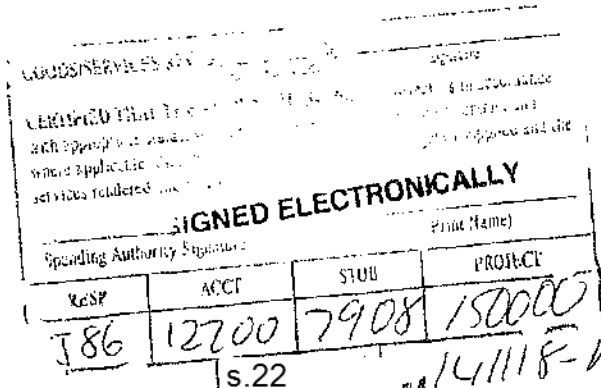
Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141118-A32C-3AE3

December 15, 2014



s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$821.75**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$205.00
Site Services	$1,560.79
Exterior	$261.40
Total Eligible Amount	$2,027.19
Less $1,000.00	$1,027.19
Total Payable at 80%	$821.75

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141118-A32C-3AE3

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date	Date 2014-11-20	DFA Auth # 1415-02

EVALUATOR USE ONLY:

☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☑	☐	Evaluator's Notes	INC IN SCOPE
☐	☑	☐	Scope and Calculations Sheet	
☐	☐	☐	Content Calculations Sheet	NONE
☐	☐	☐	Diagram	NONE
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents; (Le., medical)	NONE
☐	☑	☐	Photos	
☐	☐	☐	Insurance Letter	NONE - CONFIRMED OVERLAND FLOODING
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:

☐ All Documents Received Date: Initials:

Printed: 2014-11-20 10:55:00

Emergency Management

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)			EMBC Office Use Only/Application #
s.22			141118-HZC-SPA
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number (RA)	Business Telephone Number (RA)	E-mail Address
s.22	s.22	s.22	

Alternate contact name and telephone number where you can be reached (if applicable)

( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/3-4		☐ YES or ☒ NO		☐ YES or ☐ NO
2014/11/5-6				

Cause of Damage/Loss

FLOOD WATER FROM HASTINGS CREEK - DOWN ONTO PROPERTY
BLOCKED DRAINS

Action Taken to Date (list cleanup hours on Appendix A)

CLEAN UP OF PROPERTY

PROFESSIONAL REMOVAL OF DAMAGED/BLOCKED DRAIN - NEW DRAIN INSTALLED

Brief Description of Damage/Loss (list damaged items on Appendix B)

WATER DOWN DRIVEWAY AND ONTO PROPERTY - BLOCKED OUTSIDE DRAIN CATCH BASIN AND PREVENTED DRAINAGE

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/8	s.22	2014/11/8
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/3-4		3.5	BOARDED UP TOP OF DRIVEWAY	EMERGENCY MEASURES N/E
2014/11/3-4		3.5	MAINTAIN DRAINAGE	" N/E
2014/11/4		6.0	CLEAN UP PROPERTY	
2014/11/4		7.0	SHOVEL ROCKS, SAND OF	
2014/11/5-6		* 3.0	DRAIN BLOCKED	
2014/11/5-6	s.22	* 4.0	REMOVE WATER	
	TOTAL	27 HOURS		
* DISTRICT WORKERS ARRIVED AROUND MIDNIGHT – THEY TRIED TO HELP UNBLOCK DRAIN BUT COULD NOT DO THIS CLEAN DRAINS DRAINAGE SERVICE WERE THEN ENGAGED TO UNBLOCK DRAINS AND REPAIR/REPLACE DAMAGED DRAINAGE SYSTEM.			
GAL NOTE: APPLICANT CLAIMED 27 HOURS - 7 OF WHICH WERE CONSIDERED EMERGENCY MEASURES AND NOT CLEAN-UP RECOMMEND 20 ELIGIBLE CLEAN UP HOURS @ 10:25				

EMBC Office Use Only: DFA eligible hours worked 20 ✓ @ minimum wage = TOTAL $ 205 ✓ /

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	Cellular:	
		Business:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	20/11/2014	Date Contacted:	23/11/2014
Date Inspected:	27/11/2014	Date Completed:	14/12/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside in this s.22 home built on a sloping lot in North Vancouver			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow across the yard plugging up the Applicants sump pump and drain lines with debris. Water did not enter the interior of the home. The sump and catch basin are located at the bottom of the driveway and right beside the Applicant's home The Applicants attempted to clear out and unplug the sump with the assistance of local government workers, but were unsuccessful. The Applicants then hired a drainage company to flush the lines and sump, install new catch basin, and camera scope the drains. An invoice for this repair was provided by the Applicants and we believe the cost to be fair and reasonable and within industry standard pricing. Although we did not use the invoice the applicable costs for the eligible repairs are addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicant did not provide a formal denial letter from their insurer we did confirm that the damages were caused from surface runoff and not sewer backup. The damages from this event are not an insurable loss. We did not request a formal denial letter.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant's attempted to divert the during the event. Although this showed due diligence on their part there was no actual cost incurred and therefore no eligible expense.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	20.00 EA @	10.25 =	205.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note local government workers cleaned up the driveway and yard of the majority of debris at no cost to the Applicant. No other damage found to the essential access , although we did make an allowance to pressure wash the driveway which we anticipate will be done while the exterior of the home is being pressure washed and is addressed under the heading "exterior".			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a municipal storm sewer . The home has its own catch basin and sump located next to the home which outflows into the Municipal system, and was damaged during the event.			
2. Repair / replace damaged sump & catch basin, flush and scope drainlines	1.00 LS @	1,445.00 =	1,445.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Pressure wash exterior siding & essential access routes	1.00 EA @	248.08 =	248.08

Although we found no physical damage to the exterior of the home we have made an allowance to pressure wash the mud and debris from the lower portion of the siding including sidewalks and driveway.

RESIDENCE

RESIDENCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note: Flood water did not affect the interior of the home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants had no damaged contents			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
General conditions are included.			

Coverage	Item Total	%	ACV Total	%
Dwelling	0.00	0.00%	0.00	0.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	205.00	10.80%	205.00	10.11%
Site Services	1,445.00	76.13%	1,560.79	76.99%
Exterior	248.08	13.07%	261.40	12.89%
Total	1,898.08	100.00%	2,027.19	100.00%

Summary for Cleanup completed before site visit

Line Item Total	205.00
Replacement Cost Value	**$205.00**
Net Claim	**$205.00**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Summary for Site Services

Line Item Total	1,445.00
PST	41.47
Subtotal	1,486.47
GST	74.32
Replacement Cost Value	**$1,560.79**
Net Claim	**$1,560.79**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

s.22

Summary for Exterior

Line Item Total	248.08
PST	0.87
Subtotal	248.95
GST	12.45
Replacement Cost Value	**$261.40**
Net Claim	**$261.40**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 27/11/2014

Showing driveway where creek flowed

2 sump
Date Taken: 27/11/2014

Showing new sump that was installed after the event as the existing sump became plugged with debris and rendered inoperable during the event.

s.22

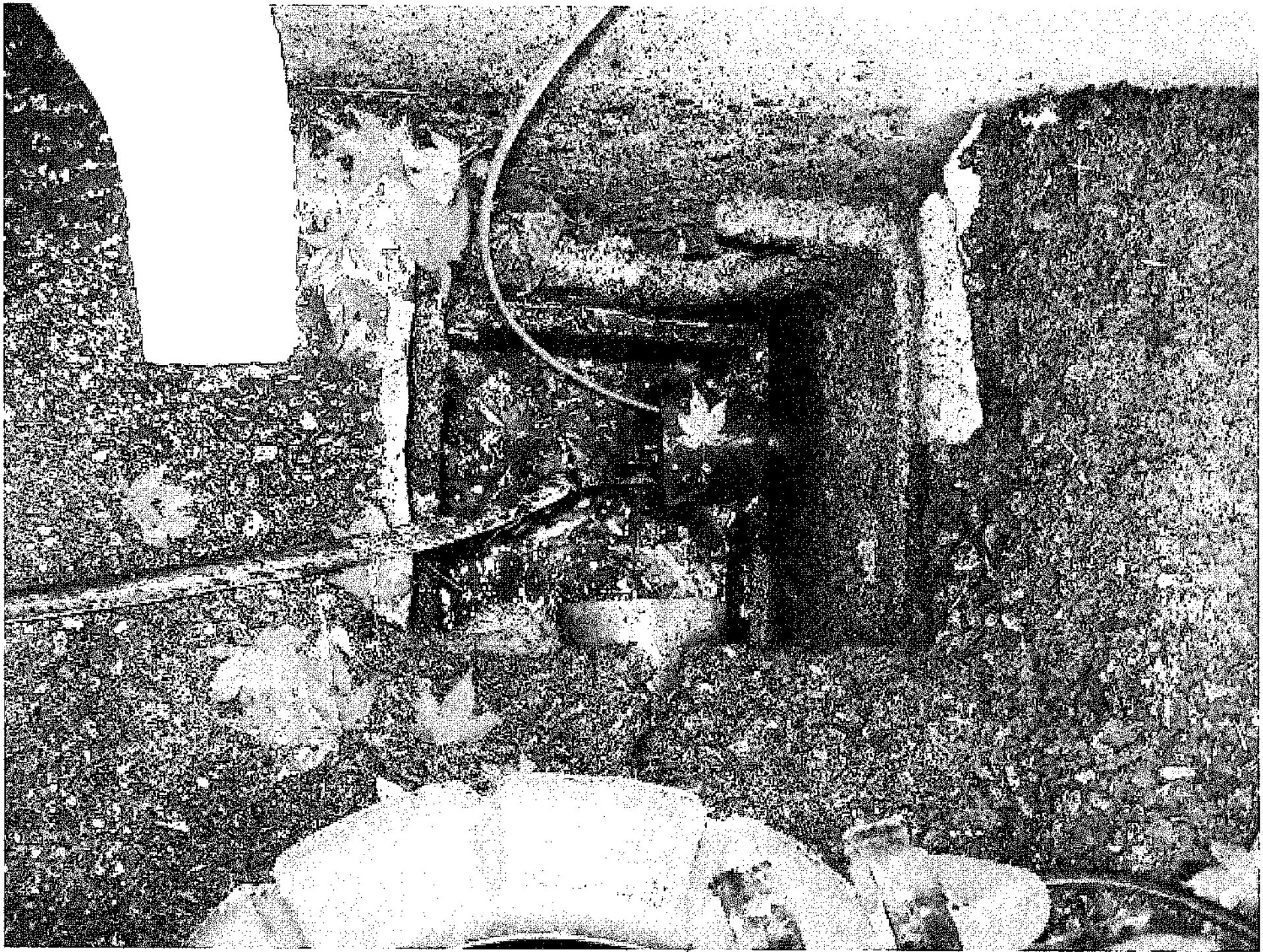
TUES AM NOV 4

[redacted]

Monday Nov 3

s.22

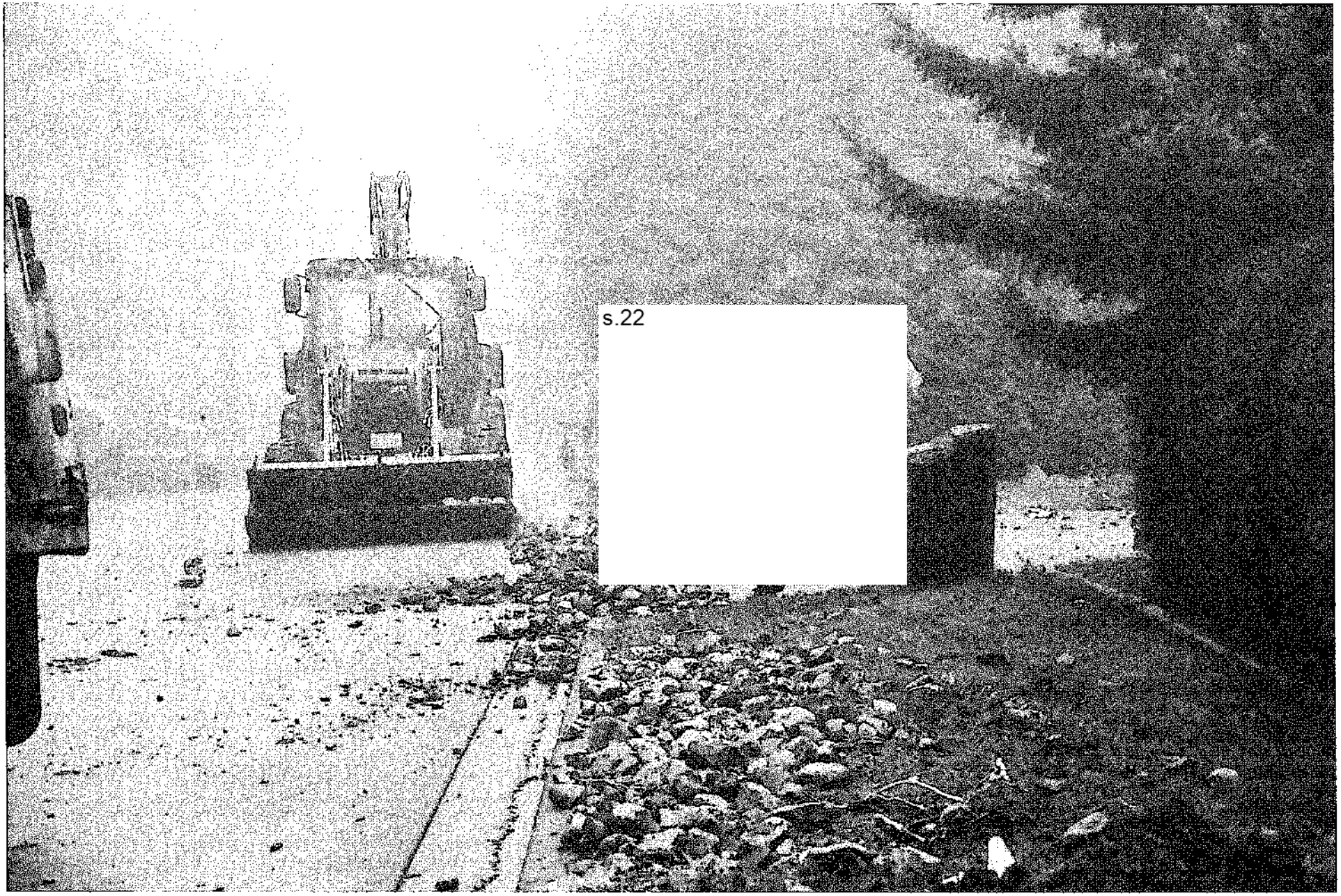
s.22



BROKEN / BLOCKED CATCH BASIN THURS NOV 6



NEW CATCH BASIN DRAIN - FRIDAY NOV 7


s.22

Emergency ManagementBC

Finance

File: DFA-1415-02

Application #141114-A57F-7A60

December 1, 2014

SIGNED ELECTRONICALLY

DEC 0 2 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$8,304.94** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$82.00
Structural	$10,624.18
Contents	$675.00
Total Eligible Amount	$11,381.18
Less $1,000.00	$10,381.18
Total Payable at 80%	$8,304.94

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141114-A57F-7A60

FIELD MANAGER Name Date	EVALUATOR ID # Date	EVENT DFAGEN 14/15 DFA Auth # 1416-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	PART OF SCOPE & CALCS
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	PART OF SCOPE & CALCS.
☐	☒	☐	Diagram	PART OF SCOPE & CALCS.
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	NOT SEWER BACKUP NOT INSURABLE LOSS
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☒	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Dec 04/14 Initials: TM

Printed: 2014-11-18 15:47:07

Emergency Management BC

RECEIVED
NOV 14 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
BMGS

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
s.22			#41114-A57F-7A60
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			
Residence Telephone Number	**Cellular Telephone Number**	**Business Telephone Number**	**E-mail Address**
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014-11-03 to 2014-11-04	2-3 inches	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Water leakage through foundation (basement) due to extremely heavy rainfall in the area.

Action Taken to Date (list cleanup hours on Appendix A)
All carpet & underlay removed, fans & industrial dehumidifier rented, drywall & insulation removed. Impacted shelving units removed. Debris professionally removed from property.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Basement was completely flooded. All carpet and underlay is ruined and had to be removed. Drywall surrounding perimeter of basement and room divider in between recreation room and storage room had to be removed, as it was wet. May be damage to furnace. Received an estimate to get replaced.

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	
s.22	
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014-11-10	s.22	2014-11-10
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014-11-03		2 hours	Bailing water, pumping water	E/M NO COST
		2 hours	Bailing Water, pumping water	E/M NO COST
			Removing valuables	E/M NO COST
		2 hours	Bailing Water, removing valuables	E/M NO COST
		2 hours	Bailing water	E/M NO COST
2014-11-04		4 hours	Bailing water	*
		4 hours	Bailing water	*
2014-11-04		4 hours	Removal of carpet & underlay	IN SCOPE
		2 hours	Removal of carpet & underlay	IN SCOPE
2014-11-05		5 hours	Removal of drywall, insulation	IN SCOPE
2014-11-06		4 hours	Removal of drywall, insulation	IN SCOPE
2014-11-08		5 hours	Removal of drywall, insultation	IN SCOPE
2014-11-08		7 hours	Removal of drywall, insultaton, damaged wood in storage room	IN SCOPE
2014-11-09		6 hours	Removal of drywall, insulation, damaged wood	IN SCOPE
2014-11-11		4 hours	Genera clean up of drywall dust, mould spray	IN SCOPE
2014-11-13		5 hours	Removal of debris, clean up of drywall, some removal of damaged wood	IN SCOPE
	s.22	56 TOTAL	# 122 CL.	
		* 8 ELIGIBLE @ 10.25 =		$82.00 ✓

* Now 4/14 8 hrs eligible cleanup hrs - Confirmed with FM the applicants were bailing water once it entered the home, therefore eligible. DW

Emergency ManagementBC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22 **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only;
Description of Damaged Items Listed by Room	**Comments**
Recreation (family) Room: Carpet and underlay completely ruined, drywall & insulation removed as it was wet	IN SCOPE
Storage (bike room): Drywall and wood panelling removed as it was wet, insulation in interior wall between storage room and living area removed, shelving units damaged/ruined	IN SCOPE
Laundry room: Furnace to be replaced, as water may have entered the furnace	IN SCOPE
LIVING ROOM: COUCH, BOOKSHELF,	N/E
TV CABINET	IN CONTENTS
	IN CONTENTS (ENT. UNIT)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home: s.22

Home:
Cellular: s.22

Evaluator: evaluator #122

Auth #: 1415-02 **Event #:** DFA GEN 14/15

Date of Loss: 03/11/2014
Date Received: 23/11/2014 Date Contacted: 23/11/2014
Date Inspected: 28/11/2014 Date Completed: 30/11/2014

Price List: NorthVan_NOV14

Estimate: s.22

n keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Contents items have been added where eligible and include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

DWELLING

s.22

DESCRIPTION					QTY	UNIT PRICE	TOTAL
The Applicant's reside s.22	in a	s.22	home with a		s.22	basement.	

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains flooded the Applicant's property causing water to seep into the basement through what we believe to be the cold joint between the footing and foundation to an approximate hight of 3". It damaged the walls, flooring and some contents. Eligible damages are as follows.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The applicant was denied insurance coverage verbally but had not received a written denial letter at the time of my visit. Our own site inspection confirmed that the damage was caused from overland flooding and that the damages were not caused by sewer backup and not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body. ✓			

EMERGENCY MEASURES

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
During the event the Applicants bailed water and removed some contents. There was no actual costs incurred for these tasks however and we have made no allowance forthe hours spent, which is in keeping with current regulations.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved some of the smaller items in order to avoid damage. There were still some items that did recieve waqter damage and they are listed below in the appropriate areas.			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no flood related damage to the exterior of the home.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property in order to remove mud and silt carried in with the flood water.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

s.22

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
2. Cleanup completed by the Applicant before site inspection	8.00 EA @	10.25 =	82.00 ✓

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	372.12 =	372.12
4. Clean & disinfect interior	744.81 SF @	0.23 =	171.31 ✓
We have made an allowance to clean & disinfect the affected areas.			

Main Level

LIVING ROOM. **Height: 8'**

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into MECHANICAL_R**
Missing Wall	**2' 10 1/8" X 8'**	**Opens into Exterior**

Subroom: Room1 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. Tear out wet non-salvageable carpet, cut & bag for disp.	372.81 SF @	0.50 =	186.41
6. Tear out wet carpet pad and bag for disposal	372.81 SF @	0.46 =	171.49
7. Carpet pad	372.81 SF @	0.62 =	231.14
8. Carpet - Standard grade	428.73 SF @	3.07 =	1,316.20 ✓
15 % waste added for Carpet - Standard grade.			
9. Tear out and bag wet insulation	241.00 SF @	0.66 =	159.06
10. Batt insulation - 4" - R12 - unfaced batt	241.00 SF @	0.79 =	190.39
11. R&R Polyethylene vapor barrier	241.00 SF @	0.28 =	67.48
12. Tear out wet drywall, cleanup, bag for disposal	411.29 SF @	0.84 =	345.48
13. 1/2" drywall - hung, taped, floated, ready for paint	411.29 SF @	2.07 =	851.37
14. R&R Baseboard - 2 1/4"	102.82 LF @	2.80 =	287.90
15. R&R Bifold door set - Colonist - Double	2.00 EA @	212.49 =	424.98
16. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
17. Paint baseboard - two coats	102.82 LF @	1.42 =	146.00
18. Paint walls - two coats	822.59 SF @	0.97 =	797.91 ✓
Allowance is to paint all areas effected by repair.			
Found no other flood related damages other than as noted.			
CONTENTS			

s.22 Confirmed with FM - the living rm in the basement is the main living space used by the applicants. MW ✓

CONTINUED - LIVING ROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
19. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00 ✓
20. Entertainment Unit (max 1)	1.00 EA @	100.00 =	100.00 ✓

MECHANICAL ROOM. **Height: 8'**

Missing Wall - Goes to Floor **3' X 6' 8"** **Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Concrete floor in this room had no finish pre-event.			
21. Tear out wet drywall, cleanup, bag for disposal	198.71 SF @	0.84 =	166.92
22. 1/2" drywall - hung, taped, floated, ready for paint	198.71 SF @	2.07 =	411.33
23. Tear out and bag wet insulation	105.33 SF @	0.66 =	69.52
24. R&R Batt insulation - 4" - R12 - unfaced batt	105.33 SF @	1.00 =	105.33
25. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
26. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
27. Furnace - check, heavy clean, replace filters and service	1.00 EA @	192.59 =	192.59
28. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
29. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
30. Paint walls - two coats	397.42 SF @	0.97 =	385.50 ✓
Allowance is to paint all areas effected by repair.			
Found no other flood related damages other than as noted.			

EXERCISE ROOM.N/E

EXERCISE ROOM.N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
31. Tear out and bag wet insulation	116.00 SF @	0.66 =	76.56
32. Batt insulation - 4" - R12 - unfaced batt	116.00 SF @	0.79 =	91.64
33. R&R Polyethylene vapor barrier	116.00 SF @	0.28 =	32.48
34. Tear out wet drywall, cleanup, bag for disposal	229.29 SF @	0.84 =	192.60
35. (Material Only) 1/2" drywall - hung & fire taped only	229.29 SF @	0.39 =	89.42
36. Remove Shelving - 24" - in place	28.00 LF @	0.52 =	14.56
Found no other flood related damages other than as noted in this non-essential room.			

s.22

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
37. Deliver material to site	1.00 EA @	60.00 =	60.00
38. Haul debris - per pickup truck load - including dump fees	3.00 EA @	142.77 =	428.31
39. Additional allowance to dispose of drywall	1.00 LS @	327.32 =	327.32
40. Equipment setup, take down	1.00 HR @	47.58 =	47.58
41. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
42. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
43. Final cleaning - construction - Residential	744.81 SF @	0.25 =	186.20

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
44. Heat, vent, & air cond. labour minimum	1.00 EA @	47.75 =	47.75

Grand Total Areas:

1,228.01	SF Walls	544.88	SF Ceiling	1,772.89	SF Walls and Ceiling
544.88	SF Floor	60.54	SY Flooring	152.50	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	158.50	LF Ceil. Perimeter
744.81	Floor Area	799.53	Total Area	1,737.54	Interior Wall Area
1,003.24	Exterior Wall Area	114.00	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	9,902.92	92.90%	10,624.18	93.35%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	675.00	6.33%	675.00	5.93%
Cleanup completed before site visit	82.00	0.77%	82.00	0.72%
Total	10,659.92	100.00%	11,381.18	100.00%

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Summary for Dwelling

Line Item Total	9,902.92
PST	215.32
Subtotal	10,118.24
GST	505.94
Replacement Cost Value	**$10,624.18**
Net Claim	**$10,624.18** ✓

Review By
RD. /TM.

evaluator #122

s.22

Summary for Contents

Line Item Total	675.00
Replacement Cost Value	**$675.00**
Net Claim	**$675.00**

REVIEWED BY

20. / TM.

evaluator #122

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Cleanup completed before site visit

Line Item Total	82.00
Replacement Cost Value	**$82.00**
Net Claim	**$82.00**

REVIEWED BY.

evaluator #122

s.22

Main Level

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front

Date Taken: 28/11/2014

Extremely heavy rains overwhelmed the perimeter drains causing water to seep into applicant's basement.

2 Living room

Date Taken: 28/11/2014

Water seeped through the foundation joint into the basement, the water reached a level of 3" in the Living room.

s.22

s.22

3 Utility room
Date Taken: 28/11/2014

The utility room had approximately 2
of water.

4 Exercise room
Date Taken: 28/11/2014

The exercise room had approximately
3" of water.

s.22

s.22

5 Rear
Date Taken: 28/11/2014

s.22

s.22

Emergency ManagementBC

COPY

GOODS/SERVICES REC'D _____ by _____ Finance
Date (dm/yy/dd) Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the work has been performed, the goods supplied and the services rendered and/or costs incurred

SIGNED ELECTRONICALLY
Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
15586	12200	7908	1500000

s.22 141121-B835-DC38

Commit # Inv #

JAN 20 2015

File: DFA-1415-02

Application #141121-B835-DC38

January 20, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$17,635.81**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$174.25
Structural	$22,870.51
Total Eligible Amount	$23,044.76
Less $1,000.00	$22,044.76
Total Payable at 80%	$17,635.81

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

REVISED - JAN 15/15

RECEIVED
JAN 15 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141121-B835-DC38

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	21/11/2014	Date	21/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	INCLUDED IN SCOPE
	X		Scope and Calculations Sheet	
	X		Content Calculations Sheet	
	X		Diagram	
			Receipts or Invoices paid by Applicant	NONE
			Other Documents: (i.e., medical)	NONE
	X		Photos	
			Insurance Letter	NONE DID NOT CAUSE OVERLAND FLOODING
X			Home Owner Grant (Eligible ● Yes No)	
X			Land Title	
			Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X	Residential	s.22	s.22

PEP USE ONLY:
All Documents Received Date: Nov 16/15 Initials: MW

Printed: 21/11/2014 04:26:01 PM

Emergency Management BC

RECEIVED
NOV 21 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	14121-6835-DC38

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( ) -	(s.22 -	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03 ✓	not sure	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Water ingress from heavy rain

Action Taken to Date (list cleanup hours on Appendix A)
Called my insurance company and restoration company. Recommended immediate removal of flooring due to particle board subfloor. Removed most damaged flooring, soaked drywall, baseboards and rented commercial humidifier and blower for 1 week. ✓

Brief Description of Damage/Loss (list damaged items on Appendix B)
Floor and subfloor damage. Some hallway tile damage. Baseboard damage. Possible drywall, insulation and framing damage (bottom 24" as per restoration estimator who used a moisture sensor). Most probable cabinetry damage that is in contact with floor (kitchen and bath).

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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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 received under DFA for those expenses, must be repaid to the Province.

s.22	2014/11/20		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
NOV 4	s.22	4	MOPPING MOVING FURNITURE	
4		4	"	
NOV 5		4	WATER CLEAN UP	
5		5	WATER CLEAN UP	
	TOTAL	17		
	RECOMMEND 17 ✓		ELIGIBLE CLEAN UP HOURS @ 10.25 = $174.25	There is
	No mention of any extra clean-up hrs to be added on this revised report. Allowance for 17 hrs as recommended by evaluator mw			

EMBC Office Use Only: DFA eligible hours worked 21 @ minimum wage = TOTAL $ 215.25

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Bedroom #1	
Laminate floor and subfloor Possible drywall and insulation damage (bottom 12") baseboards	INC INC INC
Bedroom #2 N/E	
Laminate floor and subfloor Possible drywall and insulation damage (bottom 12") baseboards	INC INC INC REMOVAL ONLY
Kitchen N/E	
laminate floor and subfloor possible drywall and insulation damage behind floor cabinets cabinets in contact with wet floor likely damaged underneath since they are made of mdf. cabinets would need to be taken apart to get to subfloor under cabinet	INC REMOVE CABINETS ONLY N/E KITCHEN
Bathroom	
subfloor under tile, vanity and bathtub likely damaged drywall behind vanity damaged as bedroom closet was soaked - shares the same wall	INC
Living Room	
Vinyl floor tiles and subfloor baseboards drywall and insulation (bottom 12")	INC INC INC
Hallway	
drywall damage - removed due to visibly soaked and difficult to dry in this area tiling in small area affected baseboards	INC INC INC
Furnace/Laundry room	
subfloor under lino damaged	INC

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: Home: s.22

Home: s.22

Evaluator: #120 RM reviewed by TM

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014

Date Received: 21/11/2014 Date Contacted: 23/11/2014

Date Inspected: 27/11/2014 Date Completed: 15/01/2015

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

DWELLING s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides with s.22	in a s.22 home.		

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rainfall flooded the ground and water seeped into all the basement rooms to a level of 2 to 3 inches damaging floors and walls. Eligible damages are addressed in the scope below.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓ ✓			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property. ✓			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We did not receive a formal denial letter from the Applicant however, our site inspection confirmed that the damages were caused by ground seepage, not by sewer backup and not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated he is not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	17.00 EA @	10.25 =	174.25

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to the exterior of the home			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	248.08 =	248.08
4. Clean & disinfect interior	1,102.30 SF @	0.23 =	253.53

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed or observed.			

BASEMENT

Entry **Height: 8'**

Subroom: Entry (1) **Height: 8'**

Missing Wall **4' X 8'** **Opens into ENTRY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. R&R Sleepers/underlay over concrete 1" x 4" sleepers	47.44 SF @	1.40 =	66.42
6. R&R Sheathing - plywood - 3/4" - tongue and groove	47.44 SF @	3.59 =	170.30
7. 1/4" Cement board	47.44 SF @	3.66 =	173.63
8. R&R Tile floor covering - Standard grade	47.44 SF @	10.11 =	479.62
9. Tear out and bag wet insulation	51.33 SF @	0.66 =	33.88
10. Batt insulation - 4" - R12 - unfaced batt	51.33 SF @	0.79 =	40.55

CONTINUED - Entry

DESCRIPTION	QTY	UNIT PRICE	TOTAL
11. R&R Polyethylene vapor barrier	51.33 SF @	0.28 =	14.37
12. Tear out wet drywall, cleanup, bag for disposal	134.67 SF @	0.84 =	113.12
13. 1/2" drywall - hung, taped, floated, ready for paint	134.67 SF @	2.07 =	278.77
14. R&R Baseboard - 2 1/4"	33.67 LF @	2.80 =	94.27
15. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA @	27.08 =	27.08
16. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
17. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
18. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
19. Paint baseboard - two coats	33.67 LF @	1.42 =	47.81
20. Paint the walls - two coats	134.67 SF @	0.97 =	130.63 ✓

Stairs **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
21. R&R Sleepers/underlay over concrete 1" x 4" sleepers	6.00 SF @	1.40 =	8.40
22. R&R Sheathing - plywood - 3/4" - tongue and groove	6.00 SF @	3.59 =	21.54
23. 1/4" Cement board	6.00 SF @	3.66 =	21.96
24. R&R Tile floor covering - Standard grade	6.00 SF @	10.11 =	60.66
25. Remove Carpet - Standard grade	72.45 SF @	0.24 =	17.39
26. Carpet - Standard grade	83.32 SF @	3.07 =	255.79 ✓
15 % waste added for Carpet - Standard grade.			
~~15 % waste added for Carpet - Standard grade.~~			
27. Step charge for "waterfall" carpet installation	14.00 EA @	6.78 =	94.92
Note above allowance for replacing carpet on the stairs. The area under the stairs was unfinished pre event and was not damaged during the event and is accessible from the furnace room for cleaning. ✓			
28. Tear out and bag wet insulation	8.00 SF @	0.66 =	5.28
29. Batt insulation - 4" - R12 - unfaced batt	8.00 SF @	0.79 =	6.32
30. R&R Polyethylene vapor barrier	8.00 SF @	0.28 =	2.24
31. Tear out wet drywall, cleanup, bag for disposal	32.00 SF @	0.84 =	26.88
32. 1/2" drywall - hung, taped, floated, ready for paint	32.00 SF @	2.07 =	66.24
33. R&R Baseboard - 2 1/4"	4.00 LF @	2.80 =	11.20
34. Paint baseboard - two coats	4.00 LF @	1.42 =	5.68
35. Paint the walls - two coats	80.00 SF @	0.97 =	77.60 ✓

Laundryroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
36. R&R Sleepers/underlay over concrete 1" x 4" sleepers	86.44 SF @	1.40 =	121.02
37. R&R Sheathing - plywood - 5/8" - tongue and groove	86.44 SF @	3.59 =	310.31
38. Underlayment - 1/2" particle board	86.44 SF @	1.77 =	153.00
39. Vinyl floor covering (sheet goods) - Standard grade	99.41 SF @	2.80 =	278.35
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
40. R&R Baseboard - 2 1/4"	49.00 LF @	2.80 =	137.20
41. Paint baseboard - two coats	49.00 LF @	1.42 =	69.58
Note no damage was found to drywall or doors in this room.			

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Furnace room was only partially finished pre event and water did not appear to have soaked the walls as this room had a floor drain that was working during the event. The furnace and hot water tank were raised above the flood level and no damage was found in this room.			

Living Room **Height: 8'**

Missing Wall	**9' 1" X 8'**	**Opens into KITCHEN_N_E**
Missing Wall	**3' X 8'**	**Opens into HALLWAY**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this livingroom was considered an essential room as the Applicant stated that it is the living area used mostly by the family for watching television , playing games etc.			
42. R&R Sleepers/underlay over concrete 1" x 4" sleepers	362.24 SF @	1.40 =	507.13
43. R&R Sheathing - plywood - 5/8" - tongue and groove	362.24 SF @	3.59 =	1,300.44
44. Underlayment - 1/2" particle board	362.24 SF @	1.77 =	641.16
45. Vinyl floor covering (sheet goods) - Standard grade	416.58 SF @	2.80 =	1,166.42
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
46. Tear out and bag wet insulation	167.67 SF @	0.66 =	110.66
47. Batt insulation - 4" - R12 - unfaced batt	167.67 SF @	0.79 =	132.46
48. R&R Polyethylene vapor barrier	167.67 SF @	0.28 =	46.95
49. Tear out wet drywall, cleanup, bag for disposal	291.00 SF @	0.84 =	244.44
50. 1/2" drywall - hung, taped, floated, ready for paint	291.00 SF @	2.07 =	602.37
51. R&R Baseboard - 2 1/4"	72.75 LF @	2.80 =	203.70
52. Paint baseboard - two coats	72.75 LF @	1.42 =	103.31
53. Paint the surface area - two coats	582.00 SF @	0.97 =	564.54

Kitchen N/E **Height: 8'**

Missing Wall	**9' 1" X 8'**	**Opens into LIVING_ROOM**
Missing Wall	**9' X 8'**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
54. R&R Sleepers/underlay over concrete 1" x 4" sleepers	81.75 SF @	1.40 =	114.46
55. R&R Sheathing - plywood - 5/8" - tongue and groove	81.75 SF @	3.59 =	293.49
56. Remove Laminate - simulated wood flooring - Standard grade	81.75 SF @	1.01 =	82.57
57. Tear out and bag wet insulation	36.00 SF @	0.66 =	23.76
58. Batt insulation - 4" - R12 - unfaced batt	36.00 SF @	0.79 =	28.44
59. R&R Polyethylene vapor barrier	36.00 SF @	0.28 =	10.08
60. Tear out wet drywall, cleanup, bag for disposal	72.33 SF @	0.84 =	60.76
61. 1/2" drywall - hung & fire taped only	72.33 SF @	1.56 =	112.83
62. Remove Cabinetry - lower (base) units	14.00 LF @	6.47 =	90.58
63. Remove Sink - double	1.00 EA @	17.24 =	17.24
64. Cap plumbing drain to avoid sewer gas entering home	1.00 EA @	51.79 =	51.79
Returning finishes to this non-essential living area is not eligible.			

Hallway **Height: 8'**

Missing Wall	**3' X 8'**	**Opens into LIVING_ROOM**
Missing Wall	**9' X 8'**	**Opens into KITCHEN_N_E**

Subroom: Hall (1) **Height: 8'**

Missing Wall	**5' 4" X 8'**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
65. R&R Sleepers/underlay over concrete 1" x 4" sleepers	44.78 SF @	1.40 =	62.69
66. R&R Sheathing - plywood - 5/8" - tongue and groove	44.78 SF @	3.59 =	160.76
67. R&R Laminate - simulated wood flooring - Standard grade	44.78 SF @	5.58 =	249.87
68. Tear out wet drywall, cleanup, bag for disposal	42.00 SF @	0.84 =	35.28
69. 1/2" drywall - hung, taped, floated, ready for paint	42.00 SF @	2.07 =	86.94
70. R&R Baseboard - 2 1/4"	10.50 LF @	2.80 =	29.40
71. Paint baseboard - two coats	10.50 LF @	1.42 =	14.91
72. Paint the surface area - two coats	84.00 SF @	0.97 =	81.48

Bedroom (s.22 **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Bedroom s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
73. R&R Sleepers/underlay over concrete 1" x 4" sleepers	156.10 SF @	1.40 =	218.54
74. R&R Sheathing - plywood - 5/8" - tongue and groove	156.10 SF @	3.59 =	560.40 ✓
75. R&R Laminate - simulated wood flooring - Standard grade	156.10 SF @	5.58 =	871.04 ✓
76. Tear out and bag wet insulation	99.67 SF @	0.66 =	65.78
77. Batt insulation - 4" - R12 - unfaced batt	99.67 SF @	0.79 =	78.74
78. R&R Polyethylene vapor barrier	99.67 SF @	0.28 =	27.91
79. Tear out wet drywall, cleanup, bag for disposal	271.33 SF @	0.84 =	227.92
80. 1/2" drywall - hung, taped, floated, ready for paint	271.33 SF @	2.07 =	561.65 ✓
81. R&R Baseboard - 2 1/4"	67.83 LF @	✓ 2.80 =	189.93 ✓
82. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
83. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
84. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
85. Paint baseboard - two coats	67.83 LF @	1.42 =	96.32
86. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
87. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
88. Paint walls - two coats	542.67 SF @	0.97 =	526.39 ✓

Bedroom N/E **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
89. R&R Sleepers/underlay over concrete 1" x 4" sleepers	138.55 SF @	1.40 =	193.97
90. R&R Sheathing - plywood - 5/8" - tongue and groove	138.55 SF @	3.59 =	497.39
91. Remove Laminate - simulated wood flooring - Standard grade	138.55 SF @	1.01 =	139.94
92. Tear out and bag wet insulation	94.33 SF @	0.66 =	62.26
93. Batt insulation - 4" - R12 - unfaced batt	94.33 SF @	0.79 =	74.52
94. R&R Polyethylene vapor barrier	94.33 SF @	0.28 =	26.41
95. Tear out wet drywall, cleanup, bag for disposal	260.56 SF @	0.84 =	218.87
96. 1/2" drywall - hung & fire taped only	260.56 SF @	1.56 =	406.47
97. Remove Baseboard - 2 1/4"	65.14 LF @	0.36 =	23.45
98. Remove Interior door unit	1.00 EA @	16.17 =	16.17
99. Remove Bifold door set - Colonist - Double	1.00 EA @	12.93 =	12.93

Finishes in this non-essential bedroom are not eligible.

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
100. R&R Sleepers/underlay over concrete 1" x 4" sleepers	26.22 SF @	1.40 =	36.71
101. R&R Sheathing - plywood - 3/4" - tongue and groove	26.22 SF @	3.59 =	94.13
102. 1/4" Cement board	26.22 SF @	3.66 =	95.97
103. R&R Tile floor covering - Standard grade	26.22 SF @	10.11 =	265.09
104. Tear out wet drywall, cleanup, bag for disposal	25.33 SF @	0.84 =	21.28
105. 1/2" water rock - hung, taped, floated, ready for paint	25.33 SF @	2.36 =	59.78
106. R&R Baseboard - 2 1/4"	7.67 LF @	2.80 =	21.47
107. R&R Casing - 2 1/4"	34.00 LF @	2.20 =	74.80
Note no damage to bathroom door was found, allowance is to replace door casing only- 2 sides.			
108. Paint baseboard - two coats	7.67 LF @	1.42 =	10.89
109. Paint casing - two coats	34.00 LF @	1.42 =	48.28
110. Paint the walls - two coats	101.33 SF @	0.97 =	98.29
111. Vanity top - Detach and reset	2.33 LF @	36.06 =	84.02
112. R&R Vanity	2.33 LF @	157.76 =	367.59
113. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
114. Deliver material to site	1.00 EA @	60.00 =	60.00
115. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA @	590.00 =	590.00
116. Additional allowance to dispose of drywall	1.00 LS @	331.30 =	331.30
117. Equipment setup, take down	1.00 HR @	47.58 =	47.58
118. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
119. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
120. Final cleaning - construction - Residential	1,102.30 SF @	0.25 =	275.58

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
121. Door labour minimum	1.00 EA @	80.76 =	80.76
122. Carpet labour minimum	1.00 EA @	61.91 =	61.91
123. Plumbing labour minimum	1.00 EA @	34.68 =	34.68
124. Tile / marble labour minimum	1.00 EA @	170.25 =	170.25
125. Finish hardware labour minimum	1.00 EA @	85.81 =	85.81

Grand Total Areas:

4,407.78	SF Walls	1,590.94	SF Ceiling	5,998.72	SF Walls and Ceiling
1,590.94	SF Floor	176.77	SY Flooring	550.97	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	550.97	LF Ceil. Perimeter
1,590.94	Floor Area	1,716.18	Total Area	4,407.78	Interior Wall Area
1,732.50	Exterior Wall Area	192.50	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	21,319.90	99.19%	22,870.51	99.24%
Cleanup completed before site visit	174.25	0.81%	174.25	0.76%
Contents	0.00	0.00%	0.00	0.00%
	0.00	0.00%	0.00	0.00%
Total	21,494.15	100.00%	23,044.76	100.00%

Summary for Dwelling

Line Item Total	21,319.90
PST	461.47
Subtotal	21,781.37
GST	1,089.14
Replacement Cost Value	**$22,870.51**
Net Claim	**$22,870.51**

#120 RM reviewed by TM

Summary for Cleanup completed before site visit

Line Item Total	174.25
Replacement Cost Value	**$174.25**
Net Claim	**$174.25**

#120 RM reviewed by TM

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 30/11/2014

s.22

2 Left side view
Date Taken: 30/11/2014

s.22

s.22

3 Rear view
Date Taken: 30/11/2014

4 Entry
Date Taken: 30/11/2014

This entry is accessible only through the garage , but it is the path most used by the family.

5 Stairwell
Date Taken: 30/11/2014

6 Laundry
Date Taken: 30/11/2014

s.22

s.22

7 Furnace room
Date Taken: 30/11/2014

Although there is a floor drain located in this room the applicant stated that it was functioning during the event

8 Stairwell
Date Taken: 30/11/2014

The area under the stairs was unfinished and is accessable from the furnace room for cleaning and drying

9 Living room
Date Taken: 30/11/2014

10 Bedroom s.22
Date Taken: 30/11/2014

Ground water had seeped in through the foundation overnight on Nov 3 and the s.22 woke up to find the floors were all flooded.

s.22

s.22

11 Bedroom 2 N/E
Date Taken: 30/11/2014

Floor sheathing in some of the areas had been removed at the time of the site visit to aid in the drying process.

s.22

12 Bathroom
Date Taken: 30/11/2014

The bathroom ceramic tile floor was built on sleepers and plywood

s.22

s.22

13 Kitchen N/E
Date Taken: 30/11/2014

The home had a kitchen built in the corner of the livingroom, as the previous owner used it as a suite, this kitchen was considered a non essential area as the family mainly uses the kitchen upstairs on the main floor.

14 Sleepers
Date Taken: 30/11/2014

Except for a part of the entrance, the entire floor area of the basement was built on sleepers and floor sheathing which was swollen and warped during the event, and requires removal for access to clean and disinfecting below.

s.22

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141113-B1FF-0934

December 15, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 4, 2014.

The Evaluator's report indicates the flood damages to the interior of your home were a result of water entering from an internal drain which was covered by your home owner insurance policy and that the exterior damages were not covered as they were a result of overland flooding. Additionally, the report indicates the only eligible costs were to flush your perimeter drain and to pressure wash your driveway and sidewalks for a total of $633.87.

The Compensation and Disaster Financial Assistance Regulation, under Division 3 — Limits on Payment of Assistance on Accepted Claims states:

"Limit to assistance

> (13) Subject to this Division, the amount of assistance payable under this Part in respect of any claim accepted under Division 2 is 80% of the amount by which the amount of the accepted claim exceeds $1,000, to a maximum payable under this Part for an accepted claim of $300,000."

As your eligible costs do not exceed $1,000, you are ineligible for Disaster Financial Assistance and your file is now closed.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141113-B1FF-0934

FIELD MANAGER	EVALUATOR	EVENT
Name	ID #	DFAGEN 14/15
Date	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	1 PAGE ELIGIBLE DAMAGE UNDER 1000
☐	☒	☐	Scope and Calculations Sheet	NONE
☐	☐	☐	Content Calculations Sheet	NONE
☐	☐	☐	Diagram	NONE
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☒	☐	Photos	
☐	☐	☐	Insurance Letter	NONE
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Dec 15/14 Initials: JSP

Printed: 2014-11-18 12:26:54

CLAIM SUMMARY

Event Name: DFAGEN 14/15	DFA Auth #: DFAGEN 1415-02
Applicant's Name(s): s.22	DFA Application #: 141113-B1FF-0934

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

				EMBC USE ONLY	
CATEGORY	Evaluator	Sr. Evaluator	TOTAL	Recovery Unit	Total by Category
Emergency Measures	Ø				
Cleanup & Debris Removal	Ø				
~~Structural~~ SITE SERVICES	509.83				
Contents EXTERIOR	124.04				
Other	Ø				
TOTAL	633.87				

Less $1,000 if applicable:	
Amount calculated at 80%:	
Less any advance payment(s):	
Total Payable:	

EVALUATOR'S NUMBER & COMMENTS

EVAL 120 R/m

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS

REVIEWED /TM.

DAMAGES BELOW $1000.00

EMBC USE ONLY

PREPARED BY:
Name [illegible] Date Dec 15/14

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:
Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

C:\Users\User\AppData\Local\Temp\Temp1_Alpen, J & J.zip\Alpen, J & J\Claim Summary-Alpen

Eligible Damages under $1,000

DFA task #: **1415-02** DFA Event name: **DFAGEN 14/15**

Applicant Name: s.22 Claim Category: Homeowner

Application #:141113-B1FF-0934

Damage Description:
During the excessive rainfall event of Nov 3,2014 a local culvert overflowed and water flowed through the yard knocking out fence panels and flooding the yard. The interior basement rooms of this s.22 home were flooded from an internal drain and this damage was insurable and covered by homeowners insurance. The exterior damages are not insurable as they were caused by overland flooding. The Applicant applied to DFA for assistance with settlement of walkway and possible settlement to the foundation of the home.

We attended the site on Nov 27 to view the damages. The applicant stated his home was built in s.22 At the time of the site visit the back lawn was still very saturated and the water table appeared to be close to the surface. The area on the right side of the home appeared to be lower than the surrounding area and was pooling some water as it had nowhere to drain to. The area had a concrete sidewalk accessing the side door from the driveway, the remaining side was covered with interlocking paver stones. No flood related damage was found to the concrete sidewalk or foundation. The paving stones showed some settlement of the soil underneath, but not bad enough to impede access. The pooling of water in this area was considered to be more of a drainage issue as this was the low spot of the yard with nowhere to drain other than seeping into the ground and the perimeter drain.

Eligible Damages:
The paving stones were considered a non essential item and no allowance was made to re level them as the settlement did not affect essential access to the back yard. Allowance was made to

- flush the perimeter drain $509.83
- pressure wash driveway and sidewalks $124.04

Total $633.87

-Applicant has not submitted any clean up log but indicated he would complete and submit schedule A with hours pertaining only to essential access routes. We would anticipate 6-8 hours would be reasonable in keeping with the scope of damage.

Recommendation: no eligible damages over $1000.00

Note applicant stated he considers the local government to be negligent in maintaining culverts but is not considering litigation only because he does not have the funds or the time.

Evaluator # 120

Emergency Management BC

RECEIVED
NOV 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*				EMBC Office Use Only/Application #
s.22				14/1113-BIFF-0934
Mailing Address *Street*		*City/Town*	*Province*	*Postal Code*
s.22				
Residence Telephone Number	**Cellular Telephone Number**	**Business Telephone Number**		**E-mail Address**
s.22	s.22	s.22	ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/04	EXTERIOR 1 FOOT IN PLACES	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
STREAM OVERFLOW. WAS NOT ENGAGED BY DISTRICT OF NORTH VANCOUVER. THEY ARE SUPPOSE TO CHECK DAILY. DRAINAGE BACKUP IN FURNACE ROOM

Action Taken to Date (list cleanup hours on Appendix A)
RESTORATION COMPANY → BASEMENT IS COMPLETELY DAMAGED. SLOWLY CLEANING UP OUTSIDE. OUTSIDE FOUNDATION (SEE GANG A WAY) NEEDS TO BE REPLACED. NOW HAVE WATER PUDDLING AGAINST HOME.

Brief Description of Damage/Loss (list damaged items on Appendix B)
ENTIRE BASEMENT
FENCE
GARDEN, YARD. FOUNDATION MAY HAVE SUNK A LITTLE?

BRITISH COLUMBIA Emergency Management

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? PRIVATE	☒ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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

s.22 Signature of Applicant	2014/11/10 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

1 1-Front view
Date Taken: 2014-11-27

2 2-Right side
Date Taken: 2014-11-27

Claim was for settlement on this side
of the home

s.22

s.22

3 3-Right side looking toward street
Date Taken: 2014-11-27

4 4-Rear view
Date Taken: 2014-11-27

Showing the affected side yard is the low spot of surrounding areas.

5 5-Rear view
Date Taken: 2014-11-27

s.22

s.22

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141216-CE86-840D

January 9, 2015

COPY

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

Although your property did sustain damage as a result of this event, Part 2, Division 1, Section 8 of the Compensation and Disaster Financial Assistance Regulation states:

> "'eligible costs' does not include costs or expenses
>
> (1)(e) for repair, rebuilding or replacement that cannot be considered essential to a home, livelihood or community service, including, without limitation, non-essential roads and bridges, landscaping or pleasure items,"

We are in receipt of the Field Evaluator's report that confirms that the damaged deck was not attached to nor formed part of the eligible structure and that the damaged retaining wall was built to hold back soil and formed part of walking trail along the slope of the bank. As the deck and retaining wall do not form part of the eligible residence, and the retaining wall is not essential to sustain land that is immediately adjacent and critical to the eligible residence, they are not eligible for DFA.

Additionally, you confirmed to the Field Evaluator that the settlement to some of the soil around the foundation of your home and decks existed prior to this event. As this damage was not caused by this event it is not eligible for DFA.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141216-CE86-840D

FIELD MANAGER		EVALUATOR	EVENT
Name	Tim MacLeod	ID #	DFAGEN 14/15
Date	2014-12-16	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summary	
☒	☑	☐	Application for DFA	
☐	☑	☐	Evaluator's Notes	1 PAGE "DAMAGE NOT ELIGIBLE"
☐	☐	☐	Scope and Calculations Sheet	NONE
☐	☐	☐	Content Calculations Sheet	NONE
☐	☒	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☒	☒	☐	Photos	
☐	☐	☐	Insurance Letter	NONE
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Jan 7/15 Initials: BM

Printed: 2014-12-16 15:11:28

CLAIM SUMMARY

Event Name: DFAGEN 14/15	DFA Auth #:1415-02
Applicant's Name(s): s.22	DFA Application #: 141218-CE86-840D

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

CATEGORY	Evaluator	Sr. Evaluator	TOTAL	EMBC USE ONLY: Recovery Insp.	EMBC USE ONLY: Total by Category
Emergency Measures					
Cleanup & Debris Removal					
Structural					
Contents					
Other					
TOTAL	0				
				Less $1,000 if applicable:	
				Amount calculated at 80%:	
				Less any advance payment(s):	
				Total Payable:	

DAMAGE NOT ELIGIBLE

EVALUATOR'S NUMBER & COMMENTS

EVALUATOR #120 RM

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS

DAMAGES NOT ELIGIBLE AS INDICATED ON ATTACHED ONE PAGE REPORT FROM EVALUATOR /TM.

