire a registered driller or pump installer to remove the pump and clean the casing and screen before repeating disinfection using either the shock chlorination procedure or the procedure for hard to disinfect wells.

## What are the steps for disinfecting a water well?

### STEP 1 – Before beginning

Notify all users of the well not to drink the water or bathe in it while the strong solution of chlorine is present in the system and to store sufficient water for use during a 12-hour period.

Bypass or disconnect any carbon filters or water treatment devices before disinfecting. Carbon filters will remove the chlorine from the water – distribution pipes located past these filters will not be disinfected if the filters are not removed.

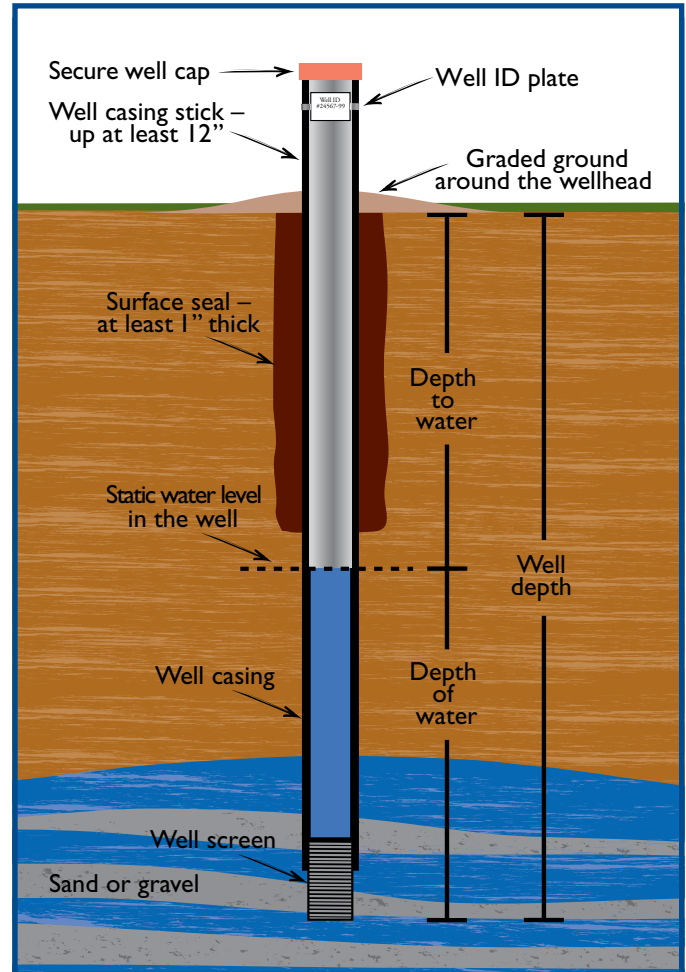


Figure 4. Cross-section of well showing main features and measurements

### STEP 2 – Determine the diameter of the well, depth of water in the well and the pH of the well water

Measure or check the driller's well construction report to determine the diameter and depth of the well and the static water level. The depth of water = well depth – static water level (see Figure 4). If this information is not available contact a registered well driller or pump installer for help.

Test the pH of the well water. Ideally, the pH should be 7 or less. If it is above 7, add one litre of vinegar or citric acid to the well and re-test the pH in the well water before proceeding.

### STEP 3 – Add chlorine solution to the well

Estimate the amount of domestic bleach (Table 1) or chlorine tablets or powder (Table 2) needed.

#### a. For wells without a pump (e.g. new well) using domestic bleach

Mix the volume of bleach needed with at least 45 litres (10 gallons) of water. Pour the solution into the well and leave it for approximately 12 hours. When the pump is installed, pump for at least one hour to remove the chlorine solution.

#### b. For wells with a pump using domestic bleach

Turn off power to the pump. Mix the volume of bleach needed with at least 45 litres (10 gallons) of water. Remove the well cap and lift the wires out and pull to one side. Clean the cap to remove debris, dirt and oil and place in a clean container. Pour or siphon the chlorine solution into the well between the drop pipes (pipes that carry water from a pump in a well to the surface) or pour the solution directly into the well. Some wells have a sanitary seal (see Figure 5) with either an air vent or plug that can be removed to add the chlorine mixture – contact a registered well driller or pump installer for assistance if required.

**Caution:** Do not remove any of the bolts in the top of the sanitary well seal.



Figure 5. Well with sanitary seal type cap



Figure 6. Well fitted with pitless adapter, cap has space for wiring

If possible, mix the water in the well by attaching a clean hose to a nearby water tap or hydrant, placing the other end of the hose into the top of the well casing, and then running the water from the well through the hose and back into the well. Note: the power to the pump will need to be turned back on. After mixing, let the water stand in the well for a couple hours before proceeding to the next step.

#### c. For wells with a pump using chlorine tablets or powder

Dissolve the required weight of tablets or powder in warm water, remove the well cap, pour the solution into the well, mix if possible and let stand for two hours (see instructions above).

### STEP 4 – Move the chlorinated water into the distribution system

Turn the pump(s) on. Open all water taps one at a time, including outside hose bibs and cold and hot water taps. Flush toilets and fill washing machines and dishwashers. Allow the water to run until a chlorine smell is detected from each faucet or there is a slippery feeling to the water, then turn off each tap. Open the valve or plug at the top of the pressure tank just before stopping the pump to allow the solution to contact the entire inside surface of the tank. Then close the valve or plug. Back flush any water softener devices and all water filters (except carbon filters). Replace carbon filters to avoid reintroducing bacteria into the system. Plumbing grit and solid mineral particles may form during disinfection and may clog faucet aerators, flush valves and equipment using filters. Faucet aerators may need to be removed if clogging occurs. If a strong chlorine odour is not present, return to step 3, add half the amount of chlorine used for the initial treatment to the well and repeat step 4.

Replace the well cap and leave the chlorine solution in the distribution system for at least 12 hours.

### STEP 5 – Flush the chlorine out of the well and distribution system

Open an outside tap and run the chlorinated water from the well to an area where plants won't be harmed. Do not run the water into your septic system as the chemicals and the amount of water required to flush the system may overload or damage the septic system. Do not drain the water into a stream, ditch or storm drain that connects with any fish-bearing streams.

When a chlorine smell is no longer present, run the indoor hot and cold water taps to flush out the hot water tank and plumbing (this small amount of chlorine will not harm the septic system). It may take as little as half an hour or as long as four days to completely remove the chlorine odour from the water system.

**Do not overpump the well!** If the well is low-yielding or pumps silt or sand, slowly flush the well – watch the water coming from the hose to make sure there is no sediment in it. Over-pumping may worsen the sediment problem. It may be necessary to stop and start the pump if it is losing its prime.



## STEP 6 – Sample the well water

A water sample should be collected for analysis one week after chlorination to verify the water is safe to use. Do not drink the water without boiling it until test results show it is safe to drink. Retest again one month after disinfection to ensure the water is potable.

**TABLE 1**  
Volumes of domestic bleach\* needed for a 200 ppm chlorine solution

Well diameter		Domestic bleach* (5-6%) needed per 3 metres (10 feet) of water		
inches	mm	metric	US gallons	other
4	100	100 mL	0.02	5 tbsp
5	130	150 mL	0.04	10 tbsp
6	150	200 mL	0.05	13 tbsp
8	200	360 mL	0.09	1.5 cups
10	250	560 mL	0.15	2.5 cups
12	300	808 mL	0.21	3.5 cups
24	610	3.3 L	0.9	14.6 cups
36	914	7.5 L	2.0	
48	1219	13.3 L	3.5	

**\*Note:** Domestic bleach has an expiry date and should be used before this date for effective disinfection. Purchase only the amount needed and use it all. Use only unscented plain domestic bleach without fabric softeners or other additives.

**TABLE 2**  
Dry weight of chlorine tablets\* needed for a 200 ppm chlorine solution

Well diameter		Dry weight of chlorine tablets (65-75%) per 3 metres (10 feet) of water	
inches	mm	oz	grams
4	100	0.3	9
5	130	0.5	15
6	150	0.7	20
8	200	1.3	36
10	250	2.0	57
12	300	2.9	82
24	610	11.9	337
36	914	26.7	758
48	1219	47.4	1347

**\*Note:** Make sure the chlorine tablets are for potable water, e.g. not for swimming pools or hot tubs.

## When should a well be disinfected?

The simple chlorination method is used:

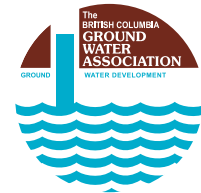
- following construction of a new well,
- following alteration of an existing well,
- following pump installation, maintenance or repair, or
- by homeowners when the well has tested positive for coliforms or *E. coli*.

The bacteria and viruses found in the soil at or near the well site can be picked up on drilling tools, pipes and pumps during construction or servicing of a well. If disease-causing organisms are present they may be introduced into the well. Therefore, every well, after construction or repair, should be disinfected.



## For further information

For further information on whether the well water is safe to drink contact your local Health Authority (*look for listings in your local phone directory*). A list of registered well drillers and pump installers can be found at: [www.env.gov.bc.ca/wsd/plan\\_protect\\_sustain/groundwater/wells.html#reg](http://www.env.gov.bc.ca/wsd/plan_protect_sustain/groundwater/wells.html#reg).



Agriculture and  
Agri-Food Canada

Agriculture et  
Agroalimentaire Canada

# FLOODWATCH TIPS

## Disinfection of a Well After Flooding

***Please Note:***

This disinfection procedure involves the use of high concentrations of chlorine that could potentially damage some treatment devices. If you have a treatment device on your water supply, you may wish to consult with the manufacturer's recommendations or a qualified professional before carrying out this procedure.

If you do not feel comfortable carrying out the disinfection procedure yourself, please contact a qualified plumber or pump installer.

