

LQRV EMERGENCY ACTION PLAN

HAZARDS	1. MAJOR WINDSTORM 2. WILDLAND FIRE 3. MAJOR EARTHQUAKE	BC HYDRO POWER OUTAGE: 800 224 9376) *49376 BC FORESTRY REPORT WILDFIRE: Info: 1 888 336-7378 Report fire *5555
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1. MAJOR WINDSTORM

- **EQUIPMENT:** gas chainsaws / hand saws / axes / crowbars, emergency generators, gasoline/diesel supply, bar-b-que propane tanks, large canvass tarps, large rolls plastic sheeting, plywood, staple gun, hammer/nails/screws, battery power drills & hand tools, flashlights, cell phones (texting) / walky-talkies & whistles, etc.
- Use equipment to clear any road debris, if possible, to open a route for Search & Rescue and Fire Fighter and Emergency Response teams
- **DOWNED POWER LINES: STAY 10 METERS (33 FT)** back from downed power line – road tarmac can be energized if wet, open ground can be energized, downed trees can be energized. Electrical charge may dissipate beyond 10 meters. If you are too close, keep feet together on the ground & shuffle.
- **CALL 911** – immediately report damage & action plan.
- **CALL YOUR NEIGHBOUR FRIENDS TO CHECK THEIR STATUS**
- **EVACUATE DAMAGED HOUSES.** Any houses substantially damaged by fallen trees should be evacuated. If structural damage occurs to roofs or support walls the home should be considered unstable & evacuated. Evacuees must CLOSE DOORS & WINDOWS, USE TARPS/PLYWOOD/PLASTIC SHEETING TO SEAL OFF DAMAGED AREAS WHERE POSSIBLE, SHUT OFF WATER & ELECTRICAL SUPPLY, AND SECURE VALUABLES where these activities *do not jeopardize personal safety*.
- **The Fire Department or Municipality may assist in securing house – placing tarps on roofs**
- **INTACT HOUSES – SHELTER IN PLACE** and/or offer shelter/assistance to affected neighbours.
- **LQRV RESIDENTS ASSEMBLE AT THE POSTBOX (Meadowood & Warn) – this will be the Village CENTRAL STAGING AREA (CSA)**
- **FORM TEAMS** (minimum 3-4 people) that will take different routes to: clear debris, scout for survivors, help secure homes, call on each home to alert neighbours of any nearby damage/hazards (hanging tree branches, down power lines, etc.), offer assistance, bring evacuees to CSA.
- **ONE TEAM SHOULD REMAIN AT CSA** to receive folks needing assistance, distribute supplies (food, water, blankets, towels, first aid, etc.) manage children, elderly, injured; organize new arrivals willing to help.
- Residents willing/able to assist can **BRING BLANKETS & SUPPLIES TO THE CSA** and/or escort survivors into their homes for safety. Use blankets to carry wounded.
- Residents must be prepared to shelter in place until power is restored and roads are cleared (maintain a 2 week supply of food, medicine and fuel) & follow recommendations listed at:
- Residents must be ready to pack and go if advised by SAR, RCMP, or ESS personnel to evacuate.
- **RDN EMERGENCY SOCIAL SERVICES 250-390-6565** <https://www.rdn.bc.ca/emergency-social-services>

TAKE PHOTOS OF DAMAGE & CALL YOUR HOME INSURANCE PROVIDER

CALL EMERGENCY MANAGEMENT BC apply for **DISASTER FINANCIAL ASSISTANCE**

http://embc.gov.bc.ca/em/dfa_claims/dfa.html

2. WILDLAND FIRE

Follow *Recommendations* listed in RDN Community Wildfire Protection Plans (Dashwood) at:

<http://www.rdn.bc.ca/cms.asp?wpID=1362>

- Be prepared to **IMMEDIATELY EVACUATE** home when directed by Fire Crew or SAR or RCMP
- Evacuees must close interior doors & windows, shut off water & electrical supply, and secure valuables where these activities do not jeopardize personal safety.
- **PETS MAY HAVE TO BE LEFT BEHIND OR SET FREE** – they may not be allowed on Search & Rescue vehicles, but may be left in the gravel pit area with bowls of water and open bags of dry kibble for future rescue. The situation will determine if there are any safer alternatives.
- Follow CDC recommendations at EMERGENCY PREPAREDNESS FOR PETS:
<https://www.cdc.gov/features/petsanddisasters/index.html>
- **TREAT MINOR BURNS** immediately with cool water to cool/clean & gauze bandages, remove jewelry & clothes not stuck to skin, elevate burn area, offer OTC analgesics & monitor patient for shock
- Be prepared (pack necessities) to **walk to CENTRAL STAGING AREA (CSA)** – assemble deep within the gravel pit to await rescue by Dashwood Fire Hall Emergency Rescue crew (250 752 5434), RCMP (250 248 6111)
- Your ladders and wheel barrows might help transport the injured, elderly, infirm or children
- Bring long hoses: Houses on roads near the **CSA have outdoor faucets**, bring clean bowls/jugs to catch water & towels to soak for first aid uses
- **ORGANIZE TEAMS** to comfort and manage children, elderly and the injured – these will become the first to be evacuated (with caregivers &/or parent)
- **TEAMS ORGANIZE GROUPS TO BE EVACUATED** in order of most injured, children/parent, elderly first
- **FOLLOW EMERGENCY RESCUE PERSONNEL DIRECTIVES** & cooperate fully with evacuation orders.
- **RDN will dispatch EMERGENCY SOCIAL SERVICES – FOLLOW DIRECTIONS FROM ESS VOLUNTEERS**
- **CALL YOUR HOME INSURANCE PROVIDER AND MAKE A CLAIM**