EMBC USE ONLY

PREPARED BY:
Name [illegible] Date Jan 19/15

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:
Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

C:\Users\RedDesktop\Old Docs\Claim Summary Rev April 2014

Emergency Management BC

RECEIVED
DEC 15 2014
MINISTRY OF PUBLIC SAFETY & SOLICITOR GENERAL

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

Tab to move forward between fields, shift+tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141216-CE86-8400

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/ 11/ 3 to 4		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Kilmer Creek extreme water flow

Action Taken to Date (list cleanup hours on Appendix A)
DNV working on creek restoration work / will be working on slope stabilization work which we will have to pay part of - we hired engineering firm / preparing deck for demolition - deck is condemned

Brief Description of Damage/Loss (list damaged items on Appendix B)

deck condemned, loss of land mass, bridge,fence and slope destabilized see attached picture

[redacted]

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☐ NO

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

s.22		

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

FIGURES

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.

s.22	2014/12/14	s.22	2014/12/14
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Damages Not Eligible

DFA task #: **1415-02** DFA Event name: **DFAGEN 14/15**

Applicant Name: s.22 Claim Category: Homeowner

Application #: 141216-CE86-840D

Evaluator attended the site on Dec 18 with Applicant s.22 . Home was built in s.22 During the event the creek exceeded it's natural boundaries and caused a section of the bank in the back yard to slip , losing walking trails, retaining walls, shrubbery and causing a wood deck to collapse. The deck was not attached to nor part of the eligible structure but was part of a walking trail along the slope of the bank. Some settlement was noted to the soil around the foundation of the home and decks that were attached but the Applicant stated that this settlement was a previous condition and not caused by the event. The eligible structure was not affected by the event and all the damages claimed were in the back yard and not considered an essential area and not considered to be eligible for repairs under DFA guidelines.

Recommend damages not eligible

Evaluator #120

4338

P

G

1008

17279

s.22

WELLINGTON- DRIVG

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 1-Front view
Date Taken: 2014-12-18

2 2-Front view
Date Taken: 2014-12-18

This home was built in s.22 : s.22 s.22 ; and which became raging torrent during the event. The home is high enough from the creek to not have been affected by the flood event. Damage claimed was to the back yard where a section of the bank slipped into the creek during the event.

s.22

s.22

3 3-Carport footing
Date Taken: 2014-12-18

Undermined slab in carport according to the Applicant was old damage and not caused by this event



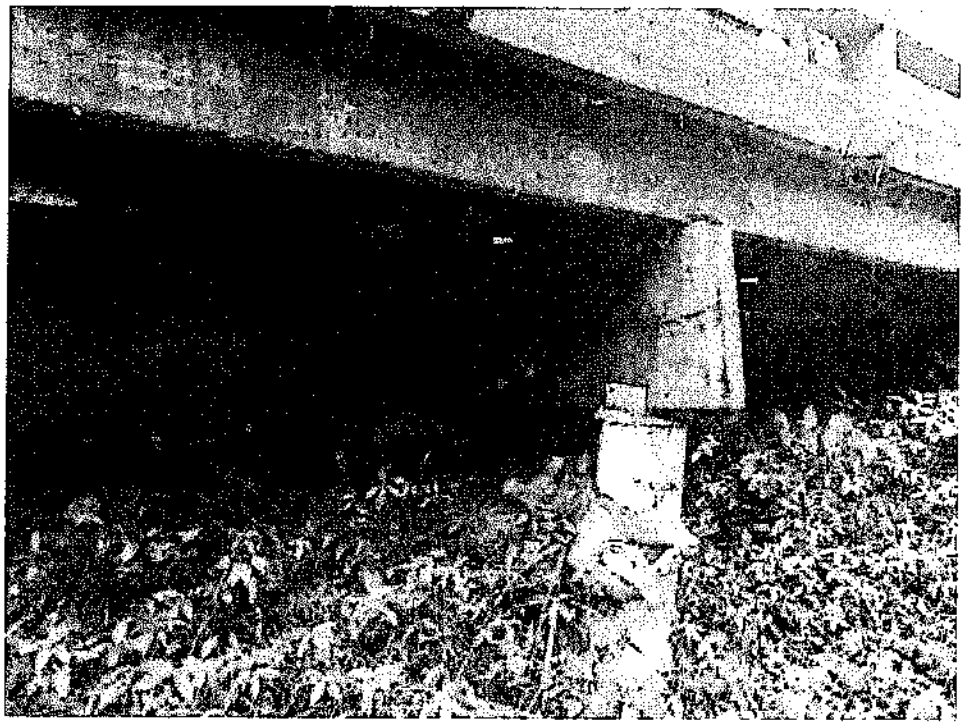
4 4-Right side rear view
Date Taken: 2014-12-18

s.22

s.22

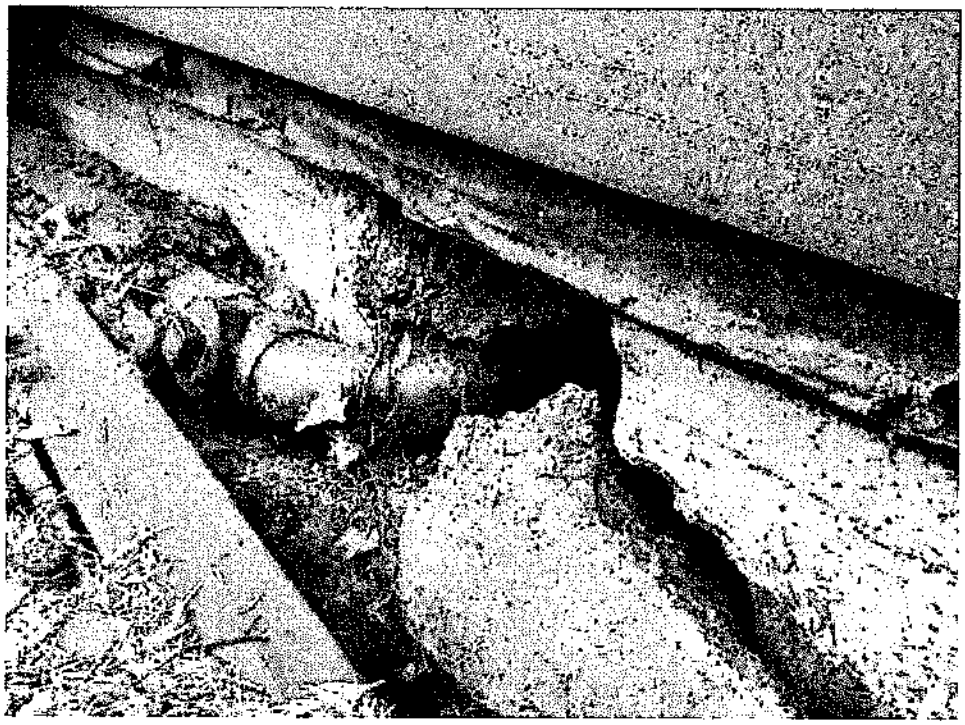
5 5-Deck footings
Date Taken: 2014-12-18

The footings on the attached deck were setlled and shifted and were condemned , the Applicant stated this was previous condition and not caused by this event,



6 6-Footings on home
Date Taken: 2014-12-18

Footings on the home in some sections were cracked and settled, but Applicant stated this was previous condition and not caused by the event,



7 7-Landslip s.22

Date Taken: 2014-12-18

Showing the area in the back yard where the bank collapsed. the falling deck seen here is not attached to nor part of the eligible structure but is more like a walking trail in the back yard,

8 8-Landslip s.22

Date Taken: 2014-12-18

The creek which runs through the Applicant's yard was being widened and rebuilt by Local Government at the time of the site visit. According to the Applicant they were also planning to restore the bank that slipped at partial cost to the Applicant however not to the previous condition which had nice walking trails, wooden paths, rock walls and shrubbery that was lost during the event . The damaged area was in the back yard and not considered an essential area and not considered eligible for repair under DFA guidelines.

s.22

s.22

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #150123-5DB6-BF81

March 2, 2015

GOODS/SERVICES REC'D _____ by _____
(Date Received) (Signature)

Finance

CERTIFIED THAT THE [illegible] is in accordance with appropriate statute [illegible] and where applicable, that [illegible] supplied and the services rendered [illegible]

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RcSP	ACCT	[illegible]	SUPCO
T86	12200	7908	1500000

s.22 s.22 150123-5DB6-BF81

Dear s.22

MAR 0 4 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$2,633.27**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$727.75
Structural	$3,563.84
Total Eligible Amount	$4,291.59
Less $1,000.00	$3,291.59
Total Payable at 80%	$2,633.27

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
MAR 0 1 2015
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMRC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 150123-5DB6-BF81

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	120	DFAGEN 14/15
Date	26/01/2015	Date	26/01/2015	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation . No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	INC IN SCOPE
	X		Scope and Calculations Sheet	
		X	Content Calculations Sheet	
	X		Diagram	SITE PLAN SKETCH
		X	Receipts or Invoices paid by Applicant	
		X	Other Documents: (i.e., medical)	
	X		Photos	
			Insurance Letter	OVERLAND FLOOD DAMAGE - NOT INSURABLE
X	X		Home Owner Grant (Eligible ● Yes No)	
X	X		Land Title	
X	X		Land Title Covenant	many subdivision building restrictions-pls confirm. /sb

BCAA Property Assessment - Assessed Value

		Property Class	Improvements	Land
X	X	Residential	s.22	s.22

PEP USE ONLY:
X All Documents Received Date: Mar 2/15 Initials: SB

Printed: 26/01/2015 10:52:52 AM

[redacted]

RECEIVED
JAN 23 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
s.22			150123-5DB6-BF81
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
	s.22		

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	s.22

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
November 3-4, 2014	1-2 ft	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Overland flooding from Kilmer Creek into home and across property

Action Taken to Date (list cleanup hours on Appendix A)
Digging out silt and mud to clear drainage, removal of damaged retaining wall

Brief Description of Damage/Loss (list damaged items on Appendix B)
Gravel around home perimeter damaged/removed due to mud/silt, damaged lawn, damaged front path to home entrance (partially washed away), mud/silt damage to landscape native plants in front of house

[redacted]

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date: Nov 4
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22
s.22	
Sebastiano Biagi	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22 Signature of Applicant — 2015 Dec 17 Date (yyyy/m/day)

s.22 Signature of Applicant — 2015/JAN/17 Date (yyyy/m/day)

s.22 Print Name

s.22 Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/4/2014		
Date Received:	1/26/2015	Date Contacted:	1/27/2015
Date Inspected:	2/4/2015	Date Completed:	3/1/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Vancouver area at this time.

DWELLING s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside with s.22 in this s.22 home with an attached garage and lane access.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 a severe rainfall event caused local creeks to overflow and flow down the street and enter the Applicant's yard. This brought flood water and copious amounts of debris onto the applicant's property and also eroded soil and damaged sidewalks and retaining walls. and plugged drains with dirt. Handrail posts and the front steps were knocked out and the garage overhead door was damaged. We have made allowances for eligible repairs, both completed and required at the time of our site visit, which are addressed in more detail under the relevant headings further in this report.			

RESTRICTIVE COVENANTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home complies with restrictive covenants which which pertain to building schemes and are not flood related.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage is to the exterior of the home and was caused by overland flooding and is not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no eligible emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated by circling the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	71.00 EA @	10.25 =	727.75

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The torrent of water eroded soil and damaged the sidewalk leading to the front door and the walkway on the right side of the home that leads to the attached garage in the rear. The front sidewalk was constructed of paving stones, which were washed away but recovered. The earth under the paving stones was eroded by about a 1 foot depth from the torrent. The steps to the front door were also dislodged as were the handrail posts that were attached to the steps. The sidewalk on the right side also suffered erosion damage and dislodging of paving stones. The allowances below are to bring in gravel and place by hand due to limited access, rake and level and reset the paving stones to restore access to the home.			
2. Gravel (per CY)	7.00 CY @	25.06 =	175.42
3. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 = Hills rates.	62.75
The above line item is to allow a small haul delivery charge.			
4. General Labourer - to place gravel by hand	16.00 HR @	31.01 =	496.16
THe paver stones were salvaged and we have made an allowance to reset them in place once the erosion is filled and leveled.			
5. (Install) Paver brick	24.00 SF @	4.95 =	118.80

CONTINUED - ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
6. Carpenter - per hour - to reattach steps	2.00 HR @	69.24 =	138.48
Wood newel posts attached to steps were washed away by the torrent , allowance is to replace with treated 4x4 posts in keeping with basic model.			
7. Post - wood - 4" x 4" treated lumber	2.00 EA @	40.06 =	80.12
8. General Labourer - per hour- to remove remaining mud and silt from driveway and sidewalks.	4.00 HR @	31.01 =	124.04
9. pressure wash driveway	1.00 EA @	124.04 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however due to the mud and debris that flooded the yard, made an allowance to flush the perimeter drain around the home on the Applicant's property.			
10. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. The Applicant removed the mud and silt from the perimeter of the home before our site visit. We have made an allowance to pressure wash the exterior and replace a damaged section of the overhead door.			
11. Pressure wash around perimeter of home	1.00 EA @	124.04 =	124.04
Flood water dammed up against the overhead garage door of the attached garage and warped and twisted and separated the garage door. We recognize the garage door was wood pre-event, however we have made allowance for a metal door in keeping with basic model.			
12. R&R Overhead door & hardware - 16' x 7' - Standard grade	1.00 EA @	956.53 =	956.53
We have not made an allowance to paint the overhead door as they come powder coat finished from the factory.			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was claimed to the interior of home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damaged contents were claimed or observed.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
13. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
A dumpster was required to remove copious amount of mud and debris that landed on the rear driveway and walkways on the right side of the home.			

Coverage	Item Total	%	ACV Total	%
Dwelling	3,312.38	81.99%	3,563.84	83.04%
Cleanup completed before site visit	727.75	18.01%	727.75	16.96%
Contents	0.00	0.00%	0.00	0.00%
Total	4,040.13	100.00%	4,291.59	100.00%

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Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	3,312.38
PST	81.76
Subtotal	3,394.14
GST	169.70
Replacement Cost Value	**$3,563.84**
Net Claim	**$3,563.84**

#120 RM reviewed by field manager TM

s.22

Summary for Cleanup completed before site visit

Line Item Total	727.75
Replacement Cost Value	**$727.75**
Net Claim	**$727.75**

20. / TM

#120 RM reviewed by field manager TM

s.22

s.22

s.22

SITE PLAN SKETCH
NOT TO SCALE

RECEIVED
MAR 0 1 2015
PUBLIC SAFETY & SOLICITOR GENERAL
BURNABY

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 1-Front view
Date Taken: 2/3/2015

2 2-Rear View
Date Taken: 2/3/2015

s.22

s.22

3 3-Left side viiew
Date Taken: 2/3/2015

4 4-Left side of home
Date Taken: 2/3/2015

The left side of the home suffered land erosion during the event. The earth on this side was washed away by the torrent. Pre event the soil was about 3 feet higher on this side as shown by the black line of foundation coating on the concrete wall. This was retained by wood lretaining wall which was knocked over. Allowance was made to fill and level this area around the perimeter of the home. It was considered that the grade need not be raised to the pre event elevation as the whole side yard was now lowered as the earth was washed down hill. No allowance was made to rebuild the wood retaining wall as it was not considered essential, however allowance was made to clean up the area as reflected in the Applicant's clean up log Appendix A

s.22

5 5-Dislodged paving stones
Date Taken: 2/3/2015

6 6-Front sidewalk
Date Taken: 2/3/2015

The front yard was eroded by the torrent of water and the paving stones on the sidewalk were dislodged and moved by the torrent. The Applicant had done temporary repairs to this path to access the home but further work is required to build up the eroded earth and restore the sidewalk to 3 foot width. The stone pathe was considered essential as it supports the steps leading to the front door.

s.22

s.22

7 7-Front steps
Date Taken: 2/3/2015

The handrail posts on the steps were torn off by the torrent and washed away. and the front steps were dislodged and undermined of the earth and pavers supporting them.

s.22

8 8-Right side
Date Taken: 2/3/2015

This side of the home had this stone walkway eroded. the applicant was in the process of rebuilding the path and resetting the dislodged stones.

s.22

9 9-Right side pathway
Date Taken: 2/3/2015

10 10-Attached garage
Date Taken: 2/3/2015

The garage is in the rear of the home. During the event the driveway was covered in debris and this channel drain in the driveway became plugged.

11 11-Retaining walls
Date Taken: 2/3/2015

s.22

Wooden retaining walls and steps leading to the side yard were damaged during the event but the area outside the immediate perimeter of the home was considered to be non eligible side yard.

✓

12 12-Plugged drains
Date Taken: 2/3/2015

s.22

✓

13 13-Sump pit
Date Taken: 2/3/2015

s.22

The sump pit was filled with earth and debris during the event and an allowance was made to clean this out.

✓

14 14-Garage door
Date Taken: 2/3/2015

s.22

The bottom panel of the gearage door was briken during the event

✓

15 15-Garage door damage
Date Taken: 2/3/2015

s.22

16 16-Debris pile
Date Taken: 2/3/2015

Showing debris left from the collapsed retaining wall on the left side of the home which was not considered eligible. No allowance was made for this damage.

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141110-74ED-F3A5

November 12, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 0 8 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
	141110-74ED-F3A5

Mailing Address s.22 *Street* *City/Town* *Province* *Postal Code*

s.22

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable) s.22

( ) - ( ) -

First Nations Status: ☐ YES or ☐ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014_Nov 3-4	10 - 15 cm	☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss

Flooding in Basement

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

Emergency ManagementBC

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?	☑ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☑ YES or ☐ NO
If yes, when did you return to the residence?	Date: NOV. 04.14
Are you now residing in the residence?	☐ YES or ☑ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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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

s.22	2014 NOV 7	s.22	2014 NOV 7
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014_NOV_3_4	s.22	10 HR.	Cleaning water out of B.S.M	
"		10 HR	" " " B.S.M	
"		10 HR.	" " " B.S.M	
"		5 HR.	" " " B.S.M	
2014_Nov.5		12 HR	Take out laminate floor	
NOV.5		10 HR	cleaning of damage furniture	
NOV.5		8 HR.	cleaning of damage furniture	

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

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

Emergency ManagementBC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Living Room	
1- Sofa	
1- Persian Rug	
1 wooden Shelf	
1- ANTique Tv stand	
* * * *	
Bed Room No 1	
1- queen bed Frame IKea	
2- Single matters box	
1 - Sony Vaio LaPTop	
1 - Beats head Phone	
1 - Persian Rug	
4) ~~of~~ of Suit Cases	
1- Drawer	
* * * *	
Bed Room No 2	
1- Drawer	
1 Dollhouse	
1- Play mat, (baby)	
~~Toys~~ Books	
1- Kid matters	

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

Emergency Management BC

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

APPLICANT NAME: _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
* bed Room NO3	
1- Vacum cleanner dyson	
18- Sewing machine Janome	
1- Comforter bed Queen Size	
20 Pairs of Shoeses	
1 - Drawer	
4 Pices of Courtani	
1- matters pad	
2- Pices of storage box	
2- Folding infants bed	
* Hal way	
Shoeses	
1- Shop Vac	
1 - Blower Vacumm	
2 Bath room mats	
1 - Hal way mat or Rug	
10 Pices Towels	
Lots of Tools	

Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141112-9244-45B3

December 1, 2014

SIGNED ELECTRONICALLY

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$4,753.99,** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$558.63
Structural	$6,383.86
Total Eligible Amount	$6,942.49
Less $1,000.00	$5,942.49
Total Payable at 80%	$4,753.99

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

REVISED DEC 1/14

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141112-9244-45B3

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	12/11/2014	Date	13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	PART OF SCOPE & CALCS.
	X		Scope and Calculations Sheet	
		X	Content Calculations Sheet	NONE
	X		Diagram	PART OF SCOPE & CALCS.
		X	Receipts or Invoices paid by Applicant	NONE
		X	Other Documents: (i.e., medical)	
	X		Photos	
		X	Insurance Letter	OVERLAND FLOOD NOT INSURABLE LOSS
X			Home Owner Grant (Eligible ● Yes No)	
X			Land Title	
			Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X	Residential	s.22	s.22

PEP USE ONLY:
All Documents Received Date: Dec 1/14 initials: MW

Printed: 13/11/2014 11:07:10 AM

Emergency ManagementBC

RECEIVED
NOV 08 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

PLEASE CHECK APPROPRIATE BOX or boxes:

☒ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name	EMBC Office Use Only/Application #
s.22	141112-9244-45B3

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	( ) don't	s.22 ( ) - ext	Please sorry

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014 11 03	4 inches	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss flood, creek corner Croft & Fromme

Action Taken to Date (list cleanup hours on Appendix A) working 10 hours a day to clean up debris & silt & gravel have dug up approx 6 feet of perimeter drain that is plugged with silt & gravel, attempting to clear blockage -

Brief Description of Damage/Loss (list damaged items on Appendix B) plugged drain tiles, water infiltration front entry doors, silt on property (carport)

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	Nov 8/14		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: _____ s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

2014

Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only	
Nov 4th/14		10	trying to remove 1½ deep muck carport	* ELIGIBLE	10.0
Nov 4/14		5	cleaning muck from rocks beside carport	IN SCOPE	
Nov 5/14		7½ hrs	cleaning muck from rocks, side of house (west)	IN SCOPE	
Nov 5/14		4 hrs	filling buckets of rocks to wash muck pile, grade	IN SCOPE	
Nov 6/14		6 ¾	same job east side of house	IN SCOPE	
Nov 7/14		5 ½	Shovel & removal of gravel (driveway)	* ELIGIBLE	5.5
Nov 8/14		5	piling debris on road for pick up	* ELIGIBLE	5.0
Nov 9/14		6	general clean-up wheelbarrow stuff to road	* ELIGIBLE	6.0
Nov 10/14		8¼	digging up gravel off removal	IN SCOPE	
Nov 11/14		4	digging up gravel piling on driveway	IN SCOPE	
Nov 12/14		5 ½	clean final gravel & debris removal	IN SCOPE	
Nov 12/14		5	loads barracade & pile on driveway	* ELIGIBLE	5.0
Nov 13/14		6	general cleanup pile sand bags on road	* ELIGIBLE	6.0
Nov 14/14		4	moving rocks barricades & pile up	* ELIGIBLE	4.0
Nov 15/14		4½	wheelbarrow more debris to road	* ELIGIBLE	4.5
Nov 15/14		4½	hosing / cleaning silt level driveway gravel	* ELIGIBLE	4.5
Nov 16/14		4	raking debris moving some piles	* ELIGIBLE	4.0
Nov 16/14		4	raking rocks mud side of house, wheelbarrow to pile / keep re-useable gravel	IN SCOPE	
inside clean, so far	s.22	5½		IN SCOPE	

EMBC Office Use Only: DFA eligible hours worked 54.5 @ minimum wage = TOTAL $558.63

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: Home: s.22

Home: s.22

Evaluator: evaluator #122

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 17/11/2014 Date Contacted: 18/11/2014
Date Inspected: 18/11/2014 Date Completed: 01/12/2014

Price List: NorthVan_NOV14

Estimate: 2014-11-18-1551

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

2014-11-18-1551

Main Level

DWELLING

DESCRIPTION				QTY	UNIT PRICE	TOTAL
The Applicant resides in a s.22	in a	s.22	in a home with a full basement.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow down the driveway and across the yard of the applicants home. Water and mud covered the entire driveway and carport. Mud also pushed up against the front of the house causing water to seep under the front door and into the front entrance where it reached a level of approximately 4". Flood water also entered into the workshop located in the home. The flood water damaged the flooring, closet doors and drywall. The mud and debris also plugged the perimeter drains and the dry well.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the applicant was denied insurance coverage she did not receive a denial letter. Our site inspection confirmed that the damage was caused from overland flooding and that the damages were not caused by sewer backup and not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated she is not considering civil litigation against any person or body. ✓			

EMERGENCY MEASURES

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Applicant diverted water during the event which she discussed at our site visit but did not list. As there was no incurred cost the activity is not eligible for assistance and we have not added an allowance for this task.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access.			

SITE SERVICES

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to the city sewer system, however the storm drains are not. The storm (perimeter) drains flow into a dry well in the applicants back yard. Overland flooding plugged the perimeter drains and filled the dry well with mud. Below allowance is to flush perimeter drains, which we believe would remove any mud and silt brought in by this event. The mud and silt also contaminated the dry well rendering it destroyed. We have made an allowance to remove and replace the drain rock in the dry well.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00
2. Mini Excavator - includes travel - Section 7.1 (page 54) Class 3 - AF	6.00 HR @	✓71.15 =	426.90 ✓
3. General Labourer -To assist in cleanup	6.00 HR @	31.01 =	186.06
4. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	2.00 HR @	✓62.75 =	125.50 ✓

CONTINUED - SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Above allowance is to haul away contaminated drain rock from dry well.			
5. Gravel - washed (per CY)	4.00 CY @	26.14 =	104.56
6. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 =	62.75
The above line item is to allow a small haul delivery charge.			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. The allowances below are to remove the debris from the immediate area around the home.			
7. Pressure wash exterior	1.00 LS @	248.08 =	248.08
8. Skid Steer - includes travel - Section 10.2 (page 82) - AF	4.00 HR @	86.40 =	345.60
9. General Labourer -To assist in cleanup	4.00 HR @	31.01 =	124.04
Note Reginal District / City of North Van is providing pick of debris from road side amd n allowance has been made for this activity.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
10. Cleanup completed by the Applicant before site inspection	54.50 EA @	10.25 =	558.63

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
11. Manipulate contents	1.00 LS @	248.08 =	248.08
12. Clean & disinfect interior	111.18 SF @	0.23 =	25.57
We have made an allowance to clean & disinfect the affected areas only.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed or observed.			

FRONT ENTRY **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
13. Tear out wet non-salvageable carpet, cut & bag for disp.	78.02 SF @	0.50 =	39.01
14. Tear out wet carpet pad and bag for disposal	78.02 SF @	0.46 =	35.89
15. Carpet pad	78.02 SF @	0.62 =	48.37
16. Carpet - Standard grade	89.72 SF @	3.07 =	275.44
15 % waste added for Carpet - Standard grade.			
17. Tear out and bag wet insulation	84.00 SF @	0.66 =	55.44
18. Batt insulation - 4" - R12 - unfaced batt	84.00 SF @	0.79 =	66.36
19. R&R Polyethylene vapor barrier	84.00 SF @	0.28 =	23.52
20. Tear out wet drywall, cleanup, bag for disposal	141.69 SF @	0.84 =	119.02
21. 1/2" drywall - hung, taped, floated, ready for paint	141.69 SF @	2.07 =	293.30
22. R&R Bifold door set - Colonist - Double	2.00 EA @	212.49 =	424.98
23. R&R Baseboard - 2 1/4"	49.84 LF @	2.80 =	139.55
24. Paint baseboard - two coats	49.84 LF @	1.42 =	70.77
25. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
26. Paint the walls - two coats	398.72 SF @	0.97 =	386.76
Found no other flood related damages other than as noted.			

WORK SHOP **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Water seeped into the work shop to a height of approximately 4" soaking the flooring and wicking up the walls.			
27. Tear out wet non-salvageable carpet, cut & bag for disp.	43.08 SF @	0.50 =	21.54
28. Tear out and bag wet insulation	31.33 SF @	0.66 =	20.68
29. Batt insulation - 4" - R12 - unfaced batt	31.33 SF @	0.79 =	24.75
30. R&R Polyethylene vapor barrier	31.33 SF @	0.28 =	8.77
31. Tear out wet drywall, cleanup, bag for disposal	96.67 SF @	0.84 =	81.20
32. 1/2" drywall - hung & fire taped only	96.67 SF @	1.56 =	150.81
33. Remove Cabinetry - lower (base) units	7.83 LF @	6.47 =	50.66
Above allowance is to remove cabinet to provide access to wet drywall.			
Found no other flood related damages other than as noted in this non-essential room.			

LIVING ROOM. **Height: 8'**

Missing Wall - Goes to Floor **3' 10" X 6' 8"** **Opens into KITCHEN**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the living room. No flood related damage.			

BEDROOM. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the bedroom. No flood related damage to the bedroom.			

FIRE PLACE. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage the fire place.			

SIDE ENTRY. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Water did not enter the side entrance. No flood related damage to this room.			

KITCHEN. **Height: 8'**

Missing Wall - Goes to Floor **3' 10" X 6' 8"** **Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the kitchen. No flood related damage to this room.			

BATHROOM. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the bathroom. No flood related damage.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
34. Deliver material to site	1.00 EA @	60.00 =	60.00
35. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
36. Additional allowance to dispose of drywall	1.00 LS @	159.43 =	159.43
37. Equipment setup, take down	1.00 HR @	47.58 =	47.58
38. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
39. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
40. Final cleaning - construction - Residential	111.18 SF @	0.25 =	27.80

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
41. Insulation labour minimum	1.00 EA @	85.89 =	85.89
42. Drywall labour minimum	1.00 EA @	33.37 =	33.37
43. Carpet labour minimum	1.00 EA @	159.99 =	159.99
44. Cleaning labour minimum	1.00 EA @	76.84 =	76.84

Grand Total Areas:

2,134.31	SF Walls	540.21	SF Ceiling	2,674.52	SF Walls and Ceiling
540.21	SF Floor	60.02	SY Flooring	265.51	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	273.18	LF Ceil. Perimeter
540.21	Floor Area	605.87	Total Area	2,134.31	Interior Wall Area
1,038.84	Exterior Wall Area	115.43	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	5,979.90	91.46%	6,383.86	91.95%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	558.63	8.54%	558.63	8.05%
Total	6,538.53	100.00%	6,942.49	100.00%

Summary for Dwelling

Line Item Total	5,979.90
PST	99.98
Subtotal	6,079.88
GST	303.98
Replacement Cost Value	**$6,383.86**
Net Claim	**$6,383.86**

REVIEWED JTM.

evaluator #122

Summary for Cleanup completed before site visit

Line Item Total	558.63
Replacement Cost Value	**$558.63**
Net Claim	**$558.63**

REVIEWED

evaluator #122

s.22

2014-11-18-1551

Main Level

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front

Date Taken: 18/11/2014

Taken By: DEANMACL

Water mud and sand ran down the street and into applicants front yard, water seeped under the front door soaking the carpets in the entry way and wicked up the walls. It also filled the perimeter drains with mud and sand.

2 Rear view

Date Taken: 18/11/2014

Taken By: 122

Water flowed down both sides of the house and through the back yard.

s.22

3 Front entrance

Date Taken: 25/11/2014

Taken By: 122

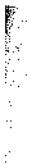
Water seeped under the front damaging the carpets in the entrance and closet.



4 Work shop N/E

Date Taken: 26/11/2014

Water seeped into the work shop.



s.22

5 Bedroom
Date Taken: 25/11/2014
Taken By: 122

No flood related damage to the bedroom.

6 west side perimeter drain
Date Taken: 25/11/2014
Taken By: 122

Perimeter drains are full of mud and will not drain.

s.22

7 East side of home

Date Taken: 18/11/2014

Taken By: DEANMACL

Applicants dugout the corners of the perimeter drains in an attempt to clean the mud and silt from them.

s.22

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141114-E644-B3E1

November 18, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Residential Tenant
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Residential Tenant category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

The Compensation and Disaster Financial Assistance Regulation, under Division 3 — Limits on Payment of Assistance on Accepted Claims states:

"Limit to assistance

> (13) Subject to this Division, the amount of assistance payable under this Part in respect of any claim accepted under Division 2 is 80% of the amount by which the amount of the accepted claim exceeds $1,000, to a maximum payable under this Part for an accepted claim of $300,000."

As your eligible costs do not exceed $1,000, you are ineligible for Disaster Financial Assistance and your file is now closed.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 13 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141114-E644-BBE1

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
(s.22	s.22	s.22 ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	s.22

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

s.22

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/03	3 cm	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Flooding. Heavy Rains

Action Taken to Date (list cleanup hours on Appendix A)
Circle Restoration - water removal. Cleanup ongoing. We moved out immediately.

Brief Description of Damage/Loss (list damaged items on Appendix B)
upholstered chair, rugs, book, cake pans

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 th expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be re

s.22	Nov 12, 2014	s.22	2014/11/12
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22

APPENDIX A

CLEANUP LOG N/A → Homeowner handled

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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 $_____

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

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Living Room: coffee table book "The Century"	
Upholstered chair purchased Mar 2014	
Wool Rug and mat at door	
Kitchen: two rugs	
Den: Coir Rug	
Hall: entry rug and hallway mat	
Two cake pans (used to keep heavy furniture out of water)	

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

BRITISH COLUMBIA | Emergency ManagementBC

COPY

Finance

GOODS/SERVICES REC'D _____ by _____
Date (dd/mm/yy) Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority and/or contract and where applicable, that the work has been performed, the goods supplied and the services rendered and/or condition

SIGNED ELECTRONICALLY
Spending Authority Signature (Print Name)

RESP	ACCT	SOB	PROJECT
15J86	12200	7908	1500000

Council # s.22 Invoice # 150116-57D9-5467

FEB 17 2015

File: DFA-1415-02

Application #150116-57D9-5467

February 16, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$11,262.55**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$174.25
Structural	$14,903.94
Total Eligible Amount	$15,078.19
Less $1,000.00	$14,078.19
Total Payable at 80%	$11,262.55

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
FEB 09 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 150116-57D9-5467

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	120	DFAGEN 14/15
Date	22/01/2015	Date	23/01/2015	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	
☐	☒	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	NOT USED
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☒	☐	Photos	
☐	☐	☐	Insurance Letter	
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☒	☒	☐	Land Title Covenant	has deed of land and right of way/ sb

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Feb 16 15 Initials: MW

Printed: 23/01/2015 11:33:01 AM

Emergency ManagementBC

RECEIVED
JAN 16 2015
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

s.22

EMBC Office Use Only/Application # 150116-5709-5467

s.22

s.22

Business Telephone Number ( ) - ext

s.22

Alternate contact name and telephone number where you can be reached (If applicable)

s.22) -

First Nations Status: YES or (NO) If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

s.22

s.22

DAMAGED PROPERTY INFORMATION

s.22

Date of Damage/Loss (year/month/day)	2-5 Inches	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
~~2014~~, 11/04		YES or (NO)		YES or (NO)

Extensive rain caused flooding into finished basement. Thought to be a collapsed perimeter drain.

Restoration company and owners removed damaged flooring and walls and items that were damaged.Dried up area and cleaned and checked for mould as per protocol.
Currently replacing dry insulation and drywall, painting to be done and flooring to be replaced.

Emergency ManagementBC

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

Brief Description of Damage/Loss (list damaged items on Appendix B)

carpet underlay bedroom + walls up to 3-4 feet.
underlay, laminate in living/playroom + walls up to 3-4 feet.

As the Home Owner or Tenant, do you occupy this property as your principal residence	(YES) or NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	(YES) or NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	(YES) or NO
Were you evacuated during the event?	YES or (NO)
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	(YES) or NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

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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.

Emergency ManagementBC

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

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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 received under DFA for those expenses, must be repaid to the Province.

s.22	2015/01/15	s.22	2015/01/15
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22

APPENDIX A

CLEANUP LOG

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

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Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only
2014/11/06-10	s.22	How 4 days	Tearing out carpet, underlay, drywall, insulation.	TASKS WHERE ELIGBLE INCLUDED IN STOFF
	Services	G$3987.20)		
			SKIP – garbage (DUMPSTER)	INCLUDES CLEANING CONDITIONS
			Fans, dehumidifier	INCLUDES GENERAL CONDITIONS
			*cleaning	INCLUDES INTERIOR CLEANING
NOV 5 2014		(4) hours	Wet vacuuming	E
NOV 06-2014		(6) hours	moved furniture to	E
			storage & vacuumed	
			under up.	
NOV 06-7TH	s.22	(5) hours	Clean up + moving.	E
TOTAL		17		
RECOMMEND 17 ELIGIBLE CLEAN UP HOURS				
		@ 10.25	#120	
		17hrs @ $10.25 = $174.25		

Emergency ManagementBC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments
1) Bedroom - carpet, dig ocell, carpet underlay	INCLUDED IN SCOPE
Twin Mattress	NIE UNOCCUPIED ROOM
2. Living Room Subfloor & laminate	INCLUDED IN SCOPE
sundry toys, & drywall-	TOYS NOT ELIGIBLE
Bedroom	

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22 E-mail: s.22
Home: s.22

Evaluator: #120 RM reviewed by field manager TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss: 11/4/2014
Date Received: 1/23/2015 Date Contacted: 1/25/2015
Date Inspected: 1/28/2015 Date Completed: 2/9/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants s.22 reside in this s.22 home with a walk out basement built in s.22 on a rear sloping city lot.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 4, 2014 the severe rainstorm saturated the ground and caused water to seep into the basement level of the Applicant's home. Water level reached 1-1/2 - 2 inches damaging floors and walls. Most of the floors on this level were built on sleepers and flood water entered under the flooring in the affected rooms. The basement was at one time a separate suite but the applicants have not rented it but used it as a guest room and this area was not considered to be essential rooms and not eligible for finishes. The basement also contains a living room that the family mainly uses for watching television and relaxing in, This area and the laundry room and bathroom were considered to be essential rooms. The Applicants had repairs done to the drainage system but this repair was considered to be maintenance to the drainage system and not eligible for repair. The eligible damages are addressed in the scope below.			

BC ASSESSMENT

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

RESTRICTIVE COVENANTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
A review found the home to be in compliance with all of the restrictive covenants registered on the property. ✓			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant provided a formal denial letter from their insurer and we did also confirm that the damages were caused from ground seepage and is not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body. ✓			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event. ✓			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	17.00 EA @	10.25 =	174.25 ✓

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible flood related damage was found to essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00 ✓

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible flood related damage was found to the exterior of the home.			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	372.12 =	372.12
4. Clean & disinfect interior	891.00 SF @	0.23 =	204.93

BASEMENT LEVEL

Mudroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this mudroom had no wall finish or baseboards pre event , damage was to carpet only.			
5. Tear out wet carpet pad and bag for disposal	10.10 SF @	0.46 =	4.65
6. Tear out wet non-salvageable carpet, cut & bag for disp.	10.10 SF @	0.50 =	5.05
7. Carpet pad	10.10 SF @	0.62 =	6.26
8. Carpet - Standard grade	11.62 SF @	3.07 =	35.67 ✓
15 % waste added for Carpet - Standard grade.			
Found no other eligible flood damage in the mud room.			

* Photo Looks like tile in the mudroom Confirmed with FM, it is carpet do not tile. new

Entry-Laundry **Height: 8'**

Missing Wall - Goes to Floor **3' X 6' 8"** **Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to walls in this room.			
9. R&R Vinyl tile - Standard grade	49.76 SF @	3.59 =	178.63
10. R&R Baseboard - 2 1/4"	28.67 LF @	2.80 =	80.27
11. Paint baseboard - two coats	28.67 LF @	1.42 =	40.71
Found no other eligible damage in the entry-laundry room.			

Stairs **Height: 8'**

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into ENTRYLAUNDR**
Missing Wall - Goes to Floor	**2' 3" X 6' 8"**	**Opens into STORAGE_AREA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to the stairs. The area under the stairs was an unfinished storage area.			

Living Area **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. R&R Sleepers/underlay over concrete 1" x 4" sleepers	274.79 SF @	1.40 =	384.70
13. R&R Sheathing - plywood - 5/8" - tongue and groove	274.79 SF @	3.34 =	917.79
14. Remove Oak flooring - #2 common - no finish	274.79 SF @	2.02 =	555.08
We have made allowance to remove hardwood flooring and replace with laminate flooring in keeping with basic model.			
15. Laminate - simulated wood flooring	274.79 SF @	5.99 =	1,645.99 ✓
16. Tear out and bag wet insulation	134.67 SF @	0.66 =	88.88
17. Batt insulation - 4" - R12 - unfaced batt	134.67 SF @	0.79 =	106.39
18. R&R Polyethylene vapor barrier	134.67 SF @	0.28 =	37.71
19. Tear out wet drywall, cleanup, bag for disposal	141.33 SF @	0.84 =	118.72
20. 1/2" drywall - hung, taped, floated, ready for paint	141.33 SF @	2.07 =	292.55
21. R&R Baseboard - 2 1/4"	67.26 LF @	2.80 =	188.32
22. Paint baseboard - two coats	67.26 LF @	1.42 =	95.51
23. Paint the affected area - two coats	538.05 SF @	0.97 =	521.91 ✓
Found no other eligible damage in the living room.			

Closet **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
24. Tear out wet carpet pad and bag for disposal	9.20 SF @	0.46 =	4.23
25. Tear out wet non-salvageable carpet, cut & bag for disp.	9.20 SF @	0.50 =	4.60
This non essential closet had no baseboards pre event, damage was to the carpet only. Found no other eligible damages in this closet.			

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this furnace room had bare concrete walls pre-event.			
26. R&R Water heater - 40 gallon	1.00 EA @	885.12 =	885.12
27. Furnace - check, clean, replace filters and service	1.00 EA @	122.63 =	122.63

CONTINUED - Furnace room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Found no other eligible damage in the furnace room.			

Bathroom E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
28. R&R Sleepers/underlay over concrete 1" x 4" sleepers	30.50 SF @	1.40 =	42.70
29. R&R Sheathing - plywood - 5/8" - tongue and groove	30.50 SF @	3.34 =	101.88
30. Remove Vinyl floor covering (sheet goods) - Standard grade	30.50 SF @	0.80 =	24.40
31. Vinyl floor covering (sheet goods) - Standard grade	35.08 SF @	2.80 =	98.22 ✓
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
32. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
33. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
34. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
* No flood related damage could be found to the vanity cabinet. Allowance is to detach and reset to access repairs to floor and wall.			
35. P-trap assembly - Detach & reset	1.00 EA @	45.76 =	45.76
36. Vanity - Detach & reset	4.00 LF @	48.53 =	194.12
37. R&R Baseboard - 2 1/4"	14.58 LF @	2.80 =	40.83
38. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
39. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
40. Paint baseboard - two coats	14.58 LF @	1.42 =	20.70
Found no other damage in this essential bathroom.			

* Confirmed with FM, there was no damage to walls. KW

Living Area N/E **Height: 8'**

Subroom: Closet N/E (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
41. R&R Sleepers/underlay over concrete 1" x 4" sleepers	266.05 SF @	1.40 =	372.47
42. R&R Sheathing - plywood - 5/8" - tongue and groove	266.05 SF @	3.34 =	888.61 ✓
43. Tear out wet carpet pad and bag for disposal	266.05 SF @	0.46 =	122.38
44. Tear out wet non-salvageable carpet, cut & bag for disp.	266.05 SF @	0.50 =	133.03
45. Tear out and bag wet insulation	69.67 SF @	0.66 =	45.98
46. Batt insulation - 4" - R12 - unfaced batt	69.67 SF @	0.79 =	55.04
47. R&R Polyethylene vapor barrier	69.67 SF @	0.28 =	19.51

CONTINUED - Living Area N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
48. Tear out wet drywall, cleanup, bag for disposal	200.00 SF @	0.84 =	168.00
49. 1/2" drywall - hung & fire taped only	200.00 SF @	1.56 =	312.00
50. Remove Baseboard - 2 1/4"	100.16 LF @	0.36 =	36.06
51. Remove Bifold door - Colonist - Single	1.00 EA @	10.78 =	10.78
Found no other damage in the non-eligible living room area.			

Bedroom N/E **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
52. R&R Sleepers/underlay over concrete 1" x 4" sleepers	104.86 SF @	1.40 =	146.80
53. R&R Sheathing - plywood - 5/8" - tongue and groove	104.86 SF @	3.34 =	350.24
* 54. Tear out wet carpet pad and bag for disposal	104.86 SF @	0.46 =	48.24
* 55. Tear out wet non-salvageable carpet, cut & bag for disp.	104.86 SF @	0.50 =	52.43
56. Tear out and bag wet insulation	79.33 SF @	0.66 =	52.36
57. Batt insulation - 4" - R12 - unfaced batt	79.33 SF @	0.79 =	62.67
58. R&R Polyethylene vapor barrier	79.33 SF @	0.28 =	22.21
59. Tear out wet drywall, cleanup, bag for disposal	201.33 SF @	0.84 =	169.12
60. 1/2" drywall - hung & fire taped only	201.33 SF @	1.56 =	314.07
61. Remove Baseboard - 2 1/4"	50.33 LF @	0.36 =	18.12
62. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
63. Remove Bifold door - Colonist - Single	1.00 EA @	10.78 =	10.78
Found no other eligible damage in this non-essential bedroom.			

* Confirmed with evaluator, there was carpet in the bedroom originally, the applicant replaced the carpet with laminate. NO

Kitchen N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Tile floors in this non essential kitchen area were found to be loosened from the event. Allowance is to remove only to facilitate cleaning underneath.			
64. Remove Tile floor covering - Standard grade	71.24 SF @	2.16 =	153.88
Found no other eligible flood damage in this non-essential kitchen.			

Storage Area n/E			**Height: 8'**
Missing Wall - Goes to Floor	**2' 3" X 6' 8"**	**Opens into STAIRS**	
Subroom: Room2 (1)			**Height: 8'**
Missing Wall	**1' 10 15/16" X 8'**	**Opens into STORAGE_AREA**	

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to this unfinished storage area.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
65. Deliver material to site	1.00 EA @	60.00 =	60.00
66. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA @	590.00 =	590.00
67. Additional allowance to dispose of drywall	1.00 LS @	200.78 =	200.78
68. Equipment setup, take down	1.00 HR @	47.58 =	47.58
69. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
70. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
71. Final cleaning - construction - Residential	891.00 SF @	0.25 =	222.75 ✓

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
72. Insulation labour minimum	1.00 EA @	11.81 =	11.81
73. Vinyl floor covering labour minimum	1.00 EA @	43.03 =	43.03
74. Carpet labour minimum	1.00 EA @	227.50 =	227.50
75. Heat, vent, & air cond. labour minimum	1.00 EA @	109.73 =	109.73

Grand Total Areas:

3,152.73	SF Walls	889.85	SF Ceiling	4,042.58	SF Walls and Ceiling
889.91	SF Floor	98.88	SY Flooring	392.34	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	402.84	LF Ceil. Perimeter
889.91	Floor Area	977.66	Total Area	3,208.09	Interior Wall Area
1,206.00	Exterior Wall Area	134.00	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	13,906.89	98.76%	14,903.94	98.84%
Cleanup completed before site visit	174.25 ✓	1.24%	174.25	1.16%
Contents	0.00	0.00%	0.00	0.00%
Total	14,081.14 ✓	100.00%	15,078.19	100.00%

Summary for Dwelling

Line Item Total	13,906.89
PST	287.33
Subtotal	14,194.22
GST	709.72
Replacement Cost Value	**$14,903.94**
Net Claim	**$14,903.94**

#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	174.25
Replacement Cost Value	**$174.25**
Net Claim	**$174.25**

20. / TM.

#120 RM reviewed by field manager TM

s.22

BASEMENT LEVEL

s.22

s.22

BASEMENT LEVEL

the co-operators®

Co-operators General Insurance Company

November 7, 2014

s.22

Dear s.22

s.22

RE: Policy #:
Claim #:
Location: s.22
Date of Loss: November 4, 2014

Further to our conversation, this letter will confirm that we are unable to respond to your loss. You have advised you have water coming into your basement. Our investigation confirms the water has come into your home through the foundation. This type of loss is considered Seepage and unfortunately, under the policy there is no coverage for damage caused by Seepage.

Water damage may require specialized care and treatment in order to complete proper restoration and to minimize the extent of damage. It is particularly important to address any potential condition that could lead to micro-organism or mould growth. In that regard we would recommend that you consult with a water damage remediation specialist with appropriate training/qualifications from an industry recognized body such as the Institute for Inspections Cleaning & Restoration Certification (IICRC) http://iicrc.org/. For information regarding mould clean up you can refer to the Canada Mortgage and Housing Corporation (CMHC) website at: http://www.cmhc-schl.gc.ca/en/co/maho/yohoyohe/momo/momo_005.cfm.

The Co-operators will not consider any new or additional loss/damage sustained due to lack of appropriate clean-up or remediation activity in relation to this incident under any circumstances.

As per the requirements of the Insurance Act, we enclose a blank Property Proof of Loss form. This is the specified form by which to make your official claim. Please be advised that the completion of this form will not affect our position, but is required should you wish to dispute our position.

500 West Tower, Coronation Plaza
14310 – 111 Avenue
Edmonton AB T5M 3Z7
Toll Free 1-877-448-7044
TOLL FREE CLAIMS 1-877-NU-CLAIM (682-5246)
www.cooperators.ca

Every action or proceeding against the insurer for recovery of a claim under or by virtue of this contract is absolutely barred unless commenced within two years next after the loss or damage occurs.

Sincerely,



Sandy Jelinski, ALHC, ACS
Claim Representative
Phone: 780-448-7003
Fax: 780-448-7027
Toll Free: 877-448-7044 ext 7003
Email: sandy_jelinski@cooperators.ca

Encl.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 1-Front view
Date Taken: 1/27/2015

2 2-Rear view
Date Taken: 1/26/2015

s.22

s.22

3 3-Right side
Date Taken: 1/27/2015

4 4-Drainage repairs
Date Taken: 1/27/2015

Repairs to drainage were considered to be non eligible maintenance and not damage caused by the flood. This section of sidewalk was removed to install a new drain line to the back yard.

s.22

5 5-Mudroom
Date Taken: 1/26/2015

6 6-Entry/Laundry room
Date Taken: 1/26/2015

s.22

s.22

7 7-Entry/Laundry
Date Taken: 1/26/2015

8 8-Living room
Date Taken: 1/26/2015

9 9-Living room raised floor
Date Taken: 1/27/2015

10 10-Furnace room
Date Taken: 1/26/2015

11 11-N/E Kitchen
Date Taken: 1/26/2015

12 12-Bathroom
Date Taken: 1/26/2015

s.22

s.22

13 13-N/E Living area
Date Taken: 1/26/2015

14 14-N/E Bedroom
Date Taken: 1/26/2015

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141113-0E62-F272

December 2, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

Although your property did sustain damage as a result of this event, Part 2, Division 1, Section 8 of the Compensation and Disaster Financial Assistance Regulation states:

> "'eligible costs' does not include costs or expenses
>
> (1)(e) for repair, rebuilding or replacement that cannot be considered essential to a home, livelihood or community service, including, without limitation, non-essential roads and bridges, landscaping or pleasure items,"

It was confirmed that the damaged retaining wall was built to hold back soil to create a level yard area. As the retaining wall does not form part of the eligible residence nor is it essential to sustain land that is immediately adjacent and critical to the eligible residence, it is not eligible for DFA.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
NOV 28 2014
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141113-0E62-F272

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	19/11/2014	Date	20/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	DAMAGE NOT ELIGIBLE 1 PAGE NOTE
☐	☐	☒	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	
☐	☐	☒	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☒	☐	☐	Other Documents: (i.e., medical)	Death Certificate
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	#GB37893

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☐ ☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Nov 28/14 Initials: BM

Printed: 28/11/2014 11:18:03 AM

CLAIM SUMMARY

Event Name: DFA GEN 14/15	DFA Auth #: 1415-02
Applicant's Name(s): (s.22	DFA Application #: 141113-0662-F272

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

				EMBC USE ONLY	
CATEGORY	Evaluator	Sr. Evaluator	TOTAL	Recovery Unit	Total by Category
Emergency Measures					
Cleanup & Debris Removal					
Structural					
Contents					
Other					
TOTAL					
				Less $1,000 if applicable:	
				Amount calculated at 80%:	
				Less any advance payment(s):	
				Total Payable:	

EVALUATOR'S NUMBER & COMMENTS

EVAL #122

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS

DAMAGES TO RETAINING WALL NOT ELIGIBLE SEE "DAMAGES NOT ELIGIBLE" NOT ATTACHED.

TM

EMBC USE ONLY

PREPARED BY:
Name [redacted] Date Nov 28/14

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:
Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

C:\Users\User\Desktop\Claim Summary Rev April 2014

Damages not eligible

DFA task #: 1415-02 DFA Event name: DFA GEN 14/15

Applicant Name s.22 Claim Category: H.O

Application #: 141113-8E62-F272

DAMAGES CLAIMED RELATE TO A RETAINING WALL ALONG THE FRONT OF THE APPLICANT'S HOME.

EVALUATOR MET WITH APPLICANT'S s.22 WHO RESIDES IN THE HOME.

WE DO RECOGNIZE THERE IS DAMAGE TO APPROX. 30 LF OF THE 150 FT WALL, HOWEVER THE WALL IS DESIGNED TO RETAIN EARTH IN ORDER TO CREATE A LEVEL YARD AREA. THE RETAINING WALL IS NOT CRITICAL TO THE INTEGRITY OF THE HOME.

THIS WAS DISCUSSED WITH s.22 WHO AGREED AND IN FACT STATED THE HOME WAS BUILT BEFORE THE WALL WAS ERRECTED.

CLOSING REMARKS: DAMAGES NOT ELIGIBLE. RETAINING WALL IS NOT CRITICAL TO THE ELIGIBLE STRUCTURE.

Evaluator 122

DFA JAG:EX

From: s.22
Sent: Monday, November 10, 2014 18:14
To: DFA JAG:EX
Subject: PrivateSectorApplication-Home

RECEIVED
NOV 12 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

RE: North Van Flood Nov. 3/4, 2014

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our web embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Applicati
Mr. s.22	14113-0E62-F2

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	( ) -	( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable)
s.22 s.22 ( ) -

First Nations Status: YES or NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*
SAME

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufacture Home?**
2014 Nov. 3/4/5		YES or NO		YES or NO

Cause of Damage/Loss
Storm, heavy rain, blocked storm drains?,

Action Taken to Date (list cleanup hours on Appendix A)
Called insurer, called district, moved debris, called contractors

Brief Description of Damage/Loss (list damaged items on Appendix B)
Nov 3/4 30' of retaining wall 51/2 - 6' high collapsed. Nov 5 a further 5' of retaining wall collapsed. A further 5' of wall is bulgin

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?	YES or NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	YES or NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	YES or NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	YES or NO
Were you evacuated during the event?	YES or NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	YES or NO

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

s.22	

APPENDIX A – CLEAN UP LOG – please track, on a daily basis, the number of hours you, your family and friends spent on cleanup. F
further information about cleanup and disinfection, please refer to Cleaning Up After The Flood-General Information and One Step at a Time
Guide to Disaster Recovery, both of which are available on the EMBC 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 t
visit.
Please complete this application and submit to Emergency Management BC as soon as possible. If further items are identified after submitti
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 a assistance whatsoever as a result of this disaster. I/We give EMBC my/our permission to use my/our personal information to fully evaluate m post-disaster circumstances to determine my/our eligibility for disaster financial assistance. I/we give my consent to the exchange of informa 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 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 Manageme BC. Personal information is protected from unauthorized use and disclosure in accordance with the *Freedom of Information and Protection o 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 a 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 th 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.