### STEPS FOR DISINFECTING YOUR WELL

1. Run the water from an outside hose or spigot until the water becomes clear or free of sediments.
2. Some wells have a sanitary seal with either an air vent or a plug that can be removed for the addition of bleach. (CAUTION: Do not remove any of the bolts in the top of a well seal). Pour unscented household bleach (5-6% chlorine) directly into the well. The chart provided on this information sheet outlines the amount of chlorine to add based on the diameter of the well or pipe and the depth of the water in the well or pipe.
3. After the bleach is added, run the water from an outside hose into the well casing until you smell the chlorine coming from the hose.
4. Turn on each cold water tap (including outside house bibs) allowing the water to run until a chlorine smell is detected from each faucet, then turn off each tap.
5. Leave the chlorinated water in the system from 12 to 24 hours. Do not drink, cook, bathe or wash with the water at this time. This water contains high concentrations of chlorine.
6. Once the time has elapsed, drain out the water until the chlorine odour disappears. Do not drain the water into a stream, ditch or storm drain which connects with any fish-bearing streams.

### SAMPLING

Before taking a water sample for bacteriological testing, please ensure the following have been completed:

- All necessary repairs to the well.
- The well has been flushed of any flood water.
- The well and attached plumbing fixtures have been properly disinfected.
- After thorough flushing, there should be no chlorine smell in the water.

*"It is recommended that you wait a few days after disinfection to test for bacteria"*

If flooding was extensive and the groundwater was heavily contaminated, you may consider retesting your well again after a few weeks, as your well may be susceptible to recontamination.

Diameter of Well, or Pipe		Amount of Bleach (5-6% Chlorine) to use per Depth of Water in Well or Pipe	
Inches	Centimetres	Per 10 feet	Per 3 metres
2	5	1 tsp	5 mL
4	10	4 tsp	20 mL
6	15	10 tsp	50 mL
8	20	7 tbsp	100 mL
10	25	1/2 cup + 2 tbsp	150 mL
12	30	3/4 cup + 1 tbsp	200 mL
24	60	3 1/2 cups	800 mL
36	90	2 quarts	2.3 L
48	120	3 quarts	3.4 L
60	150	5 quarts	5.7 L
72	180	7 quarts	8.0 L
96	240	3 gallons	13.6 L

*Note: 1 cup = 16 tbsp = 48 tsp*

If you have any additional questions, please contact Fraser Health at 1-866-749-7900.

### **Application Type – Restoration for Flood Damage**

- |   |   |
|---|---|
| <input type="checkbox"/> Single Family Residence        | <input type="checkbox"/> Retaining Wall *       |
| <input type="checkbox"/> Mobile Home CSA Z240           | <input type="checkbox"/> Commercial building    |
| <input type="checkbox"/> Manufactured Building CSA A277 | <input type="checkbox"/> Industrial Building    |
| <input type="checkbox"/> Agricultural Building          | <input type="checkbox"/> Other (Specify): _____ |

*\*Sealed Engineered Drawings required with these application types*

### **Permit Submission Requirements**

- Completed [Application Form & Fees](https://www.fvrd.ca/EN/main/services/building.html) - <https://www.fvrd.ca/EN/main/services/building.html>
- Confirm if the building(s) requiring repairs were constructed prior to 1990 to check for asbestos  
[www.worksafebc.com/en/health-safety/hazards-exposures/asbestos/think-asbestos](http://www.worksafebc.com/en/health-safety/hazards-exposures/asbestos/think-asbestos)

### **Drawing Requirements – 2 copies of the following**

- Site Plan – This can be as simple as a picture from google maps/earth printed and circling where the structure is on the property
- Floor Plan highlighting where repair work will be done or Flood Insurers Report indicating the work needing to be done

### **Requirements for Registered Professional Designs**

A Professional Engineers is required if there is structural change. The Engineer is to provide field reviews and BC Building Code Schedule B at the start of the project and Schedule C-B at the end.

### **Flood Restoration Building Permits**

Flood Damage Restoration permits will be issued to validate remediation work from the flooding. These permits do not validate any previous work completed without a permit.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



# **FINANCIAL ASSISTANCE**

Home > Accounts > Help for evacuees

# Help for evacuees

## BC Hydro bill help for British Columbians who are evacuated

We know that the last thing you're thinking about if have to evacuate your home or business is turning off lights, appliances and electronics. That's why we proactively monitor evacuation orders in the province and offer bill credits and payment plans for customers who are evacuated due to a natural disaster, like a wildfire, flood or landslide.

### Bill credit & payment plans for evacuees

Residential and commercial customers who are affected by an evacuation order are eligible to receive a credit for the electricity consumed for the duration of the time they're out of their home, if the order is for five days or longer. We also offer flexible bill payment plans for when you're able to return home.

### How the bill credit works

We proactively monitor evacuation orders year-round to identify those lasting at least five days. We'll then automatically apply a credit to your account for the electricity consumed during the period you're out of your home or business due to evacuation order. This credit applies to residential, small business (Small General Service rate), and irrigation customers. You don't need to call to tell us about your evacuation. The credit will be automatically applied to your next bill.

If you have questions, please contact our customer service team at 1 800 BCHYDRO (1 800 224 9376).

### For customers who lose their home



### How the bill credit is calculated



## Payment plans

If an evacuation order led you to pay your bill late, we'll waive the late payment charge. And if you need more time to pay, you can request a catch-up plan by calling our customer service team at 1 800 BCHYDRO (1 800 224 9376) or [set one up yourself in MyHydro](#).

## Determining if your power is on before returning home

Not all areas under an evacuation order experience power outages. Before you return home, you can check to see if your power is on two ways:

- Using your mobile device, [visit our outages list](#), scroll to the bottom of the page and select the address tile. Enter your home address in the search bar to see if there's currently an outage for your property.
- Call 1 800 BCHYDRO (1 800 224 9376) and follow the prompts to identify your property and be provided with any outage information, or speak directly with an agent.

If you've returned home and the digital clocks aren't blinking, then you likely didn't have a power outage.

### Electricity use information is available in MyHydro

Your insurance company may request additional information about power outages in support of your insurance claim. Consider supporting your claim with individual electricity use data you have access to [online via your MyHydro](#) account. If you don't have a MyHydro account, it only [takes a few minutes to sign up](#).

#### ACCOUNTS

[Billing & payments](#)

[Moving](#)

[Electrical connections](#)

[Electricity rates & energy use](#)

[Get help](#)

[Help for evacuees](#)

Please note that because some BC Hydro equipment may have been lost in the natural disaster, electricity use data may not be immediately available for all impacted customers. Also note that if your meter is manually read, data won't be available until we're able to read your meter.

### Subscribe to our eNewsletters

Get the latest news and tips from BC Hydro directly to your inbox.

[Learn more](#)

### Connect with us



### Need help with your bill?

Get answers to questions about paying your bill, rates, moving your service and more.

[Get help →](#)

### Careers

We look for exceptional people to bring new ideas and fresh thinking to BC Hydro.

[Learn more →](#)

### Get in touch with us

Call us to report a power outage in your area or to get information you couldn't find [online](#).

[Contact us →](#)

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[View mobile site](#)

## Billing support for customers affected by flood events

*Excerpt from Fortis BC Website, December 8*

The recent and ongoing flood events have impacted families and businesses. We're here to help by supporting our customers that need it the most.

### Bill credit for customers under evacuation order

We always look to ensure customers are billed fairly for their energy use. Given that many customers were forced from their homes or businesses due to evacuations, we will provide a bill credit for customers who have been under evacuation order for more than five days to cover energy used at their home or business during this time. The credit will apply to both gas and electric services for all qualifying residential customers, as well as small and large commercial customers.

To make the billing relief process simple, we will automatically apply the credit by cross-referencing billing data with evacuation information from municipalities, First Nations, the Province, and our operations team.

Depending on the timing of the evacuation, billing cycles and the volume of customers impacted, these credits may take several months to appear on your bill.

We've also paused collection-related activities and are waiving late payment charges that may have otherwise occurred during the evacuation period.

### Answering your questions

#### **How long will the billing relief last?**

Our billing team will cross-reference billing data with evacuation information received from municipalities, First Nations, the Province, and our operations team. This includes the starting and ending dates to determine the relief period that applies in each case.

#### **The billing relief applies to residential customers, as well as small and large commercial customers who have been evacuated for more than five days. Is there relief for industrial customers?**

If you are an industrial customer and your business has been impacted by the flood events, your [key account manager](#) is here to help. They can speak to you about your account and discuss payment arrangements.

#### **I haven't been evacuated for more than five days, but I live in an affected area and have been impacted by the flood events in other ways. Can I still qualify for relief?**

We are dedicated to working with our customers on the specific circumstances that are affecting their account and their service. We understand that customers may experience life events or other challenges that may impact their ability to pay their bill on time.



We also recognize that each situation is unique and we are committed to working with each customer on an individual basis to find a way to keep the energy flowing to their home or business. We believe that flexible policies focusing on individual customer needs, combined with other available supports and resources provided through the communities we serve, is the best way to assist our customers through whatever challenges they are experiencing.

Our customer service representatives are here to help if customers have concerns about their bills or their services:

**Call us:**

Natural gas: [1-888-224-2710](tel:1-888-224-2710) (Monday to Friday, 7 a.m. to 8 p.m.)

Electricity: [1-866-436-7847](tel:1-866-436-7847) (Monday to Friday, 7 a.m. to 7 p.m.)

**Email us:**

Natural gas: [gas.customerservice@fortisbc.com](mailto:gas.customerservice@fortisbc.com)

Electricity: [electricity.customerservice@fortisbc.com](mailto:electricity.customerservice@fortisbc.com)

Or access your [Account Online](#).

## Red Cross Financial Assistance

*Excerpt from Red Cross Website, December 8*

### Registration with Red Cross and eligibility for financial assistance

The Canadian Red Cross is providing one-time financial assistance to people evacuated from their primary households due to the flooding and extreme weather event that occurred across the province from November 14 to 16.

On behalf of the Province of British Columbia and thanks to the generosity of Canadians, the Canadian Red Cross will be distributing financial assistance to eligible affected households.

Eligible households that were evacuated from their primary homes due to the flooding and extreme weather that occurred from November 14 to 16 will receive a one-time payment of \$2,000. This amount includes \$1,000 from the province of British Columbia and \$1,000 from the Canadian Red Cross.