To help you decide when you should or should not stand your ground, defend your home and wet down your roof – read:

Government of BC - Wildfire Management Branch

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



Evacuate immediately if the fire looks like this →:

REGIONAL DISTRICT OF NANAIMO EMERGENCY SERVICES <https://www.rdn.bc.ca/emergency-services>

DASHWOOD FIRE DEPARTMENT <https://www.dashwoodvfd.com>

RCMP OCEANSIDE <http://www.rcmp-grc.gc.ca/detach/en/d/173>

3. MAJOR EARTHQUAKE



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

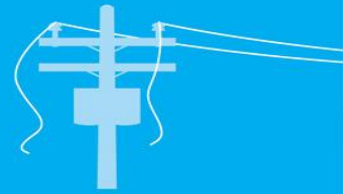
- However, it remains uncertain how well any structure can withstand a **9+ MEGATHRUST EARTHQUAKE** – expected at any time along the entire **CASCADIA SUBDUCTION ZONE**. **PREPARE FOR THE WORST SCENARIO**
- **TREMBLOR/SEVERE SHAKING MAY CONTINUE FOR 5+ MINUTES**
- **PLATE GLASS WINDOWS MAY SHATTER/EXPLODE**. Your floors may be littered with broken glass and sharp objects. Plan the quickest route through and out of your house.
- As there may be considerable structural damage the recommendations of the **WINDSTORM EMERGENCY PLAN** (above) apply.
- There may be many **AFTERSHOCKS** occurring for an indeterminate period – the first might not be the worst.
- When travelling, walk in groups, keep to open areas, avoid soft sandy ground as aftershocks may cause soil liquefaction (*quick sand*).
- Tree roots may be weakened – expect things above/overhead (trees, branches, walls) to fall unexpectedly.
- Landslides & mud lahars are likely to happen – avoid steep hilly areas and streams – travel over tarmac and hard ground. Avoid walking in forested areas
- Your house may have hidden structural damage, burst water pipes and broken electrical wiring hidden behind seemingly intact drywall. Close interior doors & windows, use tarps/plywood/plastic sheeting to seal off damaged areas where possible, shut off water & electrical supply, and secure valuables where these activities do not jeopardize personal safety.
- Put on warm clothes and get your Emergency Kit ready.
- Evacuation routes/roads may be blocked, cell towers may collapse – be prepared to shelter in place and/or shelter others who need assistance.
- Have alternate communication devices (walky-talkies, etc.). Remember batteries & cell phone chargers
- Make a large sign to stick on your front window or front door: **HELP** or **OK** to alert emergency crews
- Residents must be ready to pack and go if advised by SAR, RCMP, or Fire crew personnel to evacuate.
- **RDN EMERGENCY SOCIAL SERVICES** <http://www.rdn.bc.ca/cms.asp?wpID=1135> will be dispatched to provide assistance.
- **CALL YOUR HOME INSURANCE PROVIDER AND MAKE A CLAIM**
- Contact **EMERGENCY MANAGEMENT BC** and apply for **DISASTER FINANCIAL ASSISTANCE** (if need be) at http://embc.gov.bc.ca/em/dfa_claims/dfa.html

EMERGENCY PREPAREDNESS FOR PETS:

- BC SPCA <http://www.sPCA.bc.ca/youth/about-animals/animal-issues/emergency-preparedness.html>
- CRD http://www.crd.bc.ca/animal/emerg_prep.htm

DOWNED POWER LINES INVOLVING STORMS AND OTHER INCIDENTS

Follow these rules to stay safe
around downed power lines



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



STEP 1

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

10m

STOP!