	Nov 10/14		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

APPLICANT NAME: s.22
s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
Nov 4/14	s.22	2	debris removal	YARD N/E
Nov 4/14		2	debris removal	YARD N/E
Nov 4/14		2	debris removal	YARD N/E
Nov 5-10/14		7	debris removal, hourly stability checks, meet with contractors and district staff.	N/E .

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22 s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
none to date	

HCM Catastrophe Management Inc

Serving the Province of British Columbia

RECEIVED
NOV 28 2014
PUBLIC SAFETY
EMBC HQ

1 Front

Date Taken: 28/11/2014

Taken By: 122

Retaining wall is 14'7" from the front of the house and is not critical to the structure of the home.

2 Side view

Date Taken: 27/11/2014

Taken By: 122

Retaining is approximately 150' long. The damaged area is approximately 30 lineal feet. The retaining wall is designed to retain earth only in order to create a level yard. It does not play an integral part in retaining the structure of the home.

s.22

BRITISH COLUMBIA | Emergency ManagementBC

COPY

File: DFA-1415-02

Application #150105-13D2-8DEB

February 5, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014. We are also in receipt of the Evaluator's report.

The Evaluator's report indicates that the damages were caused by sewer backup which we believe is an insurable loss.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
FEB 01 2015
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 150105-13D2-8DEB

FIELD MANAGER	EVALUATOR	EVENT
Name: Tim MacLeod	ID# 120	DFAGEN 14/15
Date: 2015-01-09	Date: JAN 9/15	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	1 PAGE "DAMAGES NOT ELIGIBLE"
☐	☐	☐	Scope and Calculations Sheet	NONE
☐	☐	☐	Content Calculations Sheet	NONE
☐	☐	☐	Diagram	NONE
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☐	☐	Photos	NONE REQUIRED
☐	☐	☒	Insurance Letter	
☒	☐	☐	Home Owner Grant (Eligible ○ Yes ● No)	Not eligible for HOG due to property value exceeding grant threshold. Evaluator please confirm principal residence with applicant.
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment [redacted]

Property Class	Improvements	Land
Residential	$730,000	$1,152,000

PEP USE ONLY:
☐ All Documents Received Date: Initials:

Printed: 2015-01-09 09:07:07

INSURABLE LOSS/FM.

CLAIM SUMMARY

Event Name: DFA GEN 14/15

DFA Auth #: 1415-07

Applicant's Name(s): s.22

DFA Application #: 150105-1302 - BOEB

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

				EMBC USE ONLY	
CATEGORY	Estimated	Actual/Invoiced	TOTAL	Recovery Date	Total by Category
Emergency Measures					
Cleanup & Debris Removal					
Structural					
Contents					
Other					
TOTAL	-0-				

DFA ACTIVE, NOT ELIGIBLE

Less $1,000 if applicable:	
Amount calculated at 80%:	
Less any advance payment(s):	
Total Payable:	

EVALUATOR'S NUMBER & COMMENTS

EVAL #120

SPAN EVALUATOR OR FIELD MANAGER COMMENTS

EMBC USE ONLY

PREPARED BY:

Name Date

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:

Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

Damages Not Eligible

DFA task #: **1415-02** DFA Event name: **DFAGEN 14/15**

Applicant Names: Claim Category: Home Owner

s.22

DEB
Application # 150105-13D2-8DEB

Damage to the interior of the Applicant's home is being repaired by the homeowner's insurance policy under sewer back up endorsement.

The Applicants did not wish to withdraw this DFA claim until they are sure the costs are paid by their insurer.

We visited the site on January the 19, 2015 and confirmed that no eligible flood related damage to the exterior was found or claimed.

Recommend damages not eligible

Evaluator #120 R.M,

Emergency Management BC

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MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	150105-1302-8DEB

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	(s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/3 ✓	4"-6"	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

FLOOD - HEAVY RAIN, - FLOODED STREET & NO CURB CAUSED WATER TO FLOW DOWN SLOPING YARD INTO BASEMENT.

Action Taken to Date (list cleanup hours on Appendix A)

RESTORATION COMPANY - DRYERS, THEN CARPET + LOWER WALL REMOVAL, TILE REMOVAL, FURNITURE REMOVAL

Brief Description of Damage/Loss (list damaged items on Appendix B)

CARPETS + WALLS DAMAGED, SOME TILES + ARTWORK DAMAGED.

Emergency Management

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? SOME AMOUNT TO BE DETERMINED	☑ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☑ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event? OUT OF THE BASEMENT ONLY	☑ YES or ☐ NO
If yes, when did you return to the residence? ~~PEOPLE IN BA~~ FRIENDS LIVING IN	Date:
Are you now residing in the residence? BASEMENT HAVE NOT RETURNED	☑ YES or ☐ NO

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

s.22	s.22 (BSMT)
	(BSMT)

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be

s.22	2014/12/27		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments
BEDROOM 1 - CARPET + WALLS	
BEDROOM 2 ✓ ✓	
LIVING ROOM ✓ ✓	
FAMILY ROOM ✓ ✓	
EXERCISE ROOM ✓ ✓	
LAUNDRY ROOM ✓	
STORAGE ROOM ✓ ARTWORK	
FURNACE ROOM ✓	
BATHROOM 1 TILES + WALL	
BATHROOM 2 WALL	
AB	
POSSIBLE DAMAGE TO FRIDGE + STOVE + VANITY (LIVING ROOM), FURNACE (FURNACE ROOM), HOME THEATRE SPEAKERS + ELECTRONICS (FAMILY ROOM) etc.	

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #150203-DD2A-973B

February 5, 2015

s.22
c/o Brian Hanson
Ratcliff & Company LLP
500 - 221 West Esplanade
North Vancouver BC V7M 3J3

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance under the Home Owner category, which was submitted by Brian Hanson, attorney for Brookfield Global Relocation Services Ltd, as a result of damage to your property at s.22 during flooding on November 3–4, 2014.

Under the Compensation and Disaster Financial Assistance Regulation your home can only be considered eligible for DFA if it is your principal residence. Part 2, Division 1, Section 8 of the Regulation defines a principal residence and states in part "the residence that is occupied by the individual as the individual's home, and is the residence in which the majority of the individual's personal effects are located ..."

As the residence located at s.22 was not your principal residence at the time of the event, you are not eligible for DFA.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts.

Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management

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FEB 02 2015
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EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
s.22			150203-DD2A-973B
Mailing Address *Street*	*City/Town* ✓	*Province*	*Postal Code*
c/o RATCLIFF & CO. LLP, 500-221 WEST ESPLANADE	NORTH VANCOUVER	BC	V7M 3J3

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( ) -	( ) -	( ) - ext	bhanson@ratcliff.com

Alternate contact name and telephone number where you can be reached (if applicable)

C/O BRIAN HANSON, SOLICITOR, RATCLIFF & COMPANY, LLP. (604) 988-5201 ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
N/A	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22	s.22	

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014, Nov. 3-4 ✓	Basement and main floor flooded	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Overland Flood from Creek

Action Taken to Date (list cleanup hours on Appendix A)

Attached is a detailed list with photographs of the cleanup work to be completed

Brief Description of Damage/Loss (list damaged items on Appendix B)
Hardwood flooring, carpeting, baseboards, doors, door frames, vinyl flooring, drywall, one bathroom vanity (including countertop), hot water tank, furnace (although hot water tank and furnace seem to be in working order and only need a good cleaning).

Attached is a detailed list of the damage incurred.

Emergency Management BC

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?	☒ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

N/A - house vacated at time of the flood	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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	2015/01/30 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 , By his Attorney, Brian A. Hanson Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1

Emergency Management BC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
			SEE ATTACHED LIST	

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

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

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
SEE ATTACHED LIST	

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

Emergency Management BC

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

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
SEE ATTACHED LIST	

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

Emergency Management

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
			SEE ATTACHED LIST	

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

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

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
SEE ATTACHED LIST	

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

Emergency Management

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

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
SEE ATTACHED LIST	

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

DFA JAG:EX

From: Cathy Kirk <CKirk@ratcliff.com>
Sent: Monday, February 2, 2015 15:04
To: DFA JAG:EX
Cc: Brian Hanson
Subject: s.22 - Private Sector application for Disaster Financial Assistance (DFA)
Attachments: Disaster Financial Assistance application.pdf

Good afternoon

Attached is an application on behalf of our client s.22 with respect to disaster financial assistance for overland flood damage.

Thank you

Regards

Cathy - Direct Line (604) 983-7627

Catherine J. Kirk
Ratcliff & Company, LLP.
Barristers and solicitors
500 – 221 West Esplanade
North Vancouver, B.C. V7M 3J3

Page 0194 to/à Page 0209

Withheld pursuant to/removed as

s.22

BRITISH COLUMBIA | Emergency ManagementBC

COPY

File: DFA-1415-02

Application #150204-6C63-1769

February 5, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Small Business Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Small Business Owner category, which you submitted as a result of damage to your property at s.22 s.22 during flooding on November 3, 2014.

Part 2, Division 1, Section 8 of the Compensation and Disaster Financial Assistance Regulation defines "small business" as a business

"(a) that is managed by the owner of the business on a day to day basis,

(b) the income from which is the owner's major source of income,"

(c) the gross sales of which are less than $1 million per year, and

(d) that employs less than 50 employees at any one time.

Unfortunately, your rental small business income is not your major source of income and is therefore not eligible for DFA.

Business Owner	Gross Business Income (from T1 General Tax Returns)	Other Income (from wages, pensions, interest income)
s.22	$5,251 Rental	s.22
TOTAL	**$5,251.00**	

.../2

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Business or Farm Name: choose 1	s.22	Legal Name if Incorporated or Land owners n
Type of Business:	**Rental Property**	
Gross Business Revenue: (from balance sheet)	**$5,251.00**	
Net Income: (from balance sheet)	($168.36)	
10% Net Income: (for financial jeopardy)	($16.84)	

	Owner/Shareholders of Business:	Gross Business Income (from T1 General Tax Returns)	Other Income (from wages, pensions, interest income, rental)
1	s.22 100%	$5,251 Rental	s.22
2			
3			
4			

Sm Bus or Farming Totals: Choose 1	**$5,251.00**	
Other Income Totals:		s.22
Business Income = (gross revenue - all owners business gross income) i.e. farming or rental	**$5,251.00**	

Emergency Management

RECEIVED
FEB 03 2015
MIN. OF JUSTICE & SOLICITOR GENERAL
EMBC HQ

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Small Business, Farm Owner or Charitable Organization

Tab to move forward between fields, shift-tab to move backward between fields, or print and fill.

PLEASE CHECK APPROPRIATE BOX or boxes: ☒ Small Business Owner ☐ Farm Owner ☐ Charitable Organization

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
s.22			150204-6C63-1769
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☐ NO If Yes, Status Card Registry #:

Business, Farm or Organization Legal Name	Name of Contact Person

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Gallant Creek bed and creek walls located at 2171 and 2181 Deep Cove Road North VAncouver BC V7G 1S8

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014,11,3&4	raging creek, uncertain	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

Extremely fast flowing waters and overflow debris from upstream Gallant creek, North Vancouver BC, during storm.

Action Taken to Date (list cleanup hours on Appendix A)

Replacement of rock to rip rap wall, and refilling of "pool area" in creek bed, and replacement of flat creek bedrock. See Raachi Landscaping and Stonework invoice.

Brief Description of Damage/Loss (list damaged items on Appendix B)

The excessive debris and increased speed of water flow during the storm, caused the uplifting of flat stone bedrock, and when this occurred the corners of the two flat stones, each in dynamic conjunction, hit the identical location rock on each creekside wall , therby dislodging one rock per wall. The larger damage wasl the pool that was created as a turbining /churning effect from the water flow was created, therby diggin a pool in the creek bed, approximately centre creek, and spreading outwards towards the creek walls.

Emergency Management BRITISH COLUMBIA

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.

Emergency Management

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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 complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2015/01/27		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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**
2014/11/4	s.22	3	Photograph the entire creek and flood area	
2014/11/5	DNV and s.22	4-5	to oversee all work by district, as they did the first of the Culvert cleanout, and have discussion on future	
2014/11/13	s.22	2	discuss and review entire situation, telephone discusson with DNV	
2014/11/14	s.22	3	meeting with DNV onsite, discussion with engineers, and photos	
2014/11/19	s.22	4-5	Balance of debris cleanout from Culvert area, photos, e-mails with DNV staff, discussion with ISL Engineering	
2014/11/24	s.22	8	See Raachi attached, as well as telephone conversations, and e-mails with DNV, discussion onsite with ISL Engineering, and DNV Engineer	
2014/11/15 to 2014/12/04	s.22	10	various meetings, telephone calls, e-mails with DNV, ISL engineering, Raachi Landscaping, and legal counsel	

Emergency Management

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

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

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

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Small Business, Farm Owner or Charitable Organization

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: _____ **APPENDIX B**

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

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

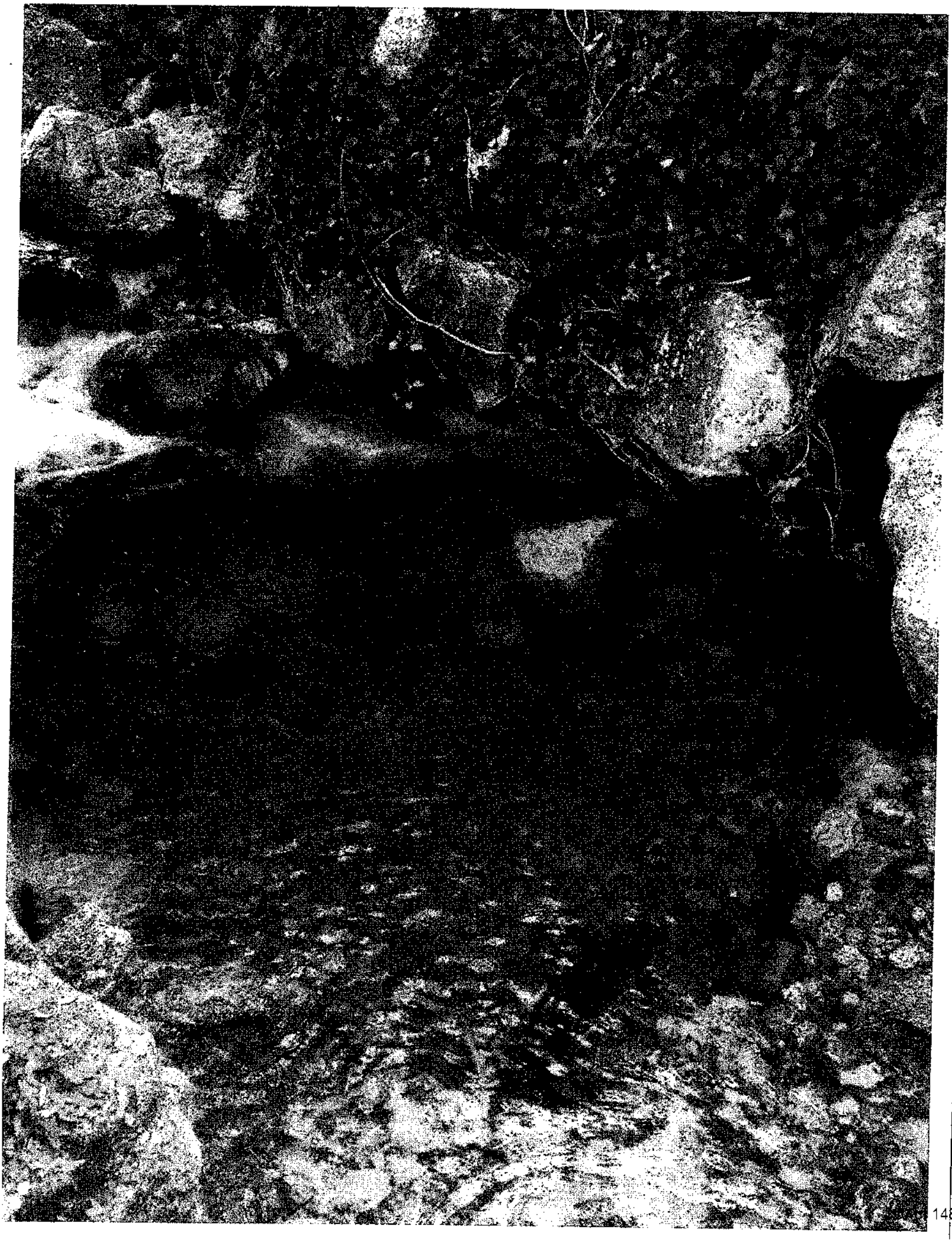
Emergency Management BC

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

APPLICANT NAME: _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
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E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)



Page 0221 to/à Page 0224

Withheld pursuant to/removed as

s.22

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #141208-AD3E-11D7

January 8, 2015

s.22

Dear s.22

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RcSP	ACCT	STOB	PROJECT
J86	12200	7908	1500000

s.22

141208-AD3E-11D7

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

JAN 08 2015

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$4,216.31** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$82.00
Structural	$6,188.39
Total Eligible Amount	$6,270.39
Less $1,000.00	$5,270.39
Total Payable at 80%	$4,216.31

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

BMowatt

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141208-AD3E-11D7

FIELD MANAGER	EVALUATOR	EVENT
Name	ID #	DFAGEN 14/15
Date	Date 2014-12-09	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INC IN SCOPE
☐	☑	☐	Scope and Calculations Sheet	
☐	☐	☐	Content Calculations Sheet	NO CONTENTS LOST
☐	☒	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☒	☐	Photos	
☐	☐	☐	Insurance Letter	NONE PROVIDED - CONFIRMED NOT INSURABLE
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☒ ☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Jan 7/15 Initials: BPL

Printed: 2014-12-09 09:03:27

Emergency Management BC

RECEIVED
DEC 08 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
s.22			141208-AD3E-11D7
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22 ext	s.22 .ca

Alternate contact name and telephone number where you can be reached (if applicable)
s.22 s.22 ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

same

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
Nov 3-4th	difficult to assess	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Water

Action Taken to Date (list cleanup hours on Appendix A)
Removed carpet, drainage company called, removed fireplace harth

Brief Description of Damage/Loss (list damaged items on Appendix B)
Loss is extends to replacing floor covering and harth to fireplace and bills for tools, truck rental and time

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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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*.

ining this application I/we are confirming that any funds recovered through civil litigation or other sources
le expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be

s.22 Signature of Applicant	2014/12/08 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
Nov 5th		2	Removed Carpet	INE 2
Nov 6th		2	General Clean up	E 2
Nov 10th		4	Removed Carpet from Garage and took to dump	INE 4
Nov 16th		6	Removal of Harth	N/E
Nov 17th		2	Removal of dust etc	E 2
Nov 7th	s.22	2	Perimeter Drainage inspection	N/E
	TOTAL	18		ELIGIBLE 10 8
EMBC NOTE:				
SOME TASKS WERE NOT CONSIDERED ELIGIBLE CLEAN UP				
I.E: REMOVAL OF HEARTH AND PERIMETER DRAIN REPAIRS				
	RECOMMEND 10 @ 10.25		ELIGBLE CLEAN UP HOURS	
Jan 8/15	- FH confirmed the 2 hours reported Nov 5/14 for			
	s.22 s/b removed from clean up log as they were			
	included in the steps & Cales.			
			BM	

EMBC Office Use Only: DFA eligible hours worked 10 8 @ minimum wage = TOTAL $ 82.00 ✓ BM

Emergency ManagementBC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Basement area:	
Living room area carpet	INCLUDED
Fireplace Harth	N/E NOT FLOOD DAMAGED
Flooring - entrance to basement	INC. DAMAGE EXTENDED INTO
	BATHROOM
DAMAGE TO SOME EXTERIOR	WALLS INC
PERIMETER DRAIN REPAIR	N/E NOT DAMAGED
	BY FLOOD
	FLUSH ONLY

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22
Home:

Cellular: s.22
E-mail:

Evaluator: #120 RM reviewed by field manager TM

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss: 04/11/2014
Date Received: 12/12/2014 Date Contacted: 13/12/2014
Date Inspected: 14/12/2014 Date Completed: 06/01/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant lives in a s.22 home with s.22			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused water to saturate the ground and enter into the basement rooms through seepage along the rear foundation wall and possibly through the exterior door. Water level reached about one inch along the back wall and soaked the carpet in the living room and also damaged the wood underlayment under the vinyl flooring in the entry and bathroom. Allowance was also made to repair insulation and drywall along the affected walls. Eligible damages are addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicant did not provide a formal denial letter from their insurer we did confirm that the damages were caused from surface runoff and seepage and not sewer backup. The damages from this event are not an insurable loss. We did not request a formal denial letter. It should be noted that the debris in the yard area is not insurable but does not fall under the legislative areas eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	~~10.00~~ 8 EA @	10.25 =	~~102.50~~ 82.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to essential access,			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage was found on the exterior of the home.			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	248.08 =	248.08
4. Clean & disinfect interior	431.90 SF @	0.23 =	99.34

Note only 3 rooms sustained flood damage and we have made an allowance to clean & disinfect all only the affected areas.

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL

The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed or observed.

BASEMENT

Entry **Height: 8'**

Missing Wall **4' 2" X 8'** **Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. Tear out non-salv underlayment & bag for disposal	30.56 SF @	1.28 =	39.12
6. Underlayment - 3/8" BC plywood	30.56 SF @	2.46 =	75.18
7. Vinyl tile - Standard grade	30.56 SF @	2.61 =	79.76
8. R&R Vinyl reducer strip - for carpet	4.17 LF @	3.81 =	15.89
9. Tear out and bag wet insulation	35.33 SF @	0.66 =	23.32
10. Batt insulation - 4" - R12 - unfaced batt	35.33 SF @	0.79 =	27.91
11. R&R Polyethylene vapor barrier	35.33 SF @	0.28 =	9.89
12. Tear out wet drywall, cleanup, bag for disposal	35.33 SF @	0.84 =	29.68
13. 1/2" drywall - hung, taped, floated, ready for paint	35.33 SF @	2.07 =	73.13
14. R&R Baseboard - 2 1/4"	19.00 LF @	2.80 =	53.20
15. Paint baseboard - two coats	19.00 LF @	1.42 =	26.98
16. Paint the surface area - two coats	66.67 SF @	0.97 =	64.67

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
17. Tear out non-salv underlayment & bag for disposal	69.95 SF @	1.28 =	89.54
18. Underlayment - 3/8" BC plywood	69.95 SF @	1.74 =	121.71
19. Vinyl tile - Standard grade	69.95 SF @	2.61 =	182.57

CONTINUED - Bathroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
20. R&R Baseboard - 2 1/4"	49.35 LF @	2.80 =	138.18
21. Paint baseboard - two coats	49.35 LF @	1.42 =	70.08
22. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
Note water seeped under plywood subfloor causing swelling but no damage was found to walls or vanity cabinet.			

Laundry Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to the laundry room.			

KitchenN/E **Height: 8'**

Missing Wall	**8' X 8'**	**Opens into LIVING_ROOM**
Missing Wall	**9' 2" X 8'**	**Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
This non essential kitchen had ceramic floor tiles over concrete and no damage was found in this kitchen.			

Living Room **Height: 8'**

Missing Wall	**8' X 8'**	**Opens into KITCHENN_E**
Missing Wall	**9' 2" X 8'**	**Opens into KITCHENN_E**
Missing Wall - Goes to Floor	**4' 1" X 6' 8"**	**Opens into UNAFFECTED_A**
Missing Wall	**4' 2" X 8'**	**Opens into ENTRY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note Applicant stated that this living area is the main area used by the family for watching television and relaxing, and this was consistent with the contents found in the room. We considered this to be an essential room and eligible for finishes.			
23. Tear out wet carpet pad and bag for disposal	331.81 SF @	0.46 =	152.63
24. Tear out wet non-salvageable carpet, cut & bag for disp.	331.81 SF @	0.50 =	165.91
25. Carpet pad	331.81 SF @	0.62 =	205.72
26. Carpet - Standard grade	381.58 SF @	3.07 =	1,171.45

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
15 % waste added for Carpet - Standard grade.			
27. Tear out and bag wet insulation	107.67 SF @	0.66 =	71.06
28. Batt insulation - 4" - R12 - unfaced batt	107.67 SF @	0.79 =	85.06
29. R&R Polyethylene vapor barrier	107.67 SF @	0.28 =	30.15
30. Tear out wet drywall, cleanup, bag for disposal	107.67 SF @	0.84 =	90.44
31. 1/2" drywall - hung, taped, floated, ready for paint	107.67 SF @	2.07 =	222.88
32. R&R Baseboard - 2 1/4"	61.58 LF @	2.80 =	172.43
33. Paint baseboard - two coats	61.58 LF @	1.42 =	87.44
34. Paint the surface area - two coats	215.33 SF @	0.97 =	208.87

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
35. Deliver material to site	1.00 EA @	60.00 =	60.00
36. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
37. Additional allowance to dispose of drywall	1.00 LS @	68.20 =	68.20
38. Equipment setup, take down	1.00 HR @	47.58 =	47.58
39. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
40. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
41. Insulation labour minimum	1.00 EA @	73.71 =	73.71
42. Drywall labour minimum	1.00 EA @	144.36 =	144.36
43. Plumbing labour minimum	1.00 EA @	51.92 =	51.92

Grand Total Areas:

2,376.19	SF Walls	1,071.26	SF Ceiling	3,447.46	SF Walls and Ceiling
1,071.38	SF Floor	119.04	SY Flooring	295.66	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	303.83	LF Ceil. Perimeter
1,071.38	Floor Area	1,145.80	Total Area	2,466.96	Interior Wall Area
1,266.67	Exterior Wall Area	140.74	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	5,760.74 ✓	98.25%	6,188.39	98.37%
Cleanup completed before site visit	$ 82.50 ~~102.50~~ ✓	1.75%	102.50	1.63%
Contents	0.00	0.00%	0.00	0.00%
Total	~~5,863.24~~ ✓ $ 5,842.74 GI	100.00%	6,290.89	100.00%

Summary for Dwelling

Line Item Total	5,760.74
PST	132.95
Subtotal	5,893.69
GST	294.70
Replacement Cost Value	**$6,188.39**
Net Claim	**$6,188.39**

20. /TM

#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	~~102.50~~ 82.00
Replacement Cost Value	**~~$102.50~~ $82.00**
Net Claim	**~~$102.50~~ $82.00**

BM

20. /TM.

#120 RM reviewed by field manager TM

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 14/12/2014

2 Front view
Date Taken: 14/12/2014

s.22

s.22

3 Rear view
Date Taken: 14/12/2014

4 Right side
Date Taken: 14/12/2014

s.22

5 rear entrance
Date Taken: 14/12/2014

6 Damaged floor in entry
Date Taken: 14/12/2014

The entry and bathroom had underlyment plywood glued to the concrete floor which was soaked and swollen and requires removal

s.22

s.22

7 Living room
Date Taken: 14/12/2014

Water seeped into the home along the outside wall

8 Living room
Date Taken: 14/12/2014

9 Fireplace hearth
Date Taken: 14/12/2014

The homeowner removed the stone hearth as he was concerned of water seeping under the hearth. It was attached directky ti the concrete and was not considered to be flood damaged. No allowance was made for this task

10 Bathroom
Date Taken: 14/12/2014

11 Laundry room
Date Taken: 14/12/2014

No damage was found to the laundry room

12 Garage not affected
Date Taken: 14/12/2014

BRITISH COLUMBIA | Emergency ManagementBC

GOODS/SERVICES REC'D Date (dd-mm-yyyy) by Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate [illegible] and/or contract and where applicable the services rendered [illegible] goods supplied and the

SIGNED ELECTRONICALLY
Spending Authority Signature Print Name

RESP	ACCT	STOB	PROJECT
J86	12200	7908	1500001

s.22

150205-53C2-711F

COPY
Finance

File: DFA-1415-02

Application #150205-53C2-711F

March 16, 2015

MAR 17 2015

Dear s.22 s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$5,683.39**, payable to s.22 , will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$41.00
Structural	$8,063.24
Total Eligible Amount	$8,104.24
Less $1,000.00	$7,104.24
Total Payable at 80%	$5,683.39

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
MAR 13 2015
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 150205-53C2-711F

FIELD MANAGER		EVALUATOR	EVENT
Name	Tim MacLeod	ID #	DFAGEN 14/15
Date	2015-02-06	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INC IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	NONE LOST
☐	☒	☐	Diagram	
☐	☒	☐	Receipts or Invoices paid by Applicant	INVOICE IS ATTACHED BUT NOT USED - N/E
☐	☐	☒	Other Documents: (i.e., medical)	
☒	☒	☐	Photos	
☐	☐	☐	Insurance Letter	CONFIRMED GROUND SEEPAGE NOT INSURABLE - NO DEN. AL LETTER.
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Mar 16/15 Initials: MW

Printed: 2015-02-06 10:26:39

[redacted]

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
			150205-5302-7NF
Mailing Address s.22 *Street*	*City/Town*	*Province*	*Postal Code*

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
14/11/03	2 inches	☐ YES or ☑ NO		☐ YES or ☐ NO

Cause of Damage/Loss

Heavy rain

Action Taken to Date (list cleanup hours on Appendix A)

Perimeter drainage dug up/replaced, new drywall, new baseboards, underlay, paint, carpet clean

Brief Description of Damage/Loss (list damaged items on Appendix B)

drainage collapsed due to extreme rain, seeped in basement

[redacted]

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2015/01/21		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

[redacted]

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/04		5	removing baseboards/carpet	INC IN SCOPE
2014/06		5	removing drywall	INC IN SCOPE
2014/12		2	treating mould etc.	INC IN SCOPE
2015/01		5	drywall prep/priming	INC IN SCOPE
2015/01		5	under lay	INC IN SCOPE
2015/27		7	Painting	INC IN SCOPE
2015/30		4	baseboards	INC IN SCOPE
2015/31	s.22	(4)	carpet cleaning ✓	
2014/08-10		14 hrs	digging perimeter	drainage M/E
	TOTAL	51		
RECOMMEND 4 ELIGIBLE CLEAN UP HOURS				
ALL OTHER HOURS CLAIMED ARE FOR STRUCTURAL REPAIRS				
PERIMITER DRAINAGE WAS CONSIDERED A NON				ELIGIBLE
		IMPROVEMENT.		

EMBC Office Use Only: DFA eligible hours worked 4 @ minimum wage $10.25 = TOTAL $ 41.00 ✓

[redacted]

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

APPLICANT NAME: s.22 [redacted]

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)		EMBC Office Use Only:
Description of Damaged Items Listed by Room		**Comments**
walls	basement	INCLUDED IN SCOPE
underlay		INC IN SCOPE
carpet		INC IN SCOPE
baseboards		INC IN SCOPE
landscaping due to digging		N/G
paint		INC IN SCOPE

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/3/2014		
Date Received:	2/9/2015	Date Contacted:	2/9/2015
Date Inspected:	2/10/2015	Date Completed:	3/13/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides in this in this s.22 home with a daylight basement along with s.22			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3, 2014 the severe rains flooded the Applicant's yard and caused water to seep into the basement level of the home to a height of about 2 inches above the finished floor, damaging floors and walls. Water did not reach the main level of the home.. We have made allowances for eligible damages both completed and required at the time of our site visit, which are addressed in more detail under the relevant headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did not provide a formal denial letter from their insurer however we did confirm that the damages were caused from ground seepage and not sewer backup. The damages from this event are not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The applicant did spend time trying to divert water but this was not an incurred cost and not considered eligible.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated by circling the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances accordingly below.			
1. Cleanup completed by the Applicant before site inspection	4.00 EA @	10.25 =	41.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
An allowance was made to flush the perimeter drain around the home on the Applicant's property to remove debris from the system. The Applicant hired a contractor to install new drainage along the front of the home but this was due to being plugged with roots and not flood related. No allowance was made for the repairs as this was considered a betterment to the pre existing.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage was found to the exterior of the home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No contents were damaged during the event.			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents for cleaning and working	1.00 LS @	248.08 =	248.08
4. Clean & disinfect interior	598.95 SF @	0.23 =	137.76 ✓
Allowance is to clean only the affected rooms			

BASEMENT LEVEL

Stairs **Height: 14' 3"**

Missing Wall **3' X 14' 2 15/16"** **Opens into LIVING_AREA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The area under the stairs was considered a non essential area and we have considered removal only of the carpet and pad in this area. No drywall or baseboard was damaged in this area.			
5. Tear out wet carpet pad and bag for disposal	25.75 SF @	0.46 =	11.85
6. Tear out wet non-salvageable carpet, cut & bag for disp.	25.75 SF @	0.50 =	12.88
The stairs themselves are considered eligible and an allowance is made to remove and renew water damaged carpet and pad. No drywall or baseboard was damaged in this area.			
7. Tear out wet carpet pad and bag for disposal	45.62 SF @	0.46 =	20.99
8. Tear out wet non-salvageable carpet, cut & bag for disp. ✓	45.62 SF @	0.50 =	22.81
9. Carpet pad	45.62 SF @	0.62 =	28.28
10. Carpet - Standard grade	52.46 SF @	3.07 =	161.05 ✓
15 % waste added for Carpet - Standard grade.			
11. Step charge for "waterfall" carpet installation	14.00 EA @	6.78 =	94.92
No other damage was found to the stairs.			

Living area **Height: 8'**

Missing Wall **3' 7" X 8'** **Opens into HALLWAY**

Missing Wall **3' X 8'** **Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Living area

DESCRIPTION	QTY	UNIT PRICE	TOTAL
During the event water seeped under the foundation and damaged the insulation and drywall on the 2 exterior walls in this living room. Water soaked the carpet except for one part where the floor was probably a higher elevation due to sloped floor as typically found in homes this age. The room was the main living area used for watching television and playing games and we considered this to be an essential room.			
12. Tear out wet carpet pad and bag for disposal	300.63 SF @	0.46 =	138.29
13. Tear out wet non-salvageable carpet, cut & bag for disp.	300.63 SF @	0.50 =	150.32
14. Carpet pad	300.63 SF @	0.62 =	186.39
15. Carpet - Standard grade	345.72 SF @	3.07 =	1,061.36 ✓
15 % waste added for Carpet - Standard grade.			
16. Tear out and bag wet insulation	155.00 SF @	0.66 =	102.30
17. R&R Batt insulation - 4" - R12 - unfaced batt	155.00 SF @	1.00 =	155.00
18. Polyethylene vapor barrier	155.00 SF @	0.21 =	32.55
19. Tear out wet drywall, cleanup, bag for disposal	155.00 SF @	0.84 =	130.20
20. 1/2" drywall - hung, taped, floated, ready for paint	155.00 SF @	2.07 =	320.85
21. R&R Baseboard - 2 1/4"	38.75 LF @	2.80 =	108.50
22. Paint baseboard - two coats	38.75 LF @	1.42 =	55.03
23. Paint the surface area - two coats	298.33 SF @	0.97 =	289.38 ✓
Found no other eligible damage in this room.			

Hallway **Height: 8'**

Missing Wall **3' 7" X 8'** **Opens into LIVING_AREA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage was to carpet only in this room, the walls and baseboards were not affected.			
24. Tear out wet carpet pad and bag for disposal	58.43 SF @	0.46 =	26.88
25. Tear out wet non-salvageable carpet, cut & bag for disp.	58.43 SF @	0.50 =	29.22
26. Carpet pad	58.43 SF @	0.62 =	36.23
27. Carpet - Standard grade	67.20 SF @	3.07 =	206.30 ✓
15 % waste added for Carpet - Standard grade.			

Bedroom s.22 **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION - Bedroom 1 s.22	QTY	UNIT PRICE	TOTAL
This room was occupied by s 22 . The floor in this room was built on sleepers and plywood. Flood water seeped under the subfloor during the event. The carpet did not get wet but requires lifting to remove plywood below in order to access the area for cleaning and disinfecting. Although the carpet can be salvaged the pad will be destroyed during removal and we have included an allowance to renew it.			
28. R&R Carpet pad	210.15 SF @	0.73 =	153.41 ✓
29. Detach & Reset Carpet - Standard grade	210.15 SF @	0.90 =	189.14 ✓
30. R&R Sheathing - plywood - 5/8" - tongue and groove	210.15 SF @	3.34 =	701.91
31. R&R Sleepers/underlay over concrete 2" x 4" sleepers	210.15 SF @	1.72 =	361.46
Damage to insulation and drywall was to one wall only in this room as water seeped in from the foundation wall.			
32. Tear out and bag wet insulation	48.00 SF @	0.66 =	31.68
33. Batt insulation - 4" - R12 - unfaced batt	48.00 SF @	0.79 =	37.92
34. R&R Polyethylene vapor barrier	48.00 SF @	0.28 =	13.44
35. Tear out wet drywall, cleanup, bag for disposal	48.00 SF @	0.84 =	40.32
36. 1/2" drywall - hung, taped, floated, ready for paint	48.00 SF @	2.07 =	99.36
Although baseboards were not directly flood damaged they do require removal to access the repairs. They were considered to be high risk of breakage during removal and allowance is made to replace the baseboards in this room.			
37. R&R Baseboard - 2 1/4"	77.67 LF @	2.80 =	217.47 ✓
38. Detach & Reset Bifold door set - Colonist - Double	1.00 EA @	26.23 =	26.23
39. Paint baseboard - two coats	77.67 LF @	1.42 =	110.29
40. Paint the affected wall area - two coats	357.33 SF @	0.97 =	346.61 ✓

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
41. Deliver material to site	1.00 EA @	60.00 =	60.00
42. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
43. Equipment setup, take down	1.00 HR @	47.58 =	47.58
44. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
45. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
46. Final cleaning - construction - Residential	598.95 SF @	0.25 =	149.74 ✓
Final cleaning allowance excludes the non affected rooms.			
47. Disposal of drywall	1.00 LS @	75.11 =	75.11 ✓

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
48. Insulation labour minimum ✓	1.00 EA @	25.61 =	25.61
49. Drywall labour minimum ✓	1.00 EA @	47.76 =	47.76

Grand Total Areas:

2,957.62	SF Walls	956.83	SF Ceiling	3,914.45	SF Walls and Ceiling
976.70	SF Floor	108.52	SY Flooring	365.35	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	371.00	LF Ceil. Perimeter
976.70	Floor Area	1,036.75	Total Area	2,574.67	Interior Wall Area
1,180.50	Exterior Wall Area	131.17	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	7,497.48	99.46%	8,063.24	99.49%
Cleanup completed before site visit	41.00 ✓	0.54%	41.00	0.51%
Contents	0.00	0.00%	0.00	0.00%
Total	7,538.48 ✓	100.00%	8,104.24	100.00%

Summary for Dwelling

Line Item Total	7,497.48
PST	181.80
Subtotal	7,679.28
GST	383.96
Replacement Cost Value	**$8,063.24**
Net Claim	**$8,063.24**

20. /TM

#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	41.00
Replacement Cost Value	**$41.00**
Net Claim	**$41.00**

2. / TM

#120 RM reviewed by field manager TM

BASEMENT LEVEL

s.22

BASEMENT LEVEL

s.22

RECEIVED
MAR 04 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

1 1-Front view
Date Taken: 2/9/2015

2 2-Drainage
Date Taken: 2/9/2015

The Applicant hired a contractor to install new drainage and foundation coating along the front of the home. This work was considered an upgrad from the pre existing and not eligible

s.22

s.22

3 3-Right side
Date Taken: 2/9/2015

4 4-Rear view
Date Taken: 2/9/2015

s.22

5 5-Hallway
Date Taken: 2/9/2015

6 6-Stairs
Date Taken: 2/9/2015

s.22

s.22

7 7-Living room
Date Taken: 2/9/2015

8 8-Laundry room
Date Taken: 2/9/2015

9 9-Bedroom
Date Taken: 2/9/2015

10 10-P2090239
Date Taken: 2/9/2015

11 11-Left side
Date Taken: 2/9/2015

12 12-P2090248
Date Taken: 2/9/2015

s.22

BRITISH COLUMBIA | Emergency ManagementBC

January 20, 2015 506592

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Appeal on Amount
DFAGEN 14/15 – November 3-4, 2014

This letter is in response to your letter dated December 23, 2014 appealing the amount of DFA you received for damaged contents to your rental home at s.22

The purpose of DFA is to provide assistance to individuals for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the *Emergency Program Act* (the "Act") and the ensuing Compensation and Disaster Financial Assistance Regulation (the "Regulation"). The DFA program is obliged to provide compensation in compliance with this legislation.

DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

The amount of financial assistance that is paid is calculated based on an *assessment* of loss and not the *actual* cost. To fairly and consistently assess losses, Emergency Management BC uses standard rates based on mid-range pricing for essential home contents. Below are the rates that were used to assess your eligible losses.

$550.00	King size bedspring and mattress
$ 80.00	Bed frame on rollers
$317.75	31 eligible clean up hours at $10.25/hour
$947.75	Total accepted claim

Section 13 of the Regulation states *"... the amount of assistance payable ... is 80% of the amount by which the amount of the accepted claim exceeds $1,000"*. Because your accepted claim was less than $1,000 we were unable to pay you any DFA.

.../2

Ministry of Justice
Office of the Fire and Emergency Management Commissioner
Provincial Emergency Program
Mailing Address:
PO Box 9201 STN PROV GOVT
Victoria BC V8W 9J1
www.dfa.bc.ca
Location:
Block A – Suite 200
2261 Keating Cross Road
Saanichton BC V8M 2A5
Telephone: 250 952-4913
Facsimile: 250 952-4888

I have reviewed your claim file and the information you provided in your letter of appeal and can confirm that staff correctly applied the *Emergency Program Act*, Compensation and Disaster Financial Assistance Regulation in determining the amount of DFA. Based on this information, I am upholding the initial decision made on December 17, 2014.

In keeping with Section 22 of the *Emergency Program Act* regarding appeals, this file has now been closed with no consideration for further review.

I regret this decision is not in your favour and I wish you well in your recovery efforts.

Sincerely,

Chris Duffy
Executive Director
Emergency management BC

pc: Ian Cunnings, Senior Regional Manager, South West Region
Johanna Morrow, Manager, Recovery and Funding Programs

Emergency ManagementBC

File: DFA-1415-02

Application #141127-6F7A-C919

December 17, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Residential Tenant
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Residential Tenant category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

The Evaluator's report indicates that he reviewed the damaged contents and the clean-up log hours with you, addressing what contents meet the DFA eligibility requirements.

The only eligible cost were relates to cleanup hours and the replacement of a king sized box spring, mattress and bed frame for a total allowance of $947.75.

The Compensation and Disaster Financial Assistance Regulation, under Division 3 — Limits on Payment of Assistance on Accepted Claims states:

"Limit to assistance

> (13) Subject to this Division, the amount of assistance payable under this Part in respect of any claim accepted under Division 2 is 80% of the amount by which the amount of the accepted claim exceeds $1,000, to a maximum payable under this Part for an accepted claim of $300,000."

As your eligible costs do not exceed $1,000, you are ineligible for Disaster Financial Assistance and your file is now closed.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Residential Tenant

Applicant's Name(s) s.22 DFA Application # 141127-6F7A-C919

FIELD MANAGER Name	EVALUATOR ID #	EVENT DFAGEN 14/15
Date	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summery	
☒	☒	☐	Application for DFA	
☐	☑	☐	Evaluator's Notes	1 PAGE "ELIGIBLE DAMAGES UNDER 1000"
☐	☐	☐	Scope and Calculations Sheet	NONE
☐	☑	☐	Content Calculations Sheet	
☐	☐	☐	Diegram	NONE
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	
☒	☒	☐	Photos	NONE
☐	☐	☐	Insurance Letter	NONE
☐	☐	☐	Rental or Lease Agreement	NONE

PEP USE ONLY:
☑ All Documents Received Date: Dec 17/14 Initials: BM

Printed: 2014-11-27 12:26:02

CLAIM SUMMARY

Event Name: DFAGEN 14/15	DFA Auth #:1415-02
s.22	DFA Application #: 141127-6F7-C919

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

CATEGORY	Evaluator	Sr. Evaluator	TOTAL	EMBC USE ONLY Recovery Unit	EMBC USE ONLY Total by Category
Emergency Measures	Ø				
Cleanup & Debris Removal	317.75				
Structural	Ø				
Contents	630.00				
Other	Ø				
TOTAL	947.75				
				Less $1,000 if applicable:	
				Amount calculated at 80%:	
				Less any advance payment(s):	
				Total Payable:	

EVALUATOR'S NUMBER & COMMENTS:

EVAL #120 [illegible]

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS:

REVIEWED.

$

ELIGIBLE DAMAGES BELOW 1,000.

EMBC USE ONLY

PREPARED BY:
Name [illegible] Date Dec 17/14

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:
Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

Eligible Damages under $1,000

DFA task #: **1415-02** DFA Event name: DFAGEN 14/15

Applicant Name: s.22 Claim Category: Residential Tenant

Application #: **141127-6F A-C919**

- CONFIRMED NOT INSURABLE LOSS WITH LANDLORD
- REVIEWED CONTENTS AND CLEAN UP LOG WITH MANAGEMENT, ONLY ITEMS CONSIDERED ELIGIBLE IS AS FOLLOWS

- KING SIZE MATTRESS AND BOX SPRING	$50.00
- BED FRAME ON ROLLERS	$80.00
- 31 ELIGIBLE CLEAN UP HRS	317.75
TOTAL	947.75

RECOMMEND NO ELIGIBLE DAMAGE OVER $1000.00

Evaluator 120

Emergency Management

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*				EMBC Office Use Only/Application #
s.22				141127-6F7A-C919
Mailing Address *Street*		*City/Town*	*Province*	*Postal Code*
s.22				
Residence Telephone Number	**Cellular Telephone Number**	**Business Telephone Number**		**E-mail Address**
s.22	( ) -	s.22		s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 s.22 ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	s.22

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
NOVEMBER 3-4 2014	VARIOUS 5cm - 75cm	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

OVERLAND FLOODING - BLOCKED CULVERTS / RE-DIRECTED CREEK

Action Taken to Date (list cleanup hours on Appendix A)

- ATTEMPTED TO PHYSICALLY PUSH WATER OUT - MOST OF THE NIGHT
- DUG DRAINAGE CHANNELS. SALVAGED AS MUCH PROPERTY AS POSSIBLE TO UPSTAIRS.
- DUG PATH THROUGH SAND, MUD AND ROCK DEBRIS DEPOSITED ON THE DRIVE AND REMOVED SANDBAGS AND BARRIERS PLACED ACROSS THE ROAD BY THE 'DISTRICT COUNCIL'
- DUG DRAINAGE CHANNELS THROUGH THE MOULD DEBRIS TO RELIEVE THE POOLING OF WATER IN SUBSEQUENT RAINFALL

Brief Description of Damage/Loss (list damaged items on Appendix B)

WATER DAMAGE, SOAKING, MOULD, SMELL TO VARIOUS FURNITURE, BEDDING ~~AND~~ OTHER ITEMS + ELECTRICALS

Emergency Management

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO BUT CL
If yes, when did you return to the residence?	Date: HAD TO MOV
Are you now residing in the residence?	☐ YES or ☑ NO OUT QU

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 re

s.22	2014/11/24	s.22	2014/11/24
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

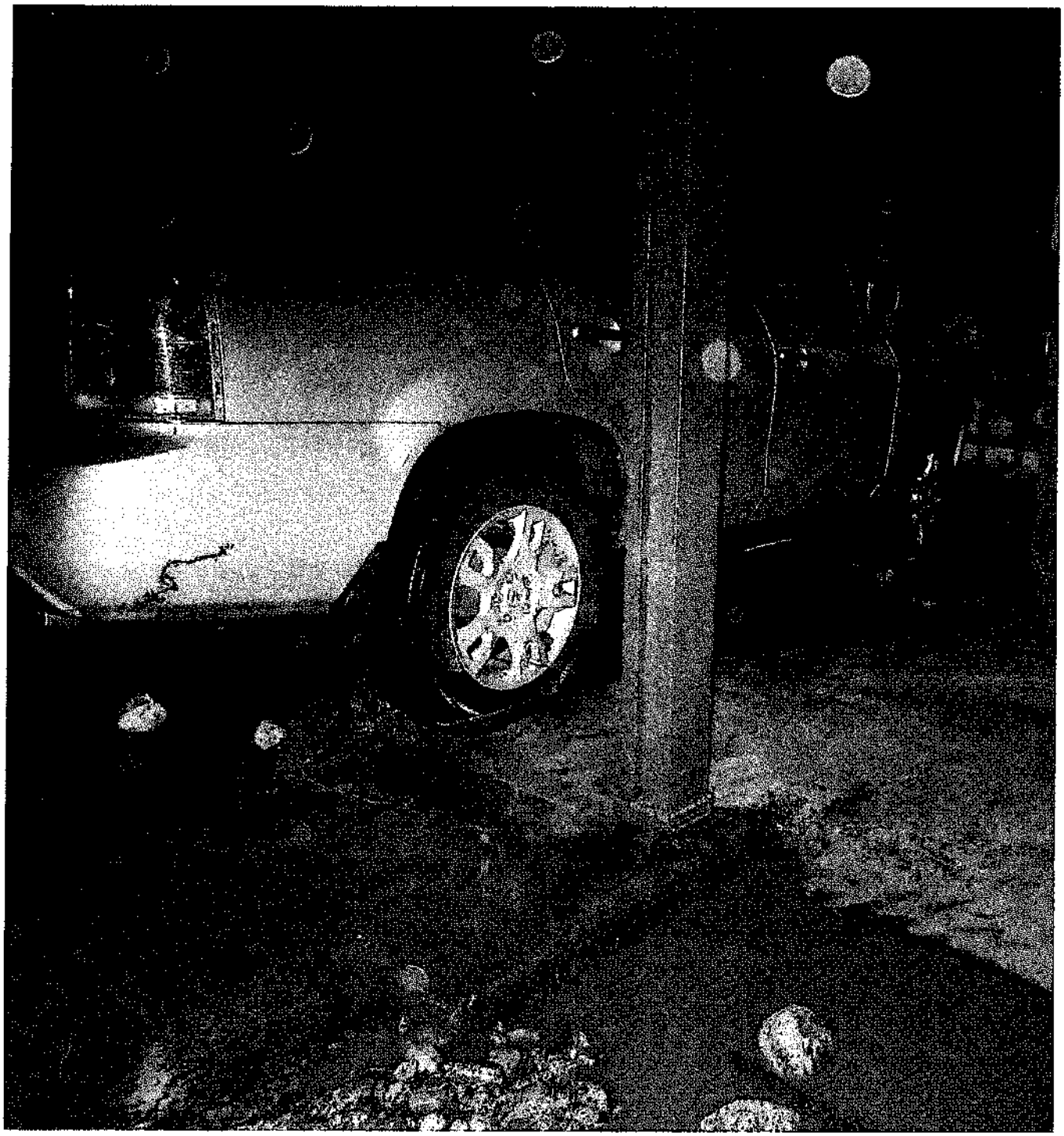
Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only
2014/11/3+4	s.22	12	Salvaging belongings and assisting in resisting and diverting the water.	
2014/11/3+4		12	Salvaging belongings and assisting in resisting and diverting the water.	
2014/11/5		7	Digging out path and driveway from the foot or so of sand, mud, rocks and debris that had been deposited.	

Emergency Management BC

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

APPLICANT NAME: s.22 **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
SOLIDWOOD PAINTED BOOKCASE	
2x WOODEN DIRECTOR CHAIRS	
GUN CABINET	
BOOGIE BOARDS	
COMPUTER SPEAKERS	
MODEM	
EPILATOR	
STIHL LINE TRIMMER + ATTACHMENTS	
2x DOWN SLEEPING BAG	
1x SYNTHETIC SLEEPING BAG	
1x 90L HIKING PACK	
RIMU BOOKCASE x2	
UMBRO HOLDALL	
LEATHER WALLET	
WOODEN TABLE	
SEALY KING MATTRESS	
OAK BED FRAME	
OTHER COSTS $	
VAN HIRE TO MOVE OUT	
PETROL TO MOVE	
TELUS / BC HYDRO / FORTIS - RECONNECTION FEES	
1 DAY OFF WORK	















Page 0286 to/à Page 0291

Withheld pursuant to/removed as

s.22

RECEIVED
NOV 27 2014
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

DFA JAG:EX

From: s.22
Sent: Thursday, November 27, 2014 8:49
To: DFA JAG:EX
Subject: Private Sector application for DFA- s.22
Attachments:

s.22

Dear Sirs,

Please find attached our completed claim form (5 pages) for the recent flood.
I've attached some pictures so you know which house it was.

If you need any more information, please let me know.

s.22

photo 6.JPG

photo 5.JPG

photo 7.JPG

photo 5.JPG

photo 4.JPG

FLOOD059.jpeg

FLOOD044.JPG

FLOOD041.JPG

FLOOD040.JPG

FLOOD035.JPG

FLOOD007.JPG

FLOOD006.JPG

Emergency ManagementBC

COPY

Finance

File: DFA-1415-02

Application #150128-C0F8-40E0

March 3, 2015

SIGNED ELECTRONICALLY

RdSP	ACCT	STOB	PROJECT
T86	12200	7908	1820000

s.22

s.22

150128-C0F8-40E0
March 3/2015

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$15,840.67**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$512.50
Structural	$19,368.34
Contents	$920.00
Total Eligible Amount	$20,800.84
Less $1,000.00	$19,800.84
Total Payable at 80%	$15,840.67

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
MAR 0 2 2015
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 150128-C0F8-40E0

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date 2015-01-29	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☑	☐	Evaluator's Notes	INC IN SCOPE
☐	☑	☐	Scope and Calculations Sheet	
☐	☑	☐	Content Calculations Sheet	INC IN SCOPE
☐	☑	☐	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☒	☒	☐	Photos	FM-let us know if you require them.
☐	☒	☐	Insurance Letter	
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	n/a

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☒ ☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Mar 2/15 Initials: SM

Printed: 2015-01-29 11:46:46

REVISED MAR 2/15

Emergency ManagementBC

RECEIVED
JAN 28 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	150128-COF8-40EC

Mailing Address (Street)	City/Town	Province	Postal Code

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) (Street) (City/Town) (Postal Code)

s.22

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03 04	One inch → FLASH FLOOD	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss
Remove Furniture, carpet, drywall, underlay carpet
Force of water drain tile couldn't handle - removed + replaced

Action Taken to Date (list cleanup hours on Appendix A)
Re-drywall - couch - carpet damage
- Need Floor

Brief Description of Damage/Loss (list damaged items on Appendix B)

Emergency Management BC

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☐ YES or ☑ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event? s.22	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 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*.