Direct financial assistance helps people cover immediate needs related to their evacuation and re-entry, and allows people to make decisions on what is best for themselves and their families.

The first step to access this financial assistance is to register with the Canadian Red Cross **online or by calling 1-800-863-6582, between the hours of 8 a.m. and 8 p.m. PST.**

To register, you will be asked basic information about you and your household, such as your name, date of birth, email address, and home address.

**Please note:** You only need to register once for your household. Please do not register again if you have already registered with the Red Cross in-person, over the phone, or through this website.

Registration with Red Cross ensures people are accounted for, can be contacted while away from home, and can also be reached with information about further Red Cross services and assistance that may become available to them during this time of need.

People who have already registered with British Columbia Emergency Support Services, or are staying with family and friends, are also encouraged to register with Red Cross.

### Visit us in person

Those who are unable to complete their registration with Red Cross on the phone can also register in-person at the following locations.

- If you are registering with the Canadian Red Cross or verifying your registration information, please ensure you bring:
  - Option A:
  - A valid Canadian Driver's license or provincially issued photo ID card **reflecting the address of your primary residence before you were evacuated.**
  - Option B:

- An original copy of a valid passport (Canadian or other) **OR** a valid and original Canadian Citizenship card with photo **OR** a valid and original Canadian Permanent Resident card with photo **OR** a valid Indian Status card with photo;
- **AND**
- An original copy or email print-out of a utility bill, mortgage or bank statement issued within the last three months **OR** insurance statement issued within the last three months **OR** a property tax assessment, provincial or federal government mail (e.g., tax or benefits document) issued within the last year **reflecting the address of your primary residence before you were evacuated.**

**The Fraser Valley Trade and Exhibition Centre (TRADEX)** located at 1190 Cornell St. in **Abbotsford**

- Open from 11 a.m. to 7 p.m. every day, with the last appointment starting at 6:45 p.m.
- **Chilliwack Neighbourhood Learning Centre** located at 46361 Yale Road in **Chilliwack**
- Open from 9:30 a.m. to 6 p.m. every day

December 8, 2021

## **Disaster Financial Assistance – Info Sheet**

*Excerpt from the Province of BC Website*

[www.gov.bc.ca/DisasterFinancialAssistance](http://www.gov.bc.ca/DisasterFinancialAssistance)

Disaster Financial Assistance (DFA) is a provincial program administered by Emergency Management BC to help individuals recover uninsurable losses in a disaster. It is available for individuals in Indigenous communities, electoral areas and municipalities within the Fraser Valley Regional District who were affected by flooding and landslides that occurred **November 14 to December 2, 2021**.

### **Who Can Apply?**

DFA is available to homeowners, residential tenants, business owners, farm owners, and charitable organizations that were **unable to obtain insurance to cover disaster-related losses**. Individuals impacted by the flooding and landslides that occurred

By regulation, DFA is unable to compensate for losses for which insurance was reasonably and readily available. DFA will continue to assess each individual applicant by applying its existing legislative criteria in a fair and consistent way.

### **How to Apply?**

DFA applications can be submitted to Emergency Management BC (EMBC) by email or mail until **March 3, 2022**. Please note applications need to be signed. Physical and digital signatures are accepted.

Emergency Management BC,  
PO Box 9201 Stn Prov Govt,  
Victoria, BC V8W 9J1  
[dfa@gov.bc.ca](mailto:dfa@gov.bc.ca)

### **Want to Learn More?**

General DFA information, eligibility criteria, categories, and applications can be found by visiting [www.gov.bc.ca/DisasterFinancialAssistance](http://www.gov.bc.ca/DisasterFinancialAssistance).

Please forward further questions and inquiries to Emergency Management BC by calling toll-free 1-888-257-4777 or emailing [DFA@gov.bc.ca](mailto:DFA@gov.bc.ca). You may also contact the Fraser Valley Regional District at 778-704-0400 for assistance with the DFA application process.

## What to Know When Applying for DFA

- Financial assistance is provided for each accepted claim at 80% of the amount of total eligible damage that exceeds \$1,000, to a maximum claim of \$300,000.
- Claims may be made in more than one category (e.g., homeowner and farm owner).
- A homeowner or residential tenant must show that the home is their principal residence.
- Seasonal or recreational properties, hot tubs, patios, pools, garden tools, landscaping, luxury items (e.g., jewelry, fur coats and collectibles) and recreational items (e.g., bicycles) are not eligible.
- Small business owners and farm owners must demonstrate that their farms and businesses are their primary source of income.
- Charitable organizations must provide a benefit of service to the community at large.
- DFA is limited to restoring actual damage caused by a specific disaster that has been declared eligible for compensation.
- Repairs can begin before your DFA application is approved.
- Damage can be assessed both before and after it has been repaired.
- For repairs done before being assessed by our evaluator, we recommend taking photos or videos of the damage and keep all related receipts.

## Need more information?

Please visit our website [www.fvrd.ca/2021floods](http://www.fvrd.ca/2021floods) for up-to-date information, links, and resources relate, but not limited to:

- Evacuation orders & alerts
- Returning home safely
- Cleaning up after a flood
- Disaster financial assistance
- Mental health resources
- How to report an incident



TOP TO BE COMPLETED AND SIGNED BY AUTHORIZED INSURANCE AGENT OR BROKER AND RETURNED TO:

Emergency Management BC
Disaster Financial Assistance Program
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1

Fax 250-952-5542 or
Email: DFA@gov.bc.ca

Re: Disaster Financial Assistance

Applicant(s) name(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

Which Insurance Company is providing coverage for the insurance policy? Please provide: full name of Insurance Company noted on the policy including policy number and expiry date

Policy Number: \_\_\_\_\_ Name of Insurer: \_\_\_\_\_

Policy Expiry Date: \_\_\_\_\_ Name of Brokerage: \_\_\_\_\_

Name of Insurance Representative or Company Stamp: \_\_\_\_\_

With reference to the policy in force during the time of the emergency event, check the box ( ) to which of the following coverage(s) apply:

1. Sewer back up coverage:

- Yes, coverage limit available at time of purchase or policy renewal \$
Not purchased. Maximum available to purchase \$
Not available for purchase by applicant

2. Any form of overland water coverage:

- Yes, coverage limit available at time of purchase or policy renewal \$
Not purchased. Maximum available to purchase \$
Not available for purchase by applicant

3. Ground water coverage:

- Yes, coverage limit available at time of purchase or policy renewal \$
Not purchased. Maximum available to purchase \$
Not available for purchase by applicant

TO BE COMPLETED BY APPLICANT IF YOU HAVE NO INSURANCE:

I/We declare that we carry no insurance (no fire, theft or liability) on the property listed on the Disaster Financial Assistance application and therefore have no insurance representative available to complete the above form.

(Sign Name)

(Sign Name)

(Print Name)

(Print Name)



The Disaster Financial Assistance (DFA) Program operates under provincial legislation: Emergency Program Act and the Compensation and Disaster Financial Assistance Regulation. Emergency Management BC is obliged to provide DFA in accordance with this legislation. Section 8(1) of the Regulation states: *“eligible costs” does not include costs of expenses (a) recoverable at law of for which insurance was reasonably and readily available.”*

**A DFA applicant who could reasonably and readily have purchased overland flood, water damage or water seepage insurance is NOT eligible to receive DFA.**

“Readily available” means that a person could obtain this insurance from a local agent or broker. Also, we should not confuse reasonably available with affordable. What a person can afford is subjective and specific to that person. What is important is that the price of the insurance was reasonable considering the risk.

Over the next several years, as additional insurance options roll out across the province, EMBC will be applying some discretion in how we determine eligibility. For example, EMBC would not expect a homeowner or tenant to amend their existing policy as soon as overland flood, water damage or water seepage insurance becomes available. But, EMBC will deny DFA if overland flood, water damage or water seepage insurance was available to them on renewal and they chose not to purchase it.

Thank you,

Emergency Management BC  
Disaster Financial Assistance, Recovery and Funding Program



PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Home Owner or Residential Tenant

Tab to move forward between fields, or print and complete.

PLEASE CHECK APPROPRIATE BOX or boxes:
[ ] Home Owner [ ] Residential Tenant
Please refer to the DFA Guidelines for further program information.
The application deadline is 90 days from the date DFA was authorized.
Please check our website or call toll free 1-888-257-4777 to verify the application deadline for this event.

Indigenous Status (First Nation, Inuit, or Metis): [ ] YES or [ ] NO On First Nations Reserve? [ ] YES or [ ] NO
Name of First Nations Reserve:

APPLICANT INFORMATION (Required)

Name(s) [Last, First, Initial] Date of Damage
Damaged Property Address Street City/Town Province Postal Code
Mailing Address (If different from damaged property address) Street City/Town Province Postal Code
Residence Telephone Number Cellular Telephone Number E-mail Address (Correspondence will be sent to this address)
Alternate contact name and telephone number where you can be reached (if applicable)

For Residential Tenant/Renter Applicants:
Provide Registered Building Owner(s) and/or Landlord(s) Name(s) Contact Telephone Number(s)

DAMAGED PROPERTY INFORMATION (Required)

Cause of Damage/Loss
[ ] Flooding [ ] Landslide [ ] Windstorm [ ] OTHER:
Manufactured Home?
[ ] YES or [ ] NO
Brief Description of Damage/Loss (See Appendix A for cleanup hours, Appendix B for damaged items)



## PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Home Owner or Residential Tenant

**MANDATORY INFORMATION – Failure to complete this section may result in your application being assessed as not eligible.**

Do you have insurance coverage for the damage/loss that incurred?	<input type="checkbox"/> YES or <input type="checkbox"/> NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	<input type="checkbox"/> YES or <input type="checkbox"/> NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	<input type="checkbox"/> YES or <input type="checkbox"/> NO
Excluding luxury/non-essential items and landscaping, do your losses total more than \$1,000?	<input type="checkbox"/> YES or <input type="checkbox"/> NO
Were you evacuated during the event?	<input type="checkbox"/> YES or <input type="checkbox"/> NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	<input type="checkbox"/> YES or <input type="checkbox"/> NO

**List the names of all full-time occupants who resided in the home at the time of the event:**


**APPENDIX A – CLEAN UP LOG** – (Not required with initial application, may be submitted at a later date) Please track, on a daily basis, the number of hours you, your family and friends spent on cleanup. For further information about cleanup and disinfection, please refer to [Recovering After a Flood](#) which is available on the [DFA website](#) or by contacting our office toll-free at 1-888-257-4777.