STEP 2

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

BC hydro 

FOR GENERATIONS

bchydro.com/safety

REFERENCES

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

BC Hydro

- Report an Outage http://www.bchydro.com/safety-outages/power-outages/reporting_outage.html
- Electrical Accidents: <http://www.bchydro.com/safety-outages/safety/safety-in-emergencies/electrical-accidents.html>
- Earthquakes, Wildfires and Floods: <http://www.bchydro.com/safety-outages/safety/safety-in-emergencies/earthquakes-wildfires.html>
- Downed Powerline Graphics - pedestrian: <http://www.bchydro.com/content/dam/BCHydro/customer-portal/graphics/info-charts-graphs/downed-lines-storm-infographic.jpg>
- Downed Powerline Graphics – car accident: <http://www.bchydro.com/content/dam/BCHydro/customer-portal/graphics/info-charts-graphs/downed-lines-traffic-accident-infographic.jpg>
- Evacuations: <http://www.bchydro.com/safety-outages/safety/safety-in-emergencies/evacuation-preparedness.html>

WidkiHow to do anything:

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

WebMD

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

Natural Resources Canada – Canadian Geologic Survey – Pacific (Sidney)

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

NRC-CGS: *Cascadia Subduction Zone*:

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

Emergency Management BC: *Earthquake Preparedness*

http://www.embc.gov.bc.ca/em/hazard_preparedness/earthquake_preparedness.html

Wikipedia:

- *Megathrust Earthquake*: http://en.wikipedia.org/wiki/Megathrust_earthquake
- *Cascadia Subduction Zone*: http://en.wikipedia.org/wiki/Cascadia_subduction_zone

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

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

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

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

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

Government of Canada

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

MITIGATION – HOMEOWNER PROPERTY

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

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

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

- **BC DFA** http://embc.gov.bc.ca/em/dfa_claims/dfa.html
- <http://www.slrdb.ca/sites/default/files/pdfs/notices/emergency/Disaster%20Financial%20Assistance%20Program%20-%20Key%20Information.pdf>
- **DFA for Local Government:** https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/provincial-emergency-planning/5_disaster_financial_assistance.pdf
- When British Columbia has declared an event eligible for Disaster Financial Assistance (DFA), the DFA program can provide financial assistance to restore uninsurable private property and/or public infrastructure damaged in the disaster. Recommendations for DFA are made to Emergency Management BC by local authorities. Citizens are directed to contact their local authority if they have been impacted by a disaster or emergency event.
- To be eligible for assistance, the damage must be from an event which is **UNINSURABLE** including overland flooding and groundwater seepage. Insurable damages, such as sewer or sump pit back-up, water entry from above ground including roofs, windows or other areas of the building that are not at ground level, are not eligible for DFA. Snow load, wind, fire and earthquake damage are also insurable and therefore not eligible for assistance. Damages from certain landslides may be eligible, provided it can be shown that the landslide is the direct result of heavy rainfall or other sudden catastrophic event, and not caused by pre-existing slope instability.

JUSTICE INSTITUTE OF BC – A GUIDE TO THE EMERGENCY PROGRAM ACT 2005

- Disaster financial assistance is no longer administered under the Flood Relief Act. It is now covered by the Emergency Program Act and administered by the Provincial Emergency Program. **Its terms have been expanded to include all disasters.** <http://www.jibc.ca/library/research-help/web-links/law>

DFA is available to qualified applicants for DFA authorized events.

- The application deadline is **90 days** after the DFA authorization date. Please check our website at embc.gov.bc.ca/em Call: EMBC - DFA **1 800 663-3456**
- **EMBC Policies INFO:** <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/emergency-management-bc/policies>

3.0 INFORMATION SPECIFIC TO HOME OWNERS/RESIDENTIAL TENANTS

3.1 Eligibility http://embc.gov.bc.ca/em/dfa_claims/dfa.html

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

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

Disaster Financial Assistance Regulation, to receive assistance.

BC MINISTRY OF FINANCE – HOMEOWNER GRANT TAX BULLETIN

BC - HOME OWNER GRANT ADMINISTRATION MANUAL FOR MUNICIPALITIES

<https://www2.gov.bc.ca/assets/gov/taxes/property-taxes/annual-property-tax/municipality-regional-district-resources/municipalities/home-owner-grant-administration-manual-municipalities.pdf>

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

A HOME OWNER GRANT is provided for up to two taxation years to eligible homeowners or occupants who cease to occupy their principal residence due to property damaged or destroyed by fire, flood or other natural disaster.

The eligibility criteria are as follows.

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

DEFER YOUR PROPERTY TAX

MINISTRY OF FINANCE HOMEOWNER GRANT PROGRAM enables some tax relief for loss of house/property for up to 2 years following a disaster.

(BC Assessment considers an improvement to be destroyed or substantially damaged if the physical damage amounts to more than 50 per cent plus \$1 of the assessed value of the affected improvement. They may assess a property as having a \$0 improvements value when the damage is severe. If so, the property is ineligible for a grant as it is assessed and taxed on its land value only.)

However, the owner **loses the value of the land** and this loss is not recoverable under provincial or federal legislation should the owner prefer to build elsewhere. Strata Earthquake Insurance will cover common property and infrastructure rebuild – not restoration of Owner's Lots

EMERGENCY PROGRAM ACT – EMBC COMPENSATION AND DISASTER FINANCIAL ASSISTANCE REGULATION

LEGISLATION http://www.bclaws.ca/EPLibraries/bclaws_new/document/LOC/freeside/--%20E%20--

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