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 received under DFA for those expenses, must be

s.22 Signature of Applicant	2015/04/22 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
em/management/management.html

APPLICANT NAME: s.22 _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
carpet, underlay ✓	INC IN SCOPE
- couch + ARMCHAIR ✓	INC (Photos attached)
- dry wall ✓	INC IN SCOPE
	ADD BY EVAUATOR DURING SITE INSPECTION

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home: s.22

Home:
E-mail: s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss: 11/4/2014
Date Received: 1/30/2015 Date Contacted: 2/1/2015
Date Inspected: 2/4/2015 Date Completed: 3/2/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We did confirm that the Applicant resides as s. principal residence, in this s.22 home with s.22 s.22 occupied the 2 basement bedrooms and the Applicant occupies a bedroom upstairs and also has other upstairs bedrooms where s.22			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On December 4, 2014 the severe rains flooded the Applicant's yard and caused water to seep into the basement level of the home to a level of about 1 inch above the finished floor damaging floors, walls and some contents. Water did not reach the main level of the home. The Applicant had repairs done to the perimeter drainage at the front of her home, but this work was considered an improvement and not caused by the flood. We have made allowances for eligible damages both completed and required at the time of our site visit, which are addressed in more detail under the relevant headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did provide a formal denial letter from their insurer and we also did confirm that the damages were caused from ground seepage and not sewer backup. The damages from this event are not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no eligible emergency measures during this event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances accordingly below.			
1. Cleanup completed by the Applicant before site inspection	50.00 EA @	10.25 =	512.50

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
An allowance was made to flush the perimeter drain around the home on the Applicant's property to remove debris from the system.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage was found to the exterior of the home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The following items were soiled during the event and were not considered washable and were discarded.			
3. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00
4. Armchair, matching (max 1)	1.00 EA @	345.00 =	345.00

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. Manipulate contents	1.00 LS @	372.12 =	372.12
6. Clean & disinfect interior	749.00 SF @	0.23 =	172.27

BASEMENT LEVEL

Entry/Laundry room **Height: 8'**

Subroom: Linen Closet (1) **Height: 8'**

Missing Wall **3' 1" X 8'** **Opens into ENTRY_LAUNDR**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
This room had a section of ceramic tiles over concrete floor that was not damaged by the water and also had a section of floor that was carpet and that was damaged during the event.			
7. Tear out wet carpet pad and bag for disposal	16.11 SF @	0.46 =	7.41
8. Tear out wet non-salvageable carpet, cut & bag for disp.	16.11 SF @	0.50 =	8.06
9. Carpet pad	16.11 SF @	0.62 =	9.99
10. Carpet - Standard grade	18.53 SF @	3.07 =	56.89
15 % waste added for Carpet - Standard grade.			
11. R&R Vinyl - metal transition strip	3.00 LF @	4.09 =	12.27
12. Tear out and bag wet insulation	56.00 SF @	0.66 =	36.96
13. Batt insulation - 4" - R12 - unfaced batt	56.00 SF @	0.79 =	44.24
14. R&R Polyethylene vapor barrier	56.00 SF @	0.28 =	15.68
15. Tear out wet drywall, cleanup, bag for disposal	168.67 SF @	0.84 =	141.68
16. 1/2" drywall - hung, taped, floated, ready for paint	168.67 SF @	2.07 =	349.15
Note baseboards were to the carpeted section of this room only pre event.			
17. R&R Baseboard - 2 1/4"	13.91 LF @	2.80 =	38.95
18. Shelving - Detach & reset	12.33 LF @	6.94 =	85.57
19. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA @	27.08 =	27.08
20. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
21. Paint baseboard - two coats	13.91 LF @	1.42 =	19.75
22. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
23. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90

CONTINUED - Entry/Laundry room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
24. Paint the walls - two coats	337.33 SF @	0.97 =	327.21

Hallway **Height: 8'**

Missing Wall	**2' 2" X 8'**	**Opens into N_E_KITCHEN**
Missing Wall	**2' 10" X 8'**	**Opens into STAIRS**
Missing Wall	**9' 9" X 8'**	**Opens into STAIRS**
Missing Wall	**2' 10" X 8'**	**Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Carpet allowance includes the area under the stairs which are open stringer style.			
25. Tear out wet carpet pad and bag for disposal	114.00 SF @	0.46 =	52.44
26. Tear out wet non-salvageable carpet, cut & bag for disp.	114.00 SF @	0.50 =	57.00
27. Carpet pad	114.00 SF @	0.62 =	70.68
28. Carpet - Standard grade	131.10 SF @	3.07 =	402.48
15 % waste added for Carpet - Standard grade.			
29. Tear out and bag wet insulation	21.33 SF @	0.66 =	14.08
30. Batt insulation - 4" - R12 - unfaced batt	21.33 SF @	0.79 =	16.85
31. R&R Polyethylene vapor barrier	21.33 SF @	0.28 =	5.97
32. Tear out wet drywall, cleanup, bag for disposal	157.67 SF @	0.84 =	132.44
33. 1/2" drywall - hung, taped, floated, ready for paint	157.67 SF @	2.07 =	326.38
34. R&R Baseboard - 2 1/4"	39.42 LF @	2.80 =	110.37
35. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
36. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
37. Paint baseboard - two coats	39.42 LF @	1.42 =	55.98
38. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
39. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
40. Paint the walls - two coats	315.33 SF @	0.97 =	305.87

Stairs **Height: 12' 4"**

Missing Wall	**2' 10" X 12' 4 1/2"**	**Opens into HALLWAY**
Missing Wall	**9' 9" X 12' 4 1/2"**	**Opens into HALLWAY**

Missing Wall **2' 10" X 12' 4 1/2"** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The open stairs were of painted wood and were not damaged during the event. The damaged adjacent drywall is included in the allowance in the hallway.			

s.22

Height: 8'

DESCRIPTION	QTY	UNIT PRICE	TOTAL
41. Tear out wet carpet pad and bag for disposal	127.72 SF @	0.46 =	58.75
42. Tear out wet non-salvageable carpet, cut & bag for disp.	127.72 SF @	0.50 =	63.86
43. Carpet pad	127.72 SF @	0.62 =	79.19
44. Carpet - Standard grade	146.88 SF @	3.07 =	450.92
15 % waste added for Carpet - Standard grade.			
45. Tear out and bag wet insulation	91.00 SF @	0.66 =	60.06
46. Batt insulation - 4" - R12 - unfaced batt	91.00 SF @	0.79 =	71.89
47. R&R Polyethylene vapor barrier	91.00 SF @	0.28 =	25.48
48. Tear out wet drywall, cleanup, bag for disposal	182.00 SF @	0.84 =	152.88
49. 1/2" drywall - hung, taped, floated, ready for paint	182.00 SF @	2.07 =	376.74
50. R&R Baseboard - 2 1/4" ✓	45.50 LF @	2.80 =	127.40
Note this bedroom had 2 interior doors, 1 being a regular interior door and 1 a pocket door both were damaged during the event.			
51. Detach & Reset Door knob - interior	2.00 EA @	19.34 =	38.68
52. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
53. R&R Pocket door unit - Colonist	1.00 EA @	263.25 =	263.25
54. Paint baseboard - two coats	45.50 LF @	1.42 =	64.61
55. Paint door slab only - 2 coats (per side)	4.00 EA @	30.83 =	123.32
56. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80
57. Paint the walls - two coats	364.00 SF @	0.97 =	353.08

s.22

Height: 8'

Missing Wall - Goes to Floor **2' 8" X 6' 8"** **Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
58. Tear out wet carpet pad and bag for disposal	124.95 SF @	0.46 =	57.48
59. Tear out wet non-salvageable carpet, cut & bag for disp.	124.95 SF @	0.50 =	62.48
Note this room had a layer of vinyl tile flooring under the carpet that also required removal.			
60. Remove Vinyl tile - Standard grade	124.95 SF @	0.98 =	122.45
61. Carpet pad	124.95 SF @	0.62 =	77.47
62. Carpet - Standard grade	143.69 SF @	3.07 =	441.13
15 % waste added for Carpet - Standard grade.			

CONTINUED - s.22 bedroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
63. Tear out and bag wet insulation	88.33 SF @	0.66 =	58.30
64. Batt insulation - 4" - R12 - unfaced batt	88.33 SF @	0.79 =	69.78
65. R&R Polyethylene vapor barrier	88.33 SF @	0.28 =	24.73
66. Tear out wet drywall, cleanup, bag for disposal	183.33 SF @	0.84 =	154.00
67. 1/2" drywall - hung, taped, floated, ready for paint	183.33 SF @	2.07 =	379.49
68. R&R Baseboard - 2 1/4"	45.83 LF @	2.80 =	128.33
69. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
70. R&R Pocket door unit - Colonist	1.00 EA @	263.25 =	263.25
71. Paint baseboard - two coats	45.83 LF @	1.42 =	65.08
72. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
73. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
74. Paint the walls - two coats	366.67 SF @	0.97 =	355.67

Living Room **Height: 8'**

Missing Wall - Goes to Floor **2' 8" X 6' 8"** **Opens into s.22 BEDR**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
75. Tear out wet carpet pad and bag for disposal	167.23 SF @	0.46 =	76.93
76. Tear out wet non-salvageable carpet, cut & bag for disp.	167.23 SF @	0.50 =	83.62
77. Carpet pad	167.23 SF @	0.62 =	103.68
78. Carpet - Standard grade	192.31 SF @	3.07 =	590.39
15 % waste added for Carpet - Standard grade.			
79. Tear out and bag wet insulation	105.67 SF @	0.66 =	69.74
80. Batt insulation - 4" - R12 - unfaced batt	105.67 SF @	0.79 =	83.48
81. R&R Polyethylene vapor barrier	105.67 SF @	0.28 =	29.59
82. Tear out wet drywall, cleanup, bag for disposal	270.00 SF @	0.84 =	226.80
83. 1/2" drywall - hung, taped, floated, ready for paint	270.00 SF @	2.07 =	558.90
84. R&R Baseboard - 2 1/4"	67.50 LF @	2.80 =	189.00
85. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
86. R&R Pocket door unit - Colonist	1.00 EA @	263.25 =	263.25
87. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
Note this living room closet was used for and considered an extension of Jacob's bedroom which had no closet.			
88. Paint baseboard - two coats	67.50 LF @	1.42 =	95.85

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
89. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
90. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
91. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
92. Paint the walls - two coats	540.00 SF @	0.97 =	523.80

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this furnace room was unfinished pre event and was not damaged during the event . The furnace and water heater were above the flood level and were not damaged during the event. The door to this room was raised and was not damaged during this event.			

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this bathroom had a stepped up raised floor and only a portion of the drywall was water damaged. The floor was ceramic tiles and were not damaged. Allowance was made to detach and reset the tub in order to access the damaged insulation behind, and to replace the drywall on the exterior wall which although not water damaged, does require removal to access the damaged insulation behind and to allow for cleaning under the raised floor section.			
93. Tear out and bag wet insulation	30.67 SF @	0.66 =	20.24
94. Batt insulation - 4" - R12 - unfaced batt	30.67 SF @	0.79 =	24.23
95. R&R Polyethylene vapor barrier	30.67 SF @	0.28 =	8.59
We have made an additional allowance to remove the wet drywall, however some drywall was not wet, although required removing for access to the wet insulation behind it. We have made the following allowances accordingly.			
96. Tear out wet drywall, cleanup, bag for disposal	25.67 SF @	0.84 =	21.56
97. 1/2" water rock (greenboard) hung, taped ready for paint	25.67 SF @	2.22 =	56.99
98. R&R 1/2" water rock (greenboard) hung, taped ready for paint	52.67 SF @	2.58 =	135.89
99. R&R Baseboard - 2 1/4"	15.00 LF @	2.80 =	42.00
100. Bathtub - Detach & reset	1.00 EA @	437.80 =	437.80
101. R&R Tile tub surround - up to 60 SF	1.00 EA @	1,116.04 =	1,116.04
102. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
103. Detach & Reset Vanity top - one sink - cultured marble	2.00 LF @	36.06 =	72.12
104. R&R Vanity	2.00 LF @	157.76 =	315.52
105. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
106. R&R Pocket door unit - Colonist	1.00 EA @	263.25 =	263.25

CONTINUED - Bathroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
107. Paint baseboard - two coats	15.00 LF @	1.42 =	21.30
108. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
109. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
110. Paint the affected walls - two coats	223.18 SF @	0.97 =	216.48

N/E Kitchen **Height: 8'**

Missing Wall **2' 2" X 8'** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The kitchen in the basement is not the main kitchen which is located on the main floor and not affected.			
We recognize this room had 2 layers of vinyl tiles to be removed, it was considered that both layers are removed together by scraping. Allowance was made for one layer only.			
111. Remove Vinyl tile - Standard grade	53.36 SF @	0.98 =	52.29
112. Tear out and bag wet insulation	38.00 SF @	0.66 =	25.08
113. Batt insulation - 4" - R12 - unfaced batt	38.00 SF @	0.79 =	30.02
114. R&R Polyethylene vapor barrier	38.00 SF @	0.28 =	10.64
115. Tear out wet drywall, cleanup, bag for disposal	116.00 SF @	0.84 =	97.44
116. 1/2" drywall - hung & fire taped only	116.00 SF @	1.56 =	180.96
117. Remove Baseboard - 2 1/4"	20.00 LF @	0.36 =	7.20
118. Remove Sink - single	1.00 EA @	16.17 =	16.17
119. Remove Cabinetry - lower (base) units	7.00 LF @	6.47 =	45.29
120. Cap plumbing drain to avoid sewer gas entering home	1.00 EA @	51.79 =	51.79

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
121. Deliver material to site	1.00 EA @	60.00 =	60.00
122. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
123. Disposal of drywall	1.00 LS @	427.72 =	427.72
124. Equipment setup, take down	1.00 HR @	47.58 =	47.58
125. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
126. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
127. Final cleaning - construction - Residential	749.00 SF @	0.25 =	187.25

Grand Total Areas:

2,847.06	SF Walls	735.43	SF Ceiling	3,582.49	SF Walls and Ceiling
748.56	SF Floor	83.17	SY Flooring	353.02	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	370.25	LF Ceil. Perimeter
748.56	Floor Area	815.71	Total Area	2,698.14	Interior Wall Area
1,069.50	Exterior Wall Area	118.83	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	18,039.66	92.64%	19,368.34	93.11%
Cleanup completed before site visit	512.50	2.63%	512.50	2.46%
Contents	920.00	4.72%	920.00	4.42%
Total	19,472.16	100.00%	20,800.84	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	18,039.66
PST	406.36
Subtotal	18,446.02
GST	922.32
Replacement Cost Value	**$19,368.34**
Net Claim	**$19,368.34**

#120 RM reviewed by field manager TM

s.22

Summary for Cleanup completed before site visit

Line Item Total	512.50
Replacement Cost Value	**$512.50**
Net Claim	**$512.50**

20. /TM

#120 RM reviewed by field manager TM

Summary for Contents

Line Item Total	920.00
Replacement Cost Value	**$920.00**
Net Claim	**$920.00**

2 D. /TM

#120 RM reviewed by field manager TM

economical
CLAIMS

FAMILY
INSURANCE SOLUTIONS

November 12, 2014

s.22

Dear s.22

Re: **Policy:** s.22
Date of Loss: **Nov 3, 2014**
Claim No: s.22
Location of loss: **same as above**

We write further to your Nov 4, 2014 report of water damage to your house.

Our investigation reveals water is entering your house through the exterior basement walls and the floor as evidenced by the attendance of the writer.

Although you have purchased our All Perils policy, the policy is subject to the exclusions listed therein, and we refer you to page 8 under 5) Perils Excluded:

"d) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors;

Unfortunately, the resulting water damage to your home falls outside of coverage afforded, and we cannot assist you any further with this loss.

In accordance with the Insurance Act of British Columbia, we enclose a blank proof of loss. Any claim made under the policy must be made **within two (2) years of the date of loss**. In instance where it is necessary to file an action, this must also be done prior to the one year anniversary of the day of loss.

Family Insurance Solutions | Claims Division
1055 West Georgia Street, Suite 1900, P.O. Box 11112, Vancouver BC Canada V6E 3P3
T 604.681.6123 F 604.681.2681
economicalinsurance.com

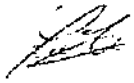
The Economical brand includes the following property and casualty insurance companies: Economical Mutual Insurance Company, Perth Insurance Company, Waterloo Insurance Company, The Missisquoi Insurance Company, Federation Insurance Company of Canada.

economical
CLAIMS

FAMILY
INSURANCE SOLUTIONS

Please do not hesitate to contact me with any further questions or concerns you may have.

Yours truly,



Loraine Tien, CIP
Property Field Adjuster
Economical Claims

Direct: (604) 697-6296 | Toll-Free: 1-800-661-4404 extension 6296
Fax: (604) 687 2681 | Email: lorainet@economical.familyins.com

The Economical brand includes the following property and casualty insurance companies: Economical Mutual Insurance Company, Perth Insurance Company, Waterloo Insurance Company, The Missisquoi Insurance Company, Federation Insurance Company of Canada.

BASEMENT LEVEL

BASEMENT LEVEL

s.22

RECEIVED
FEB 25 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

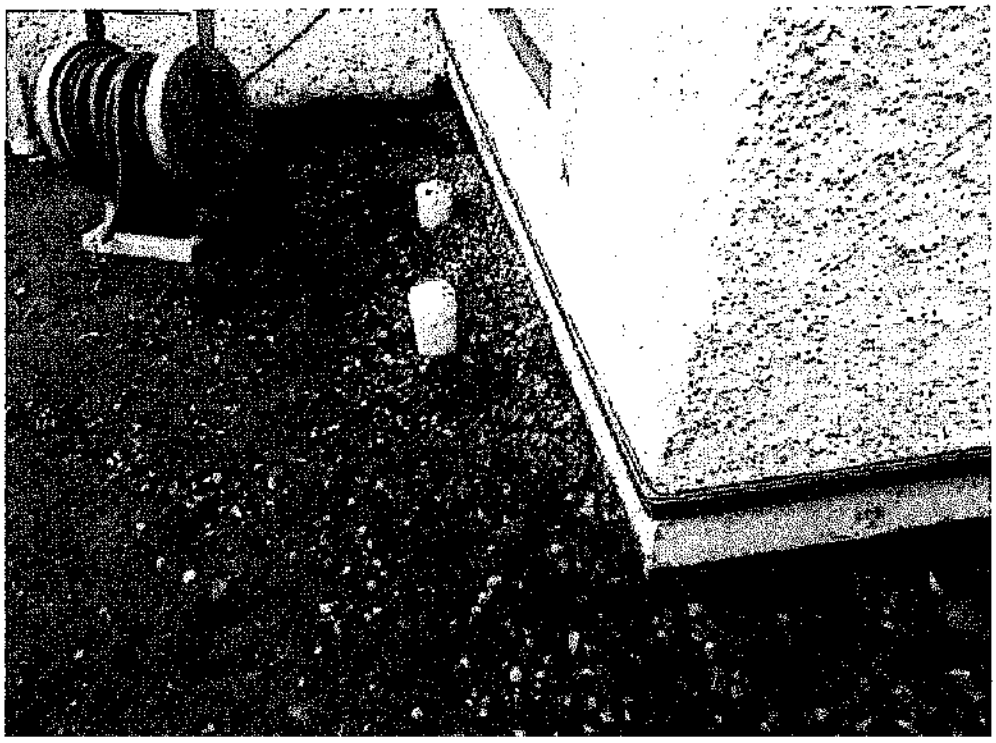
1 1-Front view
Date Taken: 2/3/2015

2 2-Rear view
Date Taken: 2/3/2015

s.22

3 3-N/E drainage repair
Date Taken: 2/3/2015

The Applicant installed new drainage after the event but this work was considered to be improvements and not eligible flood damage.



4 4-Laundry/Entry
Date Taken: 2/3/2015

s.22

5 5-Hallway
Date Taken: 2/3/2015

6 6-Bath
Date Taken: 2/3/2015

7 7-N/E Kitchen
Date Taken: 2/3/2015

8 8-s.22 bedroom
Date Taken: 2/3/2015

9 9-Living room
Date Taken: 2/3/2015

10 10-Living room closet
Date Taken: 2/3/2015

11 11-Stairs
Date Taken: 2/3/2015

Stairs were open and made of painted wood and were not damaged during the event.

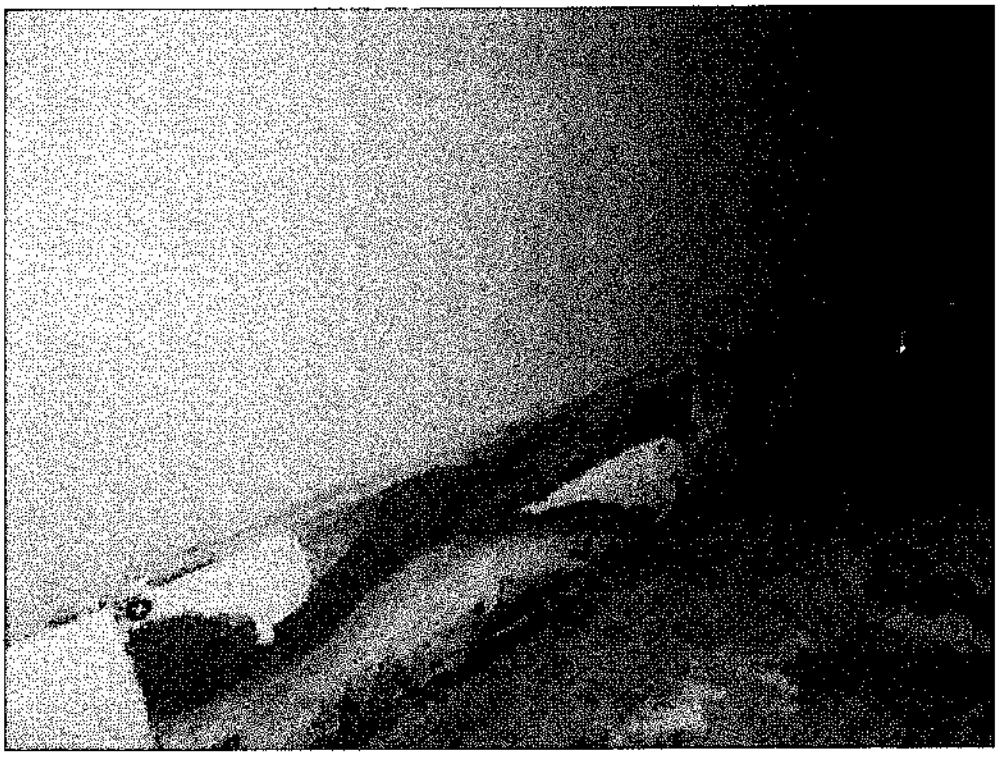
12 13· s.22 ɔedroom
Date Taken: 2/3/2015

s.22

13 14-Bathroom
Date Taken: 2/3/2015

14 15-Furnace room - no damage
Date Taken: 2/3/2015

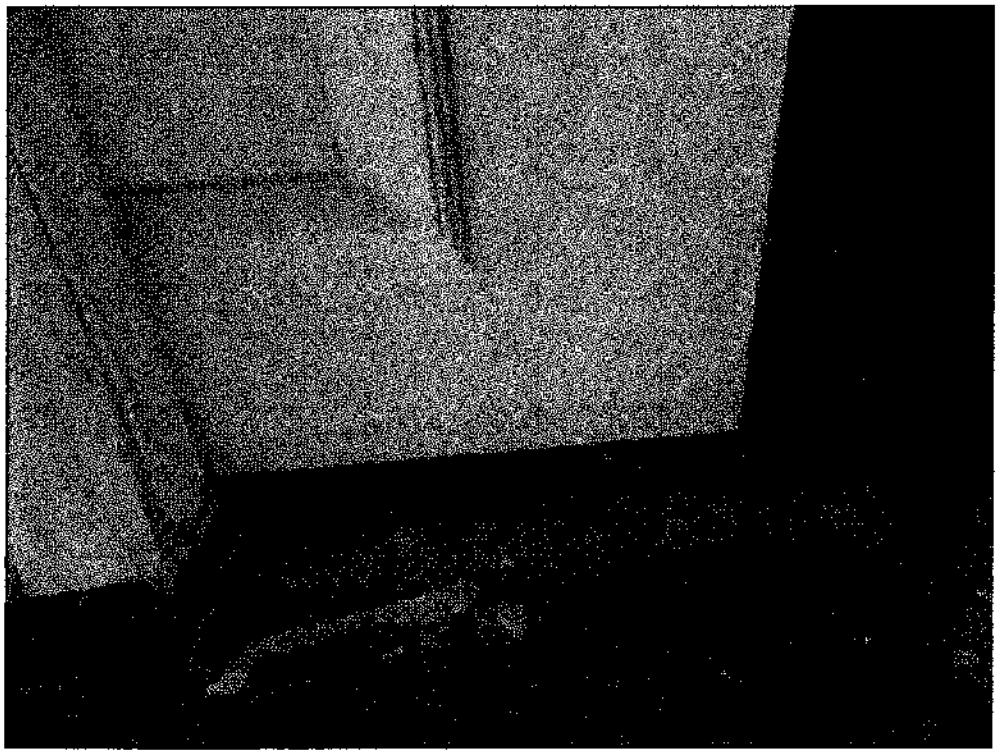
15 16-Showing wall damage
Date Taken: 2/3/2015



16 17-Showing drywall damage by the exterior door
Date Taken: 2/3/2015



17 18-Showing water damaged door
Date Taken: 2/3/2015



18 19-Contents
Date Taken: 2/3/2015

Couch and an arm chair were damaged during the event



Emergency ManagementBC

COPY
Finance

GOODS/SERVICES REC'D _____ by _____
Date (mm/yy/dd) Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the work has been performed, the goods supplied and the services rendered and/or conveyance made.

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
15586	12200	7908	1500000

Contract s.22 Inv # 141112-C005-A10B

JAN 20 2015

File: DFA-1415-02

Application #141112-C005-A10B

January 14, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$63,339.79**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$1,025.00
Structural	$66,848.74
Contents	$12,301.00
Total Eligible Amount	$80,174.74
Less $1,000.00	$79,174.74
Total Payable at 80%	$63,339.79

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
JAN 14 2015
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141112-C005-A10B

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	13/11/2014	Date	13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	✓		Claim Summary	
X	✓		Application for DFA	
			Evaluator's Notes	INC IN SCOPE
	✓		Scope and Calculations Sheet	
	✓		Content Calculations Sheet	INC IN SCOPE
	✓		Diagram	
			Receipts or Invoices paid by Applicant	NONE
			Other Documents: (i.e., medical)	NONE
	✓		Photos	
	✓		Insurance Letter	
X			Home Owner Grant (Eligible ● Yes No)	
X			Land Title	
X			Land Title Covenant	G52664

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X	Residential	s.22	s.22

PEP USE ONLY:

☐ All Documents Received Date: Jan 14/15 Initials: BM

Printed: 13/11/2014 11:11:35 AM

REVIEWED & REVISED
JAN 14/15 /TM,

Flood volunteers Nov 2014			
		Hours	Work
2		NOV 4-17	40+	cleaning, clearing
2		NOV 4-17	40+	"
4		NOV 4-17	40+	"
1		NOV 4-17	40+	cleaning, drywall cutting
1		NOV 4-10	20	clearing, digging
2		NOV 4-10	20	cleaning, clearing
1		NOV 6	6	hauling
2		NOV 4-17	40+	digging, pumping, hauling
1		NOV 6	4	cleaning
4		NOV 4-17	40+	cleaning, clearing
4		NOV 4-10	20	digging, cleaning
1		NOV 4	8	digging, clearing
1		NOV 4	8	digging, cleaning w/d
3		NOV 4	8	clearing
3		NOV 4-10	20	cleaning, digging
1		NOV 4	6	drywall removal IN SCOPE
2		NOV 4	6	clearing, hauling
1		NOV 4	4	cleaning
1		NOV 4	4	cleaning
3		NOV 4-17	40+	digging, clearing
3		NOV 4-10	20	garden restoration, digging,
1		NOV 4	6	digging, cleaning
4		NOV 4-10	20	digging, hauling
2		NOV 4-10	20	digging, clearing
2		NOV 4	10	clearing, hauling
1		NOV 4	2	moving furniture
2				
1		NOV 4	10	cleaning, clearing
1	s.22			
1		NOV 4	8	
1		NOV 4-17	40+	
1		NOV 4-10	20	
1		NOV 4	10	
1		NOV 4	10	
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1		15		
1			10	
1			2	
1			4	
1			8	
1			6	
2	s.22		6	

Vancouver Foundation

SUB TOTAL 638
PAGE 2 260
TOTAL 898

EVALUATOR NOTE
APPLICANT CLAIMED 898 HOURS PLUS MORE THAN 100 HOURS FOR THEM-SELVES THAT THEY DID NOT RECORD

RECOMMEND 100 ELIGIBLE CLEAN UP HOURS AS REASONABLE AND CONSISTANT WITH SCOPE OF DAMAGE

100 HOURS @ 10.25 = $1025.00 ✓

#120

CLEAN-UP 1 OF 2

1	s.22		8
1			8
1			8
1			8
1			8
1			12
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1			8
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1			4
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1	s.22		8
		19	
2			20
2			6
1			6
1			6
1			4
1			4
1			4
1			2
1			2
1			2
1			8
1			4
2			6
1			4
1			2
1			2
1			2
1			2
1	s.22		2
			178
12	[redacted]		

Special thanks

Vancouver

1 s.22

Toronto

2 s.22

CLEAN UP 2 OF 2

Emergency Management BC

NOV 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at [illegible] or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	14/112 C005-A10B

Mailing Address: Street	City/Town	Province	Postal Code
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable): ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Former Applicants:

Private Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from above): Street | City/Town | Postal Code

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	3 FT.	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss:

Flooding

Action Taken to Date (list cleanup items on Appendix B)

TASKS: MUD REMOVAL FROM HOUSE + DRIVE; CONTENTS REMOVAL; & DUMPSTERS FILLED; REMOVAL OF WET WALLS, CARPETS, WOOD FLOORING, RETRIEVAL + RESTORATION OF PERSONAL EFFECTS FROM TASKS; REPAIR FURNACE, WATER HEATER, ELECTRICAL & CIRCUIT BOARDS, CLEANING OF ENTIRE HOUSE, CONTENTS, FROM SEWAGE, SILT, SAND, CONTAMINATED MATERIAL, CLEANING OF ENTIRE MUD ROOM, DES

Brief Description of Damage/Loss (list damaged items on Appendix B)

GARAGE FLOODED - FURNITURE, EQUIP, FREEZER, FRIDGE, HEATING; WATER HEATER; DESTROYED/DAMAGED LAUNDRY, LEVEL; SAUNA DESTROYED, 4PC BATHROOM DESTROYED; LAUNDRY ROOM DESTROYED; FURNACE, POWER OFFICE DESTROYED; REC. ROOM DESTROYED + CONTENTS

HOUSE: HUMIDIFIER, DUCTWORK, ENTIRE INTERIOR WALLS, DRYWALL, INSULATION, FLOORS; FURNACE, DESK, WORK WALLS, RETAINING WALL, HOT TUB DESTROYED.

CONTENTS ITEMS DESTROYED: TV, COMPUTER, FURNITURE, APPLIANCES, ETC ETC

Emergency Management BC

PRIVATE SECTOR APPLICATION F
DISASTER FINANCIAL ASSISTANCE (DI
Home Owner or Residential Tenar

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?	☐ YES or	☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or	☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or	☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or	☐ NO
Were you evacuated during the event?	☒ YES or	☐ NO
If yes, when did you return to the residence?	Date: Tues Nov 4/14	
Are you now residing in the residence?	☒ YES or	☐ NO

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

s.22

s.22

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 restoration, please refer to Cleaning Up After The Flood/General Information and Quick Steps to a Turn – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-800-267-4777.

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

Please complete this application and submit to Emergency Management BC as soon as possible. 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 me/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 permitted 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; and that 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 received under DFA for those expenses, must be repaid to the Province.

s.22 — Signature of Applicant — Date (yy/mm/dd): 2014/11/09

s.22 — Signature of Applicant — Date (yy/mm/dd): Nov 9/14

s.22 — Print Name

s.22 — Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V9W 9J1
E-mail: [redacted] Fax: 250 952-5642 Telephone: 1-800-267-4777 (Toll Free)

Flood inventory of destroyed items

s.22

November 16, 2014

EVALUATOR'S NOTE: LINE # FROM SCOPE'S CAUSE IS INDICATED BESIDE ELIGIBLE CONTENTS. OTHERS ARE IN SCOPE OR NOT ELIGIBLE.

Room		Item	Cost Esti	te	Subtotal	
Office / guest room (lower)		sofa bed	$	.00		NE
		filing cabinet		.00		NIE
	2	table lamps		.00		NIE
		desk chair	$	.00		NIE
		telephone		.00		INC 249 ✓
		computer	$1,	.00		INC 247 ✓
		lap top	$1,	.00		NIE
		video camera	$	.00		NIE
		videos & photos				NIE
		games & toys	$2	.00		NIE
		vacuum	$7	.00		INC 248 ✓
		supplies	$1	.00		NIE
		book shelf	$1	.00		NIE
		dresser	$2	00		NIE
		exterior door (buckled by flood)	$1	00		INC
		interior door	$	00		REMOVE ONLY
		2 x biofold doors	$1	00		REMOVE ONLY
		drapes	$1	00		NIE
		carpet	$2	00		REMOVE ONLY
		gas fireplace insert	$1,2	00		REMOVE ONLY
Rec room (at grade)		pool table 8' x 4'	$1,5	00		NIE
	2	couches	$7	00		INC 80 $81 ✓
		arm chair and footstool	$5	00		INC 82 ✓
		tv	$3	00		INC 84 ✓
		tv stand	$	00		NIE
		playstation	$1	00		NIE
		xbox	$	00		NIE
	2	guitar amps	$5	00		NIE
		microphone & amp	$3	00		NIE
		mixer board	$2	00		NIE
		stereo	$5	00		INC 83 ✓
	2	book shelves	$2	00		NIE
	2	trunk/chests	$3	00		NIE
		drapes	$	00		INC 85 ✓
		carpet	$5	.00		INC
		leather ottoman	$3	.00		NIE
Bedroom (lower)						s.22 ROOM
		double bed & frame	$6	.00		INC 210 ✓
		door	$1	.00		INC
		closet door		.00		INC
		dresser	$	.00		INC 212 ✓
		night table		.00		INC 213 ✓
		tv	$	.00		NIE
		desk	$	.00		NIE
		desk chair	$	.00		NIE
		table lamp		.00		INC 214 ✓
		carpet	$	.00		INC
		bedding	$	.00		INC 207 ✓
		drapes	$	.00		INC 208 ✓
		floor lamp		.00		INC —

CONENTS 1 OF 6

(lower)					
	vanity		500.00		INC
	door		00.00		INC
	flooring		00.00		INC
	toiletries		0.00		INC — 154
	bath tub	$1	0.00		INC
	hair dryer		40.00		N/E
	linen closet	$1,	00.00		INC
	stack washer & dryer	$1,	00.00		INC — 151 & 152
	shelf	$	0.00		INC
	towels, mats		.00		INC — 153
	iron & ironing board		.00		INC — 155 & 156
				$4 5.00	
Living room (at grade)	N/E ROOM				
2	couches	$3,5	.00		N/E
	arm chair	$8	.00		N/E
3	leather ottomans	$4	.00		N/E
	stereo & speakers	$1,	.00		N/E — 1 ONLY
	floor lamp		.00		N/E
	carpet	$1,	.00		N/E — ONLY
	front door (buckled by flood)	$8	.00		INC
	dvd player	$1	.00		N/E
	cds and dvds	$1	.00		N/E
				$ 25.00	
Kitchen	DISHWASHER (ADDED DURING INSPECTION)				— LINE 56
	flooring				INC
	cabinet [redacted]				INC
	pantry				INC
	fridge [redacted]				INC — LINE 57
	food				N/E
	hot water on demand system not [redacted] thing				N/E
Dining room	flooring (AREA RUG)				N/E
	STOVE (ADDED DURING INSPECTION				— LINE 58
Garage					
2	couches	$2,0	.00		N/E
	power washer 1800 psi	$4	.00		N/E
	welder	$5	.00		N/E
	chest freezer	$5	.00		INC — 98
	food	$5	.00		INC — 99 (SEE BREAKDOWN LISTED)
	fridge	$3	.00		1 ONLY — ALREADY ADDRESSED IN KITCHEN
	carpet steamer	$2	.00		N/E
	dark room photo equip	$5	.00		N/E
	4 x sl bags	$6	.00		N/E
	2 x tents	$5	.00		N/E
	4 x backpacks	$6	.00		N/E
	6 x chairs	$	.00		N/E
	STOVE				N/E
	hardwood flooring	$5	.00		N/E
	painting supp	$2	.00		N/E
				$7 0.00	
Outdoor					
	trampoline	$2	00		N/E
	back decking 900 sq ft	$12,(	.0		N/E
	retaining wall	$8	00		N/E
	gardens	$8	00		N/E
	outdoor lighting	$2	00		N/E
				$14 5.00	

CONTENTS 2 OF 6

4	bins		INC - 1
8	trailer loads		
Equipment Rental			
	chainsaw		N/E
Cleaning supplies			
	mops, brooms, buckets, squeegies	00	INC (AS PART OF CLEANUP IN ALLOWANCES IN SCOPE & CALCS.
Equipment Repair			
	hot water tank		INC /
	gas heater		INC. /
Emergency Shelter			
	1 night		N/E

CONTENTS 3 OF 6

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22 Home: s.22

Home: s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss: 03/11/2014
Date Received: 13/11/2014 Date Contacted: 18/11/2014
Date Inspected: 18/11/2014 Date Completed: 14/01/2015

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver at this time.

ELY-M

DWELLING

DESCRIPTION				QTY	UNIT PRICE	TOTAL
The Applicants and s.22	reside in this	s.22	home.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - : s.22 Improvements - $ s.22 / We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants provided a legal survey which confirmed that the home complies with the legal setback requirements of the restrictive covenant. The home is also build before the covenant came into effect and so is also not applicable.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused Kilmer Creek to exceed its banks and divert it's course down streets and driveways. This caused flood water and copious amounts of debris to flow across the applicant's yard and driveway entering the garage and spilling into the lower level of the home and also entering the main level through the doors, damaging structure and contents on 2 floor levels. Water level in the garage and rec room reached approximately 23 inches, main level 6-8 inches and lower level up to 72 inches during the event. The 3rd level of the home was not affected apart from the bottom of the stairs leading to that level. Damage was done to the yard and decks and hot tub, which damages were not considered eligible .The eligible damages are addressed in the scope below under the applicable headings.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant provided a formal denial letter from their insurer and we did also confirm that the damages were caused from overland flooding and not sewer backup. The damages from this event are not an insurable loss. It should be noted that the debris in the yard area is not insurable but the area is not considered eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, you will find se3veral hundred hours, some of which are related to cleaning of non-cliamable areas. The Applicant with the help of friends clearly exceeded the 100 hours however and we are recommending the maximum allowable under our authority as indicated below.			
1. Cleanup completed by the Applicant before site inspection	100.00 EA @	10.25 =	1,025.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. General Labourer -to excavate by hand	5.00 HR @	31.01 =	155.05
3. Gravel (per CY)	3.00 CY @	25.06 =	75.18
4. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 =	62.75
The above line item is to allow a small haul delivery charge.			
5. 6" x 6" x 8' - treated lumber - material only	6.00 EA @	26.98 =	161.88
Above line items to repair eroded sections of essential access and reinstall the wooden ties that were washed away during the event, in order to retain soil from the sidewalk on this side sloping yard.			
6. Pressure wash driveway and concrete walkways	1.00 EA @	248.08 =	248.08

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
7. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. Most of the large debris had been cleaned up at the time of the site visit as addressed in the Applicants clean up hours. The allowances below are to remove the remaining debris from the immediate area around the home.			
8. Pressure wash exterior siding	1.00 EA @	248.08 =	248.08

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. Manipulate contents	1.00 LS @	496.16 =	496.16
10. Clean & disinfect interior	2,737.73 SF @	0.23 =	629.68 ✓
11. R&R Outlet	17.00 EA @	14.78 =	251.26 ✓
Note above allowance to replace electrical outlets throughout the basement that were submerged during the event.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants had several contents damaged during the event. The eligible damaged contents are listed below under the applicable rooms in which they were located.			

Main Level

Entrance **Height: 8'**

Missing Wall	**4' 5" X 8'**	**Opens into KITCHEN**
Missing Wall	**3' X 8'**	**Opens into MAIN**
Missing Wall	**5' 9 1/8" X 8'**	**Opens into LIVING_ROOM_**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. Clean floor - terrazzo	124.58 SF @	0.41 =	51.08
Note floor finish in the main level entry was terrazzo polished concrete slab and did not appear to be damaged during the flood event.			
13. Tear out and bag wet insulation	30.00 SF @	0.66 =	19.80
14. Batt insulation - 4" - R12 - unfaced batt	30.00 SF @	0.79 =	23.70
15. R&R Polyethylene vapor barrier	30.00 SF @	0.28 =	8.40
16. Tear out wet drywall, cleanup, bag for disposal	223.31 SF @	0.84 =	187.58
17. 1/2" drywall - hung, taped, floated, ready for paint	223.31 SF @	2.07 =	462.25
18. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
19. R&R Exterior door - double - metal - insul. - flush or panel	1.00 EA @	1,717.48 =	1,717.48
20. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
21. R&R Baseboard - 2 1/4"	55.83 LF @	2.80 =	156.33
22. Paint baseboard - two coats	55.83 LF @	1.42 =	79.28
23. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
24. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
25. Paint door trim - 2 coats (per side)	2.00 EA @	30.95 =	61.90
26. Paint walls - two coats	446.63 SF @	0.97 =	433.23

Living Room n/e **Height: 8'**

Missing Wall - Goes to Floor	**3' 9" X 6' 8"**	**Opens into KITCHEN**
Missing Wall	**6' 1 1/8" X 8'**	**Opens into ENTRANCE**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
27. Clean floor - terrazzo	601.59 SF @	0.41 =	246.65
Note floor finish in the main level living room was terrazzo polished concrete slab and did not appear to be damaged during the flood event but we have added an additional allowance to clean this surface area. This room not considered the main living area which is listed as the recreation room.			
28. Tear out and bag wet insulation	302.33 SF @	0.66 =	199.54
29. Batt insulation - 4" - R12 - unfaced batt	302.33 SF @	0.79 =	238.84
30. R&R Polyethylene vapor barrier	302.33 SF @	0.28 =	84.65
31. Tear out wet drywall, cleanup, bag for disposal	354.69 SF @	0.84 =	297.94
32. 1/2" drywall - hung & fire taped only	354.69 SF @	1.56 =	553.32
33. Remove Baseboard - 2 1/4"	88.67 LF @	0.36 =	31.92
34. Remove Door opening (jamb & casing) - 36"to60"wide - paint grade	20.00 EA @	5.42 =	108.40
35. R&R Window jamb per LF - interior -	101.67 LF @	4.32 =	439.21
Above allowance to replace window liners around 5 full length living room windows. This living room was considered a non essential room and not eligible for finishes, however, the window liners were considered an essential structural component to hold the glass panels in place.			
36. Remove Fireplace, zero clnce, gas burning, w/ venting	1.00 EA @	258.66 =	258.66
The gas fireplace is not the primary heat source and we have made an allowance for removal only.			

Kitchen **Height: 8'**

Missing Wall - Goes to Floor	**3' 9" X 6' 8"**	**Opens into LIVING_ROOM_**
Missing Wall	**4' 5" X 8'**	**Opens into ENTRANCE**

Subroom: Pantry closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
37. Tear out non-salv solid/eng. wood flr & bag for disposal	248.01 SF @	2.89 =	716.75
38. Laminate - simulated wood flooring - Standard grade	248.01 SF @	4.57 =	1,133.41
Note that we are removing solid wood flooring and replacing with laminate in keeping with basic model.			
39. Tear out and bag wet insulation	135.00 SF @	0.66 =	89.10
40. Batt insulation - 4" - R12 - unfaced batt	135.00 SF @	0.79 =	106.65
41. R&R Polyethylene vapor barrier	135.00 SF @	0.28 =	37.80
42. Tear out wet drywall, cleanup, bag for disposal	282.67 SF @	0.84 =	237.44
43. 1/2" drywall - hung, taped, floated, ready for paint	282.67 SF @	2.07 =	585.13
44. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
45. R&R Interior door unit	1.00 EA @	188.13 =	188.13
46. R&R Baseboard - 2 1/4"	70.67 LF @	2.80 =	197.87
47. Paint baseboard - two coats	70.67 LF @	1.42 =	100.35
48. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
49. Paint door trim - 2 coats (per side)	2.00 EA @	30.95 =	61.90
50. Paint walls - two coats	565.33 SF @	0.97 =	548.37
51. Sink - double - Detach & reset	1.00 EA @	122.33 =	122.33
52. R&R Cabinetry - lower (base) units	30.67 LF @	209.91 =	6,437.93
53. Shelving - Detach & reset	14.17 LF @	6.94 =	98.34
Shelves refer to the built in pantry attached to the kitchen.			
54. R&R Fireplace face, brick	28.67 SF @	18.03 =	516.92
Brick wall behind woodstove requires removal to allow for cleaning and drying behind. The floor brick was on concrete slab and not damaged. The woodstove in this room is not considered to be the eligible primary heat source as the home is heated with hot water boiler.			
55. Wood stove - Detach & reset	1.00 EA @	389.36 =	389.36
Although the wood stove is not the primary heat source we have included the cost to remove it to access damaged areas. We have also included an allowance to reset it as the cost would be less than capping the exposed chimney.			
CONTENTS			
56. Disherwasher (max 1)	1.00 EA @	400.00 =	400.00
57. Fridge (max 1)	1.00 EA @	900.00 =	900.00
58. Stove (Electric/Gas/Propane) (max 1)	1.00 EA @	800.00 =	800.00

Stairs to level 3 **Height: 11' 1"**

Missing Wall	**3' X 11' 1 1/2"**	**Opens into ENTRANCE**
Missing Wall	**3' X 11' 1 1/2"**	**Opens into Exterior**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Stairs to level 3

DESCRIPTION	QTY	UNIT PRICE	TOTAL
59. Tear out wet non-salvageable carpet, cut & bag for disp.	20.00 SF @	0.50 =	10.00
60. Carpet - Standard grade	23.00 SF @	3.07 =	70.61
15 % waste added for Carpet - Standard grade.			
61. Step charge for "waterfall" carpet installation	6.00 EA @	6.78 =	40.68
Found no other damage in this area.			

Recreation Room **Height: 8'**

Subroom: Stairs (1) **Height: 8'**

Missing Wall **3' 1/16" X 8'** **Opens into RECREATION_R**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
62. Tear out wet carpet pad and bag for disposal	434.33 SF @	0.46 =	199.79
63. Tear out wet non-salvageable carpet, cut & bag for disp.	434.33 SF @	0.50 =	217.17
64. Carpet pad - Standard grade	434.33 SF @	0.49 =	212.82
65. Carpet - Standard grade	499.47 SF @	3.07 =	1,533.37
15 % waste added for Carpet - Standard grade.			
66. Tear out and bag wet insulation	226.00 SF @	0.66 =	149.16
67. Batt insulation - 4" - R12 - unfaced batt	226.00 SF @	0.79 =	178.54
68. R&R Polyethylene vapor barrier	226.00 SF @	0.28 =	63.28
69. R&R Furring strip - 2" x 2" - applied to concrete	165.33 SF @	2.15 =	355.46
70. Remove Paneling - Standard grade	816.39 SF @	0.26 =	212.26
Note this room had wood panel walls over top of drywall pre event. Allowance was made to remove paneling and damaged drywall, but replace with drywall only in keeping with compliance with basic model only. Drywall had been removed to 8 feet prior to site visit as it was determined that water had wicked past the 4 foot mark. Drywall on the ceiling was also removed but no allowance was made for this as it was not considered to be damaged from the flood event.			
71. Tear out wet drywall, cleanup, bag for disposal	816.39 SF @	0.84 =	685.77
72. 1/2" drywall - hung, taped, floated, ready for paint	816.39 SF @	2.07 =	1,689.93
73. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
74. R&R Exterior door - metal -insulated - leading to garage	1.00 EA @	337.32 =	337.32
75. R&R Baseboard - 2 1/4"	102.05 LF @	2.80 =	285.74
76. Paint baseboard - two coats	102.05 LF @	1.42 =	144.91
77. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
78. Paint door trim - 2 coats (per side)	1.00 EA @	30.95 =	30.95
79. Paint the walls and ceiling - two coats	1,250.71 SF @	0.97 =	1,213.19
Note ceiling was not damaged but requires repaint as the adjacent wall was damaged to 8 feet.			

CONTINUED - Recreation Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
CONTENTS			
80. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00
81. 2-Seat Sofa/Chesterfield (max 1)	1.00 EA @	520.00 =	520.00
82. Armchair, matching (max 1)	1.00 EA @	345.00 =	345.00
83. Stereo/Radio (max 1)	1.00 EA @	100.00 =	100.00
84. TV (max 1)	1.00 EA @	450.00 =	450.00
85. Drapes/Curtains (1 per room, max 10)	1.00 EA @	50.00 =	50.00

Garage **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note room had no floor or paint finish on the walls pre event. The garage overhead door and man door were damaged during the event by water flowing debris. Water level reached approximately 24 inches on this level.			
86. Tear out and bag wet insulation	206.67 SF @	0.66 =	136.40
87. Batt insulation - 4" - R12 - unfaced batt	206.67 SF @	0.79 =	163.27
88. R&R Polyethylene vapor barrier	206.67 SF @	0.28 =	57.87
89. R&R Paneling - Standard grade	752.00 SF @	2.23 =	1,676.96
90. R&R Boiler - natural gas - 62,000 BTU	1.00 EA @	3,267.05 =	3,267.05
91. R&R Water heater - 40 gallon - Gas	1.00 EA @	963.12 =	963.12
92. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
93. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
94. R&R Overhead door & hardware - 16' x 7'	1.00 EA @	1,149.53 =	1,149.53
95. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
96. R&R Jamb and trim for overhead door unit	14.00 LF @	7.58 =	106.12
97. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80
CONTENTS			
98. Freezer (upright/chest) (max 1)	1.00 EA @	750.00 =	750.00
99. Freezer Food	1.00 EA @	400.00 =	400.00

BASEMENT

Stairs **Height: 11' 1"**

Missing Wall **3' X 11' 1 1/2"** **Opens into HALLWAY**

Missing Wall **3' X 11' 1 1/2"** **Opens into Exterior**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
100. Tear out wet non-salvageable carpet, cut & bag for disp.	20.00 SF @	0.50 =	10.00
101. Carpet - Standard grade	23.00 SF @	3.07 =	70.61
15 % waste added for Carpet - Standard grade.			
102. Step charge for "waterfall" carpet installation	6.00 EA @	6.78 =	40.68
103. General Labourer - per hour - to detach and reset bottom stir tread to provide access	1.00 HR @	31.01 =	31.01
Found no other flood related damage in this area.			