**APPENDIX B – DAMAGE ASSESSMENT** - list all items damaged or lost by room. Please have this available for the evaluator during the site visit.

If further items are identified after submitting your application, please keep a list of new items and have it available for the evaluator at the site visit. **You may also be required to provide additional documentation to support your application**

- A copy of a rental agreement or lease, if applicable (for residential tenant application).
- If you have invoices/receipts for cleanup or repairs, please have them available during the site meeting to help the evaluator identify eligible costs.

**CONSENT TO COLLECT/RELEASE INFORMATION:** I/We authorize Emergency Management BC (EMBC) to disclose all personal information that I/we provide to EMBC and that EMBC collects about me/us to other relief organizations and governments that are offering any assistance whatsoever as a result of this disaster. I/We give EMBC my/our permission to use my/our personal information to fully evaluate my/our post-disaster circumstances to determine my/our eligibility for disaster financial assistance. I/we give my consent to the exchange of information between EMBC (or its agent) and Provincial Government Ministries and Crown Corporations, to receive information and to verify that the information provided by myself/us is accurate. This consent is valid for one year from the date of signing.

I/We authorize BC Assessment to provide representatives from Emergency Management BC with confidential information about my property. This information will assist Emergency Management BC in assessing damages from the recent authorized DFA event.

Personal information on this form is collected under the authority of the *Emergency Program Act*. The information will be used to determine eligibility for Disaster Financial Assistance. If you have any questions about the collection of this information, contact Emergency Management BC. Personal information is protected from unauthorized use and disclosure in accordance with the *Freedom of Information and Protection of Privacy Act* and may be disclosed only as provided by that Act.

**DECLARATION** I/We do solemnly declare that the foregoing representative statements are to the best of my/our knowledge, information and belief, true in every particular detail, and I/we make this solemn declaration conscientiously, believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the *Canada Evidence Act*.

I/We understand that by signing this application I/we are confirming that any funds recovered through civil litigation or other sources that are attributable to eligible expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be repaid to the Province.

Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
Print Name		Print Name	

**TO APPLY, PLEASE COMPLETE, SIGN AND RETURN THIS FORM TO:**

E-mail: [dfa@gov.bc.ca](mailto:dfa@gov.bc.ca)  
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1  
Telephone: 1-888-257-4777 (Toll Free) Fax: 250 952-5542

## PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Home Owner or Residential Tenant

APPLICANT NAME: \_\_\_\_\_

APPENDIX A

### CLEANUP LOG

**Please do not wait for the evaluator to arrive before beginning your clean up.**

1. Where possible, applicant should take pictures of damaged contents.
2. For structural damage, if the repairs must be done before the evaluator arrives, please take pictures of the damage before it is repaired.
3. If you have rented or hired equipment or other suppliers to assist you with cleanup, keep receipts or invoices. You may provide these receipts to the evaluator during the site visit.
4. For further information about cleanup and disinfection, please refer to [Recovering After a Flood](#) which is available on the [DFA website](#) or by contacting our office toll-free at 1-888-257-4777.

Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only

**EMBC Office Use Only:** DFA eligible hours worked \_\_\_\_\_ @ minimum wage = TOTAL \$ \_\_\_\_\_







PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Small Business, Farm Owner or Charitable Organization

Tab to move forward between fields, or print and complete.

PLEASE CHECK APPROPRIATE BOX or boxes: [ ] Small Business Owner [ ] Farm Owner [ ] Charitable Organization
Please refer to the DFA Guidelines for further program information.
The application deadline is 90 days from the date DFA was authorized.
Note: Applications will not be accepted after the deadline.
Please check our website or call toll free 1-888-257-4777 to verify the application deadline for this event.

Indigenous Status (First Nation, Inuit, or Metis): [ ] YES or [ ] NO On First Nations Reserve? [ ] YES or [ ] NO

Name of First Nations Reserve:

APPLICANT INFORMATION (Required)

Name(s) [Last, First, Initial] Date of Damage
Business, Farm or Organization Legal Name Name of Contact Person
Damaged Property Address Street City/Town Province Postal Code
Mailing Address (if different from damaged property address) Street City/Town Province Postal Code
Residence Telephone Number Cellular Telephone Number E-mail Address (Correspondence will be sent to this address)
Alternate contact name and telephone number where you can be reached (if applicable)

DAMAGED PROPERTY INFORMATION (Required)

Cause of Damage/Loss
[ ] Flooding [ ] Landslide [ ] Windstorm [ ] OTHER:
Brief Description of Damage/Loss (See Appendix A for cleanup hours, Appendix B for damaged items)



## PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Small Business, Farm Owner or Charitable Organization

**Failure to complete Section A or B may result in your application being assessed as not eligible.**

### Section A

**Small Business** applicant:

- Is your business managed by all owners of the business on a day to day basis?  YES or  NO
- Is the income from the business the major source of income for all owners of the business?  YES or  NO
- Are the gross sales of the business less than \$1 million per year?  YES or  NO
- Does the business employ less than 50 employees at any one time?  YES or  NO

### Section B

**Farm Owner** applicant:

- Is the farm operation identified in the current assessment of the British Columbia Assessment Authority as a developing or established agricultural operation?  YES or  NO
- Is the farm operation owned and operated by a person(s) who full-time employment is as a farmer?  YES or  NO
- Is the farm operation the means by which the owner(s) derives the majority of that person's income?  YES or  NO

### Section C

You will be required to provide supporting documentation to support the above information and have it available for the evaluator during the site meeting.

- Written confirmation from your insurance broker/agent that you could not have purchased insurance to cover the loss to your small business, farm or charitable organization.
- A copy of a rental agreement or lease, if applicable.
- If you have invoices/receipts for cleanup or repairs, please have them available during the site meeting to help the evaluator identify eligible costs.

#### For Small Business and Farm Owner:

- The most recently filed financial statements (income statement and balance sheet) used for income tax purposes.
- The most recently filed complete corporate income tax return, with all supporting schedules.
- The most recently filed complete personal income tax returns for all owners, with all supporting schedules.
- Proof of ownership (Central Securities Register listing all shareholders or Partnership Agreement)

#### For Charitable Organizations:

- A listing of the Directors, including their contact and address information.
- Proof of the organization's registration (must include registration date) under the BC Society Act.
- A statement outlining the organization's structure and purpose, and any other documentation supporting how the organization meets the eligibility criteria for Disaster Financial Assistance.



# PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Small Business, Farm Owner or Charitable Organization

**APPENDIX A – CLEAN UP LOG** – please track, on a daily basis, the number of hours you, your family and friends spent on cleanup. For further information about cleanup and disinfection, please refer to [Recovering After a Flood](#) which is available on the [DFA website](#) or by contacting our office toll-free at 1-888-257-4777.

**APPENDIX B – DAMAGE ASSESSMENT** - list all items damaged or lost by room. If further items are identified after submitting your application, please keep a list of new items and have it available for the evaluator at the site visit.

**CONSENT TO COLLECT/RELEASE INFORMATION:** I/We authorize Emergency Management BC (EMBC) to disclose all personal information that I/we provide to EMBC and that EMBC collects about me/us to other relief organizations and governments that are offering any assistance whatsoever as a result of this disaster. I/We give EMBC my/our permission to use my/our personal information to fully evaluate my/our post-disaster circumstances to determine my/our eligibility for disaster financial assistance. I/we give my consent to the exchange of information between EMBC (or its agent) and Provincial Government Ministries and Crown Corporations, to receive information and to verify that the information provided by myself/us is accurate. This consent is valid for one year from the date of signing.

I/We authorize BC Assessment to provide representatives from Emergency Management BC with confidential information about my property. This information will assist Emergency Management BC in assessing damages from the recent authorized DFA event.

Personal information on this form is collected under the authority of the *Emergency Program Act*. The information will be used to determine eligibility for Disaster Financial Assistance. If you have any questions about the collection of this information, contact Emergency Management BC. Personal information is protected from unauthorized use and disclosure in accordance with the *Freedom of Information and Protection of Privacy Act* and may be disclosed only as provided by that Act.

**DECLARATION** I/We do solemnly declare that the foregoing representative statements are to the best of my/our knowledge, information and belief, true in every particular detail, and I/we make this solemn declaration conscientiously, believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the *Canada Evidence Act*.

I/We understand that by signing this application I/we are confirming that any funds recovered through civil litigation or other sources that are attributable to eligible expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be repaid to the Province.

_____ Signature of Applicant	_____ Date (yyyy/m/day)	_____ Signature of Applicant	_____ Date (yyyy/m/day)
_____ Print Name		_____ Print Name	

**TO APPLY, PLEASE COMPLETE, SIGN, AND RETURN THIS FORM TO:**

E-mail: [dfa@gov.bc.ca](mailto:dfa@gov.bc.ca)  
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1  
Telephone: 1-888-257-4777 (Toll Free) Fax: 250 952-5542



PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) Small Business, Farm Owner or Charitable Organization

APPLICANT NAME: \_\_\_\_\_

APPENDIX A

CLEANUP LOG

Your cleanup will probably begin before the evaluator arrives...

- 1. Where possible, damaged contents should not be thrown away until the evaluator arrives. If items must be thrown away, the applicant should take pictures of the items.
2. For structural damage, if the repairs must be done before the evaluator arrives, please take pictures of the damage before it is repaired.
3. If you have rented or hired equipment or other suppliers to assist you with cleanup, keep receipts or invoices. You may provide these receipts to the evaluator during the site visit.
4. For further information about cleanup and disinfection, please refer to Recovering After a Flood which is available on the DFA website or by contacting our office toll-free at 1-888-257-4777.