Hallway **Height: 8'**

Missing Wall **3' X 8'** **Opens into MAIN**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
104. Tear out wet carpet pad and bag for disposal	131.30 SF @	0.46 =	60.40
105. Tear out wet non-salvageable carpet, cut & bag for disp.	131.30 SF @	0.50 =	65.65
106. Carpet pad - Standard grade	131.30 SF @	0.49 =	64.34
107. Carpet - Standard grade	151.00 SF @	3.07 =	463.57
15 % waste added for Carpet - Standard grade.			
108. Tear out and bag wet insulation	119.67 SF @	0.66 =	78.98
109. Batt insulation - 4" - R12 - unfaced batt	119.67 SF @	0.79 =	94.54
110. R&R Polyethylene vapor barrier	119.67 SF @	0.28 =	33.51
111. Tear out wet drywall, cleanup, bag for disposal	504.28 SF @	0.84 =	423.60
112. 1/2" drywall - hung, taped, floated, ready for paint	504.28 SF @	2.07 =	1,043.86
113. R&R Furring strip - 2" x 2" - applied to concrete	239.33 SF @	2.15 =	514.56
114. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
115. R&R Interior door unit	1.00 EA @	188.13 =	188.13
116. R&R Baseboard - 2 1/4"	63.04 LF @	2.80 =	176.51
117. Paint baseboard - two coats	63.04 LF @	1.42 =	89.52
118. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
119. Paint door trim - 2 coats (per side)	2.00 EA @	30.95 =	61.90
120. Paint walls and ceiling - two coats	635.59 SF @	0.97 =	616.52
Note ceiling was not damaged but requires repaint as the adjacent wall was damaged to 8 feet.			
This room had a built-in sauna which is not eligible, we have however made an allowance to remove it. THe 3 line items below relate to the associated costs with removal of the sauna.			
121. General Labourer - per hour- to demolish built in sauna located in this room	3.00 HR @	31.01 =	93.03
122. Plumber - to cap sewer and water connections to sauna including materials	1.00 LS @	113.58 =	113.58
123. Concrete patch / small repair to floor at sauna sewer connection.	1.00 EA @	117.09 =	117.09

Bath/Laundry room **Height: 8'**

Subroom: Lin Closet (2) **Height: 8'**

Subroom: Laundry Room (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
124. R&R Tile floor covering - Standard grade	92.66 SF @	10.11 =	936.80
125. Tear out and bag wet insulation	165.33 SF @	0.66 =	109.12
126. Batt insulation - 4" - R12 - unfaced batt	165.33 SF @	0.79 =	130.61
127. R&R Polyethylene vapor barrier	165.33 SF @	0.28 =	46.29
128. Tear out wet drywall, cleanup, bag for disposal	552.81 SF @	0.84 =	464.36
129. 1/2" drywall - hung, taped, floated, ready for paint	464.81 SF @	2.07 =	962.16
130. 1/2" water rock - hung, taped, floated, ready for paint	88.00 SF @	2.36 =	207.68
131. R&R Tile tub surround - up to 60 SF	1.00 EA @	1,116.04 =	1,116.04
132. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
133. R&R Interior door unit	1.00 EA @	188.13 =	188.13
134. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
135. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
136. R&R Casing - 2 1/4"	53.00 LF @	2.20 =	116.60
Casing refers to casing around bi-fold doors.			
137. R&R Baseboard - 2 1/4"	69.10 LF @	2.80 =	193.48
138. R&R Shelving - 16" - in place	35.00 LF @	9.14 =	319.90
139. Paint baseboard - two coats	69.10 LF @	1.42 =	98.12
140. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
141. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
142. Paint door trim - 2 coats (per side)	1.00 EA @	30.95 =	30.95
143. R&R Bathtub - Standard grade	1.00 EA @	639.78 =	639.78
144. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
145. Paint walls - two coats	645.44 SF @	0.97 =	626.08
Note ceiling was not flood damaged but requires repaint as the adjacent walls were damaged to 8 feet.			
146. Detach & Reset Bath accessory - Standard grade	1.00 EA @	14.26 =	14.26
147. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
148. Detach & Reset Vanity top - one sink	5.00 LF @	36.06 =	180.30
149. R&R Vanity	5.00 LF @	157.76 =	788.80
CONTENTS			
150. Dryer (max 1)	1.00 EA @	500.00 =	500.00
151. Washer (max 1)	1.00 EA @	700.00 =	700.00
152. Bath Towel (max 7)	6.00 EA @	8.00 =	48.00
153. Toiletries (max 2)	1.00 EA @	60.00 =	60.00
154. Iron (max 1)	1.00 EA @	25.00 =	25.00
155. Ironing Board (max 1)	1.00 EA @	25.00 =	25.00

clothing

HCM Catastrophe Management Inc

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DESCRIPTION	QTY	UNIT PRICE	TOTAL
156. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00
157. Gloves: Leather Work and/or Winter (max 2)	1.00 EA @	20.00 =	20.00
158. Hat: Summer and/or Winter Toque (max 2)	2.00 EA @	10.00 =	20.00
159. Jacket: Sport/Rain (max 2)	1.00 EA @	75.00 =	75.00
160. Jacket: Winter (max 1)	1.00 EA @	100.00 =	100.00
161. Pants: Casual or Jeans (max 3)	3.00 EA @	30.00 =	90.00
162. Pants: Dress or Work (max 3)	2.00 EA @	50.00 =	100.00
163. Shirt: Casual (includes Sweatshirt/T-Shirt) (max 5)	5.00 EA @	25.00 =	125.00
164. Shirt: Dress/Blouse (max 5)	5.00 EA @	25.00 =	125.00
165. Shoes: Casual (max 2)	1.00 EA @	25.00 =	25.00
166. Socks (max 7)	6.00 EA @	5.00 =	30.00
167. Sweater (max 2)	2.00 EA @	40.00 =	80.00
168. Underwear (max 7)	6.00 EA @	6.00 =	36.00

s.22 **clothing**

s.22 **clothing**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
169. Pants: Casual or Jeans (max 3)	2.00 EA @	30.00 =	60.00
170. Shirt: Casual (includes Sweatshirt/T-Shirt) (max 5)	5.00 EA @	25.00 =	125.00
171. Shirt: Dress/Blouse (max 5)	1.00 EA @	25.00 =	25.00
172. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
173. Shorts (max 3)	3.00 EA @	25.00 =	75.00
174. Socks (max 7)	5.00 EA @	5.00 =	25.00
175. Sweater (max 2)	1.00 EA @	40.00 =	40.00
176. Underwear (max 7)	5.00 EA @	6.00 =	30.00

s.22 **clothes**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
177. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00
178. Bra (max 2)	2.00 EA @	30.00 =	60.00
179. Dress (max 2)	1.00 EA @	60.00 =	60.00
180. Pants: Casual or Jeans (max 3)	3.00 EA @	30.00 =	90.00
181. Scarf: Winter (max 1)	1.00 EA @	10.00 =	10.00
182. Shirt: Casual (includes Sweatshirt/T-Shirt) (max 5)	4.00 EA @	25.00 =	100.00
183. Shirt: Dress/Blouse (max 5)	4.00 EA @	25.00 =	100.00
184. Shoes: Casual (max 2)	1.00 EA @	25.00 =	25.00
185. Skirt (max 3)	2.00 EA @	30.00 =	60.00

s.22

CONTINUED - s.22 **clothes**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
186. Socks (max 7)	5 7.00 EA @	5.00 =	~~35.00~~ 25.00 BA
187. Sweater (max 2)	2.00 EA @	40.00 =	80.00
188. Underwear (max 7)	5.00 EA @	6.00 =	30.00

Bedroom s.22 **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
189. Tear out wet carpet pad and bag for disposal	146.18 SF @	0.46 =	67.24
190. Tear out wet non-salvageable carpet, cut & bag for disp.	146.18 SF @	0.50 =	73.09
191. Carpet pad - Standard grade	146.18 SF @	0.49 =	71.63
192. Carpet - Standard grade	168.11 SF @	3.07 =	516.10
15 % waste added for Carpet - Standard grade.			
193. Tear out and bag wet insulation	45.00 SF @	0.66 =	29.70
194. Batt insulation - 4" - R12 - unfaced batt	45.00 SF @	0.79 =	35.55
195. R&R Polyethylene vapor barrier	45.00 SF @	0.28 =	12.60
196. Tear out wet drywall, cleanup, bag for disposal	504.00 SF @	0.84 =	423.36
197. 1/2" drywall - hung, taped, floated, ready for paint	504.00 SF @	2.07 =	1,043.28
198. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
199. R&R Interior door unit	1.00 EA @	188.13 =	188.13
200. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
201. R&R Baseboard - 2 1/4"	63.00 LF @	2.80 =	176.40
202. Paint baseboard - two coats	63.00 LF @	1.42 =	89.46
203. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
204. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
205. Paint door trim - 2 coats (per side)	2.00 EA @	30.95 =	61.90
206. Paint the walls and ceiling - two coats	650.18 SF @	0.97 =	630.67
Note ceiling was not flood damaged but requires repaint as the adjacent walls were damaged to 8 feet.			
CONTENTS			
207. Drapes/Curtians (1 per room, max 10)	1.00 EA @	50.00 =	50.00
208. Double Bed in a Bag (max 1)	1.00 EA @	160.00 =	160.00
209. Double Boxspring & Mattress (max 1)	1.00 EA @	500.00 =	500.00
210. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
211. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00
212. Night Table (max 2)	1.00 EA @	130.00 =	130.00

CONTINUED - Bedroom s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
213. Night Table Lamp (max 2)	2.00 EA @	30.00 =	60.00
214. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00
215. Bra (max 2)	2.00 EA @	30.00 =	60.00
216. Pants: Casual or Jeans (max 3)	3.00 EA @	30.00 =	90.00
217. Pants: Dress or Work (max 3)	3.00 EA @	50.00 =	150.00
218. Hat: Summer and/or Winter Toque (max 2)	2.00 EA @	10.00 =	20.00
219. Scarf: Winter (max 1)	1.00 EA @	10.00 =	10.00
220. Panty Hose/Nylon Stockings (max 5)	4.00 EA @	5.00 =	20.00
221. Pajamas (max 2)	2.00 EA @	20.00 =	40.00
222. Shirt: Casual (includes Sweatshirt/T-Shirt) (max 5)	5.00 EA @	25.00 =	125.00
223. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
224. Shoes: Dress (max 2)	2.00 EA @	40.00 =	80.00
225. Shorts (max 3)	2.00 EA @	25.00 =	50.00
226. Socks (max 7)	7.00 EA @	5.00 =	35.00
227. Sweater (max 2)	2.00 EA @	40.00 =	80.00
228. Underwear (max 7)	7.00 EA @	6.00 =	42.00

Office n/e **Height: 8'**

Subroom: Closet (1) **Height: 8'**

Subroom: Closet (2) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
229. Tear out wet carpet pad and bag for disposal	201.52 SF @	0.46 =	92.70
230. Tear out wet non-salvageable carpet, cut & bag for disp.	201.52 SF @	0.50 =	100.76
231. Tear out and bag wet insulation	167.33 SF @	0.66 =	110.44
232. Batt insulation - 4" - R12 - unfaced batt	167.33 SF @	0.79 =	132.19
233. R&R Polyethylene vapor barrier	167.33 SF @	0.28 =	46.85
234. Tear out wet drywall, cleanup, bag for disposal	633.83 SF @	0.84 =	532.42
235. 1/2" drywall - hung & fire taped only	633.83 SF @	1.56 =	988.77
236. R&R Furring strip - 2" x 2" - applied to concrete	86.67 SF @	2.15 =	186.34
237. Remove Bifold door - Colonist - Single	2.00 EA @	10.78 =	21.56
238. Remove Interior door unit	1.00 EA @	16.17 =	16.17
239. Remove Baseboard - 2 1/4"	79.23 LF @	0.36 =	28.52
240. R&R Door lockset - exterior - Standard grade	1.00 EA @	49.91 =	49.91
241. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32

CONTINUED - Office n/e

DESCRIPTION	QTY	UNIT PRICE	TOTAL
242. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
243. R&R Window jamb per LF - interior -	61.00 LF @	4.32 =	263.52
Above allowance to replace window liners around full length windows. Although this office room is considered a non essential room and not eligible for finishes, the window liners were considered an essential structural component to hold the glass panels in place.			
244. Prime & paint door slab only - exterior (per side)	1.00 EA @	47.38 =	47.38
Although this room is not considered essential we have made an allowance to paint the exterior side of the door as it comes primed only and painting is required in order to protect it from the weather.			
245. Remove Fireplace, zero clnce, direct vent, w/ venting	1.00 EA @	190.19 =	190.19
The gas fireplace is not the primary heat source and we have made an allowance for removal only.			
CONTENTS			
246. Computer/Printer (max 1)	1.00 EA @	1,000.00 =	1,000.00
247. Vacuum (max 1)	1.00 EA @	250.00 =	250.00
248. Telephone (if privately owned) (max 1)	1.00 EA @	25.00 =	25.00

Stairwell **Height: 8'**

Subroom: Stairs2 (1) **Height: 11' 9"**

Missing Wall **3' X 11' 9"** **Opens into STAIRWELL**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
249. Tear out wet carpet pad and bag for disposal	40.27 SF @	0.46 =	18.52
250. Tear out wet non-salvageable carpet, cut & bag for disp.	40.27 SF @	0.50 =	20.14
251. Carpet pad - Standard grade	40.27 SF @	0.49 =	19.73
252. Carpet - Standard grade	46.31 SF @	3.07 =	142.17
15 % waste added for Carpet - Standard grade.			
253. Tear out and bag wet insulation	36.00 SF @	0.66 =	23.76
254. Batt insulation - 4" - R12 - unfaced batt	36.00 SF @	0.79 =	28.44
255. R&R Polyethylene vapor barrier	36.00 SF @	0.28 =	10.08
256. R&R Furring strip - 2" x 2" - applied to concrete	36.00 SF @	2.15 =	77.40
257. Tear out wet drywall, cleanup, bag for disposal	91.12 SF @	0.84 =	76.54
258. 1/2" drywall - hung, taped, floated, ready for paint	91.12 SF @	2.07 =	188.62
259. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
260. R&R Interior door unit	1.00 EA @	188.13 =	188.13
261. R&R Baseboard - 2 1/4"	22.78 LF @	2.80 =	63.78
262. Paint baseboard - two coats	22.78 LF @	1.42 =	32.35

CONTINUED - Stairwell

DESCRIPTION	QTY	UNIT PRICE	TOTAL
263. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
264. Paint door trim - 2 coats (per side)	2.00 EA @	30.95 =	61.90
265. Paint walls - two coats	36.00 SF @	0.97 =	34.92

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
266. Deliver material to site	1.00 EA @	60.00 =	60.00
267. Dumpster load - Approx. 20 yards, 4 tons of debris	3.00 EA @	590.00 =	1,770.00
268. Additional allowance to dispose of drywall	1.00 LS @	1,466.35 =	1,466.35
269. Equipment setup, take down	1.00 HR @	47.58 =	47.58
270. Dehumidifier (per 24 hour period) - No monitoring	6.00 EA @	63.75 =	382.50
271. Air mover (per 24 hour period) - No monitoring	12.00 EA @	31.50 =	378.00
The above drying allowances are for 2 dehumidifier and 4 fans for 3 days to aid in the drying process.			
272. Final cleaning - construction - Residential	2,737.73 SF @	0.25 =	684.43

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
273. Miscellaneous concrete labour minimum	1.00 EA @	234.07 =	234.07

Grand Total Areas:

6,002.43 SF Walls	2,596.23 SF Ceiling	8,598.65 SF Walls and Ceiling
2,628.86 SF Floor	292.10 SY Flooring	746.40 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	756.18 LF Ceil. Perimeter
2,628.86 Floor Area	2,783.71 Total Area	5,643.80 Interior Wall Area
3,182.06 Exterior Wall Area	353.56 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Coverage	Item Total	%	ACV Total	%
Dwelling	62,041.69	82.31%	66,848.74	83.37%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	~~12,311.00~~ 12,361.00 BM	16.33%	12,311.00	15.35%
Cleanup completed before site visit	1,025.00	1.36%	1,025.00	1.28%
Total	~~75,377.69~~ $75,361.69 BM	100.00%	80,184.74	100.00%

s.22

Summary for Dwelling

Line Item Total	62,041.69
PST	1,623.74
Subtotal	63,665.43
GST	3,109.99
GST (no applied PST)	73.32
Replacement Cost Value	**$66,848.74**
Net Claim	**$66,848.74**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

s.22

Summary for Contents

Line Item Total	~~12,311.00~~
Replacement Cost Value	**~~$12,311.00~~**
Net Claim	**~~$12,311.00~~**

12,301.00 BM

12,301.00

$12,301.00 ✓

BM

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

Summary for Cleanup completed before site visit

Line Item Total	1,025.00
Replacement Cost Value	**$1,025.00**
Net Claim	**$1,025.00**

2. /TM

6m1

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

s.22

s.22

economical | FAMILY

November 10, 2014

s.22

s.22

s.22

Date of Loss: November 3, 2014

Claim No: s.22

We write further to your November 3, 2014 report of loss or damage to insured property, namely damage to main floor and basement due to water damage.

Our investigation revealed the cause of the water damage was a plugged culvert, triggering a backup and overflow of a nearby stream, as evidenced by the attendance of the water and numerous media reports on the flash flooding in the area.

Although you have purchased our All Perils policy, the policy is subject to the exclusions listed therein, and we refer you to 3.) Perils Excluded, and specifically Exclusion c) & d) which excludes loss or damage arising from,

"c) flood, surface water, waves, tidal wave, tsunami or tidal wave, overflow of streams or other bodies of water and waterborne objects, all whether wind driven or not

As water ingress due to an overflow of a stream is specifically excluded under the policy, we regret to advise there is no coverage available under the policy of insurance for your claim.

In accordance with the Insurance Act of British Columbia, we enclose a blank proof of loss. Any claim made under the policy must be made within two (2) years of the date of loss. In instance where it is necessary to file an action, this must also be done prior to the two year anniversary of the date of loss.

Family Insurance Solutions - Claims Division
1055 West Georgia Street, Suite 1900, P.O. Box 11152, Vancouver BC Canada V6E 4P5
T 604.691.1423 F 604.443.2901
claimsmail@fami.com

Family Insurance Solutions is a division of Economical Insurance which underwrites the following property and casualty insurance products: Automobile, Home, Condominium, Tenants, Seasonal Dwelling, Farm, Boiler & Machinery, Commercial Property, Commercial General Liability, Commercial Automobile, Commercial Umbrella, Errors & Omissions, Directors & Officers, Crime, Surety, Travel, Accident & Sickness, Credit Protection, Extended Warranty, Recreational Vehicle, Pleasure Craft, Personal Articles, Personal Liability, Personal Umbrella, Personal Accident, Travel, Pet, Identity Theft, Extended Warranty, Recreational Vehicle, Pleasure Craft, Personal Articles, Personal Liability, Personal Umbrella, Personal Accident, Travel, Pet, Identity Theft.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view

Applicant suppled photo

2 Front view
Date Taken: 25/11/2014

Showing mud and debris that flowed down the street and in to the applicant's yard and home

s.22

s.22

3 Front view 2

4 Living room
Date Taken: 25/11/2014

Applicant suppied photo showing living room on main floor during the event

s.22

s.22

5 Living room
Date Taken: 25/11/2014

Applicant supplied photo , wading
trough 6 inches of water in living roo

6 Kitchen
Date Taken: 25/11/2014

s.22

s.22

7 Basement hallway
Date Taken: 25/11/2014

Applicant photo showing hallway looking towards office

8 Basement hallway
Date Taken: 25/11/2014

View of basement hallway showing where water flowed through wall from the garage. The hallway contained a sauna that was severly damaged but not considered eligible.

9 Basement hallway
Date Taken: 25/11/2014

Showing door leading up to the garage level.

10 Bath/Laundry room
Date Taken: 25/11/2014
Taken By: Applicant

s.22

s.22

11 Bedroom
Date Taken: 25/11/2014

12 Office in basement
Date Taken: 25/11/2014

s.22

s.22

13 Family room
Date Taken: 25/11/2014

14 Garage

Garage and main level of home we flooded up to approxamately 2 feet which flowed into the basement rooms cascading into the basement rooms.

s.22

s.22

15 Boiler
Date Taken: 25/11/2014

Boiler located in the garage provided radiant hot water heat through out the home. The boiler was submerged up to 2 feet and damaged during the event.

s.22

16 Damaged contents



s.22

s.22

17 Damaged contents

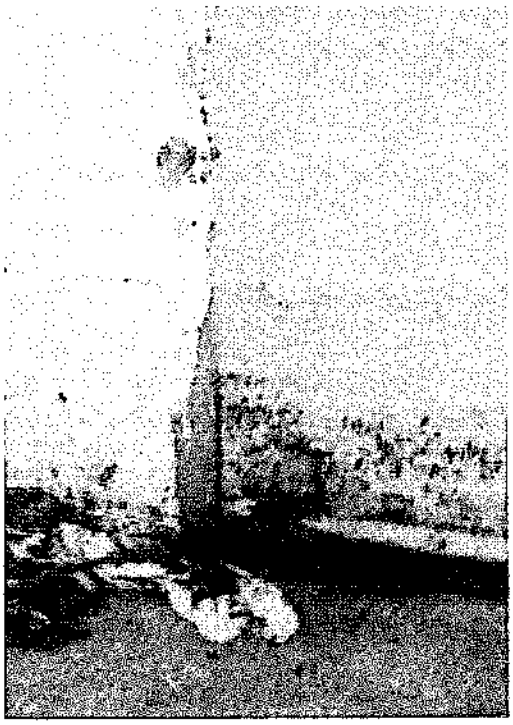
18 Damaged contents

s.22

19 Damaged contents

20

Date Taken: 25/11/2014



21 Exterior
Date Taken: 25/11/2014

Much damage was done to applicants yard including non eligible fences , decks , hot tub and erosion .



22 Basement hall
Date Taken: 28/11/2014
Taken By: Eval 120

s.22

23 Laundry room
Date Taken: 28/11/2014
Taken By: Eval 120

24 Kitchen
Date Taken: 28/11/2014
Taken By: Eval 120

s.22

s.22

25 Kitchen woodstove
Date Taken: 28/11/2014
Taken By: Evaluator 120

Bricks wall behind woodstove in the kitchen requires removal to access fo cleaning and drying

26 Sidewalk
Date Taken: 28/11/2014
Taken By: Eval 120

s.22

s.22

27 Right side view
Date Taken: 28/11/2014
Taken By: Evaluator 120

28 Rear view
Date Taken: 28/11/2014
Taken By: Evaluator 1230

s.22

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141121-FA71-6858

December 17, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 4, 2014.

The Evaluators report indicates that the flood damages to your home were covered by insurance under a sewer back up endorsement.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141121-FA71-6858

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date 28/11/2014	Date 28/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☐	☐	Claim Summary	
☒	☐	☐	Application for DFA	
☐	☐	☐	Evaluator's Notes	
☐	☐	☐	Scope and Calculations Sheet	
☐	☐	☐	Content Calculations Sheet	
☐	☐	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	
☐	☐	☐	Other Documents: (i.e., medical)	
☐	☐	☐	Photos	
☐	☐	☐	Insurance Letter	
☒	☐	☐	Home Owner Grant (Eligible ○ Yes ● No)	Not elig. for HOG due to property value exceeding grant threshold. Evaluator, please confirm principal residence with applicants. eg. BC Drivers Licence.
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	#GB13488 (#289165)

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☐ ☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Initials:

Printed: 16/12/2014 11:10:57 AM

No Eligible Damage

DFA task #: **1415-02** DFA Event name: **DFAGEN 14/15**

Applicant Name: s.22 Claim Category: **Homeowner**

Application #:**141121-FA71-6858**

Damage to home resulted from blockage and backup of a private drain and is an insurable loss and not eligible for DFA funding. Applicant stated that the damages will be covered by their insurance policy under the sewer back up clause.

Emergency ManagementBC

RECEIVED
NOV 21 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	14121-FA71-68858

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status: ☐ YES or ☐ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/04		☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss
Record amount of rainfall, which caused a flood in the basement

Action Taken to Date (list cleanup hours on Appendix A)
Contacted a restoration company to assess damage and begin the clean-up process. Also, contacted a drainage compyany to evaluate the reason as to why the water got backed-up and ended-up in the basement.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Basemnet has been removed of carpet and underlay, baseboards have ben removed, and sections of dry-wall have been cut-out. All contents have been removed and placed in storage.

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?	☒ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 re

s.22 — 2014/11/20
Date (yyyy/m/day)

s.22
Signature of Applicant

2014/11/20
Date (yyyy/m/day)

s.22
Print Name

s.22
Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04	s.22	2	Help remove content to the garage.	
2014/11/04		2	Help remove content to the garage.	
2014/11/04	Malkin Cleaners	4	Remove content, rip-out underlay, and bring in dehumidifiers	
2014/11/06	Malkin Cleaners	4	remove carpet, rip-out sections of the drywall	
2014/11/07	s.22	2	Move essential content upstairs from the garage	
2014/11/07		2	Move essential content upstairs from the garage	
2014/11/07	Malkin Cleaners	6	Load content onto truck for storage	
2014/11/08	Malkin Cleaners	2	cleaning work	
2014/11/04-2014/11/14	Malkin Cleaners	Around the clock	Dehumidifiers operating	
2014/11/07	Blue Mountain Services	3	Assess drain tile	
2014/11/12	Blue Mountain Services	6	Assess drain tile	
2014/11/13	Blue Mountain Service	6	Drain tile	
2014/11/15	Blue Mountain Service	8	Dig-up driveway	
2014/11/15	Malkin Cleaners	2	Begin Drywall	
2014/11/17	Blue Mountain Services	5	Replace pipe	
2014/11/17	Malkin Cleaners	2	drywall	
2014/11/18	Blue Mountain Services	4	Repair driveway	
2014/11/19	Malkin Cleaners	3	Drywall	
2014/11/19	s.22	8	Begin painting	

Emergency Management BC

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

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

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

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Damage has been done to the basement, which is under repair. Content is in storage at the moment and was not assess for damage.	

Emergency Management BC

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

APPLICANT NAME: _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141107-32F2-3DE8

December 11, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

It was confirmed that the damaged retaining wall was built to hold back soil. As the retaining wall does not form part of the eligible residence nor is it essential to sustain land that is immediately adjacent and critical to the eligible residence, it is not eligible for DFA.

The only eligible cost relates to the cleanup of debris to your driveway and the total cleanup allowance is $102.50.

The Compensation and Disaster Financial Assistance Regulation, under Division 3 — Limits on Payment of Assistance on Accepted Claims states:

"Limit to assistance

> (13) Subject to this Division, the amount of assistance payable under this Part in respect of any claim accepted under Division 2 is 80% of the amount by which the amount of the accepted claim exceeds $1,000, to a maximum payable under this Part for an accepted claim of $300,000."

As your eligible costs do not exceed $1,000, you are ineligible for Disaster Financial Assistance and your file is now closed.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

BRITISH COLUMBIA | Emergency ManagementBC

February 18, 2015 507487

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Appeal on Amount
DFAGEN 14/15 – November 3-4, 2014

This letter is in response to your e-mail of February 9, 2015 appealing the eligibility of damages to your home at s.22

The purpose of DFA is to provide assistance to individuals for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the *Emergency Program Act* (the "Act") and the ensuing Compensation and Disaster Financial Assistance Regulation (the "Regulation"). The DFA program is obliged to provide compensation in compliance with this legislation.

DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

DFA was never intended to be an insurance program or to compensate everyone for all losses. It is a helping hand, to help restore the essentials, to make sure you have a safe dry place to live. That's why compensation is limited to restoring damage to the home itself.

While I appreciate and applaud your diligence in building and maintaining a retaining wall, the repairs you are undertaking are for the purpose of restoring damaged landscaping and protecting your home from possible future damage. As noted earlier, DFA is only available to help restore actual damage to your principal residence. The Regulation does not permit us to compensate you for land damage or mitigation work to prevent future damage.

In your appeal, you also suggested that public storm drains were not properly maintained and serviced and that this contributed to the flood damages. I cannot comment on the condition of municipal storm drains and suggest you discuss these concerns with the District of North Vancouver.

.../2

Ministry of Justice
Office of the Fire and Emergency Management Commissioner
Provincial Emergency Program
Mailing Address:
PO Box 9201 STN PROV GOVT
Victoria BC V8W 9J1
www.dfa.bc.ca
Location:
Block A – Suite 200
2261 Keating Cross Road
Saanichton BC V8M 2A5
Telephone: 250 952-4913
Facsimile: 250 952-4888

-2-

I have reviewed your claim file and the information you provided in your letter of appeal and can confirm that staff correctly applied the *Emergency Program Act*, Compensation and Disaster Financial Assistance Regulation in determining the amount of DFA. Based on this information, I am upholding the initial decision made on December 11, 2014.

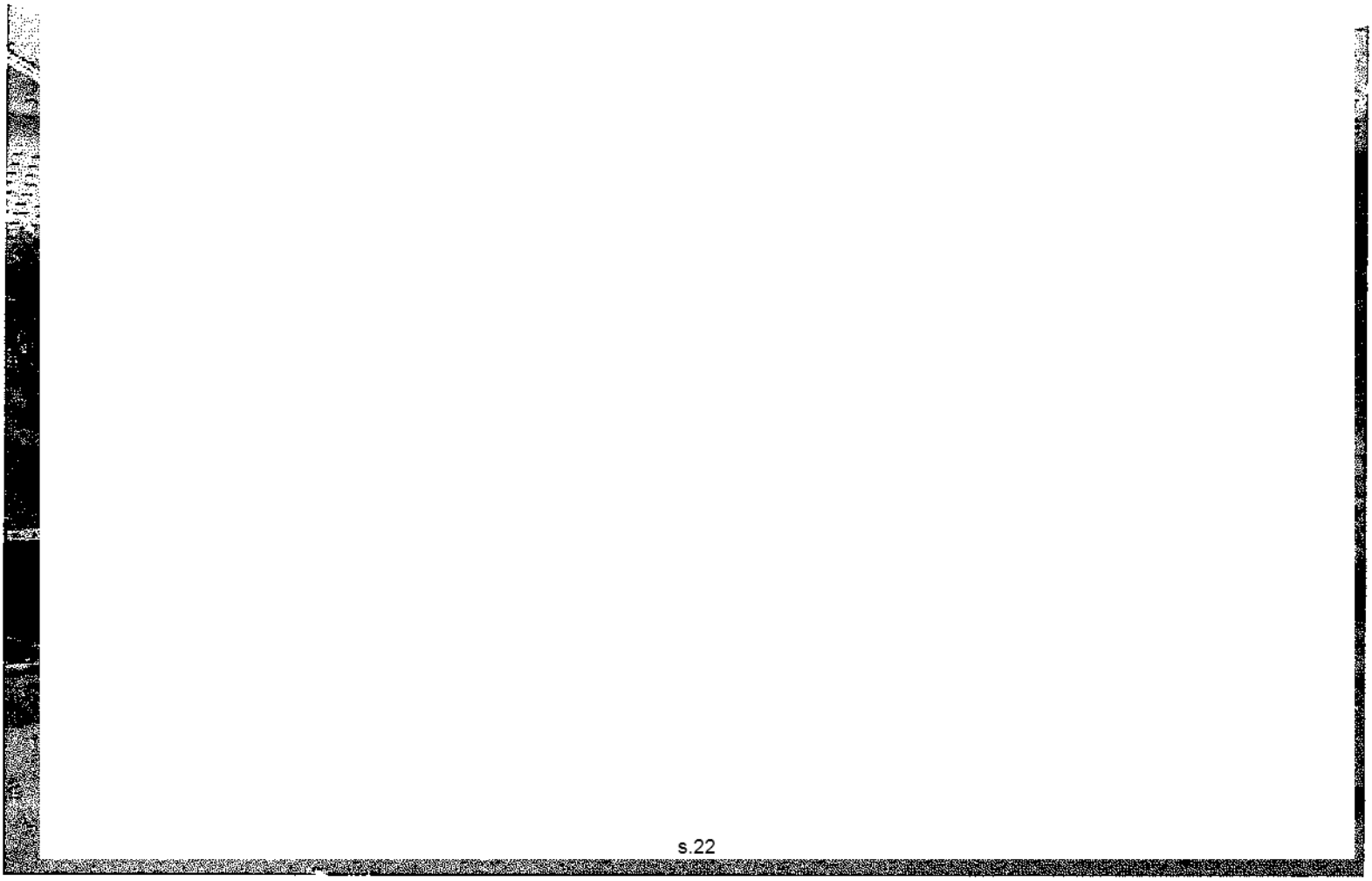
In keeping with Section 22 of the *Emergency Program Act* regarding appeals, this file has now been closed with no consideration for further review.

I regret this decision is not in your favour and I wish you well in your recovery efforts.

Sincerely,

Chris Duffy
Executive Director
Emergency management BC

pc: Ian Cunnings, Senior Regional Manager, South West Region
Johanna Morrow, Manager, Recovery and Funding Programs


s.22

Page 0382

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After F1000

RECEIVED
FEB 09 2015
MIN. OF PUBLIC SAFETY
& SOLICITOH GENERAL
EMBC HQ

s.22

Page 0384

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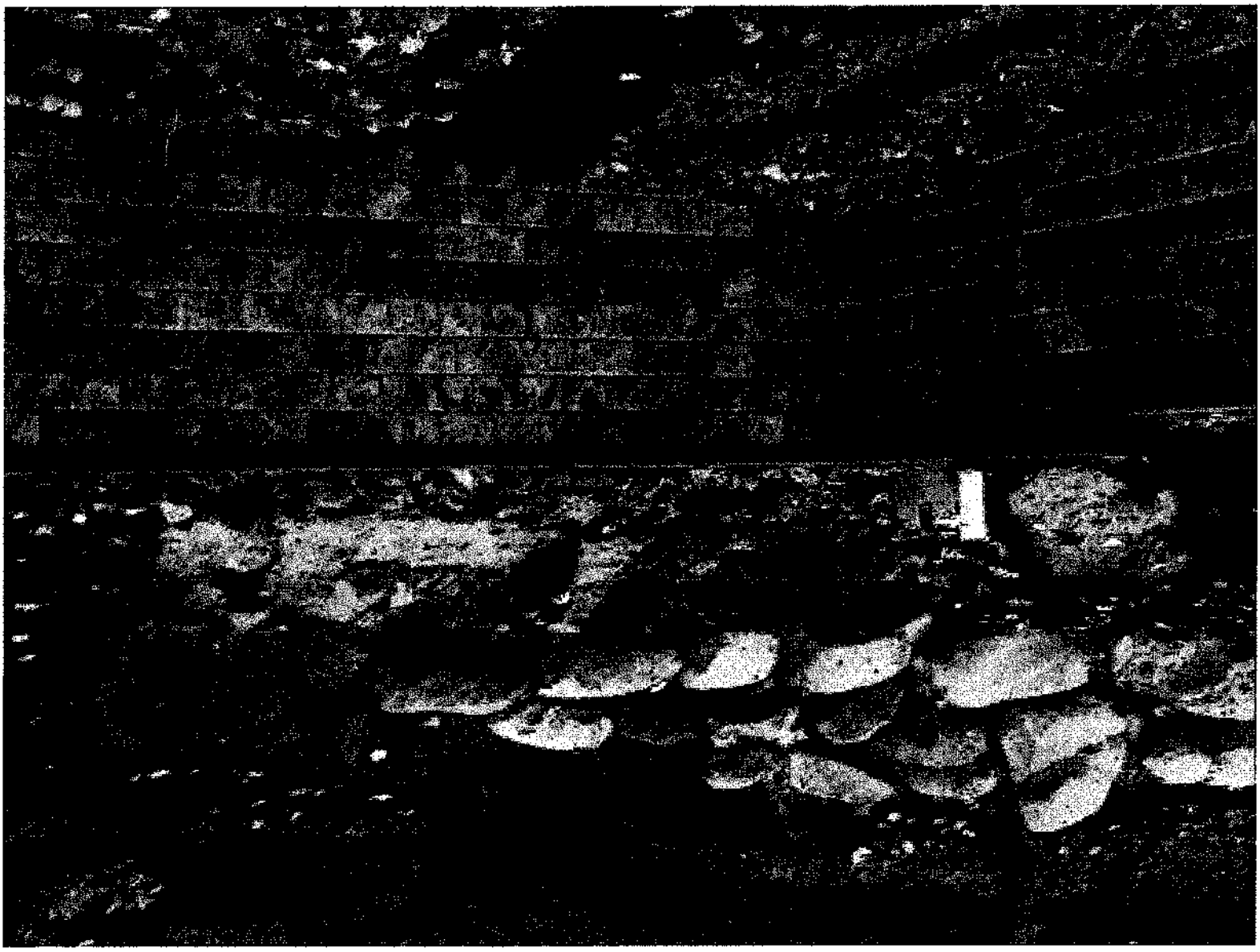
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s.22



Eligible Damages under $1,000

DFA task #: 1415-02 DFA Event name: GEN 14/15

Applicant Name: s.22 Claim Category: H.O

Application #: 141107-32F2-3DE2

ON NOV 3/14 EXTREME RAIN ERODED SOIL FROM BEHIND THE APPLICANT'S RETAINING WALL. IT SHOULD BE NOTED THAT THE RETAINING WALL IS DESIGNED TO RETAIN EARTH ONLY AND THE HOME IS NOT AFFECTED OR AT RISK OF BEING AFFECTED IN THE IMMENANT FUTURE. ANY COST ASSOCIATED WITH THIS ROCK WALL OR SOILS BEING WASHED AWAY DOES NOT MEET THE ELIGIBILITY CRITEREA FOR ASSISTANCE UNDER CURRENT LEGISLATION.

IT SHOULD BE NOTED HOWEVER THAT THE DISPLACED SOIL FLOWED ONTO THE DRIVEWAY (ESSENTIAL ACCESS) AND SOME FLOWED DOWN THE PUBLIC ROAD.

THE DEBRIS LEFT ON THE DRIVEWAY IS A CLAIMABLE COST TO REMOVE. AS NOTED ON APPENDIX "A" THE APPLICANT SPENT 10 HRS REMOVING THIS DEBRIS

BASED ON MINIMUM WAGE RATE OF 10.25 PER HR THE APPLICANT WOULD BE ELIGIBLE F[illegible] A TOTAL OF $102.50 AS THIS FALLS BELOW THE $1,0[illegible]ED TO ACTIVATE A PAYMENT WE ARE RECOMM[illegible] BE CLOSE AS ELIGIBLE DAMAC $1,000

THE APPLICANT WAS ADVISED B[illegible] s.22 [illegible]RE IF HE INTENDS TO APPEAL.

Evaluator JJ2

Emergency Management BC

RECEIVED
NOV 07 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL

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

Tab to move forward between fields, Shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141107-32F2-3DE8

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

37

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	6"-12"	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Lose

OVERLAND FLOODING

Action Taken to Date (list cleanup hours on Appendix A)

BASIC SHOVELING AND MANUAL CLEARING OF MUD & DEBRIS FROM PARKING AREA AND PROPERTY ACCESS.

Brief Description of Damage/Loss (list damaged items on Appendix B)

FLASH FLOODING CAUSED EXTREME WASHOUT OF LAND AREA ABOVE NEWLY RETAINED AND RENOVATED (RECENTLY) AREA OF YARD DUE TO EXTREME WATER VOLUME RUNNING THROUGH YARD. NOT SURE IF WALL OR DRIVEWAY STRUCTURAL INTEGRITY HAS BEEN COMPRIMISED

Emergency Management

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be repaid.

s.22	2014/11/07		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/05	s.22	6	SHOVELING / CLEARING DEBRIS	ELIGIBLE
2014/11/06		4	SHOVELING / CLEARING DEBRIS	ELIGIBLE

EMBC Office Use Only: DFA eligible hours worked 10 @ minimum wage = TOTAL $ 102.50

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

RECEIVED
DEC 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

1 Front View
Date Taken: 01/12/2014

Overland flooding washed top soil from above Applicant's retaining wall and deposited it on the driveway as wel as washing some down the road.

2 Retaining wall
Date Taken: 01/12/2014

View from neighbors house looking down.
Flood waters eroded soil from around Applicant's stone retaining wall designed to retain soil only. The soil washed down onto the driveway and down the street.

s.22

3 Retaining wall
Date Taken: 01/12/2014



RECEIVED
DEC 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141107-32F2-3DE8

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date 2014-11-10	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☐	☒	Evaluator's Notes	SEE ELIGIBLE DAMAGE BELOW $1,500 FORM ATTACHED -
☐	☐	☒	Scope and Calculations Sheet	NONE
☐	☐	☒	Content Calculations Sheet	NONE
☐	☐	☒	Diagram	NONE
☐	☐	☒	Receipts or Invoices paid by Applicant	NONE
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	BN261193 attached

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Dec 11/14 Initials: SM

Printed: 2014-11-10 10:56:15

COVENANT RELATES TO LANDSCAPING AND NOT APPLICABLE.

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

GOODS/SERVICES REC'D _____ by. _____
Date (mm/yy/dd) Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the work has been performed, the goods supplied and the services rendered and/or conditions met

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
15J86	12200	7908	1500000

s.22

141127-C5D7-CEF7
Inv #

FEB - 5 2015

File: DFA-1415-02

Application #141127-C5D7-CEF7

February 4, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$23,710.22**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$1,009.63
Structural	$26,371.15
Contents	$3,257.00
Total Eligible Amount	$30,637.78
Less $1,000.00	$29,637.78
Total Payable at 80%	$23,710.22

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141127-C507-CEF7

Mailing Address (Street)	City/Town	Province	Postal Code
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 s.22

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) Street City/Town Postal Code

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014 / 11 / 3-4	1 inch	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

overland flooding

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

Emergency ManagementBC

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be repaid to the Province.

s.22	2014/11/24	s.22	2014/11/24
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04		10	moving contents, cleaning debris	E 10
		6.5	moving contents, cleaning debris	E 6.5
2014/11/05		10	shovelling silt/debris	E 10
		6.5	shovelling silt/debris; carpet/underlay removal	YARD N/E IN SCOPE
		4	shovelling silt/debris	E 4
		ker 4	"	E 4
		er 4	"	E 4
2014/11/06		4	packing/moving contents	E 4
		4	"	E 4
		4	"	E 4
		4	"	E 4
2014/11/07		6	"	E 6
		5	"	E 5
		6	"	E 6
		3	"	3
2014/11/08	s.22	4	power washing house perimeter	IN SCOPE

EMBC Office Use Only: DFA ELIGIBLE HOUR PAGE 1 OF 2 74.5 HRS

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail s.22@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

CONTINUED NEXT PAGE

CLEAN-UP P1 OF 2

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/08		4	power washing house perimeter	IN SCOPE
2014/11/09		6	packing/moving contents	6 E
		6	"	6 E
		6	"	6 E
		6	"	6 E
2014/11/11		7	clearing silt/debris from yard	N/E
2014/11/16		5	yard clean up	N/E
2014/11/23		4	remove carpet/staples from stairs	IN SCOPE
		3	"	IN SCOPE
	s.22		DFA ELIGIBLE HOURS PAGE 2	24.0 HR ✓
			PAGE 1	74.5 HR ✓
EVAL NOTE	SOME TASKS WERE NON ELIGIBLE YARD			
	SOME TASKS ARE INC IN SCOPE AS NOTED			
	RECOMMEND	98.5	ELIGIBLE CLEAN-UP HRS	

PAGE 1 + PAGE 2 98.5 ✓

EMBC Office Use Only: DFA eligible hours worked 98.5 @ minimum wage = TOTAL $ 1009.63 ✓

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

CLEAN UP
P 2 OF 2

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: http://www.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Entrance : flooring	INC IN SCOPE
double door	INC
Family Room : drywall / insulation	INC
(Rec Room) carpet / underlay	INC
plywood subfloor	INC
Storage Rooms x2 : flooring	INC
plywood walls	INC
Understairs : insulation	INC
flooring	INC
Front Room : drywall / insulation	INC
carpet / underlay	INC
Bedroom : carpet / underlay	INC
Freezer ✓	INC CONTENTS
lawn mower ✓	INC CONTENTS
Couch ✓	INC LIVING ROOM
arm chair ✓	INC LIVING ROOM
washer dryer ✓	INC CONTENTS
FREEZER FOOD ✓	INC CONTENTS 32x6 = 192.00 ✓
(6 BOXES BONELESS CHICKEN BREAST)	

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

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22 Home:
Property: E-mail: s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss: 11/3/2014
Date Received: 11/27/2014 Date Contacted: 11/29/2014
Date Inspected: 12/15/2014 Date Completed: 2/2/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants live in this s.22 home also residing in the basement is their live in nanny who we considered as a family member			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow across the yard causing water to enter the home through the front door and through seepage. A section of the home was on a crawspace which was completely filled with water to above the top of the joists, the basement floor had 1-2 inches of water throughout, The eligible damages are as follows.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant provided a formal denial letter from their insurer and we did also confirm that the damages were caused from overland flooding and not sewer backup. The damages from this event are not an insurable loss. It should be noted that the debris in the yard area is not insurable but the area is not considered eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	98.50 EA @	10.25 =	1,009.63

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. Most of the large debris had been cleaned up at the time of the site visit as addressed in the Applicants clean up hours and with assistance from Local Government crews. The allowances below are to remove the remaining debris from the immediate area around the home.			
3. Pressure wash exterior siding	1.00 EA @	248.08 =	248.08
Note a section of wood siding at the front of the home was damaged by gravel rock and debris flow and required replacement .			
4. R&R Siding - shiplap - cedar	33.00 SF @	4.98 =	164.34
5. Seal & paint wood siding	33.00 SF @	1.42 =	46.86
6. Detach & Reset Siding - vinyl - Specialty grade - Single colour	32.00 SF @	1.35 =	43.20
Siding removal on left side of home to remove caked on mud and to access for drying insulation cladding panel under the siding .			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. Manipulate contents	1.00 LS @	496.16 =	496.16
8. Clean & disinfect interior	950.16 SF @	0.23 =	218.54 ✓
We have made an allowance to clean & disinfect the affected areas only.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. Pressure wash driveway and concrete walkways	1.00 EA @	248.08 =	248.08 ✓

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants had some contents damaged during the event. The eligible damaged contents are listed below			
10. Dryer (max 1)	1.00 EA @	500.00 =	500.00 ✓
11. Washer (max 1)	1.00 EA @	700.00 =	700.00 ✓
12. Freezer (upright/chest) (max 1)	1.00 EA @	750.00 =	750.00 ✓
13. Lawnmower (max 1)	1.00 EA @	250.00 =	250.00 ✓
14. 2-Seat Sofa/Chesterfield (max 1)	1.00 EA @	520.00 =	520.00 ✓
15. Armchair, matching (max 1)	1.00 EA @	345.00 =	345.00 ✓
16. Freezer Food	1.00 EA @	192.00 =	192.00 ✓
Freezer contents lost were 6 boxes of boneless chicken breasts @ $32.00			

CRAWLSPACE

Crawlspace **Height: 2'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

Note this home has a partial crawlspace which filled with water during the event. The area has no access door but it was considered accessible for cleaning and disinfecting at the time that the floor plywood was removed in the rooms above. The crawlspace is below the Rec room and extends to under the outside storage room and under a section of the laundry room. All the other basement rooms have a concrete slab.
We have made an allowance to remove standing water using a 2" trash pump complete with intake and discharge hose.
We have used the prices from the government rental rate guide using the following sections
Section 12.1 - 2 inch Trash or Mud Pump Centrifugal - @$119.25 ✓
Section 12.2 - 2 inch Intake hose - @$14.90 ✓
Section 12.2 - 2 inch Discharge hose - @$12.90 ✓

CONTINUED - Crawlspace

DESCRIPTION	QTY	UNIT PRICE	TOTAL	
17. 2" Submersible pump with intake and discharge hose	1.00 LS @	146.95 =	146.95	✓
18. Additional Labourer - per hour - for cramped space	2.00 HR @	31.01 =	62.02	
19. Clean & disinfect crawlspace	286.69 SF @	0.65 =	186.35	✓
20. R&R Polyethylene vapor barrier - to crawlspace	286.69 SF @	0.28 =	80.27	✓

BASEMENT LEVEL

Entry/Foyer **Height: 8'**

Missing Wall	**2' 9 13/16" X 8'**	**Opens into STAIRWAY**
Missing Wall	**9' 6" X 8'**	**Opens into REC_ROOM_N_E**

Subroom: Closet (1) **Height: 8'**

Missing Wall	**1' 4" X 8'**	**Opens into ENTRY_FOYER**
Missing Wall	**1' 2" X 8'**	**Opens into ENTRY_FOYER**
Missing Wall	**1' 2" X 8'**	**Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL	
21. R&R Tile floor covering - Standard grade	114.02 SF @	10.11 =	1,152.74	✓
22. Tear out and bag wet insulation	20.67 SF @	0.66 =	13.64	
23. Batt insulation - 4" - R12 - unfaced batt	20.67 SF @	0.79 =	16.33	
24. R&R Polyethylene vapor barrier	20.67 SF @	0.28 =	5.79	
25. Tear out wet drywall, cleanup, bag for disposal	125.67 SF @	0.84 =	105.56	
26. 1/2" drywall - hung, taped, floated, ready for paint	91.67 SF @	2.07 =	189.76	
You will note that 34 SF of the drywall is covered with panel. Although we have renewed the drywall under the panel we have made not floated or painted this area				
27. 1/2" drywall - hung & fire taped only	34.00 SF @	1.56 =	53.04	✓
28. R&R Paneling - Standard grade	34.00 SF @	2.23 =	75.82	✓
Note a section of wall by the steps had paneling over drywall.				
29. R&R Cabinetry - full height closet unit - Standard grade	7.00 LF @	207.10 =	1,449.70	✓
30. R&R Baseboard - 2 1/4"	31.42 LF @	2.80 =	87.97	✓
31. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA @	27.08 =	27.08	
32. R&R Exterior door - double - metal - insul. - flush or panel	1.00 EA @	1,717.48 =	1,717.48	
33. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34	
34. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90	
35. Paint baseboard - two coats	31.42 LF @	1.42 =	44.62	
36. Prime & paint door slab only - exterior (per side)	4.00 EA @	47.38 =	189.52	

CONTINUED - Entry/Foyer

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Allowance to paint double exterior doors each side.			
37. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
38. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80
Includes painting trim and jam on interior and exterior doors.			
39. Paint the walls - two coats	217.35 SF @	0.97 =	210.83
We have made allowances to paint the walls, except under the paneling.			

Stairway **Height: 8'**

Missing Wall	**3' X 8'**	**Opens into HALLWAY**
Missing Wall	**2' 9 13/16" X 8'**	**Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
40. Tear out wet carpet pad - under stairs	10.00 SF @	0.46 =	4.60
41. Tear out wet non-salvageable carpet - under stairs	10.00 SF @	0.50 =	5.00
42. Tear out wet carpet pad - on stairs	77.50 SF @	0.46 =	35.65
43. Tear out wet non-salvageable carpet, on stairs	77.50 SF @	0.50 =	38.75
44. Carpet pad - on stairs	77.50 SF @	0.62 =	48.05
45. Carpet - Standard grade - on stairs	89.13 SF @	3.07 =	273.63
15 % waste added for Carpet - Standard grade.			
46. Step charge for "waterfall" carpet installation	14.00 EA @	6.78 =	94.92
Note the area under the stairs is considered a non essential area and not eligible for finishes. The area above the stairs was considered eligible for finishes. No allowance made for paint or flooring under the stairs			
47. R&R Paneling - Standard grade	34.00 SF @	2.23 =	75.82
48. Tear out and bag wet insulation	18.33 SF @	0.66 =	12.10
49. Batt insulation - 4" - R12 - unfaced batt	18.33 SF @	0.79 =	14.48
50. R&R Polyethylene vapor barrier	18.33 SF @	0.28 =	5.13
51. Tear out wet drywall, cleanup, bag for disposal	62.73 SF @	0.84 =	52.69
52. 1/2" drywall - hung, taped, floated, ready for paint	18.33 SF @	2.07 =	37.94
Note the drywall above stairs was considered eligible for finishes but the drywall under the stairs was considered a non essential room , drywall under stairs is fire taped only and no paint.			
53. 1/2" drywall - hung & fire taped only	44.40 SF @	1.56 =	69.26
54. Paint the surface area - two coats	36.67 SF @	0.97 =	35.57

Living Room **Height: 8'**

Missing Wall	**8' X 8'**	**Opens into KITCHEN_N_E**
Subroom: Hallway (1)		**Height: 8'**
Missing Wall - Goes to Floor	**2' 8" X 6' 8"**	**Opens into LIVING_ROOM**
Missing Wall	**3' X 8'**	**Opens into STAIRWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We confirmed the living room is the main living room used by the Applicant's on a daily basis for relaxing, watching TV etc. ✓			
55. Tear out wet carpet pad and bag for disposal	186.92 SF @	0.46 =	85.98
56. Tear out wet non-salvageable carpet, cut & bag for disp.	186.92 SF @	0.50 =	93.46
57. Carpet pad	186.92 SF @	0.62 =	115.89
58. Carpet - Standard grade	214.95 SF @	3.07 =	659.90 ✓
15 % waste added for Carpet - Standard grade.			
59. Tear out and bag wet insulation to walls	117.33 SF @	0.66 =	77.44
60. Batt insulation - 4" - R12 - unfaced batt	117.33 SF @	0.79 =	92.69
61. R&R Polyethylene vapor barrier	117.33 SF @	0.28 =	32.85
62. Tear out wet drywall, cleanup, bag for disposal	198.67 SF @	0.84 =	166.88
63. 1/2" drywall - hung, taped, floated, ready for paint	198.67 SF @	2.07 =	411.25
64. R&R Baseboard - 2 1/4"	49.67 LF @	2.80 =	139.07
65. Paint baseboard - two coats	49.67 LF @	1.42 =	70.53
66. Paint the walls - two coats	397.33 SF @	0.97 =	385.41 ✓

Laundry Room **Height: 8'**

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into REC_ROOM_N_E**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note a section of the floor was built over a crawlspace in this room, the remainder of the floor was on a concrete slab, Allowance below is to repair the damaged floor plywood and insulation.			
67. R&R Sheathing - plywood - 3/4" - tongue and groove ✓	20.00 SF @	3.59 =	71.80 ✓
68. R&R Vinyl floor covering (sheet goods) - Standard grade	112.61 SF @	3.60 =	405.40 ✓
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
69. Tear out and bag wet insulation- to floor joists	20.00 SF @	0.66 =	13.20
70. Batt insulation - 8" - R28- to floor joists	20.00 SF @	1.46 =	29.20
71. Tear out and bag wet insulation to walls	38.67 SF @	0.66 =	25.52
72. Batt insulation - 4" - R12 - unfaced batt	38.67 SF @	0.79 =	30.55
73. R&R Polyethylene vapor barrier	38.67 SF @	0.28 =	10.83
74. Tear out wet drywall, cleanup, bag for disposal	192.00 SF @	0.84 =	161.28
75. 1/2" drywall - hung, taped, floated, ready for paint	192.00 SF @	2.07 =	397.44
76. R&R Baseboard - 2 1/4"	48.00 LF @	2.80 =	134.40
77. Paint baseboard - two coats	48.00 LF @	1.42 =	68.16
78. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA @	27.08 =	27.08

CONTINUED - Laundry Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
79. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
80. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
81. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
82. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
83. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
84. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
85. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
86. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80 ✓
Allowance to paint trim and jam includes both interior and exterior doors. ✓			
87. Paint the walls - two coats	384.00 SF @	0.97 =	372.48 ✓

Bedroom (Shoko) **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
88. Tear out wet carpet pad and bag for disposal	97.99 SF @	0.46 =	45.08
89. Tear out wet non-salvageable carpet, cut & bag for disp.	97.99 SF @	0.50 =	49.00
90. Carpet pad	97.99 SF @	0.62 =	60.75
91. Carpet - Standard grade	112.69 SF @	3.07 =	345.96 ✓
15 % waste added for Carpet - Standard grade.			
92. Tear out and bag wet insulation to walls	34.33 SF @	0.66 =	22.66
93. Batt insulation - 4" - R12 - unfaced batt	34.33 SF @	0.79 =	27.12
94. R&R Polyethylene vapor barrier	34.33 SF @	0.28 =	9.61
95. Tear out wet drywall, cleanup, bag for disposal	228.67 SF @	0.84 =	192.08
96. 1/2" drywall - hung, taped, floated, ready for paint	228.67 SF @	2.07 =	473.35
97. R&R Baseboard - 2 1/4"	57.17 LF @	2.80 =	160.07
98. Paint baseboard - two coats	57.17 LF @	1.42 =	81.18
99. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
100. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
101. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
102. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
103. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49 ✓
104. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02 ✓
105. Paint the walls - two coats	457.33 SF @	0.97 =	443.61 ✓

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the bathroom is attached to the occupied bedroom and is an an ensuite, we have considered it eligible as it is the only full bathroom in the basement.. ✓			
The floor covering is ceramic tile over concrete and was not damaged. No allowance was made to remove the tub as it was considered that it would be accessible from behind when the drywall is removed from adjacent rooms.			
106. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
107. Detach & Reset Vanity top - one sink - cultured marble	1.00 LF @	36.06 =	36.06
108. R&R Vanity	2.00 LF @	157.76 =	315.52
109. Tear out and bag wet insulation to walls	24.00 SF @	0.66 =	15.84
110. Batt insulation - 4" - R12 - unfaced batt	24.00 SF @	0.79 =	18.96
111. R&R Polyethylene vapor barrier	24.00 SF @	0.28 =	6.72
112. Tear out wet drywall, cleanup, bag for disposal	50.00 SF @	0.84 =	42.00
113. 1/2" water rock (greenboard) hung, taped ready for texture	50.00 SF @	2.22 =	111.00
114. R&R Baseboard - 2 1/4"	26.67 LF @	2.80 =	74.67
115. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
116. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
117. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
118. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
119. Paint baseboard - two coats	26.67 LF @	1.42 =	37.87
120. Paint walls - two coats	100.00 SF @	0.97 =	97.00 ✓

Furnace/bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although we recognize the furnace room has a toilet and wall mounted sink, it is not a full bathroom and we considered the plumbing fixtures to be non-essential as a second bathroom only. ✓			
121. Remove Vinyl floor covering (sheet goods) - Standard grade	16.33 SF @	0.80 =	13.06
122. Vinyl floor covering (sheet goods) - Standard grade	18.78 SF @	2.80 =	52.58 ✓
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
123. Tear out wet drywall, cleanup, bag for disposal	36.00 SF @	0.84 =	30.24
124. 1/2" drywall - hung, taped, floated, ready for paint	36.00 SF @	2.07 =	74.52
125. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
126. Remove Sink - wall mounted	1.00 EA @	32.34 =	32.34
127. Cap plumbing drain to avoid sewer gas entering home	2.00 EA @	51.79 =	103.58
128. R&R Baseboard - 2 1/4"	22.17 LF @	2.80 =	62.07
129. Furnace - check, clean, replace filters and service	1.00 EA @	122.63 =	122.63
130. Paint baseboard - two coats	22.17 LF @	1.42 =	31.48
131. Paint walls - two coats	177.33 SF @	0.97 =	172.01 ✓

Rec room N/E **Height: 8'**

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into LAUNDRY_ROOM**
Missing Wall	**9' 6" X 8'**	**Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this room was built over a shallow crawl space that filled with water and required replacement of insulation and plywood on the floor. The Applicant had this work completed at time of the site visit and several floor joists were replaced , but the joists were not flood damaged but replaced because of wood rot and not considered eligible. No allowance was made for replacing the floor joists.			
132. Sheathing - plywood - 3/4" - tongue and groove	237.72 SF @	2.42 =	575.28
133. Tear out wet carpet pad and bag for disposal	237.72 SF @	0.46 =	109.35
134. Tear out wet non-salvageable carpet, cut & bag for disp.	237.72 SF @	0.50 =	118.86
135. Tear out and bag wet insulation to walls	139.67 SF @	0.66 =	92.18
136. Batt insulation - 4" - R12 - unfaced batt	139.67 SF @	0.79 =	110.34
137. R&R Polyethylene vapor barrier	139.67 SF @	0.28 =	39.11
138. Tear out wet drywall, cleanup, bag for disposal	210.69 SF @	0.84 =	176.98
139. 1/2" drywall - hung & fire taped only	210.69 SF @	1.56 =	328.68
140. Remove Baseboard - 2 1/4"	52.67 LF @	0.36 =	18.96
We have made no allowance to return finishes in this non-essential rec room.			

Kitchen N/E **Height: 8'**

Missing Wall	**8' X 8'**	**Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although this kitchen is considered a non-essential room, it does serve as a hallway to the eligible bedroom, therefore an allowance was made to replace a 3foot wide path of flooring to the bedroom.			
141. Remove Vinyl tile - Standard grade	95.33 SF @	0.98 =	93.42
Note although this kitchen is considered a non essential room , it does also serve as a hallway to the eligible bedroom therefore an allowance was made to replace a 3 foot wide path of flooring leading to the bedroom.			
142. Vinyl floor covering (sheet goods) - Standard grade	33.93 SF @	2.80 =	95.00
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
143. Tear out and bag wet insulation to walls	83.00 SF @	0.66 =	54.78
144. Batt insulation - 4" - R12 - unfaced batt	83.00 SF @	0.79 =	65.57
145. R&R Polyethylene vapor barrier	83.00 SF @	0.28 =	23.24
146. Tear out wet drywall, cleanup, bag for disposal	128.00 SF @	0.84 =	107.52
147. 1/2" drywall - hung & fire taped only	128.00 SF @	1.56 =	199.68
148. Remove Baseboard - 2 1/4"	32.00 LF @	0.36 =	11.52
149. Remove Sink - double - Standard grade	1.00 EA @	17.24 =	17.24
150. Remove Cabinetry - lower (base) units	15.33 LF @	6.47 =	99.19
151. Cap plumbing drain to avoid sewer gas entering home	1.00 EA @	51.79 =	51.79

Storage closetN/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
152. R&R Sheathing - plywood - 3/4" - tongue and groove ✓	32.19 SF @	3.59 =	115.56 ✓
153. Tear out and bag wet insulation- to floor joists	32.19 SF @	0.66 =	21.25
154. Batt insulation - 8" - R28- to floor joists	32.19 SF @	1.46 =	47.00
155. Tear out and bag wet insulation - walls	25.33 SF @	0.66 =	16.72
156. Batt insulation - 4" - R12 - unfaced batt	25.33 SF @	0.79 =	20.01
157. R&R Polyethylene vapor barrier	25.33 SF @	0.28 =	7.09
158. R&R Sheathing - plywood - 3/8" to inside walls	106.67 SF @	1.80 =	192.01
The wall covering in this area is plywood sheathing, as opposed to drywall.			
159. Door lockset - Detach & reset	2.00 EA @	19.34 =	38.68
160. R&R Exterior door - metal - insulated - flush or panel style	2.00 EA @	337.32 =	674.64
Note there are two exterior doors in this room.			
161. Prime & paint door slab only - exterior (per side)	4.00 EA @	47.38 =	189.52
162. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
Allowance to paint outside door trim only to protect from weather.			
We have made no allowance to return finishes in this non-essential closet. ✓ ✓			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
163. Deliver material to site	1.00 EA @	60.00 =	60.00
164. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
165. Disposal of drywall	1.00 LS @	501.28 =	501.28
166. Equipment setup, take down	1.00 HR @	47.58 =	47.58
167. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
168. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
169. Final cleaning - construction - Residential	950.16 SF @	0.25 =	237.54 ✓

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
170. Siding labour minimum	1.00 EA @	57.44 =	57.44
171. Heat, vent, & air cond. labour minimum	1.00 EA @	109.73 =	109.73
172. Paneling labour minimum	1.00 EA @	50.70 =	50.70
173. Tile / marble labour minimum	1.00 EA @	218.21 =	218.21

Grand Total Areas:

3,083.55	SF Walls	1,241.25	SF Ceiling	4,324.80	SF Walls and Ceiling
1,241.30	SF Floor	137.92	SY Flooring	447.90	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	459.24	LF Ceil. Perimeter
1,241.30	Floor Area	1,371.74	Total Area	3,130.22	Interior Wall Area
1,540.00	Exterior Wall Area	230.75	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	24,548.96 ✓	85.19%	26,371.15	86.07%
Cleanup completed before site visit	1,009.63 ✓	3.50%	1,009.63	3.30%
Contents	3,257.00 ✓	11.30%	3,257.00	10.63%
Total	28,815.59	100.00%	30,637.78	100.00%

Summary for Dwelling

Line Item Total	24,548.96
PST	566.43
Subtotal	25,115.39
GST	1,248.41
GST (no applied PST)	7.35
Replacement Cost Value	**$26,371.15**
Net Claim	**$26,371.15**



#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	1,009.63
Replacement Cost Value	**$1,009.63**
Net Claim	**$1,009.63**

#120 RM reviewed by field manager TM

Summary for Contents

Line Item Total	3,257.00
Replacement Cost Value	**$3,257.00**
Net Claim	**$3,257.00**

#120 RM reviewed by field manager TM

BASEMENT LEVEL

s.22

s.22

BASEMENT LEVEL

s.22

s.22

November 10, 2014

ClaimsPro's File No: 53610-022780 MBJ
Your Insurer's File No: 14-555589

s.22

RE: **Type of Loss:** Water Escape
Date of Loss: November 3, 2014
Your Policy: G2775889
Your Insurers: BCAA Insurance Corporation

Dear s.22

Please accept this letter as written confirmation of our telephone conversation with you on November 10, 2014.

Regrettably, your loss does not fall within the scope of coverage provided by your policy. We understand that the cause of this loss was from water overflowing from a creek and entering your home while depositing a significant amount of debris and sediment over your yards.

Your home insurance policy does not insure loss or damage caused by flood as per the DrainGuard Rider:

3.24 DrainGuard Rider R5A
3.24.1 Description of Coverage
We agree to extend the insurance provided under Section 1 to include direct loss or damage to property insured under Coverages A, B, and C caused by the sudden and accidental escape of water resulting from the backup or blockage of a private drain, drainpipe, drain tile, eavestrough, downspout, sewer, sump or septic tank, which is external to the dwelling and which is situated on the insured premises.

3.24.2 Loss or Damage Not Insured
We do not insure loss or damage:
1) caused by flood; or
2) caused by continuous or repeated seepage or leakage of water; or
3) to a watermain; or
4) to a system or domestic water container from which the water escaped; or
5) occurring while the dwelling or Strata Unit insured is under construction or vacant, even if we have given permission for construction or vacancy.

Flood is defined in the policy as:
"Waves, tides, tidal waves and the rising of, the breaking out or the overflow of, any body of water, whether natural or man-made and whether wind driven or not"; and

RECEIVED
JAN 16 2015
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 15/12/2014

2 Siding
Date Taken: 15/12/2014

s.22

3 Right side
Date Taken: 15/12/2014

4 Rear view
Date Taken: 15/12/2014

Although the back yard has a creek running through it , this is not where the flood came from .

s.22

s.22

5 Entry

Date Taken: 15/12/2014

Water entered the home through the front door as water pooled against the outside.

6 Entry

Date Taken: 15/12/2014

Showing closet cabinet (red) that was damaged during the event.

s.22

7 Laundry room
Date Taken: 15/12/2014

8 Furnace Room
Date Taken: 15/12/2014

9 Rec room (N/E)
Date Taken: 15/12/2014

10 Bedroom
Date Taken: 15/12/2014

s.22

s.22

11 Bath
Date Taken: 15/12/2014

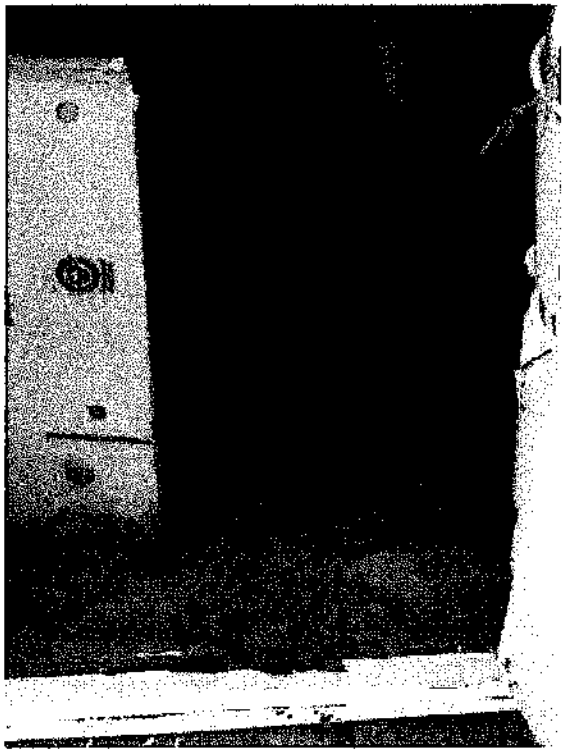
12 Storage room N/E
Date Taken: 15/12/2014

s.22

13 Storage room N/E
Date Taken: 15/12/2014



14 back closet full of silt
Date Taken: 08/11/2014
Taken By: Applicant



15 Back door
Date Taken: 05/12/2014

Showing a partial section of the laundry room floor was over a crawlspace and needed the floor plywood removed and insulation to the floor replaced

16 Exterior siding
Date Taken: 15/11/2014
Taken By: Applicant

Showing vinyl siding that was removed to allow for cleaning of packed mud and to allow drying of insulation cladding under the siding.

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141217-BDBA-AC3F

December 18, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 4, 2014.

Based on the phone conversation of December 18, 2014, you confirmed damages attributed by the November 3-4, 2014 flood event to the common area are being covered by your strata's insurance and the damages to your contents are being covered by your home owner insurance policy.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

[redacted]

RECEIVED
DEC 17 2014
MIN. OF PUB. SAFETY & SOLICITOR GENERAL
EMBC

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141217-BUBH-AC3F

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/04	5cm	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

WATER/FLOOD

Action Taken to Date (list cleanup hours on Appendix A)

STRATA sent CANSTAR RESTORATIONS. 4:30pm Tues., Nov. 4, 2014
THEY TOOK as much carpeting out as possible ⇒ 11:00 pm.
Nov. 7, 8, 9, - s.22 dismantled gym/fitness equip - in order to remove remainder of carpeting on his own.
8 hrs x 3 days = 24 hrs.

Brief Description of Damage/Loss (list damaged items on Appendix B)

all carpeting
plywood under vinyl flooring
damage to bottom of all cupboards
- recording studio cables, processors, effects pedals, speakers, amplifiers
- drywall up to 2ft + in some areas ↑ 4ft in entire basement
- art portfolio
- vinyl record collection from 60's, 70's 80's over 100 albums

[redacted]

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? we are hoping →	☑ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

[redacted]	
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/12/04	s.22	2014/11/25
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

[redacted]

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
Nov. 7.		8 hrs	dismantling gym/	
8.		8 hrs	fitness equipment	
9.		8 hrs	to be able to	
			remove carpeting	
Nov. 10	s.22	8 hrs	assisting Barclay	
			Restorations pack	
			up our contents	
			for Storage	

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

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

[redacted]

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

APPLICANT NAME: [redacted] s.22 [redacted] **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Barclay Restorations has put all of our contents - (making very detailed lists) into storage while restoration work is being done	

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

BRITISH COLUMBIA | Emergency ManagementBC

COPY

GOODS/SERVICES REC'D ... Signature

CERTIFIED THAT ... with appropriate ... where applicable ... services rendered

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
586	12200	7908	150000
	065853 Supplier	150113-B134-6908 Inv #	

Finance

File: DFA-1415-02

Application #150113-B134-6908

March 24, 2015

s.22

Dear s.22

MAR 2 4 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$13,173.82**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$102.50
Structural	$16,789.78
Contents	$575.00
Total Eligible Amount	$17,467.28
Less $1,000.00	$16,467.28
Total Payable at 80%	$13,173.82

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 150113-B134-6908

FIELD MANAGER	EVALUATOR	EVENT
Name: Tim MacLeod	ID #	DFAGEN 14/15
Date: 2015-01-14	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:

☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	
☐	☒	☐	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:

☒ All Documents Received Date: Mar 23 Initials: mw

Printed: 2015-01-14 09:43:03

REVISED MAR 22/15 /TM

Emergency Management

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

PLEASE CHECK APPROPRIATE BOX or boxes:

☒ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	150113-B134-6908

Mailing Address	*Street*	*City/Town*	*Province*	*Postal Code*

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( ) -	s.22	s.22 ( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014, Nov, 3	2 inches	☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss

Action Taken to Date (list cleanup hours on Appendix A)

Floors taken out, Drywall cut out up to 3ft, Dehumidifiers + heaters to dry, Antimold spray throughout,

Brief Description of Damage/Loss (list damaged items on Appendix B)

Floors ruined, drywall ruined and couch ruined.

Emergency Management

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 and , both of which are available on the 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/12/30		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **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 and , both of which are available on the 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
2014/11/03		6 (4)	Remove furniture + Carpet	4 IS ELIGIBLE CLEANUP
2014/11/04		4	Meet Restoration Company + Remove Drywall	MEETING N/E INC IN SCOPE
2014/11/05		4	Remove Drywall	INC IN SCOPE
2014/11/06		4	Remove Vinyl Flooring	INC IN SCOPE
2014/11/07		5	Prepare toys to trip floor in Rec Room Dump Runs	INC IN SCOPE
" " "		5	Take apart basement bathroom + staging Runs	INC IN SCOPE
2014/11/08		(6)	Clean up of basement Prep for Drywall	ELIGIBLE CLEANUP
2014/11/09		10	Work re installing Drywall	INC IN SCOPE
" " "		10	" " "	INC IN SCOPE
2014/11/10		4	mud and Clean up	INC IN SCOPE - REFERS TO DRYWALL WORK
2014/11/11		4	paint + Doors + mouldings	INC IN SCOPE
" " "		4	mouldings + flooring	INC IN SCOPE
" " "		4	Flooring	INC IN SCOPE
2014/11/12		3	Clean + move in furniture	INC - FINAL CLEANING
" " "	s.22	3	" " " " "	
	TOTAL	76		OK
RECOMMEND 10 ELIGIBLE CLEAN UP HOURS				
ALL OTHER HOURS ARE FOR TASKS INCLUDED IN SCOPE.				

EMBC Office Use Only: DFA eligible hours worked 10 @ minimum wage = TOTAL $ 102.50

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
laundry room-	
✓ Floors - V/laminate	INC IN SCOPE
Drywall + Cedar planks + mouldings	INC
Door + frame	INC
Bathroom-	
Floors	INC
✓ Drywall + baseboards	INC
Door + frame	INC
Bedroom + Sitting room	INC
Floors	INC
Drywall + baseboards	INC
✓	
Bedroom 2	
Floors	INC
✓ Drywall + baseboards	INC
Rec room	
Floors	INC
✓ Drywall + baseboards	INC
Couch	INC

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: Home: s.22

Home: s.22

Evaluator: #120 RM reviewed by field manager TM

Auth #: 1415-02 **Event #:** DFAGEN14/15

Date of Loss: 11/3/2014
Date Received: 1/14/2015 Date Contacted: 1/19/2015
Date Inspected: 2/9/2015 Date Completed: 3/22/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside in a s.22 l home with a basement suite in one part of the basement level.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3, 2014 the severe rains flooded the Applicant's yard and caused water to seep into the basement level of the home to a level of about 2 inches above the finished floor damaging floors, walls and some contents. Water did not reach the main level of the home. Part of the basement contained a rental suite and this section had been repaired at the time of our site visit. We have made allowances for eligible damages both completed and required at the time of our site visit, which are addressed in more detail under the relevant headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did provide a formal denial letter from their insurer and we also did confirm that the damages were caused from ground seepage and not sewer backup. The damages from this event are not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no eligible emergency measures during this event. The applicant did spend time trying to divert water but this was not an incurred cost and not considered eligible.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances accordingly below.			
1. Cleanup completed by the Applicant before site inspection	10.00 EA @	10.25 =	102.50

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
An allowance was made to flush the perimeter drain around the home on the Applicant's property to remove debris from the system.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage was found to the exterior of the home.			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	372.12 =	372.12
4. Clean & disinfect interior	1,108.71 SF @	0.23 =	255.00 ✓

BASEMENT LEVEL

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
This couch was located in the basement living room which was considered an essential room as it was the main room where the Applicants spent time watching television and relaxing. The couch was damaged during the event and was not considered washable and was discarded.			
5. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00 ✓

Stairs **Height: 17'**

Missing Wall - Goes to Floor **2' 5" X 6' 8"** **Opens into COAT_CLOSET**

Subroom: Stairs2 (1) **Height: 17'**

Missing Wall **3' 2" X 17'** **Opens into LANDING**

Subroom: Landing (2) **Height: 17'**

Missing Wall **3' 2" X 17'** **Opens into STAIRS2**

Missing Wall **3' 2" X 17'** **Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The area under stairs had no floor finish pre event and paneling was on the exterior wall only, other walls were bare plywood.			
6. R&R Pre-finished solid wood flooring - to bottom riser	3.00 SF @	9.30 =	27.90 ✓
7. Tear out and bag wet insulation	23.33 SF @	0.66 =	15.40
8. Batt insulation - 4" - R12 - unfaced batt	23.33 SF @	0.79 =	18.43
9. R&R Polyethylene vapor barrier	23.33 SF @	0.28 =	6.53
10. R&R Paneling - Standard grade	23.33 SF @	2.23 =	52.03
Found no other flood related damage to the interior stairs.			

Hallway **Height: 8'**

Subroom: Coat closet (1) **Height: 8'**

Missing Wall - Goes to Floor **2' 5" X 6' 8"** **Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Hallway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The ceramic tile floor was installed over top of old vinyl flooring, both layers require removal as the tiles were loosened during the event.			
11. Remove Vinyl floor covering (sheet goods) - Standard grade	40.25 SF @	0.80 =	32.20
12. R&R Tile floor covering - Standard grade - closet area	40.25 SF @	10.11 =	406.93
13. Tear out wet drywall, cleanup, bag for disposal	139.00 SF @	0.84 =	116.76
14. 1/2" drywall - hung, taped, floated, ready for paint	139.00 SF @	2.07 =	287.73
15. R&R Baseboard - 2 1/4"	34.75 LF @	2.80 =	97.30
16. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
17. Paint baseboard - two coats	34.75 LF @	1.42 =	49.35 ✓
18. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
19. Paint the walls - two coats	278.00 SF @	0.97 =	269.66 ✓
Found no other eligible flood related damage in this room.			

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
This living room was the Applicant's main living area for watching television and relaxing although at the time of our site visit it was a construction zone. It was the room that contained the television and fireplace and had a couch water damaged that was located in this room during the event. ✓			
20. Tear out wet carpet pad and bag for disposal	276.56 SF @	0.46 =	127.22
21. Tear out wet non-salvageable carpet, cut & bag for disp.	276.56 SF @	0.50 =	138.28
22. Carpet pad	276.56 SF @	0.62 =	171.47
23. Carpet - Standard grade	318.05 SF @	3.07 =	976.41 ✓
15 % waste added for Carpet - Standard grade.			
24. Tear out and bag wet insulation	197.67 SF @	0.66 =	130.46
25. Batt insulation - 4" - R12 - unfaced batt	197.67 SF @	0.79 =	156.16
26. R&R Polyethylene vapor barrier	197.67 SF @	0.28 =	55.35
27. Tear out wet drywall, cleanup, bag for disposal	243.00 SF @	0.84 =	204.12
28. 1/2" drywall - hung, taped, floated, ready for paint	243.00 SF @	2.07 =	503.01
29. R&R Baseboard - 2 1/4"	67.00 LF @	2.80 =	187.60
30. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
31. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
32. Paint baseboard - two coats	67.00 LF @	1.42 =	95.14
33. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
34. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
35. Paint the walls - two coats	486.00 SF @	0.97 =	471.42 ✓

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Found no other eligible flood related damage in this room.			

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found in the furnace room. The furnace and hot water tank were above the flood level in this room and the floor and walls were unfinished pre event.			

Laundry Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
36. R&R Laminate - simulated wood flooring - Standard grade	119.86 SF @	5.58 =	668.82
37. Tear out and bag wet insulation	77.00 SF @	0.66 =	50.82
38. Batt insulation - 4" - R12 - unfaced batt	77.00 SF @	0.79 =	60.83
39. R&R Polyethylene vapor barrier	77.00 SF @	0.28 =	21.56
40. Tear out wet drywall, cleanup, bag for disposal	200.76 SF @	0.84 =	168.64
41. 1/2" drywall - hung, taped, floated, ready for paint	200.76 SF @	2.07 =	415.57
42. R&R Baseboard - 2 1/4"	50.19 LF @	2.80 =	140.53
One wall in this room had T & G cedar paneling over drywall pre event. Allowance is to remove the damaged paneling and replace with average grade paneling only in keeping with basic model guidelines.			
43. Remove T & G paneling - cedar paneling (unfinished)	77.33 SF @	0.33 =	25.52
44. Tear out wet drywall, cleanup, bag for disposal	77.33 SF @	0.84 =	64.96
45. Paneling - Standard grade	77.33 SF @	1.97 =	152.34
The exterior door leading to the attached garage was water damaged during the event. The 2 interior doors in this room were not damaged.			
46. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
47. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
48. Paint baseboard - two coats	50.19 LF @	1.42 =	71.27
49. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
50. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
51. Paint the walls - two coats	324.18 SF @	0.97 =	314.45
Found no other eligible flood related damage in this room.			

N/E Guest bedroom **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
52. Tear out wet carpet pad and bag for disposal	145.43 SF @	0.46 =	66.90
53. Tear out wet non-salvageable carpet, cut & bag for disp.	145.43 SF @	0.50 =	72.72
54. Tear out and bag wet insulation	44.00 SF @	0.66 =	29.04
55. Batt insulation - 4" - R12 - unfaced batt	44.00 SF @	0.79 =	34.76
56. R&R Polyethylene vapor barrier	44.00 SF @	0.28 =	12.32
57. Tear out wet drywall, cleanup, bag for disposal	271.34 SF @	0.84 =	227.93
58. 1/2" drywall - hung & fire taped only	271.34 SF @	1.56 =	423.29
59. Remove Baseboard - 2 1/4"	67.84 LF @	0.36 =	24.42
60. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
61. Remove Bypass (sliding) door set - Colonist	1.00 EA @	12.93 =	12.93
Found no other eligible flood related damage in this room.			

N/E Bedroom **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
62. Remove Laminate - simulated wood flooring - Standard grade	171.36 SF @	1.01 =	173.07
63. Tear out and bag wet insulation	102.33 SF @	0.66 =	67.54
64. Batt insulation - 4" - R12 - unfaced batt	102.33 SF @	0.79 =	80.84
65. R&R Polyethylene vapor barrier	102.33 SF @	0.28 =	28.65
66. Tear out wet drywall, cleanup, bag for disposal	259.99 SF @	0.84 =	218.39
67. 1/2" drywall - hung & fire taped only	259.99 SF @	1.56 =	405.58
68. Remove Baseboard - 2 1/4"	65.00 LF @	0.36 =	23.40
69. Remove Bifold door set - Colonist - Double	1.00 EA @	12.93 =	12.93
70. Remove Bypass (sliding) door set - Colonist	1.00 EA @	12.93 =	12.93
Found no other eligible flood related damage in this room.			

N/E Kitchen/Living room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
71. Remove Laminate - simulated wood flooring - Standard grade	215.92 SF @	1.01 =	218.08
72. Tear out and bag wet insulation	110.67 SF @	0.66 =	73.04
73. Batt insulation - 4" - R12 - unfaced batt	110.67 SF @	0.79 =	87.43
74. R&R Polyethylene vapor barrier	110.67 SF @	0.28 =	30.99
75. Tear out wet drywall, cleanup, bag for disposal	277.33 SF @	0.84 =	232.96
76. 1/2" drywall - hung & fire taped only	277.33 SF @	1.56 =	432.63

CONTINUED - N/E Kitchen/Living room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
77. Remove Baseboard - 2 1/4"	69.33 LF @	0.36 =	24.96
78. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
79. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
80. Remove Sink - double	1.00 EA @	17.24 =	17.24
81. Remove Cabinetry - lower (base) units	5.33 LF @	6.47 =	34.49
82. Cap plumbing drain to avoid sewer gas entering home	1.00 EA @	51.79 =	51.79
83. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
We have made an allowance to paint the exterior trim only in this non-essential kitchen.			
84. Paint door trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95
Found no other eligible flood related damage in this room.			

N/E Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
This bathroom was part of the 1 bedroom rental suite and was considered a non essential room.			
85. Remove Laminate - simulated wood flooring	35.56 SF @	1.01 =	35.92
86. Tear out and bag wet insulation	26.67 SF @	0.66 =	17.60
87. Batt insulation - 4" - R12 - unfaced batt	26.67 SF @	0.79 =	21.07
88. Remove Polyethylene vapor barrier	26.67 SF @	0.07 =	1.87
This room had T & G cedar paneling on top of drywall layer. Allowance is to remove paneling only to access the damaged drywall behind.			
89. Remove T & G paneling - cedar paneling (unfinished)	192.00 SF @	0.33 =	63.36
90. Tear out wet drywall, cleanup, bag for disposal	72.00 SF @	0.84 =	60.48
91. 1/2" water rock (greenboard) hung, taped ready for texture	72.00 SF @	2.22 =	159.84
92. Remove Baseboard - 2 1/4"	24.00 LF @	0.36 =	8.64
93. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
94. Remove Sink - single	1.00 EA @	16.17 =	16.17
95. Remove Vanity	2.00 LF @	6.47 =	12.94
96. Remove Fibreglass shower unit	1.00 EA @	64.67 =	64.67
We have made an allowance to cap both the shower and sink drains in order to avoid sewr gas from entering the home.			
97. Cap plumbing drain to avoid sewer gas entering home	2.00 EA @	51.79 =	103.58
98. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
Found no other eligible flood related damage in this room.			

N/E Storage room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to the storage room.			
Found no other eligible flood related damage in this room.			

Garage **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
99. Tear out wet drywall, cleanup, bag for disposal	113.67 SF @	0.84 =	95.48
100. 1/2" drywall - hung & fire taped only	113.67 SF @	1.56 =	177.33
The garage had damage to drywall on 2 walls only. The overhead garage door was in deteriorated condition pre event and no allowance was made for this item. No other damage was found in this room.			
Found no other eligible flood related damage in this room.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
101. Deliver material to site	1.00 EA @	60.00 =	60.00
102. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
103. Disposal of drywall	1.00 LS @	583.52 =	583.52
As the home is separated into several rooms separated by doors we have added drying allowances are for 2 dehumidifiers and 4 fans for 3 days to aid in the drying process.			
104. Equipment setup, take down	1.00 HR @	47.58 =	47.58
105. Dehumidifier (per 24 hour period) - No monitoring	6.00 EA @	63.75 =	382.50
106. Air mover (per 24 hour period) - No monitoring	12.00 EA @	31.50 =	378.00
107. Final cleaning - construction - Residential	1,108.71 SF @	0.25 =	277.18
Final cleaning allowance excludes the non affected rooms.			

Grand Total Areas:

5,242.72	SF Walls	1,873.89	SF Ceiling	7,116.61	SF Walls and Ceiling
1,904.03	SF Floor	211.56	SY Flooring	624.07	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	623.69	LF Ceil. Perimeter
1,904.03	Floor Area	2,012.70	Total Area	4,559.03	Interior Wall Area
1,770.00	Exterior Wall Area	196.67	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total		%	ACV Total	%
Dwelling	15,689.26		95.86%	16,789.78	96.12%
Cleanup completed before site visit	102.50	✓	0.63%	102.50	0.59%
Contents	575.00	✓	3.51%	575.00	3.29%
Total	16,366.76		100.00%	17,467.28	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	15,689.26
PST	300.98
Subtotal	15,990.24
GST	799.54
Replacement Cost Value	**$16,789.78**
Net Claim	**$16,789.78**

#120 RM reviewed by field manager TM

s.22

Summary for Cleanup completed before site visit

Line Item Total	102.50
Replacement Cost Value	**$102.50**
Net Claim	**$102.50**

#120 RM reviewed by field manager TM

Summary for Contents

Line Item Total	575.00
Replacement Cost Value	**$575.00**
Net Claim	**$575.00**

#120 RM reviewed by field manager TM

RECEIVED
MAR 04 2015
MINISTRY OF ATTORNEY GENERAL
& SOLICITOR GENERAL

1 1-Front view
Date Taken: 2/8/2015

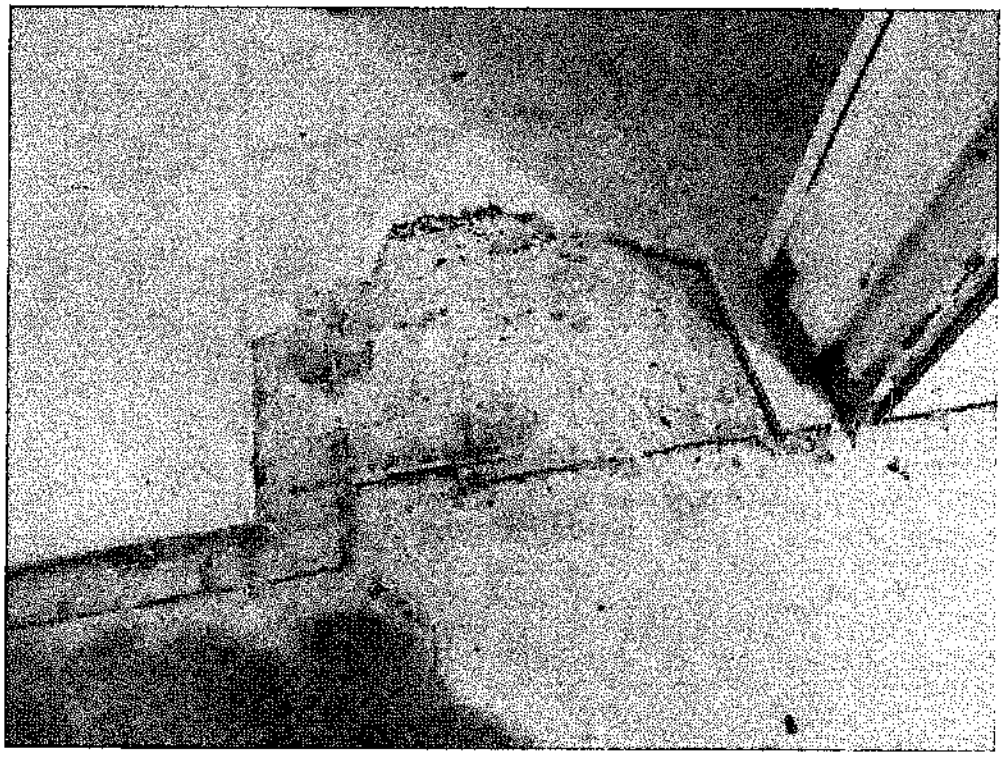
2 20-Right side view
Date Taken: 2/8/2015

s.22

3 22-Rear view
Date Taken: 2/8/2015

s.22

4 19-P2080343
Date Taken: 2/8/2015



5 13-Stairway
Date Taken: 2/8/2015

6 12-Guest bedroom N/E
Date Taken: 2/8/2015

s.22

7 16-Living room
Date Taken: 2/8/2015

8 4-Laundry room
Date Taken: 2/8/2015

s.22

9 5-Garage
Date Taken: 2/8/2015

10 2-N/E Kitchen
Date Taken: 2/8/2015

s.22

11 3-N/E Bedroom
Date Taken: 2/8/2015

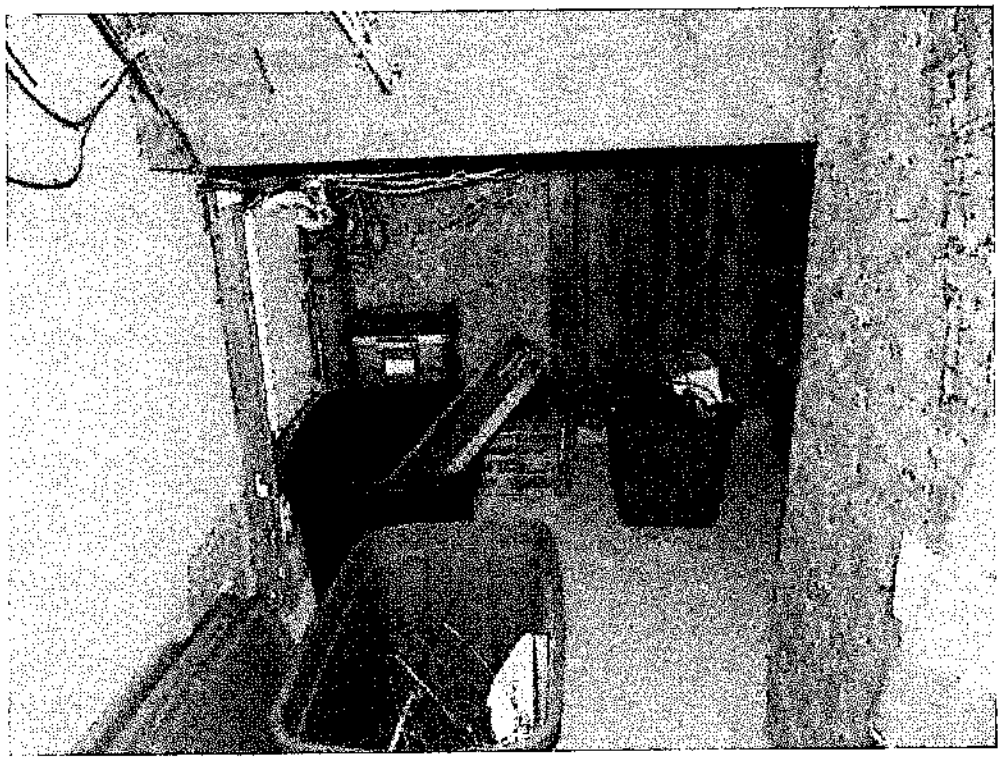
12 7-N/E Bathroom
Date Taken: 2/8/2015

s.22

13 11-Storage room
Date Taken: 2/8/2015

14 14-Closet under stairs
Date Taken: 2/8/2015

15 17-Area under stairs
Date Taken: 2/8/2015



BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141107-3A11-AB57

November 24, 2014

SIGNED ELECTRONICALLY

Year			
86	12200	7908	

s.22

App # 141107-3A11-AB57

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$6,746.43**, payable to s.22 will follow under separate cover. Daisy

Expense Category	Amount
Structural	$9,433.04
Total Eligible Amount	$9,433.04
Less $1,000.00	$8,433.04
Total Payable at 80%	$6,746.43

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

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MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141107-3A11-AB57

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	12/11/2014	Date	13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☐	☒	Evaluator's Notes	PART OF SCOPE & CALCS
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	NO DAMAGED CONTENTS
☐	☒	☐	Diagram	PART OF SCOPE & CALCS.
☐	☐	☒	Receipts or Invoices paid by Applicant	NONE
☐	☐	☒	Other Documents: (i.e., medical)	NONE
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	ATTACHED.
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

		Property Class	Improvements	Land
☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Nov 24/14 Initials: MW

Printed: 13/11/2014 11:15:22 AM

Emergency Management BC

RECEIVED
NOV 06 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141107-3A11-AB57

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	2 inches (basement)	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Flooding

Action Taken to Date (list cleanup hours on Appendix A)
Basement cleanup started. Floors being removed. Drywall and insulation being removed.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Basement flooded

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22		s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014-11-06		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/05	s.22	8	Wet materials removed from basement	PART OF TEAR-OUT AND IN SCOPE
2014/11/05		5	Wet materials removed from basement	PART OF TEAR-OUT AND IN SCOPE

EMBC Office Use Only: DFA eligible hours worked _____ @ minimum wage = TOTAL $ 0

Emergency ManagementBC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: _____ **APPENDIX B**

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

Emergency ManagementBC

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

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:		Cellular:	
	s.22	E-mail:	s.22

Evaluator: Evaluator #122

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	18/11/2014	Date Contacted:	18/11/2014
Date Inspected:	20/11/2014	Date Completed:	22/11/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible repairs in the North Vancouver at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides with s.22 in this s.22 / home with a full basement. The bedrooms and kitchen are on the upper floor with the main living room in the basement.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow across the yard causing water to seep into the basement of this home to a height of approximately 2 inch. It should be noted that the floor was sloped in the home and the only room affected was the lower living room. Eligible damages are as follows.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We are enclosing a formal denial letter from the Applicant's insurer and we too confirmed that the damages were caused from seepage through the walls and possible cold joint between the footing and foundation. The damages were not caused by sewer backup.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, the Applicant removed some flooring. As these tasks are considered construction related tasks we have made no allowance under this category but have made allowances for removal where eligible under the appropriate heading further in this report.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to municipal storm and sanitary systems and not damaged. The flood water was considered clean water and we made no allowance to flush the perimeter drains around the home.			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
1. Manipulate contents	1.00 LS @	372.12 =	372.12
2. Clean & disinfect interior	415.80 SF @	0.23 =	95.63
We have made an allowance to clean & disinfect the affected areas only.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed or observed.			

Basement

LOWER LIVING AREA. **Height: 8'**

Missing Wall	**3' 1 1/4" X 8'**	**Opens into REAR_HALL**
Door	**1' 10" X 6' 8"**	**Opens into OFFICE_N_E**
Door	**2' X 6' 8"**	**Opens into OFFICE_N_E**
Door	**2' 6" X 6' 8"**	**Opens into STAIRS**
Missing Wall	**6' 1" X 8'**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated that the lower living room is used as the main living room in this home, which is keeping with the contents located in this room.			
3. Level sleeper floor over concrete - heavy slope	415.80 SF @	1.47 =	611.23 ✓
4. R&R Sleepers/underlay over concrete 1" x 3" sleepers	415.80 SF @	1.25 =	519.75
5. R&R Sheathing - plywood - 5/8" - tongue and groove	415.80 SF @	3.34 =	1,388.78 ✓
6. R&R Laminate - simulated wood flooring - Standard grade	415.80 SF @	5.58 =	2,320.17 ✓
7. Tear out and bag wet insulation	245.64 SF @	0.66 =	162.12
8. Batt insulation - 4" - R12 - unfaced batt	245.64 SF @	0.79 =	194.06
9. R&R Polyethylene vapor barrier	245.64 SF @	0.28 =	68.77
10. Tear out wet drywall, cleanup, bag for disposal	346.59 SF @	0.84 =	291.14
11. 1/2" drywall - hung, taped, floated, ready for paint	346.59 SF @	2.07 =	717.44
12. R&R Baseboard - 2 1/4"	86.65 LF @	2.80 =	242.62
13. Paint baseboard - two coats	86.65 LF @	1.42 =	123.04
14. Paint walls - two coats	693.18 SF @	0.97 =	672.38 ✓
The Applicant managed to relocate the contents and there were no damaged contents claimed or observed in this room. ✓			

Closet **Height: 8'**

Door	**2' 6" X 6' 8"**	**Opens into REAR_HALL**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach this area and there was no flood related damage found in this room.			

BATHROOM. **Height: 8'**

Door	**2' 6" X 6' 8"**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the bathroom and there was no flood related damage.			

HALLWAY. **Height: 8'**

Door	**2' 6" X 6' 8"**	**Opens into BATHROOM**
Missing Wall	**2' 4" X 8'**	**Opens into LAUNDRY_ROOM**
Door	**2' 6" X 6' 8"**	**Opens into MECHANICAL**
Missing Wall	**3' X 8'**	**Opens into STAIRS**
Missing Wall	**6' 1" X 8'**	**Opens into LOWER_LIVING**

Subroom: REAR HALL. (1) **Height: 8'**

Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into CLOSET**
Missing Wall	**3' 1 1/4" X 8'**	**Opens into LOWER_LIVING**
Missing Wall	**1' 4" X 8'**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach this area and there was no flood related damage found in this room.			

Stairs **Height: 17'**

Missing Wall	**3' X 17'**	**Opens into HALLWAY**
Door	**2' 6" X 6' 8"**	**Opens into LOWER_LIVING**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no flood related damage to the interior stairs.			

MECHANICAL. **Height: 8'**

Door	**2' 6" X 6' 8"**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach this area and there was no flood related damage found in this room.			

LAUNDRY ROOM. **Height: 8'**

Missing Wall	**2' 4" X 8'**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the laundry room and there was no flood related damage.			

OFFICE (N/E) **Height: 8'**

Door	**1' 10" X 6' 8"**	**Opens into LOWER_LIVING**
Door	**2' X 6' 8"**	**Opens into LOWER_LIVING**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the in-house office and there was no flood related damage found in this room.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
15. Deliver material to site	1.00 EA @	60.00 =	60.00
16. Haul debris - per pickup truck load - including dump fees	2.00 EA @	142.77 =	285.54 ✓
17. Additional allowance to dispose of drywall	1.00 EA @	159.43 =	159.43
18. Equipment setup, take down	1.00 HR @	47.58 =	47.58
19. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
20. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
21. Final cleaning - construction - Residential	415.80 SF @	0.25 =	103.95 ✓

Grand Total Areas:

2,615.29	SF Walls	987.77	SF Ceiling	3,603.06	SF Walls and Ceiling
1,016.40	SF Floor	112.93	SY Flooring	327.62	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	319.50	LF Ceil. Perimeter
1,016.40	Floor Area	1,064.72	Total Area	2,292.04	Interior Wall Area
1,252.50	Exterior Wall Area	139.17	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	8,816.00	100.00%	9,433.04	100.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Essential access	0.00	0.00%	0.00	0.00%
Emergency Measures	0.00	0.00%	0.00	0.00%
Pre-existing Bank Protection	0.00	0.00%	0.00	0.00%
Total	8,816.00	100.00%	9,433.04	100.00%

Summary for Dwelling

Line Item Total	8,816.00
PST	167.84
Subtotal	8,983.84
GST	449.20
Replacement Cost Value	**$9,433.04**
Net Claim	**$9,433.04**

REVIEWED BY TM/ZD.

Evaluator #122

s.22

Northbridge

The power of together

November 7, 2014

s.22

CC / PARK INSURANCE AGENCY LTD.
201-4580 HASTINGS STREET
BURNABY, BC V5C 2K4

Re: Claim No.: s.22
Insured: s.22
Insurer: NORTHBRIDGE PERSONAL INSURANCE CORPORATION

Dear s.22

We acknowledge notification of your loss caused by the recent flooding in your area. We had assigned Cunningham Lindsey to investigate this loss. Our investigation is now complete. It was determined that the flood water entered your dwelling through the foundation or basement wall.

We are writing to confirm that there is no coverage applicable under your Homeowner's Comprehensive policy for this loss. We have enclosed a copy of the policy wording for your review:

INSURED PERILS

You are insured against all risks of direct physical loss or damage, subject to the terms, exclusions and conditions of this policy.

EXCLUSIONS:

We do not insure loss or damage:

10. caused by any water unless the loss or damage resulted from "water damage".

"Water Damage" means:

a. the sudden and accidental escape of water from a "watermain";

b. the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "domestic water container", which is located inside your "dwelling",

c. the sudden and accidental escape of water from a "domestic water container" located outside your "dwelling". However, such damage is not covered when the escape of water is caused by freezing;

d. water which enters your "dwelling" through an opening which has been created suddenly and accidentally by an insured peril other than water; or

e. water which enters your "dwelling" through a roof resulting from the accumulation of ice or snow on the roof or eavestrough.

Furthermore, we do not insure loss or damage:

b. caused by seepage or leakage of water;

c. caused by the backing up or escape of water from a sewer or storm drain, sump or septic tank;

d. caused by ground water or rising of the water table;
caused by flood, surface waters , waves, tides, tidal water, tsunami, spray from any of the aforementioned, whether or not

e. driven by wind, unless the water escapes from a watermain or from a domestic water container located outside your dwelling ;

Further to C) above. The Water damage Sewer Back up Endorsement attached to your policy reads as follows :

We will insure you up to the amount of insurance shown on the Additional Coverages page against loss or damage to the insured property caused by the backing up or escape of water from a sewer or storm drain, sump, septic tank, eavestrough or downspout, provided the water has not entered the ground or seeped through a basement or foundation wall.

RECEIVED
NOV 23 2014
MINISTRY OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

1 Front
Date Taken: 19/11/2014
Taken By: Evaluator 122

Introduction photo

2 Side
Date Taken: 19/11/2014
Taken By: Evaluator 122

No damage to exterior

s.22

3 Rear

Date Taken: 19/11/2014

Taken By: Evaluator 122

No damage to exterior

4 Family room

Date Taken: 19/11/2014

Taken By: Evaluator 122

Tear out began but not completed. Note fridge stored in living area while repairs are being done but not damaged.

s.22

5 Family room

Date Taken: 19/11/2014

Taken By: DEANMACL

Water seeped under the foundation joint it soaked the flooring and wicke up the walls.

6 Office

Date Taken: 19/11/2014

Taken By: Evaluator 122

No damage to this room and used for storage while repairs are being done in the living room.

s.22

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141113-D594-4EB1

November 27, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "principal residence" is defined as the residence that is occupied by the individual as the individual's home, and is the residence in which the majority of the individual's personal effects are located and

"(a) the residence of which the individual is, at the time of the occurrence of the disaster in respect of which the assistance is claimed, an owner and for which the individual

(i) received a grant under section 2 of the Home Owner Grant Act or would have been entitled to receive such a grant."

As the residence located at 3475 Fromme Road, North Vancouver was not your principal residence at the time of the event, you are not eligible for DFA.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts.

Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141113-1594-4EB1

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	(s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) wife, NO. new

s.22

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/3	0.5 meter	☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss
Basement water flooded damage

Action Taken to Date (list cleanup hours on Appendix A)
Move beloging, clean mud/sand/rock.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Furnace/heater/washer/dryer/refridgerator/stove/dishwasher/cabinet/floor/carpet/drywall

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☐ YES or ☒ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

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Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/8	s.22	2014/11/8
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #141211-4059-D81F

February 4, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Small Business Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Small Business Owner category, which you submitted as a result of damage to your property at s.22 s.22 on November 3, 2014.

In order to determine eligibility for DFA, the following documentation is required:

- Copies of your most recently filed financial statements used for income tax purposes
- Copies of your most recently filed completed corporate income tax return, with all supporting schedules
- Copies of your most recently filed complete personal income tax returns for all owners of the Small Business, with all supporting schedules
- Proof of ownership (Central Securities Register listing all shareholders or Partnership Agreement).

Unfortunately, your January 8, 2015 correspondence does not meet the above requirements.

As the February 3, 2015 deadline has passed and we have not received the required documentation, we are proceeding on the basis that you have withdrawn your application and have now closed your file.

If you have any questions or require clarification regarding this letter, please do not hesitate to contact our office toll free at 1-888-257-4777.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

---

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency ManagementBC

File: DFA-1415-02

Application #141211-4059-D81F

December 11, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Small Business Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Small Business Owner category, which you submitted as a result of damage to your property on s.22 s.22 November 3, 2014.

In order to determine eligibility for DFA, the following documentation is required:

- Copies of your most recently filed financial statements used for income tax purposes
- Copies of your most recently filed completed corporate income tax return, with all supporting schedules
- Copies of your most recently filed complete personal income tax returns for all owners of the Small Business, with all supporting schedules
- Proof of ownership (Central Securities Register listing all shareholders or Partnership Agreement).

The required documentation must be received no later than February 3, 2015. If not received by this date we will proceed on the basis that you have withdrawn your application, and will close your file.

If you have any questions or require clarification regarding this letter, please do not hesitate to contact our office toll free at 1-888-257-4777.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

January 8, 2015

Director Provincial Emergency Program
PO Box 9201 Stn Prov Govt
Victoria, BC V8W 9J1

To whom it my concern:

RE: s.22

s.22

We are unable to provide additional information to claim under the Small Business Owner.

The flood have been declined by our insurance company as per attach letter from AT Insurance Adjusters Ltd.

The flood was not anyone fault but the damage have caused us close to $25,000 to repair the house back to the original condition. Attach are the invoices from the general contractor. The house have been vacant for over 2 months with no rental income.

We are hoping that you can review the claim again and see if you can give us some financial assistance to pay the repair bills.

We trust you will find the above to be in order. If you have any questions, please call me at 778-230-4288.

Sincerely yours,

s.22

s.22

INVOICE

YHK Construction Ltd

Repair and Maintenance
Masonry and Tilework
Painting and Wallpaper
Plumbing and Electrical
Remodelling and Renovation

1283 Erskine Street
Coquitlam BC V3B 6Y1
Tel: 604-338-6251
Fax: 604-945-6251
HST: 826936650RT0001

Date	Invoice No
Dec 19th -14	4678

Attn: s.22

Location of loss: s.22

We are pleased to submit a contract sum $17850.00 plus GST for supply and install insulation and vapour, drywall repairs, sealing and painting, carpentry and cabintry, plumbing and flooring work.

Sub- total	$17850.00
Plus-GST	$892.00
Total	$18742.50

Kindly appreciate you settlement of CAD $17850.00 plus GST $892.00 with a total of CAD $18742.50 for the work of the above captioned

Note: Total $18742.50- 1st payment $5000.00- 2nd payment $5000.00 = Balance $8742.50
Yours truly,

Account Dept

INVOICE

YHK Construction Ltd

Repair and Maintenance
Masonry and Tilework
Painting and Wallpaper
Plumbing and Electrical
Remodelling and Renovation

1283 Erskine Street
Coquitlam BC V3B 6Y1
Tel: 604-338-6251
Fax: 604-945-6251
HST: 826936650RT0001

Date	Invoice No
Dec 19th 14	4679

Attn: s.22

Location of work: s.22

We are pleased to submit a contract sum $5750.00 plus GST for emergency and clean up work.

Sub- total	$5750.00
Plus-GST	$287.50
Total	$6037.50

Kindly appreciate you settlement of CAD $5750.00 plus GST $287.50 with a total of CAD $6037.50 for the work of the above captioned

Yours truly,

Account Dept

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/4		10	Driveway Mud Move	
2014/11/5		10	Entrance Mud Move	
2014/12/18		10	Basement sidewalk Mud Move	
2014/12/19		10	Workshop Mud Move	
2014/12/20		10	Backyard Decks Mud Move	
2014/12/21	s.22	10	Backyard Clean	
	and s.22	0		

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

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

Insurance Adjusters Ltd.

December 16, 2014

s.22

Re: **Our File No.:** s.22
Type of Loss: **Water Damage**
Date of Loss: **November 3, 2014**
Insurer: **Wawanesa Mutual Insurance Company**
Policy Number: s.22

Dear Sir/Madam:

You have advanced a claim under the above-captioned policy for water damage at your rental property at s.22 s.22

Our investigation has revealed that heavy rain fall had caused flooding on Fromme Road. Surface water eventually surrounded your property. The excessive water in the soil was forced into the dwelling through a crack on the concrete slab due to hydrostatic pressure.