Table with 5 columns: Date (yyyy/m/day), Name of Family Member/Volunteer, Hours Worked, Description of Work, EMBC Office Use Only. The table contains 15 empty rows for data entry.

EMBC Office Use Only: DFA eligible hours worked \_\_\_\_\_ @ minimum wage = TOTAL \$ \_\_\_\_\_



**PRIVATE SECTOR APPLICATION FOR  
DISASTER FINANCIAL ASSISTANCE (DFA)  
Small Business, Farm Owner or Charitable Organization**

**APPLICANT NAME:** \_\_\_\_\_

**APPENDIX B**

<b>LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT</b>	<b>EMBC Office Use Only:</b>
Description of Damaged Items Listed by Room	Comments





Emergency  
ManagementBC

# **Disaster Financial Assistance**

## **Guidelines for Private Sector**

**Home owners  
Residential tenants  
Small business owners  
Farm owners  
Charitable organizations**

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## 1.0 INTRODUCTION

Emergency Management BC (EMBC) administers the provincial Disaster Financial Assistance (DFA) program.

The purpose of these guidelines is to provide applicants with information on the Disaster Financial Assistance program and assist them in applying for DFA.

Further information may be obtained from:

Emergency Management BC  
PO Box 9201 Stn Prov Govt  
Victoria BC V8W 9J1

Phone: 1-888-257-4777 Toll Free  
Fax: 250 952-5542

E-mail: [dfa@gov.bc.ca](mailto:dfa@gov.bc.ca)  
Website: [www.gov.bc.ca/disasterfinancialassistance](http://www.gov.bc.ca/disasterfinancialassistance)

### ***What is Disaster Financial Assistance?***

When British Columbia has declared an event eligible for Disaster Financial Assistance (DFA), the program can provide financial assistance to help individuals and communities recover from catastrophic events, which have resulted in uninsurable property and infrastructure damage.

The legal authority for DFA is found in Section 20 of the *Emergency Program Act*, R.S.B.C. 1996, and the ensuing Compensation and Disaster Financial Assistance Regulation, B.C. Reg 124/95 (the Regulation).

Disclaimer: In the event of a discrepancy between these guidelines and the Regulation, the Regulation shall apply.

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](#) 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.

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## **2.0 GENERAL APPLICANT INFORMATION**

### ***2.1 Who can apply?***

There are five categories of applications for the private sector:

- Home Owners
- Residential Tenants
- Small Business Owners
- Farm Owners
- Charitable Organizations

Applicants may submit an application in more than one category, e.g., home owner and farm owner, if circumstances are warranted.

### ***2.2 Limits on Assistance for Private Sector Claims***

- a. The amount of financial assistance provided for each accepted claim is 80 percent of the amount of the total eligible damage that exceeds \$1,000 to a maximum claim of \$300,000.

### ***2.3 General Terms and Conditions***

- a. Emergency Management BC (EMBC) will complete a title search for all properties for which a claim is made and if restrictive covenants are found, they shall apply.
- b. Claims may not exceed the estimate of costs required to restore an item or facility to its immediate pre-disaster condition. When items such as furniture, fixtures or appliances are to be replaced, only the value of basic models of such items will be allowed as replacements. When there is a choice between repair or replacement, the amount of assistance will be based on the least cost option. Claims for the cost of repairing a structure to pre-disaster condition will include the cost of repairing it to a condition that meets the prevailing building code.
- c. Applicants may receive assistance for the reconstruction of private property in a disaster-prone area on one occasion without further requirements. A second claim for the same structure may be accepted but applicants will be advised that there is an expectation that they will undertake measures to prevent or limit future damage. A third claim for the same structure may not be accepted if the owner cannot show that all corrective or preventive actions reasonably possible to avoid a recurrence of the damage or destruction were taken. If applicants are located in an area where prevention is not possible, they will be advised whether future assistance will be available to them.
- d. When a structure has been destroyed/damaged beyond repair, assistance will be based only on the loss of the structure as determined by the BC Assessment Authority property assessment. No assistance is available for the loss of use or benefit of the land.

- 
- e. When a structure has been damaged/destroyed, compensation will be based on the cost of repair or the BC Assessment Authority assessed value, at the time of the event, whichever is less.
  - f. If an eligible structure is damaged or destroyed in a disaster and in the opinion of the director retention of the structure on the land on which the structure stood before the disaster constitutes a potential threat to life or safety, assistance will be based on either the cost to relocate and repair the structure or the cost of the BC Assessment Authority assessed value of the structure, whichever is less. No assistance will be given to cover the cost of the damaged land or the cost of land purchased for the purpose of relocating the structure.
  - g. When civil litigation to recover losses is initiated or intended, assistance may be withheld pending the outcome of court proceedings, or the applicant may be required to declare that they will refund any monies awarded or settled as a result of the legal action. Failure to disclose impending litigation may be considered fraud.

## **2.4 Appeals**

### 2.4.1 Introduction

This section describes the DFA appeal process. If DFA has been authorized for an event, an applicant may be entitled to appeal a decision that EMBC has made regarding their eligibility for or the amount of DFA that was determined to be provided in accordance with Sections 21 and 22 of the *Emergency Program Act*.

### 2.4.2 Appeal to the PEP Director

When the applicant receives written notice of EMBC's initial determination regarding a claim, the applicant is advised of the appeal procedure. The applicant is allowed *60 days* from the date of receipt of the initial determination to deliver to the Director of PEP, a written notice of appeal.

The notice of appeal should state whether the applicant is appealing their eligibility for DFA or the amount of DFA.

If a written notice of appeal is not received by the Director within the 60-day period, the person in respect of whom the determination was made may not appeal the determination.

If an appeal is received within the 60-day period, the Director may, after conducting a review (a) confirm or overturn DFA eligibility; or (b) confirm, increase or decrease the amount of the DFA, and must inform the appellant of the decision in writing.

A decision by the Director is final and conclusive and is not open to question or review in a court on any grounds.

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### 2.4.3 Variations on Amount of Disaster Financial Assistance

If the Director, as a result of the appeal, determines that the appellant is entitled to a lesser amount of DFA, the appellant must repay the overpaid DFA amount of assistance promptly within 60 days after being informed of the Director's decision.

If, as a result of an appeal, the appellant is determined to be entitled to DFA in an amount that is greater than what was previously determined, the government must promptly provide the appellant the additional amount of DFA decided by the Director.

## **2.5 General Information Applicable to all Categories**

### 2.5.1 Claimable Items

- a. Structural repair to or replacement of an eligible structure, including:
  - i. foundations, footings, seals, slab floors, pilings, structural walls and attached garages,
  - ii. framing, roofing, doors, windows, materials, wall coverings, mouldings, fixtures and finishings,
  - iii. filling and levelling to restore essential access,
  - iv. wells, pumps, septic or sewer connections, water connections, electrical servicing, and space and water heating equipment and gas connections,
  - v. retaining walls that form part of the eligible structure or that are essential to sustain land that is immediately adjacent to and critical to the eligible structure, and
  - vi. existing protective works designed to protect banks from erosion.
  
- b. Cleanup and Disinfect:
  - i. casual labour, including the owner, at the British Columbia minimum hourly rate, up to a maximum of 100 person-hours, unless EMBC authorizes additional labour up to a maximum established amount, and
  - ii. commercial services and rentals, provided those services and rentals are not on a continuing basis and conform to rates listed in the BC Equipment Rental Rate Guide, copies of which are held by evaluators.

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### 2.5.2 Non-Claimable Items

Assistance will not be provided for costs in relation to the following:

- a. cost of restoring or replacing items that were insured or insurable,
- b. contents located in basements, crawl spaces or similar low-lying storage areas, unless these areas are being used as essential living areas for home owners,
- c. contents such as jacuzzis, hot tubs, spas, patios, pools, fences, garden tools or decorative landscaping,
- d. contents such as jewellery, collectibles, artwork, antiques, silverware, furs, decorative items, money and securities, books and printed matter,
- e. drainage that was inadequate due to lack of maintenance,
- f. income loss including personal, farm or business operation income/opportunity,
- g. insurable damage that is a direct result of internal sewer or storm back up,
- h. insurable vehicles, equipment and vessels such as automobiles, recreation vehicles, motor homes, motorcycles, boats, planes, snowmobiles,
- i. land value loss due to damage, unless essential to the farm or business operation and then only for the lesser of the cost to restore the damaged land to pre-disaster condition or the assessed value of the damaged portion of the land,
- j. land, eroded or damaged except for essential access routes,
- k. illegal encroachments on or improvements of land for the purpose of damage reduction,
- l. materials for construction in storage or available for construction purposes, unless these are business or farm inventory,
- m. materials such as chemicals, preservatives, fuels and other like items unless these are business inventory,
- n. materials such as pet supplies, pens, corrals, feeds, outfittings, saddlery or beekeeping equipment and supplies, unless essential to a farm or business operation,
- o. recreational items including fishing, hunting, camping or other sports equipment, camera, dark-room or audio-visual equipment, games, toys, and lawn furniture, unless essential to or inventory of a business operation,
- p. recreational or seasonal structures, their contents, and associated roads or bridges,
- q. roads on private land, except for essential access to fields and outbuildings for a farm or small business operation,
- r. structures such as church property or private recreational facilities unless, in the case of church property, the property constitutes a facility essential to the secular needs of the community or in the case of a recreational facility, the facility is essential for a charitable organization,
- s. structures such as garages or carports that are detached or semi-detached and their contents,
- t. structures such as outbuildings and their contents unless essential to the operation of the business or farm,
- u. structures such as unoccupied homes or premises under construction (to be considered occupied, there must be a valid certificate of occupation), and
- v. structures such as wharves, docks, floats, jetties and other foreshore/backshore improvements.



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## 3.0 INFORMATION SPECIFIC TO HOME OWNERS/RESIDENTIAL TENANTS

### 3.1 Eligibility

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 apply for determining eligibility for 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.

### 3.2 Limitations on Losses Covered

The following limitations apply to claims by home owners/tenants:

- a. Only items to replace or restore the necessities of life will be considered.
- b. Items claimed as necessities will be restricted in number to the needs of permanent occupants only.

---

### **3.3 Claimable Items**

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Repair to or replacement of eligible personal effects, 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 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, a dryer, an iron, an ironing board, laundry supplies, curtains and floor coverings,
  - vi. miscellaneous clothing, household tools, prescription medicines, a sewing machine, a vacuum cleaner, a telephone, a mirror, a 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.

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## 4.0 INFORMATION SPECIFIC TO SMALL BUSINESS OWNERS

### 4.1 Eligibility

To qualify as an eligible small business

- the business must be managed by the owner on a day-to-day basis,
- the business must be the owner 's major source of income,
- the business must have gross sales of less than \$1 million per year and employ less than 50 employees at any one time, and
- the owner must demonstrate that, without the claimed assistance, the future of the business could be placed in financial jeopardy. Financial jeopardy is defined as when the assistance payment to repair the damage would exceed 10 percent of the net income of the business.

### 4.2 Limitations on Losses Covered

The following limitations apply to small business owner claims:

- a. Only uninsurable items essential to the operation of the business will be considered.
- b. A commercial tenant that occupies rented or leased space in exchange for a monthly fee, but who is not the registered owner of the property, may not claim for structural repair to or replacement of business structures. The *owner* of the structure may claim for structural damage but would have to qualify on her/his own under the small business category to receive assistance.
- c. Loss of wages or business operation income or loss of business opportunity is not eligible.

### 4.3 Claimable Items

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Structural repair to or replacement of eligible business structures, including:
  - i. parking areas, pumps, services and connections, and space and water heating equipment.
- b. Repair to or replacement of eligible business materials, including:
  - i. books and papers required to carry out the business,
  - ii. tools and equipment essential to the business,
  - iii. business furnishings, and
  - iv. inventory at replacement cost.

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## 5.0 INFORMATION SPECIFIC TO CHARITABLE ORGANIZATIONS

### 5.1 Eligibility

To qualify as an eligible charitable organization applicant, it must be a not-for-profit *charitable* organization that:

- in the opinion of the Minister, provides a benefit or service to the community at large,
- has been in existence for at least 12 months, and
- is registered under the British Columbia *Society Act*.

### 5.2 Limitations on Losses Covered

The following limitations apply to charitable organization claims:

- a. Only items essential to the operation of the charitable organization.
- b. The charitable organization that occupies donated, rented or leased space in exchange for a monthly fee, but who is not the registered owner of the property, may not claim for structural repair to or replacement of occupied structures. The *owner* of the structure may claim for structural damage but would have to qualify on his/her own, under the appropriate claim category, to receive assistance.

### 5.3 Claimable Items

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Structural repair to or replacement of eligible charitable or volunteer structures, including:
  - i. outbuildings essential to the operation of the organization.
- b. Repair to or replacement of eligible charitable or volunteer materials, including:
  - i. business books, papers, tools, equipment, and furnishings essential to the operation of the organization, and
  - ii. inventory for sale, at replacement cost.

---

## 6.0 INFORMATION SPECIFIC TO FARM OWNERS

### 6.1 Eligibility

To qualify as an eligible farm:

- the farm operation must be identified in the current assessment of the BC Assessment Authority as a developing or established agricultural operation,
- the farm operation must be owned and operated by a person whose full-time employment or livelihood is made as a farmer,
- the farm operation must be the means by which the owner(s) derives the majority of that person's income, based on gross income from all sources,
- the owner must demonstrate that, without the claimed assistance, the future of the farm operation could be placed in financial jeopardy. Financial jeopardy is defined as when the assistance payment to repair the damage would be greater than 10 percent of the net income of the farm operation,
- a farmer that farms leased land in exchange for a monthly fee, but who is not the registered owner of the land, may not claim for damage to the leased land. The *owner* of the land may claim for damage but would have to qualify on her/his own under the small business category to receive assistance, and
- if a farm operation is incorporated, the small business eligibility criteria will also apply.

### 6.2 Limitations on Losses Covered

**The following limitations apply to farm owner claims:**

- a. Only items essential to the operation of the farm will be considered.
- b. Assistance is restricted to actual uninsurable property and or damage to land that was in production or being left fallow in accordance with good farming practices. Loss of income due to loss of production or market is not eligible.
- c. Generally crops are not eligible for DFA because BC's Ministry of Agriculture has established programs such as Production Insurance and AgriStability to assist farmers.

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### **6.3 Claimable Items**

The items listed below are claimable, provided they meet the "General Terms and Conditions" outlined in Section 2.3 and the "Limitations" above. The list of claimable items is not all-inclusive, also see Section 2.5.

- a. Structural repair to or replacement of eligible farm structures, including:
  - i. filling and levelling to restore essential access to fields and outbuildings,
  - ii. parking areas, pumps, services and connections and space and water heating equipment essential to farm operations, and
  - iii. fences on working farms where livestock is kept, excluding ornamental fences.
- b. Repair to or replacement of eligible farm materials including:
  - i. harvested crops for which insurance was not available in British Columbia and for which no other government financial aid or program exists,
  - ii. farm machinery that was not insurable,
  - iii. bedding, pesticides, mulch, feed, seed and product losses including fertilizers, biocides, hormones and supplements essential to farm operations, and
  - iv. livestock and poultry essential to farm operations.
- c. Cleanup and Disinfect:
  - i. restoration of farmland to a workable condition, including, without limitation, removal of debris, replacement of topsoil, restoration of fertility by manure or commercial fertilizer and land levelling where land gouging or surface erosion has occurred, provided that the cost of restoration does not exceed the previous assessed value of the land unit being restored and that the land was, before the occurrence of the disaster, in production or was being left fallow in accordance with good farming practices, and
  - ii. use of own equipment, excluding depreciation costs, at rates listed in the BC Equipment Rental Rate Guide plus fuel and lubricants not included in the rates listed in that guide.



# **MENTAL HEALTH RESOURCES**



Guidebook for

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# WELLBEING IN RECOVERY





# CONTENTS

<b>INTRODUCTION</b> .....	2
<b>EXPECTED REACTIONS TO AN EXTRAORDINARY EVENT</b> .....	3
<b>DEALING WITH THE EMOTIONAL IMPACT OF EMERGENCIES</b> .....	4
<b>WHEN THE REACTION OR DISTRESS DOESN'T SETTLE</b> .....	7
<b>HOW FAMILY AND FRIENDS CAN HELP</b> .....	9
<b>THE SILVER LINING</b> .....	10
<b>ADDITIONAL RESOURCES</b> .....	10
<b>WORKSHEET 1: CHOOSING ENJOYABLE ACTIVITIES</b> .....	11
SOME ACTIVITIES TO CONSIDER .....	11
STEP 1: REVIEW THE ACTIVITY LIST .....	12
STEP 2: PICK AN ACTIVITY TO DO.....	12
STEP 3: MAKE A PLAN .....	12
<b>WORKSHEET 2: PROBLEM SOLVING</b> .....	13
STEP 1: DEFINE THE PROBLEM .....	13
STEP 2: SET THE GOAL.....	13
STEP 3: BRAINSTORMING .....	14
STEP 4: EVALUATE AND CHOOSE THE BEST SOLUTIONS .....	14
STEP 5: MAKE IT HAPPEN .....	14

## ACKNOWLEDGEMENTS

The Canadian Red Cross thanks and acknowledges Phoenix Australia, the Australian Centre for Grief and Bereavement, beyondblue and Australian Red Cross for providing the original content from 'Looking after yourself and your family after a disaster' for this publication.

# INTRODUCTION

In Canada, emergencies and disasters ranging from individual house fires, health emergencies, power outages and floods to wildfires and hurricanes can occur, and in the most extreme cases, cause significant and widespread disruption to routines, social supports, etc. Individuals, families, and communities can be impacted with little warning, causing a great deal of heartache and suffering.

When affected by an emergency, a person may experience a range of thoughts, feelings and behaviour that can be intense, confusing and frightening. These are expected reactions to an extraordinary situation.

Most people recover after emergencies by drawing on their own resources, capacities, strengths and the support of others; most will gradually rebuild their lives and achieve a sense of wellbeing again. Some people will continue to feel overwhelmed, be unable to shake the feelings of despair or have signs of more serious psychological problems. It's important to know the difference between an expected reaction to a stressful or potentially traumatic event and the signs that indicate you should seek additional assistance.

This booklet is for adults and is designed to help you understand the reactions you – or someone you know – may be experiencing.

It contains practical advice, numbers to call and websites to visit if you need extra information or support.

Following an emergency, it's important to remember that you are not alone and that help is available.



## EXPECTED REACTIONS TO AN EXTRAORDINARY EVENT

When a person experiences a stressful or traumatic event such as an emergency, it can have a profound impact on the person's psychological wellbeing. People may experience many different emotional and physical reactions which can vary in severity depending on their personal situation and the degree of loss the person may have experienced.

### Common reactions experienced during and following a major or prolonged emergency can include:

- feelings of fear, sadness or anger;
- feeling overwhelmed;
- feeling numb, detached or withdrawn;
- difficulty with focusing attention and concentration;
- difficulty planning ahead;
- tearfulness;
- unwanted and recurring memories or bad dreams related to the event;
- sleep problems
- constant questioning – “What if I had done x, y or z, instead?” and “What will happen now?”
- ‘replaying’ the event and inventing different outcomes in order to be prepared should it happen again.

Some people also react by not feeling anything at all, by having difficulties in making decisions or by isolating themselves from others. Some people increase their intake of alcohol or other substances to escape the pain they are feeling.

These reactions can be quite strong and are often at their worst early on in the emergency. In most cases, they fade over the following weeks, although the person may experience them from time to time for a much longer period. However, if at any time these reactions seriously affect a person's ability to participate in day-to-day activities at home or once back at work, it's important to discuss it with a health professional.