Wawanesa Mutual Insurance Company has reviewed the circumstances of the loss and has reached a decision that coverage could not be afforded for loss of this type.

We refer you to the policy – Basic Dwelling -

INSURED PERILS
Where the Declarations indicate an Amount of Insurance for COVERAGE A - DWELLING BUILDING, COVERAGE B - PRIVATE STRUCTURES and/or COVERAGE C - PERSONAL PROPERTY, that covered property is insured against direct loss or damage caused by the following perils as described and limited, subject to losses excluded under SECTION I LOSS OR DAMAGE NOT INSURED:

(7) WATER DAMAGE.
This peril means loss or damage:...

202 - 1529 West 6th Avenue, Vancouver, B.C. V6J 1R1 Tel: 604-638-3688 Fax: 604-638-3690

BRITISH COLUMBIA
The Best Place on Earth

Residential Tenancy Branch

Residential Tenancy Agreement

Important Notes: **#RTB--1**

The Residential Tenancy Branch (RTB) is of the opinion that this Residential Tenancy Agreement accurately reflects the Residential Tenancy Act (RTA) and accompanying regulations. The RTB makes no representations or warranties regarding the use of this Agreement. A landlord and tenant may wish to obtain independent advice regarding whether this agreement satisfies their own personal or business needs. For the rental of a manufactured home and a manufactured home site under a single tenancy agreement, use this agreement form. For the rental of a manufactured home site use the Manufactured Home Site Tenancy Agreement.

The words **tenant** and **landlord** in this tenancy agreement have the same meaning as in the Residential Tenancy Act (RTA), and the singular of these words includes the plural. In this tenancy agreement, the words **residential property** have the same meaning as in the RTA. **Residential property** means a building, a part of a building or related group of buildings, in which one or more rental units or common areas are located; the parcel or parcels on which the building, related group of buildings or common areas are located; the rental unit and common areas and any other structure located on the parcel or parcels

HOW TO COMPLETE THIS FORM ELECTRONICALLY: If you are accessing this agreement form from the B.C. Government Web site, it can be printed and completed by hand (*print clearly, using dark ink*) or filled out while at the computer workstation—simply type your responses in the boxes. If you cannot complete all the sections at the computer right away, you can print off what you have completed and fill in the remaining fields by hand. Note, you ***cannot save*** the completed form to your computer, therefore, after you complete the form, make sure you review the form for accuracy and print the number of copies you require ***before*** you leave the document or shut down the program/computer.

IF ADDITIONAL SPACE IS REQUIRED TO LIST ALL PARTIES, complete and attach **Schedule of Parties (#RTB-26)** *RTB-26 used & attached:* ☐

RESIDENTIAL TENANCY AGREEMENT between: *(use full, correct legal names)*

the LANDLORD(S): *(if entry for landlord is a business name, use the 'last name' field box to enter the full legal business name)*

last name	first and middle name(s)
s.22	s.22

and the TENANT(S):

last name	first and middle name(s)
s.22	s.22
s.22	s.22

ADDRESS OF PLACE BEING RENTED TO TENANT(s) *(called the '**rental unit**' in this agreement)*:

unit	address	city	province	postal code
	s.22	s.22		s.22

ADDRESS FOR SERVICE of the ☐ **landlord** ☑ **landlord's agent:**

unit	address	city	province	postal code
		s.22		

daytime phone number	other phone number	fax number for service
s.22	s.22	s.22

PLEASE READ PAYMENT OPTIONS ON REVERSE SIDE

DISTRICT OF NORTH VANCOUVER

355 West Queens Road, North Vancouver BC V7N 4N5
Tax Info: 604-990-2311 E-Mail: propertytax@dnv.org
Website: www.dnv.org

2014 PROPERTY TAX NOTICE

DUE DATE: July 2, 2014

21561

5% PENALTY IF NOT PAID OR GRANT NOT CLAIMED BY JULY 2, 2014
ADDITIONAL 5% PENALTY ADDED TO ANY CURRENT TAXES OUTSTANDING AFTER SEPTEMBER 2, 2014

MORTGAGE CO. - Our records indicate that you have registered this property under a mortgage tax payment plan. We have notified "NATIONAL BANK OF CANADA" of the outstanding taxes due on this property.

s.22

DISTRICT OF NORTH VANCOUVER - *To apply for the Home Owner Grant online, visit dnv.org/ehog*

2014 TAX NOTICE - REMITTANCE STUB
Payable At Most Financial Institutions

Emergency Management BC

RECEIVED
DEC 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward between fields, or print and fill.

PLEASE CHECK APPROPRIATE BOX or boxes: ☑ Small Business Owner ☐ Farm Owner ☐ Charitable Organization

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
s.22			141211-4059-D81F
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

Business, Farm or Organization Legal Name	Name of Contact Person

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/3		☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

FLOOD

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

Emergency Management BC

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.

Emergency ManagementBC

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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 complete this application and submit to Emergency Management BC as soon as possible. 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.

X s.22	2014/12/03	X s.22	2014/12/03
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

File: DFA-1415-02

Application #141118-BF76-1C49

November 19, 2014

s.22

Dear
s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 4, 2014.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

During our telephone conversation on November 18, 2014, you stated that your insurer is covering damages to your principle residence located at :s.22 Based on this information, you are not eligible for DFA.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22 s.22	141118-BF76-ICA9

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	(s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

s.22

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
TUESDAY / NOV 4, 2014	2 FEET	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

CREEK OVERFLOW, TOILET OVERFLOW STORM DRAIN OVER FLOW

Action Taken to Date (list cleanup hours on Appendix A)

RESTORATION COMPANY CONTACTED, INSURANCE COMPANY CONTACTED. ALL DAMAGED FURNITURE & BELONGING REMOVED.

Brief Description of Damage/Loss (list damaged items on Appendix B)

ALL FURNITURE DAMAGED CARPET & FLOORING TO BE REMOVED, SUB FLOOR TO BE REMOVED, DRY WALL TO BE REMOVED TO 4 FT

BATHROOM DESTROYED

WASHER & DRYER DESTROYED

Emergency Management

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?	☐ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 wha[illegible]ose expenses, must be

s.22	08/11/2014	s.22	2014/11/08
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
NOV 4, 2014		8	REMOVE SALVAGEABLE	
	s.22	8	ITEMS	
NOV 5, 2014		6	SHOVELED SILT	
		6	MUD FROM FLOOR	
			CONTINUED TO REMOVE	
			DAMAGED ITEMS TO DUMP	
NOV 6, 2014		6	REMOVE ALL DAMAGED	
		6	FURNITURE & CARPETS TO	
		6	OUTSIDE OF HOUSE.	
NOV 7, 2014		3	4 LOADS TO	
	s.22	3	DUMP OF	
			WATER DAMAGED ITEMS.	

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

Emergency Management

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
REC ROOM: SOFA	
4 AREA CARPET	
ARM CHAIR	
LEATHER ARM CHAIR	
LEATHER OTTOMAN	
BOOK CASE + SHELVING	
DAY BED.	
SIDE TABLES.	
TV. SONY (42 IN)	
FOLD AWAY COT	
ALL BEDDING + PILLOWS	
MINI FRIDGE	
WASHER + DRYER	
TABLE & CHAIRS	
FILING CABINET	
BEDROOM: QUEEN SIZE BED	
2 SIDE TABLES	
DRESSER	
BOOKSHELF	
AREA CARPET	
BATHROOM VANITY CABINET	
STORED REPLACEMENT CARPETS	
FOR HOUSE.	

Emergency ManagementBC

File: DFA-1415-02

Application #141118-FFA0-6CE6

November 18, 2014

s.22

Dear Th s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance under the Home Owner category, which you submitted as a result of damage to your property at s.22 during flooding on November 4, 2014.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "principal residence" is defined as the residence that is occupied by the individual as the individual's home, and is the residence in which the majority of the individual's personal effects are located and

"(a) the residence of which the individual is, at the time of the occurrence of the disaster in respect of which the assistance is claimed, an owner and for which the individual

(i) received a grant under section 2 of the Home Owner Grant Act or would have been entitled to receive such a grant."

As the residence located at s.22 was not your principal residence at the time of the event, you are not eligible for DFA.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts.

Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 18 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
s.22			141118-FFA0-6CE6
Mailing Address / *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( ) -	s.22	( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 s.22

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

s.22

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
NOV 4, 2014	10 INCHES	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

OVER FLOW CREEK, WATER FROM STORM DRAINS

Action Taken to Date (list cleanup hours on Appendix A)

SHOP VAC OUT WATER
BROUGHT INDUSTRIAL FAN TO DRY OUT

Brief Description of Damage/Loss (list damaged items on Appendix B)

DRYWALL DAMAGED X TO BE REPLACED
CONTENTS OF GARAGE DAMAGED

5487

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☐ YES or ☒ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ 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 – 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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 thi[illegible]le expenses, up to a maximum amount of what I/we [illegible] DFA for those expenses, must be rel[illegible]

s.22	08/11/2014	s.22	2014/11/08
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
NOV. 4/14		4	SHOP VAC WATER OUT	
			BRING IN INDUSTRIAL	
			FAN + HEATER TO	
			DRY OUT.	
NOV 5/14			SHOP VAC GARAGE	

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

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: _____

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
WASHER + DRYER.	
POSSIBLE WATER HEATER + FURNACE. (NEEDS TO BE INSPECTED)	
CLOSET DOORS STORED IN GARAGE.	
ARMOIR CABINET	
SOME LAMINATE FLOORING BOARDS READY FOR INSTALLATION.	
CARPORT FOOTING DAMAGE SUPPORTING WALL DAMAGE	

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #141114-3A03-C331

December 2, 2014

Finance

SIGNED ELECTRONICALLY

86	12200	7405	1500.00

s.22

Dear s.22 s.22

141114-3A03-C331

DEC 0 2 2014

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$823.38**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Structural	$2,029.22
Total Eligible Amount	$2,029.22
Less $1,000.00	$1,029.22
Total Payable at 80%	$823.38

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141114-3A03-C331

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	17/11/2014	Date	17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☑	☐	Evaluator's Notes	
☐	☑	☐	Scope and Calculations Sheet	
☐	☐	☐	Content Calculations Sheet	NONE
☐	☐	☐	Diagram	NONE
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☒	☐	Photos	
☐	☐	☐	Insurance Letter	NONE PROVIDED * NOTE BELOW
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Dec 2/14 Initials: MW

Printed: 17/11/2014 04:17:23 PM

* INTERIOR DAMAGE WAS INSURABLE
ALL ELIGIBLE DAMAGES WERE CAUSED BY OVERLAND FLOODING AND ARE NOT INSURABLE.

Emergency Management BC

RECEIVED
NOV 12 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	14/11/4 - 3A03 - C33X

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/04	est. 3-4 feet	☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss

Extensive and aggressive flow of mud, rock/wood and other debris, and water that was forced into our driveway off of Fromme Road, and throughout our entire property between 10pm on Nov 3 and 10am on Nov 4.
Water/mud/debris damage in full lower level of foot print, fully insulated crawl space.
Water/mud/debris damage in fully finished, brand new garage.
Varying levels of water/mud/debris filled the entire property, rising above the building foundations and drip-cap (thick mud), and around two parked vehicles in the driveway at the time. Destroyed fencing, landscaping, and critical pathways/walkway installed and required for disabled wheelchair bound resident.

Action Taken to Date (list cleanup hours on Appendix A)

Removal of material and debris from front carport and primay access point to home (privately arranged, due to immediate requirement for wheelchair access). Crawl space evaluation and restoration underway, and garage building restoration scheduled. Assessment of insulation damage is planned. Assessment of damage to exterior rain screen planned.
Assessment of moisture and potential damage to building joists planned.
Repair to walk ways and additional property access point yet to be scheduled.
Fence repairs in order to re-secure permiter yet to be scheduled (required/urgent for safety of two dogs)

Emergency Management BC

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

Brief Description of Damage/Loss (list damaged items on Appendix B)
Please review two boxes above, as detailed fully there.
Water damage in full lower level of foot print, fully insulated crawl space.
Water damage in fully finished, brand new garage.
varying levels of water, mud, debris filled the entire property, rising over the level of the building foundations (mud), around 2 parked vehicles. Destroyed landscaping, fences, and critical pathways/walkway installed and required for disabled wheelchair bound resident.

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? UNKNOWN	☐ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property? s.22	
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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Emergency Management BC

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

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 [illegible].

s.22 _____ 2014/07/[illegible]
Signature of Applicant — Date (yyyy/m/day)

s.22 _____ 2014/11/07
Signature of Applicant — Date (yyyy/m/day)

s.22
Print Name

s.22 [illegible]
Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	Cellular:	
		E-mail:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	04/11/2014		
Date Received:	17/11/2014	Date Contacted:	18/11/2014
Date Inspected:	21/11/2014	Date Completed:	29/11/2014

Price List: NORTHVAN_NOV14

Estimate:

s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides with one other occupant in this s.22 home on a crawlspace.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 a severe rainfall event caused local creeks to overflow which brought flood water and copious amounts of debris into the applicants property filling the crawlspace with water and depositing mud and debris across yard, knocking down fences and eroding sidewalk. The crawlspace filled with water through an internal drain and the interior damage to the home is an insurable loss and being covered under the homeowner's insurance policy. This DFA claim addresses only the eligible exterior damages. ✓			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to the interior structure of the home is insurable, the homeowner applied for Disaster Financial only for the exterior portion of the home which is not an insurable loss. Only the eligible essential access areas are considered although no allowance for cleanup or repairs in the yard area have been included. The eligible damages are listed in the scope below.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no eligible emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As the Applicant is.22 . He hired a contractor to perform clean up of the yard and access routes. No clean up hours were supplied by the applicant and no invoice was provided for the clean up expenses. We have however made allowances in the scope below to clean up the eligible areas of damage.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
A torrent of water eroded and settled the sidewalk on the right side of the applicants home. We have made allowances is to remove paver stones , rake and level the essential pathway and reinstall paver stones ,to restore a smooth surface for provide adequate access for the Applicant s.22			
1. Skid Steer - includes travel - Section 10.2 (page 82) - AF	4.00 HR @	86.40 =	345.60
2. General Labourer -To assist in cleanup	4.00 HR @	31.01 =	124.04
3. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	2.00 HR @	62.75 =	125.50
The above line item is to allow a small haul delivery charge.			
Above line items to remove heavy mud and debris from driveway and essential access area.			
4. Remove Paver brick	48.00 SF @	2.29 =	109.92
5. (Install) Paver brick	48.00 SF @	4.95 =	237.60
6. General Labourer - per hour-rake and level under pavers	4.00 HR @	31.01 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however due to the mud and debris that flooded the yard, made an allowance to flush the perimeter drain around the home on the Applicant's property.			
7. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. The allowances below are to remove the debris from the immediate area around the home.			
8. General Labourer - per hour- to remove mud and debris from perimeter of home	4.00 HR @	31.01 =	124.04
9. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04
10. Pressure wash around perimeter of home	1.00 EA @	124.04 =	124.04

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There has been no allowance for any cleanup or repairs inside the home, as this is an insuable loss and being compensated under the homeowner's sewer backup endorsement.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damaged contents were claimed or observed.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL

s.22

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
All general conditions are included in the above allowances.			

Coverage	Item Total	%	ACV Total	%
Dwelling	1,910.82	100.00%	2,029.22	100.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Total	1,910.82	100.00%	2,029.22	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	1,910.82
PST	21.78
Subtotal	1,932.60
GST	96.62
Replacement Cost Value	**$2,029.22**
Net Claim	**$2,029.22** ✓

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view

2 Front view

s.22

s.22

3 Right side

Showing erosion to the sidewalk

4 Right side

s.22

s.22

5 Left side

6 Crawlspace

The crawlspace was flooded but this damage was caused by sewer back up and was covered under the Applicant's homeowners policy.

s.22

7 Rear view

8 right aide

s.22

s.22

9 DSCN4818



BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141114-55FC-FDCF

November 26, 2014

SIGNED ELECTRONICALLY

DFA | 12200 | 7908 | 450000 | s.22 | 141114-55FC-FDCF
Dec 2/14

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$7,329.01** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$225.50
Structural	$9,855.76
Contents	$80.00
Total Eligible Amount	$10,161.26
Less $1,000.00	$9,161.26
Total Payable at 80%	$7,329.01

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 12 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

s.22				EMBC Office Use Only/Application # 141114-55FC-FDCF
Mailing Address Street		City/Town	Province	Postal Code
s.22				
Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address	
s.22	( ) -	( ) - ext		

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) Street City/Town Postal Code

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014. 11. 3&4	3 inches	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

OVERLAND FLOODING

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

Flooding to floors and walls approx. 500 sq. ft.

Emergency ManagementBC

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be repaid to the Province.

s.22	2014.11.10		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) (continued)

APPLICANT NAME: s.22 **APPENDIX B**

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 your site visit.
4. For further information about cleanup and disinfection please refer to the PEP website at www.pep.gov.bc.ca/floods/recovery.html or contact our office toll free at 1-888-257-4777 for a copy of "One Step at a Time -- A Guide to Disaster Recovery."

Date	Name of Family Member/Volunteer	Hours Worked	Description of Work	
4		6	Clear heavy wood debris @ back door, patio, creek	*
5		6	Clear heavy debris @ front door, walkway	*
6		3	Clear sand, debris aside gate, carport mud.	*
6		3	Clear sand, debris, carport mud.	*
7		1.5	Clear carport mud under porch & shed	N/E
10		4.	Clear side path of sand.	IN SCOPE
10		4.	Clear side path & front of sand.	IN SCOPE
11		4.	Remove sand around perimeters. Repair gate.	IN SCOPE
11		3.	Move furniture & sand from front.	N/E
11		4.	Move furniture, books. Sand behind gate.	N/E
11		4.	Clear gutters of sand, raking, moving plants	N/E
13		2.5	Dig out debris, sand. Finish gate repair.	N/E
14		2.	Clear sand, debris in crawlspace & carport/shed	N/E
16		2.	Clean mud remaining garden shed.	N/E
17		2.	Moving sand off drainage rocks back side	*
18		2.	Clearing sand overflow from path & drainage.	*
20		3.5	Digging sand-filled plants out of debris	N/E
20		3.	Digging sand-filled plants out of debris	N/E
20	s.22	3.	Moving Rock Debris, Clean garden tools	N/E

Office Use Only: DFA eligible hours worked 24 22 @ minimum wage = TOTAL $246.00 225.50 ✓ NW

NEXT page

P.T.O

Laundry
Nov. 4 – 6 loads.
Nov. 5 – 2 loads.

Fan borrowed Nov. 5 to 21st

Dehumidifier - rental - Nov. 6 & 4 hrs.
borrowed - Nov. 7, 8, 9, 10, 11, 12 – 12hr
Nov. 13, 14, 15, 16, 17, 18, 19, 20, 21 – 12

~~Fan~~ Heater borrowed: Nov. 5 to 11 @ 12hrs/dy.

EVALUATORS NOTE

* = ELIGIBLE CLEANUP HOURS

24 HOURS @ 10.25 = $246.00

IN SCOPE

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141114-55FC-FDCF

November 26, 2014

SIGNED ELECTRONICALLY

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

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Expense Category	Amount
Clean Up and Debris	$225.50
Structural	$9,855.76
Contents	$80.00
Total Eligible Amount	$10,161.26
Less $1,000.00	$9,161.26
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Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
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Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
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Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 12 2014
MINISTRY OF JUSTICE
EMBC HQ

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

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PLEASE CHECK APPROPRIATE BOX or boxes:

☑ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *If not First Initial*	EMBC Office Use Only/Application #
s.22	14114-55FC-FDCF

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	( ) -	( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014-11-24	3"	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

OVERLAND FLOODING

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

- Flooding to floors and walls approx. 500 sq. ft.

Emergency ManagementBC

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

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s.22	2014.11.10		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
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E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) (continued)

APPLICANT NAME: s.22 **APPENDIX B**

CLEANUP LOG

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Date	Name of Family Member/Volunteer	Hours Worked	Description of Work	
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6		3	Clear sand, debris side gate, carport mud	*
6		3	Clear sand, debris, carport mud.	*
7		1.5	Clear carport mud under parts n' shed.	N/E
10		4.	Clear side path of sand.	IN SCOPE
10		4.	Clear side path & front of sand.	IN SCOPE
11		4.	Remove sand around perimeters. Repair gate.	IN SCOPE
11		3.	Move furniture & sand from front.	N/E
11		4.	Move furniture, books. Sand behind gate.	N/E
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20	s.22	3.	Moving Rock Debris, Clean garden tools	N/E

Office Use Only: DFA eligible hours worked 24.22 @ minimum wage = TOTAL $246.00 225.60 ✓ MW

next page

P.T.O

Laundry
Nov. 4 – 6 loads.
Nov. 5 – 2 loads.

Fan borrowed Nov. 5 to 21st

Dehumidifier : rental • Nov. 6 & 4 hrs.
borrowed • Nov. 7, 8, 9, 10, 11, 12 – 12hr
Nov. 13, 14, 15, 16, 17, 18, 19, 20, 21 – 8

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IN SCOPE/MW

Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141114-55FC-FDCF

November 26, 2014

SIGNED ELECTRONICALLY

FX : 12001 7908 152000
s.22
141114 -55FC-FDCF
DEC 2/14

s.22

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Ministry of Justice
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Emergency Management BC

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s.22	14114-55FC-FDCF

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2014-11-3&4	3"	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

OVERLAND FLOODING

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

Flooding to front + back yards approx. 500 sq. ft.

Emergency Management BC

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

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s.22	
0	

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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 received under DFA for those expenses, must be repaid to the Province.

s.22	2014-11-10		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) (continued)

APPLICANT NAME: s.22 **APPENDIX B**

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 your site visit.
4. For further information about cleanup and disinfection please refer to the PEP website at www.pep.gov.bc.ca/floods/recovery.html or contact our office toll free at 1-888-257-4777 for a copy of "One Step at a Time – A Guide to Disaster Recovery."

Date	Name of Family Member/Volunteer	Hours Worked	Description of Work	
4		6	Clear heavy wood debris @ back door, patio, creek	*
5		6	Clear heavy debris @ front door, walkway	*
6		3	Clear sand, debris aside gate, carport mud.	*
6		3	Clear sand, debris, carport mud.	*
7		1.5	Clear carport mud under posts + shed.	N/E
10		4.	Clear side path of sand.	IN SCOPE
10		4.	Clear side path + front of sand.	IN SCOPE
11		4.	Remove sand around perimeters. Repair gate.	IN SCOPE
11		3.	Move furniture + sand from front.	N/E
11		4.	Move furniture, books. Sand behind gate.	N/E
11		4.	Clear gutters of sand, raking, moving plantpots	N/E
13		2.5	Dig out debris, sand. Finish gate repair.	N/E
14		2.	Clear sand, debris in crawlspace + carport shed.	N/E
16		2.	Clean mud remaining garden shed.	N/E
17		2.	Moving sand off drainage rocks back side.	*
18		2.	Clearing sand overflow from path + drainage.	*
20		3.5	Digging sand-filled plants out of debris.	N/E
20		3.	Digging sand-filled plants out of debris.	N/E
20	s.22	3.	Moving Rock Debris, Clean garden tools	N/E

Office Use Only: DFA eligible hours worked 24 22 @ minimum wage = TOTAL $246.00 225.50 ✓ NW

NEXT page

Provincial Emergency Program, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: PEP.Funding@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

P.T.O Laundry
Nov. 4 – 6 loads.
Nov. 5 – 2 loads.

Dehumidifier : rental • Nov. 6 to 4 hrs,
borrowed • Nov. 7, 8, 9, 10, 11, 12 – 12hr
Nov. 13, 14, 15, 16, 17, 18, 19, 20, 21 – 4

Fan borrowed Nov. 5 to 21st

~~Heater~~ ~~Fan~~ borrowed : Nov. 5 to 11 @ 12hrs/dy.

EVALUATORS NOTE Ex. 122

* = ELIGIBLE CLEANUP HOURS

24 HOURS @ 10.25 = $246.00

IN SCOPE/dy

Emergency ManagementBC

2/2

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22 _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments** ✱ = Same hrs.
Dehumidifier: rental Nov. 6. 4 hrs:	1 dy ✓
borrowed Nov. 7 - 12th	12 hrs p/dy @ 6 dys. ✓ ✱
Nov. 13 - 21st	10 hrs p/dy @ 9 dys. ✓ ✱
✱Fan borrowed Nov. 5 - 21st	17 dys. ✱ ✓
Heater borrowed Nov 5 - 11th	12 hrs p/dy / 7 dys. ✓
laundry: Nov. 4 - 6 loads ✓	
Nov. 5 - 2 loads ✓	
EVALUATOR'S NOTE	
ITEMS ADDRESSED	
ON PAGE 1 OF 2.	

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: Home: s.22
Property:

Home:

s.22

Evaluator: evaluator #122

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014 ✓
Date Received: 17/11/2014 Date Contacted: 18/11/2014
Date Inspected: 19/11/2014 Date Completed: 24/11/2014

Price List: NorthVan_NOV14

Estimate: 2014-11-19-2057

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise. ✓

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly. ✓

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable. ✓

Contents items have been added where eligible and include all applicable taxes. ✓

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

2014-11-19-2057

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant s.22 in a s.22 home with all the bedrooms and one bathroom on the upper level. The kitchen, dining room, living room, utility and laundry room are all on the main floor.			

ASSESSED VALUE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value according to BCAA is as follows Land s.22 Improvements - s.22 We have insured eligible repair cost did not exceed the assessed value of the improvements.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow across the yard and into applicant's home. The water flowed under the front door and through the foundation cold joint, eligible damages are addressed under the appropriate headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant provided a formal denial letter from their insurer and we also confirmed the damages were caused from surface runoff and seepage and not sewer backup. The damages from this event are not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed s. has not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated S. is not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As indicated on Appendix A, cleanup began on November 4th and there were no emergency measures taken during the event.			

CLEANUP COMPLETED

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	24.00 EA @	10.25 =	246.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Mud and sand covered the essential access to a level of approximately 12", We have made allowances to clean and remove mud.			
2. Skid Steer - includes travel - Section 10.2 (page 82) - AF	4.00 HR @	86.40 =	345.60
3. General Labourer -To assist in cleanup	4.00 HR @	31.01 =	124.04
4. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	2.00 HR @	62.75 =	125.50
The above line item is to remove the debris from the site.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the mud and silt from the perimeter drains around the home.			
5. Flush perimeter drain	1.00 LS @	472.00 =	472.00

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. The allowances below are to remove the debris from the immediate area around the home.			
6. Mini Excavator - includes travel - Section 7.1 (page 54) Class 3 - AF	4.00 HR @	71.15 =	284.60
7. Skid Steer - includes travel - Section 10.2 (page 82) - AF	4.00 HR @	86.40 =	345.60
8. General Labourer -To assist in cleanup	4.00 HR @	31.01 =	124.04
9. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	2.00 HR @	62.75 =	125.50
The above line item is to remove the debris from the site.			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
10. Manipulate contents	1.00 LS @	372.12 =	372.12
11. Clean & disinfect interior	745.00 SF @	0.23 =	171.35
We have made an allowance to clean & disinfect the affected areas only.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed or observed. You will find that we did make an allowance to launder the towels used to soak up the flood water, which we added under the heading "Laundry / Utility room".			

BASEMENT

LIVING ROOM. **Height: 8'**

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into KITCHEN**
Missing Wall	**8' 8" X 8'**	**Opens into DINING**
Missing Wall - Goes to Floor	**4' 2" X 6' 8"**	**Opens into FRONT_ENTRY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. R&R Laminate - simulated wood flooring - Standard grade	286.90 SF @	5.58 =	1,600.90
13. Tear out and bag wet insulation	130.00 SF @	0.66 =	85.80
14. Batt insulation - 4" - R12 - unfaced batt	130.00 SF @	0.79 =	102.70
15. R&R Polyethylene vapor barrier	130.00 SF @	0.28 =	36.40
16. Tear out wet drywall, cleanup, bag for disposal	202.00 SF @	0.84 =	169.68
17. 1/2" drywall - hung, taped, floated, ready for paint	202.00 SF @	2.07 =	418.14

CONTINUED - LIVING ROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
18. R&R Baseboard - 2 1/4"	64.84 LF @	2.80 =	181.55
19. Baseboard heat - hot water - Detach & reset	14.00 LF @	11.99 =	167.86 ✓
Above allowance is to access the damaged drywall and insulation.			
20. Paint baseboard - two coats	64.84 LF @	1.42 =	92.07
21. Paint the walls - two coats	528.24 SF @	0.97 =	512.39 ✓
We have made an allowance to paint all walls affected during the repair.			
Found no flood related damages other damages other than as noted.			

FRONT ENTRY — **Height: 8'**

Missing Wall - Goes to Floor	**4' 2" X 6' 8"**	**Opens into LIVING_ROOM**
Missing Wall	**2' 11 5/8" X 8'**	**Opens into LANDING**
Subroom: Stairs (2)		**Height: 11' 5"**
Missing Wall	**2' 10" X 11' 4 1/2"**	**Opens into LANDING**
Missing Wall	**2' 10" X 11' 4 1/2"**	**Opens into STAIRS1**
Subroom: Stairs1 (1)		**Height: 10' 3"**
Missing Wall	**2' 10" X 10' 3"**	**Opens into STAIRS**
Missing Wall	**2' 10" X 10' 3"**	**Opens into ENTRY_CLOSET**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The floor covering is ceramic tile glued directly to the concrete slab and was not damaged.			
22. Tear out wet drywall, cleanup, bag for disposal	32.33 SF @	0.84 =	27.16 ✓
23. 1/2" drywall - hung, taped, floated, ready for paint	32.33 SF @	2.07 =	66.92
24. R&R Baseboard - 2 1/4"	7.00 LF @	2.80 =	19.60 ✓
25. Paint baseboard - two coats	7.00 LF @	1.42 =	9.94
26. Paint wall - two coats	64.66 SF @	0.97 =	62.72 ✓
Found no flood related damages other damages other than as noted.			

ENTRY CLOSET. — **Height: 8'**

Missing Wall	**2' 10" X 8'**	**Opens into STAIRS1**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - ENTRY CLOSET.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The floor covering is ceramic tile glued directly to the concrete slab and was not damaged.			
27. Tear out and bag wet insulation	14.32 SF @	0.66 =	9.45
28. R&R Polyethylene vapor barrier	14.32 SF @	0.28 =	4.01
29. Batt insulation - 4" - R12 - unfaced batt	14.32 SF @	0.79 =	11.31
30. Tear out wet drywall, cleanup, bag for disposal	84.69 SF @	0.84 =	71.14
31. 1/2" drywall - hung, taped, floated, ready for paint	84.69 SF @	2.07 =	175.31
32. R&R Baseboard - 2 1/4"	21.17 LF @	2.80 =	59.27
33. Paint baseboard - two coats	21.17 LF @	1.42 =	30.06
34. Paint walls - two coats	169.38 SF @	0.97 =	164.30
Found no flood related damages other damages other than as noted.			

LAUNDRY/UTILITY **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The floor covering is ceramic tile glued directly to the concrete slab and was not damaged.			
35. Tear out wet drywall, cleanup, bag for disposal	37.00 SF @	0.84 =	31.08
36. 1/2" drywall - hung, taped, floated, ready for paint	37.00 SF @	2.07 =	76.59
37. R&R Baseboard - 2 1/4"	8.50 LF @	2.80 =	23.80
38. Paint baseboard - two coats	8.50 LF @	1.42 =	12.07
39. Paint the surface area - two coats	251.36 SF @	0.97 =	243.82
We have made an allowance to paint all walls affected during the repair.			
CONTENTS			
40. Laundry Costs (for soiled clothing/bedding that can be washed rather than replaced) $10/load...all found rate, includes labour/detergent/ect	8.00 EA @	10.00 =	80.00
The Applicant used several towels etc. in the cleanup process. we have made an allowance to launder these items.			
Found no flood related damages other damages other than as noted.			

KITCHEN. **Height: 8'**

Missing Wall - Goes to Floor **3' X 6' 8"** **Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Flood water did not reach the kitchen and there was no flood related damage in the kitchen.			

CONTINUED - KITCHEN.

DESCRIPTION	QTY	UNIT PRICE	TOTAL

BATHROOM. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The floor covering is ceramic tile glued directly to the concrete slab and was not damaged.			
41. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
We have made an allowance to detach and reset the toilet in order to access the damaged drywall behind it.			
42. Tear out wet drywall, cleanup, bag for disposal	20.00 SF @	0.84 =	16.80
43. 1/2" water rock - hung, taped, floated, ready for paint	20.00 SF @	2.36 =	47.20
44. R&R Baseboard - 2 1/4"	5.00 LF @	2.80 =	14.00 ✓
45. Paint baseboard - two coats	5.00 LF @	1.42 =	7.10
46. Paint wall - two coats	218.72 SF @	0.97 =	212.16 ✓
We have made an allowance to paint all walls affected during the repair.			
Found no flood related damages other damages other than as noted.			

DINING. **Height: 8'**

Missing Wall **8' 8" X 8'** **Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
47. R&R Laminate - simulated wood flooring - Standard grade	64.98 SF @	5.58 =	362.59 ✓
48. Baseboard heat - hot water - Detach & reset	6.00 LF @	11.99 =	71.94
Above allowance is to access the damaged flooring.			
49. R&R Baseboard - 2 1/4"	23.66 LF @	2.80 =	66.25
50. Paint baseboard - two coats	23.66 LF @	1.42 =	33.60 ✓
The water level was minimal in the dinning room and found no damage to the walls.			
Found no flood related damages other damages other than as noted.			

FIREPLACE **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage to the fireplace.			

CONTINUED - FIREPLACE

DESCRIPTION	QTY	UNIT PRICE	TOTAL

LANDING **Height: 8'**

Missing Wall	**2' 11 5/8" X 8'**	**Opens into FRONT_ENTRY**
Missing Wall	**2' 10" X 8'**	**Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage to the landing.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
51. Deliver material to site	1.00 EA @	60.00 =	60.00
52. Haul debris - per pickup truck load - including dump fees	2.00 EA @	142.77 =	285.54
53. Additional allowance to dispose of drywall	1.00 LS @	172.97 =	172.97
54. Equipment setup, take down	1.00 HR @	47.58 =	47.58
55. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
56. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
57. Final cleaning - construction - Residential	745.00 SF @	0.25 =	186.25

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
58. Insulation labour minimum	1.00 EA @	73.13 =	73.13
59. Plumbing labour minimum	1.00 EA @	51.92 =	51.92

Grand Total Areas:

2,346.09	SF Walls	738.98	SF Ceiling	3,085.07	SF Walls and Ceiling
749.18	SF Floor	83.24	SY Flooring	289.30	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	307.90	LF Ceil. Perimeter
749.18	Floor Area	809.15	Total Area	2,219.59	Interior Wall Area
973.99	Exterior Wall Area	108.22	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	9,233.35 ✓	96.59%	9,855.76	96.80%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	80.00 ✓	0.84%	80.00	0.79%
Clean up completed before site visit	246.00 225.50	2.57%	246.00	2.42%
Total	9,559.35	100.00%	10,181.76	100.00%

9,538.85 ✓
GM

Summary for Dwelling

Line Item Total	9,233.35
PST	153.08
Subtotal	9,386.43 ✓
GST	469.33 ✓
Replacement Cost Value	**$9,855.76**
Net Claim	**$9,855.76** ✓

REVIEWED.
TM.

evaluator #122

Summary for Contents

Line Item Total	80.00 ✓
Replacement Cost Value	**$80.00**
Net Claim	**$80.00**

REVIEWED.

evaluator #122

Summary for Clean up completed before site visit

225.50 BM

Line Item Total	~~246.00~~
Replacement Cost Value	**$246.00**
Net Claim	**$246.00**

REVIEWED

evaluator #122

s.22

economical
CLAIMS

FAMILY
INSURANCE SOLUTIONS

November 12, 2014

s.22

Dear s.22

Re: Policy: s.22
Date of Loss: **Nov 3, 2014**
Claim No: **343019**

We write further to your November 6, 2014 report of water damage to your home at the above noted address.

Our investigation revealed surface water from the broken culvert and the creek overflow entered your house as evidenced by your information, the site report & photos from Barclay Restorations

Although you have purchased our All Perils policy, the policy is subject to the exclusions listed therein, and we refer you to **Section 5) Perils Excluded**. This Insurance does not insure loss or damage arising from:

"c) flood, surface water, waves, tidal wave, tsunami or tidal wave, overflow of streams or other bodies of water and waterborne objects, all whether driven by wind or not; however this exclusion does not apply to Watercraft insured under Sub-section 8, item h, or to resulting damage caused by water escape from a public water main or domestic water container located outside of your dwelling; "

We therefore regret to advise there is no coverage available under the policy of insurance for your claim. In accordance with the Insurance Act of British Columbia, we enclose a blank proof of loss. Any claim made under the policy must be made **within two (2) years** of the date of loss. In the instance where it is necessary to file an action, this must also be done prior to the two year anniversary of the day of loss.

Family Insurance Solutions | Claims Division
1055 West Georgia Street, Suite 1900, P.O. Box 11112, Vancouver BC Canada V6E 3P3
T 604.681.6123 F 604.681.2681
economicalinsurance.com

The Economical brand includes the following property and casualty insurance companies: Economical Mutual Insurance Company, Perth Insurance Company, Waterloo Insurance Company, The Missisquoi Insurance Company, Federation Insurance Company of Canada.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front

Date Taken: 19/11/2014

Taken By: 122

Water sand and debris flowed through applicants yard. Water pushed under the front door and through the foundation cold joint.

2 Rear

Date Taken: 19/11/2014

Taken By: 122

Rear access was covered with sand.

s.22

3 Rear access
Date Taken: 19/11/2014
Taken By: 122

Minor debris on rear entry deck (essential access.)

4 West side of house
Date Taken: 19/11/2014
Taken By: 122

Showing mud and silt on west (right) side of the home.

s.22

5 Front entry
Date Taken: 19/11/2014
Taken By: 122

Although there was three inches of water in the home damaging drywall, baseboard etc. the ceramic tile over concrete was not damaged.

6 Living room
Date Taken: 19/11/2014
Taken By: 122

Water flowed through the foundation cold joint and under the laminate flooring, it also seeped up the walls soaking the insulation and drywall.

s.22

7 Dining room
Date Taken: 19/11/2014
Taken By: 122

water damage in dining room

8 Kitchen
Date Taken: 19/11/2014
Taken By: 122

No flood related damage to the kitchen.

s.22

9 Laundry/ utility

Date Taken: 19/11/2014

Taken By: 122

Water damage also affected this room, however the ceramic tile over concrete was not damaged.

s.22

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141114-55FC-FDCF

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	PART OF SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	PART OF SCOPE & CALCS.
☐	☒	☐	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	NONE
☐	☐	☒	Other Documents: (i.e., medical)	NONE
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☒ ☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Nov 25/14 Initials: DM

Printed: 17/11/2014 04:19:54 PM

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #141222-4018-C2CC

March 13, 2015

Finance

GOODS/SERVICES REC'D ____ by ____
(Date received) (Signature)

CERTIFIED THAT THIS ACCOUNT IS CORRECT IN ACCORDANCE with appropriate statute or regulation and, where applicable, that the goods and services rendered SIGNED ELECTRONICALLY were satisfactorily received.

SIGNED ELECTRONICALLY
Spending Authority Signature (Print Name)

RGSP	ACCT	STOB	PROJECT
J86	12200	7908	1500000

s.22

Dear s.22 s.22

by 141222-4018-C2CC

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

MAR 13 2015

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,388.49**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$143.50
Structural	$2,592.11
Total Eligible Amount	$2,735.61
Less $1,000.00	$1,735.61
Total Payable at 80%	$1,388.49

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

for Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141222-4018-C2CC

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 120	DFAGEN 14/15
Date 2014-12-22	Date 01/03/15	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	
☐	☒	☐	Diagram	
☐	☒	☐	Receipts or Invoices paid by Applicant	SUPPLIED BUT NOT USED AS NEW DRAINAGE IS NOT ELIGIBLE
☐	☒	☐	Other Documents: (i.e., medical)	PRINCIPAL RESIDENCE CONFIRMED
☒	☒	☐	Photos	
☐	☐	☒	Insurance Letter	CONFIRMED OVERLAND FLOODING NOT INSURABLE
☒	☐	☐	Home Owner Grant (Eligible ○ Yes ● No)	Please confirm principle residence - property value exceeds HOG grant threshold.
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: Mar 10/15 Initials: SS

Printed: 2014-12-22 13:32:15

Emergency Management BC

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141222-4018-C2CC

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
November 3/4, 2014	4'-8' deep behind and in front of retaining wall (immediately adjacent to the house)	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

The flood on Nov. 3/4, 2014 resulted in a huge amount of water which landed on the steep adjacent land owned by the District of North Vancouver. This water overloaded our house drainage system. In addition, the creek above our house was overloaded and breached its bank. This water inundated our retaining wall and the house drainage system.

Action Taken to Date (list cleanup hours on Appendix A)

We consulted with drainage experts who highly recommended installing flood prevention measures to prevent water entering the house. An additional drainage system has been installed to address flood related challenges related to our retaining wall that is essential to sustain land that is immediately adjacent to and critical to the eligible residence. This drainage is essential to protective works designed to protect banks from erosion that would be otherwise dangerous to the residence.

Emergency Management BC

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

Brief Description of Damage/Loss (list damaged items on Appendix B)
Our retaining wall was damaged in the flood and is now bowed out. Full replacement of the wall is too expensive to take action at this time. The retaining wall drainage system failed resulting in large amounts of standing water next to our foundation. This would have caused serious structural damage should it have frozen.

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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

s.22

Signature of Applicant | Date (yyyy/m/day) | Signature of Applicant | Date (yyyy/m/day)

s.22 | 2014/12/20

Print Name | Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

BRITISH COLUMBIA | Emergency ManagementBC

COPY

Finance

File: DFA-1415-02

Application #141222-4018-C2CC

March 13, 2015

GOODS/SERVICES REC'D ____ by ____
(Print Name) (Signature)

CERTIFIED THAT THIS ACCT ... with applicable statute ... where applicable, that the ... services rendered. SIGNED ELECTRONICALLY

SIGNED ELECTRONICALLY
Spending Authority Signature (Print Name)

RcSP	ACCT	STOB	PROJECT
J86	12200	7908	1500000

s.22

Dear s.22 ; s.22 by 141222-4018-C2CC

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

MAR 13 2015

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,388.49**, payable to s.22, will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$143.50
Structural	$2,592.11
Total Eligible Amount	$2,735.61
Less $1,000.00	$1,735.61
Total Payable at 80%	$1,388.49

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

for Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
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Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141222-4018-C2CC

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 120	DFAGEN 14/15
Date 2014-12-22	Date 01/03/15	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
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☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
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☒	☒	☐	Photos	
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☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: MAR 10/15 Initials: SS

Printed: 2014-12-22 13:32:15

Emergency Management BC

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MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward between fields, or print and complete.

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☒ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

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APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141222-4018-C2CC

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
November 3/4, 2014	4'-8' deep behind and in front of retaining wall (immediately adjacent to the house)	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

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Action Taken to Date (list cleanup hours on Appendix A)

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Emergency Management BC

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

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

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

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Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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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.

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

Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22	2014/12/20		
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/12/11	Spade and Pick	46	Repaired the drainage system	N/E INVOICE ATT
2014/11/4.		9	Debris clean up	
2014/11/5	s.22	7	Debris clean up	
TOTAL		14.0		
RECOMMEND 14 ELIGIBLE CLEAN UP HOURS				

EMBC Office Use Only: DFA eligible hours worked 14 @ minimum wage = TOTAL $ 143.50

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

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Basement back door	NO DAMAGE CLAIMED OR FOUND TO BACK DOOR ✓

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

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/3/2014		
Date Received:	1/3/2015	Date Contacted:	1/6/2015
Date Inspected:	1/16/2015	Date Completed:	3/9/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Vancouver area at this time.

DWELLING s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants and s.22 reside in this s.22 / home with a walk out basement built on a sloping city lot in North Vancouver. Note: when we viewed the GIS mapping for this homeowner it showed the home built over the property line. We confirmed that the GIS mapping could not be confirmed as accurate. In order to ensure the damages were on the Applicant's property and therefore eligible we contracted the services a local surveyor. You will find enclosed with this report a site plan showing the home is located within the property boundaries and the eligible repairs are located on the Applicant's property.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3-4, 2014 the severe rains caused a creek above the Applicant's home to exceed its banks. This water as well as run off from the sloping mountainside flowed over a wood retaining wall along the side of the home, eroding soil and bringing in debris. The home had a rock pit (dry well) on this side designed to collect surface water. The rock pit was plugged with mud and debris from the event and could not handle the volume of water. The Applicant hired a contractor after the event who installed new drainage pipe across the back yard and into the existing sump to provide better drainage. This new drainage was not pre existing but a betterment and not considered eligible under DFA guidelines. The wood retaining wall showed signs of bowing out from the pressure but this retaining wall is not critical to the structure and the damage did not place the home in imminent danger and was not considered eligible under DFA guidelines. The eligible damage is to remove and replace drain rock to the rock pit, flush out the pre existing drainage lines to the home, and clean up the eligible affected areas. No damage was found or claimed to the inside of the home.			

INSURABILITY

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicant did not provide a formal denial letter, we confirmed the damage was caused by overland flooding and is not an insurable loss.			

RESTRICTIVE COVENANTS

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No known covenants on this property			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances accordingly below.			
1. Cleanup completed by the Applicant before site inspection	14.00 EA @	10.25 =	143.50

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
While no structural damage was caused to essential access , the rear sidewalk was covered in mud and debris from the event and is reflected in the Applicant's clean up as indicated on Appendix A attached to this report. Additional allowance is made below to pressure wash the affected eligible sidewalk areas.			
2. Pessure wash sidewalks	1.00 EA @	124.04 =	124.04

s.22

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
3. Flush perimeter drain	1.00 LS @	472.00 =	472.00
The home on this side facing the sloping mountainside had drain rock to the surface designed to act as a rock pit to collect the surface run off. During the event this drain rock became plugged with mud and debris and required replacing. Allowance below is to remove and replace the mud and soiled drain rock by hand with wheelbarrows due to limited access prohibiting the use of excavator equipment. We have mad allowance for 2 men for 2 days and includes allowance to remove fence panels as necessary to gain access to the area. No allowance is made to replace the panels, as fences are not considered essential under DFA guidelines.			
4. General Labourer - per hour- to move gravel by hand	32.00 HR @	31.01 =	992.32
5. Gravel (per CY)	8.00 CY @	25.06 =	200.48
6. Dump truck and operator - Section 16.1 (page 125) 12 cu yd	1.00 HR @	87.35 =	87.35
We have made an allowance to have a dumpster brought to the site in order to haul away the contaminated drain rock. We would the allowance for labour includes wheeling by hand the rock directly into the dumpster.			
7. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it mud and debris which flowed up against the home. Allowance below is to clean the affected area.			
8. Pressure wash siding	1.00 EA @	124.04 =	124.04

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage to the interior to the home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No contents were damaged during this event.			

GENERAL CONDITIONS

HCM Catastrophe Management Inc

Serving the Province of British Columbia

DESCRIPTION	QTY	UNIT PRICE	TOTAL
General conditions are included in the costing for this project and there are no addition general conditions tasks necessary.			

Coverage	Item Total	%	ACV Total	%
Dwelling	2,440.23	94.45%	2,592.11	94.75%
Cleanup completed before site visit	143.50	5.55%	143.50	5.25%
Contents	0.00	0.00%	0.00	0.00%
Total	2,583.73	100.00%	2,735.61	100.00%

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	2,440.23
PST	28.44
Subtotal	2,468.67
GST	119.07
GST (no applied PST)	4.37
Replacement Cost Value	**$2,592.11**
Net Claim	**$2,592.11**

TM

#120 RM reviewed by field manager TM

s.22

Summary for Cleanup completed before site visit

Line Item Total	143.50 ✓
Replacement Cost Value	**$143.50**
Net Claim	**$143.50**

✓/

20. /TM

#120 RM reviewed by field manager TM

Page 0578 to/à Page 0580

Withheld pursuant to/removed as

s.22

NOTRE NUMÉRO / OUR NUMBER 635827

DATE DEC. 18 2014

COMMANDE DU CLIENT / CUSTOMER'S ORDER

VENDU À / SOLD TO s.22
ADRESSE / ADDRESS

LIVRÉ À / SHIP TO
ADRESSE / ADDRESS

N° D'ENR. DE TAXE / TAX REG. NO	VENDEUR / SALESPERSON	F.A.B. / FOB	CONDITIONS / TERMS	VIA

FACTURE – INVOICE

QUANTITÉ / QUANTITY	DESCRIPTION	PRIX / PRICE	MONTANT / AMOUNT
12/11	DRAINAGE – 4 HRS		
12/12	– 7 HRS		
12/13	– 7 HRS		
12/15	– 7 HRS		
12/16	– 7 HRS		
12/17	– 7 HRS		
12/18	– 7 HRS		6,440 00
			650 00
	46 HRS @ $140.00 an HR.	TPS/GST	354 50
	MATERIAL FOR JOB $650.00	TVP/PST	
		TOTAL	$7,444 50

Paid by Ck #0

Blueline DC697

© Blueline®, 2005

[illegible] hrs each

NOTE; INVOICE NOT USED AS THIS DRAINAGE WAS NOT PRE-EXISTING AND NOT ELIGIBLE.
#120

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 1-Front view
Date Taken: 1/15/2015

2 2-Right side
Date Taken: 1/15/2015

Flood water cascaded along the the right side of the home eroding gravel and causing a wood retaining wall to bow in. Retaining wall was not considered eligible as this damage has not placed the home in imminent danger. The Applicant had new drain rock installed against this the side of the home.

s.22

s.22

3 3-Right side
Date Taken: 1/15/2015

Applicant installed new drainage in this lowest level of the right side to protect the home from future rainfall events. Although this shows due diligence, it was considered an upgrade and was not pre existing and not eligible under DFA guidelines.

4 4-New drainage
Date Taken: 1/15/2015

The Applicant hired a contractor after the event to install a new drainage pipe across the back yard and into the existing sump pit. This work was not considered eligible as it was not pre existing.

s.22

5 5-Left side
Date Taken: 1/15/2015

No damage to the left side of the home.

6 6-Rear view
Date Taken: 1/15/2015

s.22



RECEIVED
DEC 21 2014
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL



Emergency ManagementBC

File: DFA-1415-02

Application #141126-D3FA-1C86

January 7, 2015

GOODS/SERVICES REC'D _____ by _____
Date (mm/yy/dd) Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the work has been performed, the goods supplied and the services rendered and/or the obligations met

SIGNED ELECTRONICALLY
Spending Authority Signature (Print Name)

RASP	ACCT	SUB	PROJECT
J86	12200	7908	150000

COPY

s.22

Dear s.22 s.22

141126-D3FA-1C86
Jan 7/15

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$3,539.73**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$5,424.66
Total Eligible Amount	$5,424.66
Less $1,000.00	$4,424.66
Total Payable at 80%	$3,539.73

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141126-D3FA-1C86

FIELD MANAGER Name	EVALUATOR ID #	EVENT DFAGEN 14/15
Date	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INC IN SCOPE
☐	☑	☐	Scope and Calculations Sheet	
☐	☐	☐	Content Calculations Sheet	NONE
☐	☑	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☑	☐	Photos	
☒	☑	☐	Insurance Letter	
☒	☐	☐	Home Owner Grant (Eligible ○ Yes ● No)	Not elig. for HOG due to property value exceeding grant threshold. CONFIRMED PRINCIPAL RES.
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	GB37886 (134645L)

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Jan 7/15 Initials: BM

Printed: 2014-11-28 13:47:54

[redacted]

RECEIVED
NOV 26 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call (toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141126-D3FA-1086

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	((s.22

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03 ✓	1"	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Water back-up overfilled drainage seeped into basement

Action Taken to Date (list cleanup hours on Appendix A)
Contracted restoration company to remove water and dry out finished basement. Cut out drywall remove moldings. Ordered replacement carpet and underlay. Will replace carpet, moldings repair wall.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Carpet and underlay, moldings, insolation and drywall

[redacted]

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 ar expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be repaid

s.22	2014/11/25		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

TRAVELERS

Travelers Canada
Suite 2400, P.O. Box 11114, Royal Centre
1055 West Georgia St.
Vancouver, British Columbia V6E 3P3
604.684.5811

November 5, 2014

s.22

Dear s.22

Re: Policy Number: s.22
Claim Number:
Date of Loss: November 3, 2014

This letter will confirm that our investigation into the above loss is now complete.

The cause was found to be an influx of water seeping in your home through the floor slab or the base of the foundation walls.

We regret to inform you that this loss is not covered under your insurance policy as the damage was not caused by any of the water damage perils which you are insured against.

Please see the attached exclusion, which reads as follows:

We do not insure loss or damage caused by:

2. **Water**, unless resulting from the sudden and accidental escape of water from:
   a) a plumbing, heating, sprinkler or air conditioning system;
   b) a household appliance, including any waterbed or aquarium;
   c) a swimming pool;
   d) a watermain;
   e) a roof or eavestrough where water is backing up due to the accumulation of ice or snow

We do not insure loss or damage:
- caused by or resulting from continuous or repeated seepage or leakage of water;
- caused by flood water, or any other water on or below the surface of the ground, including spray, ice or waterborne objects, whether wind driven or not;

Accordingly, your request for coverage is denied. Pursuant to the Insurance Act of British Columbia, enclosed is a blank Proof of Loss form. We refer you to the Statutory Condition 14 of your policy:
"Every action or proceeding against the Insurer for the recovery of a claim under or by virtue of this contract is absolutely barred unless commenced within two years next after the loss or damage occurs or otherwise provided by law."

After that time, any right to claim you may have will expire.

Please be advised our file is now closed.