### Guilt

An emergency can result in loss which leaves some people with feelings of guilt. Guilt can be common after disasters and health emergencies and can become a problem if these feelings are extreme or prolonged. Guilt can also get in the way of asking for help (e.g., “Others need it more than I do”).

# DEALING WITH THE EMOTIONAL IMPACT OF EMERGENCIES

Following an emergency, it's important to find ways to regain a sense of safety and control. People often need to have access to a safe and secure environment, to find out what happened to family members and friends and to have access to relevant services. There are steps you can take to make the situation more manageable for you and your loved ones.

## Helping yourself

### → **Spend time connecting with family and friends.**

Spending time connecting with close friends and loved ones is critical following an emergency, whether you're able to do so in person or virtually. Ensure that you have regular contact with people whom you trust and who support you. Ask for practical help and support when you need it – people often want to help and appreciate knowing what you need.

### → **Try to get back to a routine.**

This is very important, particularly if you have children. It can be hard at first because life may be chaotic, but try to think of ways you can re-establish a routine as soon as possible – for example, eat at the same time you would normally eat each day.

### → **Try to be healthy.**

Although your life might be disrupted right now, do what you can to eat a balanced diet and get some regular exercise – go for a walk! Evidence shows regular exercise can improve one's mood. Looking after your body will help you gain the strength you will need to get through this challenging time. Also, try to balance exercise with regular rest, relaxation and adequate sleep.

### → **Take time out.**

Do things that you enjoy and find a new enjoyable activity if needed. This sounds simple, but often after an emergency enjoyable activities become low priority. It's important, despite it all, to take part in enjoyable activities. You may find it useful to use the worksheet at the back of this booklet to help plan some enjoyable activities.

### → **Limit the amount of media coverage you watch, listen to, or read.**

While getting information is important, watching or listening to news bulletins too frequently can cause distress.

→ **Write down your worries.**

You may find it helpful to write down your worries and concerns and use the problem-solving worksheet at the back of this booklet to identify some practical steps you can take to address those issues. Identify the specific feelings you are experiencing and the concern/worry that may be underlying each of these feelings.

→ **Express your feelings.**

For some people, writing about their experience can be helpful, particularly if they find it difficult to talk about it. Although some distress is normal during this process, if you find writing down your experience too distressing or overwhelming, don't continue. There are many other ways to express your feelings that you may find helpful, such as drawing, painting, playing music, making collages etc.

→ **Accept help when it's offered.**

When emergencies occur, they often affect people who have never before had a reason to access government or crisis support services. Getting help can be uncomfortable for some people who are not used to asking for or accepting assistance. However, there is no reason not to accept the kindness of others now – you would help them if the situation was reversed.

→ **Don't expect to have the answers.**

When something unexpected happens, there are no guarantees about how the future will turn out. It is normal to feel unsure and confused.

→ **Connect with others.**

Grief, loss and shock, sadness and stress, can make you feel like isolating yourself from others. It may be helpful to remember that many people are feeling the same as you and will share your journey of recovery. Shutting yourself off from others is unlikely to make the situation any better.

→ **Have a plan for anniversaries or other triggering events, like holidays.**

Throughout the year, anniversaries and holidays may trigger strong emotional responses, especially if media coverage is significant. You may find these periods of time difficult, so it can be helpful to have a plan. Limit your exposure to media coverage, schedule moments with relaxing and enjoyable activities, and make sure you have people to support you.

→ **Plan for the future.**

Emergencies will happen. When you are ready, you can use your experience to be more prepared should you ever be involved in an emergency again. The Red Cross has useful information available at [www.redcross.ca](http://www.redcross.ca) to help you prepare. You can also make a plan with Public Safety Canada's *Get Prepared step-by-step online guide*. Available online [www.getprepared.gc.ca/](http://www.getprepared.gc.ca/)

**There may be a temptation to cope with trauma after an emergency by engaging in unhelpful activities that are likely to get in the way of your recovery from the event.**

→ **Using alcohol or other substances to cope**

Although these may make you feel better in the short term, overuse or prolonged use of alcohol or drugs can cause serious problems for you and your loved ones.

→ **Keeping yourself busy and working too much**

Keeping busy is good up to a point, but throwing yourself into work or other activities as a way of avoiding painful feelings can be unhelpful in the long term.

→ **Engaging in stressful family or work situations**

Sometimes these are hard to avoid, but, whenever possible, try to reduce stressful interactions between you, your loved ones and friends.

→ **Withdrawing from family and friends**

It's okay to allow yourself some time on your own if you need it, but try not to spend too much time alone.

→ **Stopping yourself from doing things that you enjoy**

Sometimes, after emergencies, people feel they should not enjoy themselves in the midst of so much suffering. That doesn't help anyone – it's good for you and others to try to participate regularly in enjoyable, and sometimes adapted, activities.

→ **Avoid talking about what happened**

Not everyone is ready to talk at the same time, but most people find that it's very helpful to talk to someone they can trust about what happened and how they are coping.

→ **Taking risks or making major life decisions**

Often, after experiencing an emergency or trauma, people take unnecessary risks or make significant decisions about relationships, accommodation or work. This is not a good time to be making those decisions – take your time.

## WHEN THE REACTION OR DISTRESS DOESN'T SETTLE

While it is normal for people who have experienced an emergency to go through a range of emotional reactions, for some people the distress persists and they may be at risk of developing a mental health problem, such as:

- depression
- prolonged or complicated grief
- Post-Traumatic Stress Disorder (PTSD)
- other anxiety disorders
- problems with alcohol and/or drugs.

People who have experienced deeply upsetting things, may take a long time to adjust to these changes and regain a sense of normality.

There are signs to look for in yourself and in others to indicate that what you are experiencing may be beyond a normal reaction.

### Warning signs

If you or someone you know experiences any of the following symptoms at any time, seek professional help:

- If the distress feels extreme or interferes with the person's ability to participate in day-to-day activities
- Feeling overwhelming fear for no obvious reason
- Panic symptoms: increased heart rate, breathlessness, shakiness, dizziness and a sudden urge to go to the toilet
- Avoiding things that bring back memories of what happened to the point where day-to-day tasks cannot be carried out
- Excessive guilt about things that were or weren't said or done
- Loss of hope or interest in the future
- Thoughts of ending one's life or self-harming.

**As a general rule, it's a good idea to seek help if you think that you are not coping. You should speak to a health professional if:**

- your problems seem too severe
- the emotional reactions are lasting too long
- you're finding it difficult to engage in day-to-day activities or get along with family and friends.

Many people find that one or more visits to a counsellor, spiritual leader, health professional or psychologist greatly assists their recovery. Making the decision to access professional assistance if you need it is a wise choice that can often help you to regain emotional strength and resilience.





## HOW FAMILY AND FRIENDS CAN HELP

### → **Give them a break.**

Recognise that the person has just been through an extremely stressful event. He/she will need time and space to acknowledge the extent of the losses. You can help by doing practical things, like picking up groceries, etc. It's important to remember that people may need support from friends and family members for a considerable amount of time.

### → **Be sensitive.**

If people have escaped with minimal damage to their property and/or health, it's not helpful to say: "Well, at least you still have your house/life/health." They have been through a distressing event and it may make the person feel worse to be singled out as "the lucky one" when friends and neighbours have suffered greater losses.

### → **Choose your news.**

It can be tempting to obsess over news coverage, but too much exposure can be upsetting – particularly for teenagers and children. If the images are distressing the person, turn the TV off and do something else.

### → **Talk it through.**

Try not to gloss over or downplay what happened and do not discourage the person from talking about what they have been through. Offer the person a shoulder to cry on and a sympathetic ear. On the flip-side, it's also important not to press the person to remember or describe the event, or talk about feelings if he/she isn't ready. Sometimes, people say things that are meant to be helpful, but instead the comments just leave the person feeling more isolated and misunderstood. For example, it's not helpful to say: "You just need to get on with your life" or "I know how you feel."

### → **Get help.**

If the symptoms are persisting or causing significant distress, encourage the person to seek extra support from others, such as your health professional, spiritual leaders, psychologists, social workers, support organizations and/or mental health organizations.

### → **Keep it simple.**

Remember that providing support doesn't have to be complicated. It often involves simple gestures connecting, including virtually, to play games, laugh, or share a meal.

### → **Take care of yourself.**

It can be very trying looking after someone else and sometimes, we forget to look after ourselves. Be aware of your own health – physical and mental. If you're feeling run down or stressed, talk to a doctor and seek support from others.

## THE SILVER LINING

It may help to know that the vast majority of people going through emergencies recover by drawing on personal strengths and the love and support of family members, friends, neighbours and the wider community. Often, we can see adaptive coping and other positive outcomes from these experiences. Many people who have lived through an emergency develop new skills and view themselves and their families in a more positive light, place less importance on material possessions, develop closer bonds with their community and feel a sense of pride in their recovery.

## ADDITIONAL RESOURCES

**Canadian Mental Health Association:** For links to support and resources in your area.

**Canadian Psychological Association:** For links to important information and psychologists in your area.

**Canadian Association of Social Workers:** To find a social worker in your area.  
1-855-729-CASW (2279)

**Canadian Counselling and Psychotherapy Association:** To find a certified (registered) counsellor in your area.

**2-1-1:** Call 211 for community-based health and social services.

**Kids Help Phone:** 1-800-668-6868

**Canadian Association for Suicide Prevention:** For links to crisis centres in your province or territory.

**First Nations and Inuit Hope for Wellness Help Line:** 1-855-242-3310

**Public Health Agency of Canada:** For additional supportive resources and links to your provincial and territorial health ministry.

**Public Safety Canada:** For more information and links to provincial and territorial emergency management.

## WORKSHEET 1: CHOOSING ENJOYABLE ACTIVITIES

After an emergency, people often stop doing things that used to be enjoyable, rewarding or personally meaningful. It's hard to remember to take time for yourself, but taking the time to engage in pleasant activities is important.

There are so many tasks people must carry out following an emergency. Trying to take care of all the details while you may be coping with difficult feelings can quickly drain your emotional and physical energy. By taking care of yourself, eventually you will not only feel better, you will be able to do all of those day-to-day things that must be done.

### Some activities to consider, as allowed:

INDOOR ACTIVITIES	OUTDOOR ACTIVITIES	SOCIAL ACTIVITIES (VIRTUAL OR IN-PERSON)	COMMUNITY REBUILDING ACTIVITIES
Reading	Going for a walk	Calling a friend	Fixing up a park, playground
Drawing/painting	Playing a sport	Lunch with a friend	Doing something as a tribute
Listening to music	Visiting a park	Contacting family	Cleaning a neighbour's yard
Watching a movie	Walking a dog	Meeting new people	Helping in a fundraiser
Writing in a journal	Gardening	Learning a new hobby	Minding a friend's children
Computer time (games, internet)	Swimming	Emailing, texting, blogging, chatting online	Helping to repair a community building

This list is intended to give you ideas about things that you might enjoy doing. You do not need to stick to the things on the list. Take some time to pick some activities you want to try or consider a few that are not included on this list. It's helpful to pick at least one activity you can do by yourself or with someone else, virtually or in person, depending on the guidance of public authorities. Think about activities that you have enjoyed or found meaningful in the past.

## STEP 1: REVIEW THE ACTIVITY LIST

- Create a list of at least five activities that you want to try. Think about some of the things that worked in the past to make you feel better.

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## STEP 2: PICK AN ACTIVITY TO DO

- You may pick more than one, but at least pick one. Find a day and a time when you can engage in this activity over the next week. Write it in on the calendar below.

MONDAY	
TUESDAY	
WEDNESDAY	
THURSDAY	
FRIDAY	
SATURDAY	
SUNDAY	

## STEP 3: MAKE A PLAN

Take a few minutes to think about what you need to do to make sure that you will be able to do the activity that you have chosen. Review the questions below and make them part of your plan.

- Do you want or need to ask someone to do this activity with you? Is it something you can do virtually?
- Do you need anything to help you do this activity (e.g. sports equipment)?
- How will you handle any feelings you might have that may make it difficult for you to engage in the activity? (Some of these feelings might include grief or loss, lack of energy, or guilt about doing an enjoyable activity when there are other important tasks you need to complete.)

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## WORKSHEET 2: PROBLEM SOLVING

This worksheet will help you to break down problems into more manageable pieces, help you to prioritise problems and decide the best action to take.

### STEP 1: DEFINE THE PROBLEM

→ What is the problem I want to work on first?

If you need to narrow down which problem to focus on first, it can help to ask yourself:

- Which problem is really bothering me the most?
- Is there one that I really need to deal with sooner than the others?
- Is there one that is getting worse? Is there a problem that I feel most comfortable working on first?

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→ Take a minute to ask yourself these questions about the problem:

- |   |          |
|---|----------|
| a. Is it happening to me/Is it between me and someone else? | yes / no |
| b. Is it happening to someone else?                         | yes / no |
| c. Is it happening between two or more other people?        | yes / no |

(If you circled 'yes' to a, this is likely to be a good problem for you to work on. If you circled 'yes' to b or c, this may not be a problem that you can fix. This may be a situation for someone else to work on.)

### STEP 2: SET THE GOAL

→ What do I hope to see happen if the problem gets resolved?

→ What would a successful outcome to this problem look like to me?

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Sometimes, a problem can be too big to tackle all at once. Ask yourself:

→ What pieces or steps could I break the problem into to make it more manageable?

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### STEP 3: **BRAINSTORMING**

→ What are some possible solutions to the problem?

(Don't judge your ideas. Write down any solution that comes to mind, even those solutions that may not have worked in the past or that sound unrealistic).

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### STEP 4: **EVALUATE AND CHOOSE THE BEST SOLUTIONS**

→ What are the best solutions from your brainstorming list?

It may be helpful to ask the opinion of someone you trust.

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### STEP 5: **MAKE IT HAPPEN**

→ Which action steps will I commit to in the next several days?

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## THE CANADIAN RED CROSS SOCIETY

Visit [redcross.ca](http://redcross.ca) for more information on how to contact your local Red Cross office.



## PSYCHOLOGICAL FIRST AID TELEPHONE SUPPORT

### WANT TO TALK TO SOMEONE?

It is normal to feel stressed when faced with difficult situations. Many people find that it can be helpful to speak to someone who understands what they are going through. This can help people feel calmer and think of different ways to cope with stress.

### HOW DOES THIS WORK?

It's simple to make this request.

- Call 1-888-686-3022 or email [MRT@phsa.ca](mailto:MRT@phsa.ca) and request a telephone support call.
- Please explain that you are someone who has been affected by the current wildfires
- Provide a number where you can be reached. Every attempt will be made to reach you the same day.
- If you cannot be reached, a brief message will be left and a call to you will be made later. If you do not want a message left, please state this when you make your request.

### WHAT TO EXPECT DURING A CALL

This is a free telephone call to speak with a professional about how you are feeling and things that you might do to cope with this very difficult situation.

The call will be confidential and the person who speaks with you will not keep notes on your conversation. There will be no record of your name or contact details.

### IMPORTANT NOTICE

This is not a regular service and is only temporarily 'activated' to provide psychosocial support to individuals affected by the wildfires and evacuations

### EMERGENCY CARE AND CRISIS SITUATION

If you feel that you need to speak to someone immediately, please call the Crisis Centre at 1-800-784-2433.



## 211 British Columbia

*Excerpt from 211 BC Website*

### **Stress and Mental Well-being**

Through **310Mental Health Support**, the Crisis Line Association of BC (CLABC) offers 24-hour emotional support and information and referral services, call 310-1234 (no area code required).

Emotional crisis support is also available through **Crisis Services Canada**; call 1-833-546-4566.

**Canadian Mental Health Association (CMHA)** offers **mental health tips** for you and your family on coping through a natural disaster emergency.

**Bounce Back** is a free CMHA program teaching effective skills to overcome symptoms of mild to moderate depression or anxiety and improve their mental health; suitable for people who have suffered fear, anxiety and loss from stressful events such as a disaster.

# Coping through a natural disaster emergency

## mental health tips for you and your family

Having to flee your home, leave animals or possessions behind and relocating can cause distress, fear and anxiety for you and your loved ones. Remember that these are some of the most stressful events one can experience. Whether you are coping with fire, flood, earthquake or an other emergency dealing with your physical safety, here are some proven tips to help you cope with the mental stress of a natural disaster.

### Take care of the basics

Try to eat well and get enough sleep. Sleep and nutrition are more important than ever.

### Be kind to yourself

Set realistic expectations and be patient with yourself and others.

### Give and accept support

Expect to feel angry, sad, confused or just numb—and talk to others about it.



### Get back to your daily routine

Doing things as simple as brushing your teeth can help restore a sense of safety and control.



### Take a break

Take breaks from disaster news coverage and from thinking and talking about the events.

**Check in on older people around you.** Coping may be more difficult for older adults living alone, those with mental health problems or with few social supports. Reaching out to connect with them can be a big help.

[more tips >](#)

## When to seek more help

Most people, if given support, will recover almost completely from the fear and anxiety caused by a traumatic experience within a few weeks. However, some will need more help to heal. It's important to watch for the following signs and contact a medical professional if they last more than 2 to 4 weeks:

- Trouble with sleeping and eating
- Feeling depressed or hopeless, showing low energy or crying often
- Being anxious and fearful
- Trouble focusing on daily activities
- Recurring thoughts or nightmares about the event
- Avoiding activities or places that are reminders of the event

### If you are struggling right now

BC's Mental Health Support Line is open to talk you through the problem, 24 hours a day at 310-6789 (no area code). This service is provided by the Distress Line Network of BC.

## About the Canadian Mental Health Association

Founded in 1918, the Canadian Mental Health Association (CMHA) is the most established, most extensive community mental health organization in Canada. Through a presence in hundreds of neighbourhoods across every province, CMHA provides advocacy and resources that help to prevent mental health problems and illnesses, support recovery and resilience, and enable all Canadians to flourish and thrive.



Canadian Mental  
Health Association  
British Columbia  
*Mental health for all*

[www.cmha.bc.ca](http://www.cmha.bc.ca)

## Helping Younger Children Ages 5 and younger

### Provide concrete explanations

For example: “The wind broke a tree branch, and it fell on an electrical line. That’s why the lights don’t work.”

### Let them know there are good people helping

Encourage them to help if they can, or send thank you letters to those who helped.

### Expect a return to younger behaviours

Typical responses can include crying, whimpering, trembling and clinging. They may also show younger behaviours such as thumb-sucking, bedwetting and fear of darkness. Let them know this is okay.



### Reassure them that you will keep them safe

Find ways to protect them from further harm and exposure to upsetting images. Avoid too much disaster news.

## Helping Older Children Ages 6 to 11

### Ask them what they understand and how they feel about it

Fears are often based on misinformation.

### Allow them to ask questions

But try not to focus on it too long—focus on the present instead. It’s okay to say if you don’t know.

### Try to keep a regular routine with activities, meals and bedtime

Allow kids to play with friends. Routine can be very reassuring.

### Allow them to make decisions and feel in control

It’s even more important to give them choices on what to wear, eat, etc.

### Allow them to cry or be angry

You may also notice withdrawal, disruptive behaviour, or inability to pay attention. Nightmares, irrational fears or outbursts of anger are also common after trauma. Let them know it’s normal to feel upset.



### Be honest with your feelings so they know it’s ok to express theirs

Spend extra time with them. Tell them it can take time to overcome loss or trauma.

## Helping Adolescents Ages 12 to 17

### Acknowledge their feelings

They may experience flashbacks, nightmares, avoidance, depression, substance use and anti-social behaviour. Ask how you can support them.

### Ensure that they are patient with themselves and others

Disaster recovery can be a long, slow process.



### Encourage them to help in the community

Community spirit and rebuilding can be very uplifting, and can help them feel useful rather than helpless.

### Some may be more vulnerable

The impact of a traumatic event is likely to be greatest if they previously have been the victim of abuse or trauma, or have had a mental health problem. Be prepared to offer extra support.