Yours truly,
Travelers Canada

Ronni Bateman
Claims Adjuster
cc. Pat Anderson Agencies Ltd. #6251771

The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company and Travelers Insurance Company of Canada are the Canadian licensed insurers known as Travelers Canada

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss:	04/12/2014		
Date Received:	05/12/2014	Date Contacted:	03/11/2014
Date Inspected:	17/12/2014	Date Completed:	05/01/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside s.22 in this s.22 home with a basement.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rainfall saturated the ground and water seeped through the foundation into one room in the basement level of the home. Water level reached about 1 inch, damaging floors and walls. Eligible damages are addressed in the scope below.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is in compliance with all s articles of an old covenant s.22 contains nothing that would relate to overland flooding.		The covenant pertains mostly to land use and ✓	

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We did receive a formal denial letter from the Applicant's insurer stating that the damages were caused by ground seepage and is not an insurable loss, which is keeping with our own findings during site inspection. ✓			

PREVIOUS DFA ASSISTANCE

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated he is not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated that they did spend some time moving contents and vacuuming water but did not wish to claim these hours. No clean up hours are claimed			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to the exterior of the home			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. Manipulate contents	1.00 EA @	120.04 =	120.04
3. Clean & disinfect interior	342.53 SF @	0.23 =	78.78
We have made an allowance to clean & disinfect the affected areas only.			

BASEMENT LEVEL

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. Tear out wet carpet pad and bag for disposal	342.53 SF @	0.46 =	157.56
5. Tear out wet non-salvageable carpet, cut & bag for disp.	342.53 SF @	0.50 =	171.27
6. Carpet pad	342.53 SF @	0.62 =	212.37
7. Carpet - Standard grade	393.91 SF @	3.07 =	1,209.30
15 % waste added for Carpet - Standard grade.			
8. Tear out and bag wet insulation	78.67 SF @	0.66 =	51.92
9. Batt insulation - 4" - R12 - unfaced batt	78.67 SF @	0.79 =	62.15
10. R&R Polyethylene vapor barrier	78.67 SF @	0.28 =	22.03
11. Tear out wet drywall, cleanup, bag for disposal	296.67 SF @	0.84 =	249.20
12. 1/2" drywall - hung, taped, floated, ready for paint	296.67 SF @	2.07 =	614.11
13. R&R Baseboard - 2 1/4"	74.17 LF @	2.80 =	207.67
14. Paint baseboard - two coats	74.17 LF @	1.42 =	105.32
15. Paint the surface area - two coats	593.33 SF @	0.97 =	575.53
Note no damage was found to or claimed to the interior door to this room.			
Note damage was to this one room only in the basement level of the home. No other interior rooms were affected. The Applicant stated this was the main living area for watching television and conversing and we considered it to be an essential room and eligible for finishes.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
16. Deliver material to site	1.00 EA @	60.00 =	60.00

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
17. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
18. Additional allowance to dispose of drywall	296.70 SF @	0.37 =	109.78 ✓
19. Equipment setup, take down	1.00 HR @	47.58 =	47.58
20. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25 ✓
21. Air mover (per 24 hour period) - No monitoring	3.00 EA @	31.50 =	94.50 ✓
The above drying allowances are for 1 dehumidifier and 1 fan for 3 days to aid in the drying process.			
22. Final cleaning - construction - Residential	342.53 SF @	0.25 =	85.63 ✓

Grand Total Areas:

593.33 SF Walls	342.53 SF Ceiling	935.86 SF Walls and Ceiling
342.53 SF Floor	38.06 SY Flooring	74.17 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	74.17 LF Ceil. Perimeter
342.53 Floor Area	367.69 Total Area	593.33 Interior Wall Area
691.50 Exterior Wall Area	76.83 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	5,040.76	100.00%	5,424.66	100.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	5,040.76 ✓	100.00%	5,424.66	100.00%

Summary for Dwelling

Line Item Total	5,040.76
PST	125.57
Subtotal	5,166.33
GST	258.33
Replacement Cost Value	**$5,424.66**
Net Claim	**$5,424.66**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

BASEMENT LEVEL

s.22

BASEMENT LEVEL

TRAVELERS

Travelers Canada
Suite 2400, P.O. Box 11114, Royal Centre
1055 West Georgia St.
Vancouver, British Columbia V6E 3P3
604.684.5811

November 5, 2014

s.22

Dear s.22

Re: Policy Number: s.22
Claim Number:
Date of Loss: November 3, 2014

This letter will confirm that our investigation into the above loss is now complete.

The cause was found to be an influx of water seeping in your home through the floor slab or the base of the foundation walls.

We regret to inform you that this loss is not covered under your insurance policy as the damage was not caused by any of the water damage perils which you are insured against.

Please see the attached exclusion, which reads as follows:

We do not insure loss or damage caused by:

2. Water, unless resulting from the sudden and accidental escape of water from:
   a) a plumbing, heating, sprinkler or air conditioning system;
   b) a household appliance, including any waterbed or aquarium;
   c) a swimming pool;
   d) a watermain;
   e) a roof or eavestrough where water is backing up due to the accumulation of ice or snow

We do not insure loss or damage:
- caused by or resulting from continuous or repeated seepage or leakage of water;
- caused by flood water, or any other water on or below the surface of the ground, including spray, ice or waterborne objects, whether wind driven or not;

Accordingly, your request for coverage is denied. Pursuant to the Insurance Act of British Columbia, enclosed is a blank Proof of Loss form. We refer you to the Statutory Condition 14 of your policy:
"Every action or proceeding against the insurer for the recovery of a claim under or by virtue of this contract is absolutely barred unless commenced within two years next after the loss or damage occurs or otherwise provided by law."

After that time, any right to claim you may have will expire.

Please be advised our file is now closed.

Yours truly,
Travelers Canada

Ronni Bateman
Claims Adjuster
cc. Pat Anderson Agencies Ltd. #6251771

The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company and Travelers Insurance Company of Canada are the Canadian licensed insurers known as Travelers Canada

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front View
Date Taken: 23/12/2014



Damage was to one basement room only

2 Living room
Date Taken: 17/12/2014

During the event ground water seeped under the exterior walls soaking the floor drywall and insulation. The Applicant stated that this basement room is the room most used by the family for watching television , conversing etc and so we considered i to be an essential room and eligible for finishes. No other rooms in the home were affected.

s.22

3 Living room
Date Taken: 17/12/2014

4 Contents
Date Taken: 17/12/2014

The homeowners managed to move the contents out of the room during the event and the contents were not damaged.

s.22

s.22

BRITISH COLUMBIA | Emergency ManagementBC

COPY

February 17, 2015

506872

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Appeal on Amount
DFAGEN 14/15 – November 3-4, 2014

This letter is in response to your letter dated January 7, 2015 appealing the amount of DFA you received for damaged contents to your rental home at s.22

The purpose of DFA is to provide assistance to individuals for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the *Emergency Program Act* (the "Act") and the ensuing Compensation and Disaster Financial Assistance Regulation (the "Regulation"). The DFA program is obliged to provide compensation in compliance with this legislation.

DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

The amount of financial assistance that is paid is calculated based on an *assessment* of loss and not the *actual* cost. To fairly and consistently assess losses, Emergency Management BC uses standard rates based on mid-range pricing for essential clean up, restoration and home contents.

Disaster Financial Assistance (DFA) is not intended to be replacement value insurance and therefore, there is no post-review to ensure that the amount of assistance provided is not more or less than the actual cost to restore damaged homes or replace essential contents.

I have carefully read your letter and e-mails from Thermo-Dry Restoration, and consulted with the DFA Field Manager who has over 20 years of direct experience evaluating flood losses for the DFA Program.

I can assure you that our assessment of your losses was calculated fairly and consistently with all our other DFA claims and I am confident that this represents an appropriate value for your DFA eligible losses.

.../2

Ministry of Justice
Office of the Fire and Emergency Management Commissioner
Provincial Emergency Program
Mailing Address:
PO Box 9201 STN PROV GOVT
Victoria BC V8W 9J1
www.dfa.bc.ca
Location:
Block A – Suite 200
2261 Keating Cross Road
Saanichton BC V8M 2A5
Telephone: 250 952-4913
Facsimile: 250 952-4888

I have reviewed your claim file and the information you provided in your letter of appeal and can confirm that staff correctly applied the *Emergency Program Act*, Compensation and Disaster Financial Assistance Regulation in determining the amount of DFA. Based on this information, I am upholding the initial decision made on December 2, 2014.

In keeping with Section 22 of the *Emergency Program Act* regarding appeals, this file has now been closed with no consideration for further review.

I regret this decision is not in your favour and I wish you well in your recovery efforts.

Sincerely,

Chris Duffy
Executive Director
Emergency Management BC

pc: Ian Cunnings, Senior Regional Manager, South West Region
Johanna Morrow, Manager, Recovery and Funding Programs

January 7, 2015

Director
Provincial Emergency Program
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1

Ref # 506872.

Dear Sir/Madam

Re : File DFA-1415-02

s.22

The approval amount of $31,161.87 was well received; however I would like to appeal for the assistance amounts for drying, removal & disposal of carpet, underlay, contents and drywall.

It seems to be a big gap between the government standard and industry standard for the scope of works done for the captioned premises (see below the cost variances). Attached please find the site specifications, the cost breakdowns and some emails between the restoration company and r s.22 who was there helping us to liaise with the restoration company, for your perusal and further considerations.

Government Standard via Page 11 General Conditions
Additional allowance to dispose of drywall ($159.43), deliver material to site ($60.00), haul debris ($142.77), Equipment set up & take down ($47.58)
Tear out wet carpet pad and wet non-salvageable carpet , wet insulation, bag for disposal ($53.05 + 57.67+23.76 + 32.34 +197.12 + 35.86 + 169.12 + 51.55 + 56.03 + 29.70 + 14.05 + 15.27 + 57.82 + 62.85 + 31.46 + 18.26 + 83.16 + 8.38 + 63.49 + 69.01) Total : $1,129.95
(Extract from the breakdowns of different rooms)
Grand total : **$1,539.73**

Industry Standard via invoice of Thermo-Dry Restoration dated Nov 6
Removal of carpet, underlay, contents and drywall plus disposal bin **($8,524)**
Removal of subfloor, cabinet & disposal **($2,944.20)**

Government Standard via Page 11 General Conditions
3 dehumidifier for 24 hour period ($63.75 x 3 x 24 hours) and 6 air movers for 24 hour period ($31.5 x 6 x 24 hours) Total : **$380.25**

Industry Standard via invoice of Thermo-Dry Restoration dated Nov 7
4 dehumidifier for 24 hour period ($110 x 4 x 24 hours) & 11 blowers for 24 hour period ($30 x 11 x 24 hours) total **$808.50**
Additional 4 dehumidifier for 24 hour period ($110 x 4 x 72 hours) & 11 blowers for 24 hour period ($30 x 11 x 72 hours) total **$2,589.82**
(Clarified with the Restoration company it was the typos on the hours for additional blowers and dehumidifiers, which should be 72 hours instead of 48 hours)

Time Drying from installation of equipment total 96 hours by each equipment

s.22 respectively were in devastation when the ordeal happened at around 10:30 pm. on Nov 3. The water was as high as eight feet outside the basement and about 1' of water was flooded into the house. The restoration company offered assistance at the site at around 12 a.m. , we were so desperate and had no other alternative but to accept the assistance without knowledge of the costs involved. We kept telling the restoration company to keep the costs down once we were advised by the insurance company that we were not covered on this peril.

We really appreciate the prompt response and assistance from the government, even though the compensation is only 80%. However the shortfall for this part of costs becomes a big dent s.22 . Please can I ask you to reconsider the amount of assistance particularly to the cost variances of the restoration works.

Thank you very much for your attention.

Yours sincerely

s.22

s.22

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s.22
AGF
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CFP

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RE: s.22 Request for docs

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RE: s.22 Request for docs

Thu, 01 Jan, 2015 19:23
1 attachment

From :matt@thermodryltd.com
To : s.22

I'm not certain what can be added to the previous email and scope of work however please see attached photo, which clearly depicts the situation *after* our pumps had been running for some time. There was aproximately 8' (feet) of water at the South basement entrance of the s.2 residence. Some of the water had breeched the sliding glass door which caused the basement suite to flood to a depth of approximately six (6) inches throughout. The slow removal of contents in the basement due to the s.22 inability to get around and sort out salvageable items from refuse, coupled with their wish to keep the furniture inside the unit so as to keep costs to a minimum slowed the drying process, while still meeting the industry standard drying times of 3-5 days. The delay in removing the subfloor, under advice of an outside party suggesting to the s.22 that this floor needn't be removed, also delayed the drying time. Regardless of this drying process impediment, this basement had well in excess of 12 000 L of high sediment water which was extracted withing time limits. In addition to carpet, and underlay removal, the removal & disposal of all subfloor, tile and perimeter drywall was executed as per industry procedures and standards.

Kind Regards,

Matt Leger

Thermo-Dry Restoration
IICRC#205046
WCB GST CGL
Water, Fire & Smoke, Wind.
24Hr Emergency 844 843 7661
Office 778 588 5438
matt@thermodryltd.com
www.thermodryltd.com

> -------- Original Message --------
> Subject: Re: s.22 Request for docs
> From: s.22
> Date: Tue, December 30, 2014 11:53 pm
> To: ThermoDry <matt@thermodryltd.com>
>
> Hi Matt
>
> Really appreciate your prompt reply. Obviously there is a big gap between the industry standard and district standard.
> My request is for you to give an explanation to district how bad the situation was since you are there an hour after the flooding. The level of expertise you have to deal with hundreds of flooded houses is far higher than the District or the appointed Catastrophe Management company.
>
> Thank you again for your help.
>
> s.22
>
> ----- Original Message -----
> From: ThermoDry <matt@thermodryltd.com>
> To: s.22
> Sent: Tue, 30 Dec 2014 14:09:11 -0700 (MST)
> Subject: Re:(s.22 Request for docs
>
> We will stand behind our work and invoicing as these are industry standards; both unit rates and dry times. I can say with confidence that the district has

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Tags edit

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Re: s.22 Request for docs Find : Email Messages

Back to Inbox Reply Reply All Forward Delete Spam Move to... Actions Print 13

Re: s.22 Request for docs Tue, 30 Dec, 2014 14:09

From : ThermoDry <matt@thermodryltd.com>
To : s.22

We will stand behind our work and invoicing as these are industry standards; both unit rates and dry times. I can say with confidence that the district has little or no experience in structure drying processes or they are deliberately low balling the drying estimat[illegible] to keep costs down on their end. In addition, I fail to see how the District is capable of providing you and s.22 with a drying time and cost estimate on a flooded structure that they never saw until the bulk of the drying was done, let alone once the structure is ready for repair. Please feel free to forward this response to the district of North Vancouver.
As for a diagnostic, I'm not certain I understand your request, please clarify. Should this be a reasonable request, we have no objection in supplying you with the necessary documentation to aid in your claim.

Regards
Matt Leger

Thermo-Dry Restoration
IICRC # 205046, WCB, CGL, GST
Fire, Smoke, Water, Wind
24 Hr 844 843 7661 (844 Thermo1)
Office 778 588 5438
matt@thermodryltd.com
www.thermodryltd.com

> On Dec 30, 2014, at 12:25, s.22 wrote:
>
> Hi Matt
>
> Happy Holiday.
>
> I trust that you have already received the payment for the Storkit a while ago.
>
> Matt, I take the most courage to ask a big favor from you and hope that you are willing to assist in this matter.
>
> The Emergency Management BC has completed the estimate and released the assistant fund to s.22 . However the compensation to the drying part is far much lesser than the amount we paid to your company. Do not get me wrong that I am questioning your professionalism. The coverage of 3 dehumidifier with unit price of $63.75 and 6 air mover with unit price of $31.50 is a huge gap for what was needed to dry the basement. I remember at one point you warned us that mold was started to develop on the south east corner inside the pantry. I find it totally unacceptable and unreasonable for the District to estimate drying the whole basement by using these few dryers for a little period of time. Please can you make a diagnostic recommendations of the devastating situation during the first few days of the ordeal, so that I can make it as a reference to the District for further considerations.
>

s.22 Update

Sat, 08 Nov, 2014 20:02

From :ThermoDry Ltd <matt@thermodryltd.com>
To :Insurance Broker s.22

Hi s.2

We've removed the subfloor, cabinets in kitchen, cabinets in bathroom and toilet. We have approximately 60% of the tile removed and will have it completed Monday morning. Presently we have all of the equipment running and installed a sub panel for the extra gear. The sill plates and wall cavities should be dry by Sunday evening as discussed. We will run the equipment until Monday morning at no extra charge to you for good measure. We will follow up with a thorough cleanup and disinfectant application. In an effort to keep costs down we saved countertops, sink and plumbing in the kitchen and bathroom. Unfortunately as discussed the cabinet boxes were in too rough of shape to salvage so as to remove the subfloor underneath.
We trust upon wrap up on Monday that this job will meet your satisfaction.

Kind Regards
Matt Leger

Thermo-Dry Restoration
WCB CGL GST
Residential Commercial
www.thermodryltd.com
matt@thermodryltd.com
844 THERMO1
(844 843 7661)
24Hr Emergency

1135 Croft Fri, 07 Nov, 2014 00:25

From S.22
To :Insurance Broker S.22 >, ScottRestoration <scott@24hrrestore.ca>

Further to our conversation this afternoon, we advised you to to install an additional 10-15 fans and 4 dehumidifiers to expedite the drying of the premises so as to stifle the development of mould. Due to the delay in dewatering the basement as a result of improper preparation in content transfer by the occupants, some mould has developed in the East corner of the basement. The addition of this equipment and prompt removal of drywall and insulation by our crew should keep the mould in check. It is imperative to maintain a min temperature of 22*C so as to aid in the drying.
Should the mould develop further, we will accept no liability as a result of the above noted circumstances.
It is of strong opinion that we believe this mould can be contained, it is however imperative the occupants follow our prescribed approach.
The dry time for a job this size under normal circumstances is 3-5 days.

I apologize for sending this email from my personal account however we are having with our server for Thermodry.

Sent from my iPhone

Matt Leger

Thermodry
Vancouver BC
778 288 5767
Commercial Residential
Management
WCB CGL GST
www.cygnuscontracting.com
matt@cygnuscontracting.com

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24HR Disaster Restoration Services Ltd.

13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

CLAIM NO.: 18102 Reinspection ☐

Policy No.: 18102	Unknown Unknown
Date of Loss: 11/03/2014 12:00 AM	s.22
Type of Loss: Water Damage	Home phone:
Deductible:	Business phone:
Year Built: **Cat No.:**3	Mobile phone:
	Bus. Fax:
Adjuster:	Contact:
Phone:	**Loss address:**
Email:	s.22

Status: Claim Opened **Age:** 03d 12h **Assignees:**

Originated: 11/06/2014, 12:41 PM by Carola Vandepol (24HR Disaster Restoration Services Ltd.)

Created: 11/06/2014 **Assigned:**	**Policy Type:**
Received: **Contacted:**	**Renewed:** time(s)
Inspected: **Estimated:**	**Effective from:** **to:**
Approved: **Job Started:**	
Completed: **Closed:**	
Overall risk condition:	

Coverage	Limits	Deductible	Reserve

Call recieved at 11:00pm on Monday November 3rd, 2014, regarding water damage to basement.

Sewer backup from heavy rain fall. Approximatly 1' of water.

Basement completly saturated: contents, flooring, insulation and framing.

GENERAL COMMENTS

24HR File # 18102

Scott Harding
General Manager
Asbestos Building Inspector
778-987-2447
www.24hrrestore.ca
scott@24hrrestore.ca
24HR Toll Free Emergency Line: 1-855-365-2447
24HR Disaster Restoration Services Ltd.

Insurance Adjuster:

24HR Disaster Restoration Services Ltd.
13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

18102 - Emergency Photos:

s.22

24HR Disaster Restoration Services Ltd.
13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

18102 - Emergency Photos:

s.22

24HR Disaster Restoration Services Ltd.
13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

18102 - Emergency Photos:

s.22

24HR Disaster Restoration Services Ltd.
13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

18102 - Emergency Photos:

s.22

Thermo-Dry Restoration

IICRC Certified #205046 GST#827039017Rt0001

Water Damage, Fire & Smoke Damage Restoration

24Hr Emergency Response

Call 844 Thermo1 (844-843-7661)

www.thermodryltd.com

matt@thermodryltd.com

1708-555 Delestre Ave

Coquitlam, BC

V3K-0A9

C 778 288 5767

Attn: s.22 *Nov 24/2014*

Re: s.22

Further to our discussion please find below a Cost breakdown for all payments issued for the work completed at the above noted address.

Cheque #088 Nov 6/2014 $5000.00 Equipment, Sump, Extractor, Disposal Cost. Labour Removal of Carpet, underlay, contents: 93.75 Ma Hr @ 48/Hr, Bin 1 @ 500.00

Cheque #089 Nov 6/2014 $3524.00 Removal of Drywall Disposal Bin 500.00, 63 Man Hrs 48.00/Hr

Cheque # 092 Nov 7/2014 $808.50 Equipment: Blowers 11 @ 30.00/24Hr, Dehumidifiers 4 @ 110.00/24Hr

Cheque # 093 Nov 7/2014 $2589.82 Equipment
Blowers Add 11 @ 30.00/24Hr x 48Hr, Dehumidifiers 4 @
110.00/24Hr x 48Hr, Panel Converter 1 @ 48.00/24Hr x 72 Hr
+ Existing See Cheque # 092 for breakdown

Cheque#094 Nov 7/2014 $2944.20 Subfloor & Cabinet removal &
Disposal: Bin 500.00, Labour 48 Hr @ 48.00/24Hr.

Time Drying from installation of equipment Hrs total 96
Disinfectant application concurrent to drying and at completion

Application Total 5: Nov 6, Nov 7, Nov 8, Nov 9, Nov 10

Disinfectant Used: Benefect, Decon-30; Broad spectrum anti-microbial

President

Matt Leger

Responsible Restoration

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

GOODS/SERVICES REC'D _____ by _____
(Date (mm/dd/yyyy)) (Signature)

CERTIFIED THAT THE ACCOUNT TO BE PAID is correct, is in accordance with appropriate [illegible] or contract and where applicable [illegible] goods supplied and the services rendered [illegible]

SIGNED ELECTRONICALLY
Spending Authority (Signature) (Print Name)

RespS	ACCT	STOB	PROJECT
86	12200	7908	150000

s.22 | Inv # 14112-2D74-7EAC

DEC 0 3 2014

File: DFA-1415-02

Application #141112-2D74-7EAC

December 2, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$31,161.87**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$1,025.00
Structural	$30,339.34
Contents	$8,588.00
Total Eligible Amount	$39,952.34
Less $1,000.00	$38,952.34
Total Payable at 80%	$31,161.87

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency ManagementBC

RECEIVED
NOV 08 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMPC HQ

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

PLEASE CHECK APPROPRIATE BOX or boxes:

☒ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)			EMBC Office Use Only/Application #
s.22			141112-2079-7EPC
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			
Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) s.22

s.22 ( ) -

First Nations Status: ☐ YES or ☐ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
NOV 3, 2014	10 inches	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

WATER DAMAGE

Action Taken to Date (list cleanup hours on Appendix A)

RESTORATION WORK STARTED.

Brief Description of Damage/Loss (list damaged items on Appendix B)

WATER DAMAGE IN BASEMENT AREA.

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22 Signature of Applicant	2014/11/8 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

APPENDIX A. (1 OF 2)

Applicant : s.22

Appendix A – Cleanup Log 1/1

Date	Name of Family	Hours Worked	Description	EMBC Office use only
Nov 3		3	Building block to prevent water flooding into the house	NOT ELIGIBLE (NO LOSS)
		1-1/2	Removal of water from the basement	
		1-1/2	Removal of water from the basement	
	s.22	1-1/2	Removal of water from the basement	
	Total	7.5		
Nov 4		12	Moving wet contents from basement to garage	
		11	Moving wet contents from basement	
		11	Moving wet contents from basement	
	s.22	8	Sorting out wet contents and packing	
	Total	42		
Nov 4		12	Moving wet contents from basement to garage	
		11	Sorting out wet contents and packing	
		11	Sorting out wet contents and packing	
	s.22	7	clean up and packing	
	Total	41		
Nov 6		10	Throwing away wet contents	
		8	sorting out wet contents and packing	
		8	sorting out wet contents and packing	
	s.22	6	Packing and clean up	
	Total :	32		
Nov 7		8	Cleaning up mud in the backyard	
		7	Cleaning up the garage	
		7	Packing and clean up	
	s.22	5	Packing and clean up	
	Total :	27		
Nov 8		6	Cleaning up mud in the garage	
		4	Packing and clean up	
	s.22	4	Packing and clean up	
	Total :	14		

APPENDIX A (2 OF 2)

Applicant : s.22

Appendix A – Cleanup Log 2/2

Nov 9		5	Moving, packing and clean up
		4	Clean up & packing
	s.22	4	Clean up & packing
	Total	13	

Nov 10		5	Moving, and clean up
		4	Clean up & packing
	s.22	4	Clean up & packing
	Total	13	

189.5 CLAIMED
3.0 EMERGENCY MEASURE (NO COST - N/E.)
186.5 CLEANUP RELATED HOURS.
RECOMMEND 100. MAX AS ALLOWABLE.
100 HR @ 10.25 = $1025.00 ✓

APPENDIX B 1 OF 2

Applicant : s.22

Appendix B - Damage Assessment 2/1 EMBC office use only

Sitting Room

1 Wooden Dining table with 4 chairs	INC IN KITCHEN
1 Wooden base sofa with 6 seat-cushions	INC
1 Wooden Telephone table	INC (END TABLE)
2 Book shelves	N/E
1 TV	INC
1 TV components	N/E
1 DVD recorder	N/E
50 CDs and tapes	N/E
1 Small heater	N/E
1 Sewing machine	INC
1 Telephone	INC
1 Multi-sockets extension cord	N/E
1 cabinet with glass doors	N/E

Bedroom 1

1 bed with 3 drawers underneath	INC
1 mattress	INC
1 5-drawers dresser	INC
2 large closets	N/E
1 bed side table	INC
1 book shelf	N/E
1 rug	N/E
1 small writing desk for computer, multi-socket extension cord	N/E
1 computer with keyboard and screen	INC
2 pillow cases	INC * allowance rec'd will bed in the bag
2 comforters	INC *
3 sets of bed sheets and duvets	INC *
3 wool blankets	INC *
3 suitcases	N/E
Clothing – 40 man's shirts; 40 pants, 20 jackets, 10 overcoat, 30 underwears	INC *
10 man's suits, 10 winter coats	INC *
1 shoe rack	N/E
4 pairs of man's shoes	INC *
4 pairs of man's slippers	INC *

* NOTE ITEMS INCLUDED TO MAXIMUM ALLOWABLE ONLY

APPENDIX B 2 OF 2

Applicant : s.22 _____

Appendix B - Damage Assessment 2/2 EMBC office use only

Bedroom 2

- 1 bed with 3 drawers underneath — INC
- 1 mattress — INC
- 1 5-drawers dresser — INC
- 1 book shelf — N/G
- 1 rug — N/G
- 1 large closet — N/G
- 2 pillow cases — INC *
- 2 comforters — INC *
- 3 sets of bed sheets and duvet — INC *
- 3 wool blankets — INC *
- 1 shoe rack — N/E
- 4 pairs of woman's shoes — INC
- 4 pairs of woman's slippers — N/E

* ITEMS INCLUDED TO MAXIMUM ALLOWABLE

Kitchen

- 1 kitchen cabinet with counter top — INC
- 1 stove with oven — INC
- 2 wooden chopping boards — N/E
- 4 sets bowl and dishes — INC
- 1 rice cooker — N/E
- Cooking seasonings — N/E

Nov 28/21 - FH continued damaged fridge s/b included as well as items damaged - FH

Pantry

- 1 hot water boiler — INC
- 1 built-in vacuum cleaner — INC
- 1 portable vacuum cleaner — INC 1 ONLY
- 2 irons — INC 1 ONLY
- 2 ironing boards — INC 1 ONLY
- 2 electric fans for summer — N/G
- 2 electric fans for winter — N/G
- 1 5' H wooden rack for cans and dried food — N/E
- 1 bucket of rice — N/E
- Foods in the refrigerator — N/E
- 9 suitcases — N/E
- 1 tool box with full set of tools inside — INC

Toilet & bathroom

- 1 toilet cabinet with counter top — INC
- 1 body scale — N/E
- 1 floor mat — INC
- 1 tub mat — N/E
- 4 towels — INC
- 2 packs of 24 rolls toilet paper — N/E

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home:

Home:
Cellular: s.22

s.22

Evaluator: Evaluator #120

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 13/11/2014 Date Contacted: 17/11/2014
Date Inspected: 19/11/2014 Date Completed: 24/11/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

We have included eligible contents, which includes taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

KAN-LAN

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside in a s.22 home.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and minor debris to flow across the yard causing water to enter into the occupied basement through seepage around the rear door after the exterior stairwell filled with water. The water level reached about 1 foot high in these rooms damaging structure and contents. The eligible damages are addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants provided a copy of a formal denial letter from their insurer, which is attached. We also confirmed that the damages were not caused by sewer backup and not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant listed 3 hours blocking water, however there was no incurred cost and no allowance is included in recommendation.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access, although we have made an allowance to remove the mud and silt as listed below.			
1. General Labourer - Remove mud and silt	2.00 HR @	31.01 =	62.02
2. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
3. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. Pressure wash exterior sidiing & exterior stairs	1.00 EA @	248.08 =	248.08

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. Manipulate contents	1.00 LS @	496.16 =	496.16
6. Clean & disinfect interior	865.08 SF @	0.23 =	198.97
We have made an allowance to clean & disinfect the affected areas only.			

CONTINUED - INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. R&R Outlet	12.00 EA @	14.78 =	177.36
The above allowance includes renewing all outlets throughout the home that was affected by flood water.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours which all relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below. You will note we did not include the 3 hours claimed on Nov. 3rd as there was no incurred cost. The remaining hours total 186.5 and we are recommending the 100 maximum allowable under our authority.			
8. Cleanup completed by the Applicant before site inspection	100.00 EA @	10.25 =	1,025.00

ATTACHED GARAGE

ATTACHED GARAGE — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. Clean & disinfect interior	380.13 SF @	0.23 =	87.43
Flood water entered the garage under the overhead door bringing in mud and debris over the front third section. The foundation wall is above the floor level and no structural damage was found in this room. Allowance above is to clean and disinfect the affected area.			

BASEMENT

Living Room — **Height: 8'**

Missing Wall — **10' 6" X 8'** — **Opens into KITCHEN**

Subroom: Closet (1) — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
10. R&R Sheathing - plywood - 5/8" - tongue and groove	115.33 SF @	3.34 =	385.21
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
11. Tear out wet carpet pad and bag for disposal	115.33 SF @	0.46 =	53.05
12. Tear out wet non-salvageable carpet, cut & bag for disp.	115.33 SF @	0.50 =	57.67
13. Carpet pad - Standard grade	115.33 SF @	0.49 =	56.51

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
14. Carpet - Standard grade	132.63 SF @	3.07 =	407.17
15 % waste added for Carpet - Standard grade.			
15. Tear out and bag wet insulation	36.00 SF @	0.66 =	23.76
16. Batt insulation - 4" - R12 - unfaced batt	36.00 SF @	0.79 =	28.44
17. R&R Polyethylene vapor barrier	36.00 SF @	0.28 =	10.08
18. Tear out wet drywall, cleanup, bag for disposal	191.32 SF @	0.84 =	160.71
19. 1/2" drywall - hung, taped, floated, ready for paint	191.32 SF @	2.07 =	396.03
20. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
21. R&R Baseboard - 2 1/4"	47.83 LF @	2.80 =	133.93
22. Paint baseboard - two coats	47.83 LF @	1.42 =	67.92
23. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
24. Paint door trim - 2 coats (per side)	1.00 EA @	30.95 =	30.95
25. Paint walls - two coats	382.64 SF @	0.97 =	371.16
CONTENTS			
26. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00
27. End Table (max 2)	1.00 EA @	200.00 =	200.00
28. Sewing Machine (max 1)	1.00 EA @	230.00 =	230.00
29. TV (max 1)	1.00 EA @	450.00 =	450.00
30. Telephone (if privately owned) (max 1)	1.00 EA @	25.00 =	25.00

Kitchen **Height: 8'**

Missing Wall **10' 6" X 8'** **Opens into LIVING_ROOM**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
31. R&R Sheathing - plywood - 5/8" - tongue and groove	147.83 SF @	3.34 =	493.75
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
32. R&R Tile floor covering - Standard grade	147.83 SF @	10.11 =	1,494.56
33. Tear out and bag wet insulation	49.00 SF @	0.66 =	32.34
34. Batt insulation - 4" - R12 - unfaced batt	49.00 SF @	0.79 =	38.71
35. Tear out wet drywall, cleanup, bag for disposal	234.67 SF @	0.84 =	197.12
36. 1/2" drywall - hung, taped, floated, ready for paint	234.67 SF @	2.07 =	485.77
37. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
38. R&R 5-0 6-8 vinyl sliding patio door	1.00 EA @	570.18 =	570.18

CONTINUED - Kitchen

DESCRIPTION	QTY	UNIT PRICE	TOTAL
39. R&R Door jamb per LF - interior - paint grade - 4 9/16"	19.00 LF @	4.32 =	82.08
40. R&R Casing - 2 1/4"	17.00 LF @	2.20 =	37.40
41. R&R Baseboard - 2 1/4"	58.67 LF @	2.80 =	164.27
42. Sink - double - Detach & reset	1.00 EA @	122.33 =	122.33
43. R&R Cabinetry - lower (base) units	6.50 LF @	209.91 =	1,364.42
44. Paint baseboard - two coats	58.67 LF @	1.42 =	83.31
45. Paint casing - two coats	17.00 LF @	1.42 =	24.14
46. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
47. Paint door trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95
48. Paint walls - two coats	469.33 SF @	0.97 =	455.25
CONTENTS			
49. Table and Four Chairs (max 1)	1.00 EA @	450.00 =	450.00
50. Dinnerware (Dishes) 20 pc (max 1)	1.00 EA @	50.00 =	50.00
51. Stove (Electric/Gas/Propane) (max 1)	1.00 EA @	800.00 =	800.00
52. Fridge (max 1)	1.00 EA @	900.00 =	900.00

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Floor covering is ceramic over concrete and not damaged.			
53. Tear out and bag wet insulation	54.33 SF @	0.66 =	35.86
54. Batt insulation - 4" - R12 - unfaced batt	54.33 SF @	0.79 =	42.92
55. R&R Polyethylene vapor barrier	54.33 SF @	0.28 =	15.21
56. Tear out wet drywall, cleanup, bag for disposal	201.33 SF @	0.84 =	169.12
57. 1/2" water rock - hung, taped, floated, ready for paint	201.33 SF @	2.36 =	475.14
58. Detach & Reset Bath accessory - Standard grade	1.00 EA @	14.26 =	14.26
59. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
60. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
61. R&R Tile tub surround - up to 60 SF	1.00 EA @	1,116.04 =	1,116.04
62. R&R Vanity	5.00 LF @	157.76 =	788.80
63. Detach & Reset Vanity top - one sink - cultured marble	5.00 LF @	36.06 =	180.30
64. R&R Baseboard - 2 1/4"	3.00 LF @	2.80 =	8.40
65. Paint baseboard - two coats	3.00 LF @	1.42 =	4.26
66. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
67. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90

CONTINUED - Bathroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
68. Paint walls - two coats	201.33 SF @	0.97 =	195.29
CONTENTS			
69. Bath Towel (max 7)	4.00 EA @	8.00 =	32.00
70. Bath mat (2 max)	1.00 EA @	10.00 =	10.00

Bedroom1 **Height: 8'**

Subroom: Closet3 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
71. R&R Sheathing - plywood - 5/8" - tongue and groove	112.06 SF @	3.34 =	374.28
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
72. Tear out wet carpet pad and bag for disposal	112.06 SF @	0.46 =	51.55
73. Tear out wet non-salvageable carpet, cut & bag for disp.	112.06 SF @	0.50 =	56.03
74. Carpet pad - Standard grade	112.06 SF @	0.49 =	54.91
75. Carpet - Standard grade	128.87 SF @	3.07 =	395.63
15 % waste added for Carpet - Standard grade.			
76. Tear out and bag wet insulation	45.00 SF @	0.66 =	29.70
77. Batt insulation - 4" - R12 - unfaced batt	45.00 SF @	0.79 =	35.55
78. R&R Polyethylene vapor barrier	45.00 SF @	0.28 =	12.60
79. Tear out wet drywall, cleanup, bag for disposal	212.00 SF @	0.84 =	178.08
80. 1/2" drywall - hung, taped, floated, ready for paint	212.00 SF @	2.07 =	438.84
81. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
82. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
83. R&R Baseboard - 2 1/4"	53.00 LF @	2.80 =	148.40
84. Paint baseboard - two coats	53.00 LF @	1.42 =	75.26
85. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
86. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
87. Paint door trim - 2 coats (per side)	4.00 EA @	30.95 =	123.80
88. Paint walls - two coats	424.00 SF @	0.97 =	411.28
CONTENTS			
89. Double Boxspring & Mattress (max 1)	1.00 EA @	500.00 =	500.00
90. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
91. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00
92. Double Bed in a Bag (max 1)	1.00 EA @	160.00 =	160.00
93. Night Table (max 2)	1.00 EA @	130.00 =	130.00

CONTINUED - Bedroom1

DESCRIPTION	QTY	UNIT PRICE	TOTAL
94. Computer/Printer (max 1)	1.00 EA @	1,000.00 =	1,000.00
We have included an allowance for a home computer. As the computer was located in this bedroom we too have listed it in this room.			
ADULT CLOTHING: s.22			
95. Jacket: Sport/Rain (max 2)	2.00 EA @	75.00 =	150.00
96. Jacket: Winter (max 1)	1.00 EA @	100.00 =	100.00
97. Pants: Casual or Jeans (max 3)	3.00 EA @	30.00 =	90.00
98. Pants: Dress or Work (max 3)	3.00 EA @	50.00 =	150.00
99. Shirt: Dress/Blouse (max 5)	5.00 EA @	25.00 =	125.00
100. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
101. Shoes: Dress (max 2)	2.00 EA @	40.00 =	80.00
102. Suits: Men's or Women's 2 Piece (max 2)	2.00 EA @	150.00 =	300.00
103. Underwear (max 7)	1.00 EA @	6.00 =	6.00

Hallway **Height: 8'**

Missing Wall	**3' 3" X 8'**	**Opens into STAIRWELL**
Missing Wall - Goes to Floor	**3' 4" X 6' 8"**	**Opens into PANTRY_STORA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
104. R&R Sheathing - plywood - 5/8" - tongue and groove	30.54 SF @	3.34 =	102.00
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
105. Tear out wet carpet pad and bag for disposal	30.54 SF @	0.46 =	14.05
106. Tear out wet non-salvageable carpet, cut & bag for disp.	30.54 SF @	0.50 =	15.27
107. Carpet pad - Standard grade	30.54 SF @	0.49 =	14.96
108. Carpet - Standard grade	35.12 SF @	3.07 =	107.82
15 % waste added for Carpet - Standard grade.			
109. Tear out wet drywall, cleanup, bag for disposal	73.00 SF @	0.84 =	61.32
110. 1/2" drywall - hung, taped, floated, ready for paint	73.00 SF @	2.07 =	151.11
111. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
112. R&R Baseboard - 2 1/4"	18.25 LF @	2.80 =	51.10
113. Paint baseboard - two coats	18.25 LF @	1.42 =	25.92
114. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
115. Paint door trim - 2 coats (per side)	2.00 EA @	30.95 =	61.90
116. Paint walls - two coats	146.00 SF @	0.97 =	141.62

Bedroom 2 **Height: 8'**

Subroom: Closet2 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
117. R&R Sheathing - plywood - 5/8" - tongue and groove	125.70 SF @	3.34 =	419.84
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
118. Tear out wet carpet pad and bag for disposal	125.70 SF @	0.46 =	57.82
119. Tear out wet non-salvageable carpet, cut & bag for disp.	125.70 SF @	0.50 =	62.85
120. Carpet pad - Standard grade	125.70 SF @	0.49 =	61.59
121. Carpet - Standard grade	144.56 SF @	3.07 =	443.80
15 % waste added for Carpet - Standard grade.			
122. Tear out and bag wet insulation	47.67 SF @	0.66 =	31.46
123. Batt insulation - 4" - R12 - unfaced batt	47.67 SF @	0.79 =	37.66
124. R&R Polyethylene vapor barrier	47.67 SF @	0.28 =	13.35
125. Tear out wet drywall, cleanup, bag for disposal	233.33 SF @	0.84 =	196.00
126. 1/2" drywall - hung, taped, floated, ready for paint	233.33 SF @	2.07 =	482.99
127. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
128. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
129. R&R Baseboard - 2 1/4"	58.33 LF @	2.80 =	163.33
130. Paint baseboard - two coats	58.33 LF @	1.42 =	82.83
131. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
132. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
133. Paint door trim - 2 coats (per side)	4.00 EA @	30.95 =	123.80
134. Paint walls - two coats	466.67 SF @	0.97 =	452.67
CONTENTS			
135. Double Bed in a Bag (max 1)	1.00 EA @	160.00 =	160.00
136. Double Boxspring & Mattress (max 1)	1.00 EA @	500.00 =	500.00
137. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
138. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00
ADULT CLOTHING: s.22			
139. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
140. Shoes: Dress (max 2)	2.00 EA @	40.00 =	80.00

Stairwell **Height: 8'**

Missing Wall **3' 3" X 8'** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
141. Carpet - Standard grade	19.26 SF @	3.07 =	59.13
15 % waste added for Carpet - Standard grade.			
142. Step charge for "waterfall" carpet installation	4.00 EA @	6.78 =	27.12
143. Tear out and bag wet insulation	27.67 SF @	0.66 =	18.26
144. Batt insulation - 4" - R12 - unfaced batt	27.67 SF @	0.79 =	21.86

CONTINUED - Stairwell

DESCRIPTION	QTY	UNIT PRICE	TOTAL
145. R&R Polyethylene vapor barrier	27.67 SF @	0.28 =	7.75
146. Tear out wet drywall, cleanup, bag for disposal	99.00 SF @	0.84 =	83.16
147. 1/2" drywall - hung, taped, floated, ready for paint	99.00 SF @	2.07 =	204.93
148. Tear out wet non-salvageable carpet, cut & bag for disp. ✓	16.75 SF @	0.50 =	8.38
149. Paint the surface area - two coats	32.00 SF @	0.97 =	31.04

Note area under stairs had no paint or floor finish pre-event. The above allowance is to paint the damaged area above the stair treads only.

Pantry/Storage room **Height: 8'**

Missing Wall - Goes to Floor **3' 4" X 6' 8"** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
150. Tear out wet carpet pad and bag for disposal	138.02 SF @	0.46 =	63.49
151. Tear out wet non-salvageable carpet, cut & bag for disp.	138.02 SF @	0.50 =	69.01
152. Carpet pad - Standard grade	138.02 SF @	0.49 =	67.63
153. Carpet - Standard grade	158.72 SF @	3.07 =	487.27
15 % waste added for Carpet - Standard grade.			
154. Tear out and bag wet insulation	136.00 SF @	0.66 =	89.76
155. Batt insulation - 4" - R12 - unfaced batt	136.00 SF @	0.79 =	107.44
156. R&R Polyethylene vapor barrier	136.00 SF @	0.28 =	38.08
157. Tear out wet drywall, cleanup, bag for disposal	213.33 SF @	0.84 =	179.20
158. 1/2" drywall - hung, taped, floated, ready for paint	213.33 SF @	2.07 =	441.59
159. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
160. R&R Baseboard - 2 1/4"	53.33 LF @	2.80 =	149.33
161. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
162. Paint door trim - 2 coats (per side)	1.00 EA @	30.95 =	30.95
163. Paint baseboard - two coats	53.33 LF @	1.42 =	75.73
164. Paint walls - two coats	426.67 SF @	0.97 =	413.87
CONTENTS			
165. Vacuum (max 1)	1.00 EA @	250.00 =	250.00
166. Iron (max 1)	1.00 EA @	25.00 =	25.00
167. Ironing Board (max 1)	1.00 EA @	25.00 =	25.00
168. Household Tool Kit (max 1)	1.00 EA @	25.00 =	25.00
169. Kettle (max 1)	1.00 EA @	50.00 =	50.00

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
170. R&R Furnace - forced air - high efficiency - 75,000 BTU	1.00 EA @	2,724.15 =	2,724.15
171. R&R Water heater - 40 gallon - Gas	1.00 EA @	963.12 =	963.12

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
172. Deliver material to site	1.00 EA @	60.00 =	60.00
173. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
174. Additional allowance to dispose of drywall	1.00 LS @	159.43 =	159.43
175. Equipment setup, take down	1.00 HR @	47.58 =	47.58
176. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
177. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
178. Final cleaning - construction - Residential	865.08 SF @	0.25 =	216.27

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
179. Electrical labour minimum	1.00 EA @	15.69 =	15.69

Grand Total Areas:

3,543.47	SF Walls	1,161.66	SF Ceiling	4,705.13	SF Walls and Ceiling
1,161.66	SF Floor	129.07	SY Flooring	441.82	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	448.49	LF Ceil. Perimeter
1,161.66	Floor Area	1,271.66	Total Area	3,543.47	Interior Wall Area
1,843.43	Exterior Wall Area	204.83	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	28,102.61	74.51%	30,339.34	75.94%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	8,588.00	22.77%	8,588.00	21.50%
Cleanup completed before site visit	1,025.00	2.72%	1,025.00	2.57%
Total	37,715.61	100.00%	39,952.34	100.00%

Summary for Dwelling

Line Item Total	28,102.61
PST	791.94
Subtotal	28,894.55
GST	1,444.79
Replacement Cost Value	**$30,339.34**
Net Claim	**$30,339.34**

REVIEWED BY

Evaluator #120

Summary for Contents

Line Item Total	8,588.00
Replacement Cost Value	**$8,588.00**
Net Claim	**$8,588.00**

REVIEWED BY.

Evaluator #120

Summary for Cleanup completed before site visit

Line Item Total	1,025.00
Replacement Cost Value	**$1,025.00**
Net Claim	**$1,025.00**

REVIEWED BY.

Evaluator #120

s.22

s.22

s.22

BJORNSON & COMPANY CLAIMS ADJUSTERS LTD.

November 12, 2014

s.22

Re: Our File No : s.22
Policy No :
Date of Loss : November 4, 2014
Type of Loss : Property damage

Dear s.22

Further to our meetings and discussions regarding the above captioned claim.

To confirm, we are the independent adjusters representing Wawanesa Mutual Insurance as it relates to the loss captioned above. From our investigation into this claim, we find property damage has occurred to your premises as the result of a water escape from the creek situated at s.22 occurring November 3 and 4, 2014. Water ran down s.22 and between your property and your neighbour's property and eventually filled up the back stairwell below ground at your home. There may have been some storm sewer backup occurring at this time but we note that from our investigation, it would appear that the majority of the water in the back area of your home entered from the backyard area where the creek was temporarily diverted.

We enclose a policy wording excerpt and it states that "covered property is insured against all risks of direct physical loss or damage except: ... (8) water."

The policy then goes on to provide specific conditions labeled (a) through (f) wherein damage caused by water is in fact covered. We have reviewed each of these conditions in detail and do not feel that any of these conditions have been met.

The policy then goes on to state "but under no circumstances will "we" ensure loss or damage:"

(i) caused by the backing up or escape of water from a sewer, sump, or septic tank;
(j) caused by "ground water" or the rising of the water table;
(k) caused by "surface waters", unless the water escapes from a water main or from a "domestic water container" located outside "your" "dwelling";

#4-2445 EAST HASTINGS ST. VANCOUVER BC CANADA V5K 1Y8
TELEPHONE 604 255-5070 FAX 604 255-5078 EMAIL claims@bcadj.ca

Our investigation indicates that the damages to your home do in fact result from "surface waters" and are specifically excluded under the policy. As shown above, this special form also specifically excludes water damage caused by the backing up or escape of water from a sewer, sump or septic tank.

We also note that your policy did contain an Endorsement which is Limited Sewer Backup Form 3114, also enclosed This Form specifically provides coverage against physical loss or damage caused by

> ... the sudden and accidental backing up or escape of water or sewage within "your" "dwelling" or detached private structure through a:
> a) sewer on "your" "premises";
> b) septic system or "your" "premises"; or
> c) sump located with "your" "dwelling" or detached private structures.

This coverage as stated above is negated under EXCLUSIONS which states that:

> "There is no coverage under this endorsement if "flood" otherwise directly contributes concurrently or in any sequence to the loss or damage. "

The endorsement then goes on to state

> Nor do "we" insure loss or damage caused by the backing up or escape of water or sewage from a sewer, septic system or sump, resulting directly or indirectly from "flood", if the backing up or escape of water or sewage from such sewer, septic system or sump occurs:
> a) less than 72 hours before "flood" reaches "your" "premises";
> b) while "flood" is present on "your" "premises"; or
> c) up to 72 hours after "flood" leaves "your" "premises".

The policy defines flood as follows:

> "For the purposes of this endorsement flood includes, but is not limited to waves, tides, tidal waves, tsunami, dam breaks, seiche, or the rising of, the breaking out or the overflow of, any body of water or watercourse, whether natural or man-made.

At this time the claim presented by you has been denied through the Wawanesa Mutual Insurance Company. As shown above, there is no coverage if ""flood" otherwise directly contributes concurrently or in any other sequence to the loss or damage." The water which entered the back area of the property and into your home was clearly the result of the "breaking out or the overflow of, any body of water or watercourse, whether natural or man-made", which defines flood under the endorsement Thus, in this matter, the ""flood" otherwise directly contributes concurrently or in any other sequence to the loss or damage." This is the specific exclusion stated above in the Limited Sewer Backup Endorsement.

Please note in order to comply with the Insurance Act of British Columbia we are now supplying you with a blank Proof of Loss. Any action of proceeding against an Insurer in relation to a contract must be commenced in the case of losa or damage to insured property, no later than 2 years after the date the Insured knew or ought to have known the loss or damage occurred. Please note this limitation is set out in the Insurance Act. A blank Proof of Loss is now enclosed as per the Act requirement. We also attach a copy of our company Privacy Notification for your immediate reference.

We invite you to discuss this with your broker and note that our investigation indicates that the District of North Vancouver has also made some funding available for persons who have been affected by this occurrence and we would recommend you follow up those avenues of compensation.

Please note the undersigned can be reached as set out below.

Yours truly,

Bjornson & Company Claims Adjusters Ltd
Per:

Sean Bjornson

Sean Bjornson, CIP
Adjuster
SB/kf

Cell: 604-802-1739
Fax: 604-255-5078
Email: sean@bcadj.ca

Encl. Page 19 & 20 from Wawanesa Coverage
Limited Sewer Backup Endorsement Form 3114
Blank Proof of Loss
Privacy Notification

CC s.22

SPECIAL FORM

If the Rating Information section of "your" Declarations indicates that a location is a Homeowners Special Form (Forms Applicable - SPEC H), Special Condominium Form (Forms Applicable - SPEC C), Special Mobile Home (Forms Applicable - SPEC M), Special Rented Dwelling (Forms Applicable - SPEC R) or Tenants Special Form (Forms Applicable - SPEC T), "your" covered property at that location is insured against the following perils:

INSURED PERILS

Where the Declarations indicate an Amount of Insurance for COVERAGE A - DWELLING BUILDING, COVERAGE B - PRIVATE STRUCTURES and/or COVERAGE C - PERSONAL PROPERTY, that covered property is insured against all risks of direct physical loss or damage except:

(1) losses excluded under SECTION I LOSS OR DAMAGE NOT INSURED;

(2) settling, expansion, contraction, moving, bulging, buckling, cracking, or the falling of ceiling or wall plaster. If loss or damage to building glass results, "we" will pay only for that resulting damage;

loss or damage caused by or resulting from:

(3) smoke from agricultural smudging or industrial operations;

(4) theft, including damage caused by attempted theft of property in or from a "dwelling" under construction, or of materials and supplies for use in the construction, until the "dwelling" is completed and ready to be occupied;

(5) theft, including damage caused by attempted theft from the part of the "dwelling" rented to others, committed by any tenant, tenant's employee or member of the tenant's household;

(6) hail, whether driven by wind or not, to the outer metal cover of any mobile home, unless the cover is punctured by the hail;

(7) vandalism or malicious acts or glass breakage occurring while "your" "dwelling" is under construction or "vacant", even if permission for construction or vacancy has been given by "us";

(8) water:

(a) damage to a system from which the water or steam escapes, except for damages caused by freezing to any part of the plumbing, heating, sprinkler or air conditioning system, or "domestic water container", which is located within the heated portion of "your" "dwelling";

(b) unless the loss or damage resulted from the sudden and accidental escape of water from a water main;

(c) unless the loss or damage resulted from the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system, or "domestic water container", which is located inside "your" "dwelling";

(d) unless the loss or damage resulted from the sudden and accidental escape of water from a "domestic water container" located outside "your" "dwelling", but such damage is not insured when the escape of water is caused by freezing;

(e) unless the loss or damage resulted from water that enters "your" "dwelling" through an opening which has been created suddenly and accidentally by a peril insured by this coverage form, other than WATER DAMAGE; or

(f) unless the loss or damage resulted from water that enters "your" "dwelling" through a roof due to the accumulation of ice or snow on the exterior of the roof or eaves trough;

but under no circumstances will "we" insure loss or damage:

(g) caused by freezing during the usual heating season:

(I) occurring within a heated portion of "your" "dwelling" that is unoccupied, unless "you" have done at least one of the following:

1) taken reasonable care to maintain the heat in the building or structure;

2) shut off the water supply and have drained the system and appliance of water;

3) connected "your" heating system to an alarm which is monitored 24 hours a day, 7 days a week, 365 days a year, by a central monitoring service.

(II) within an unheated portion of "your" "dwelling";

(h) caused by continuous or repeated seepage or leakage of water other than in (8)(f) above;

(i) caused by the backing up or escape of water from a sewer, sump, or septic tank;

(j) caused by "ground water" or the rising of the water table;

(k) caused by "surface waters", unless the water escapes from a water main or from a "domestic water container" located outside "your" "dwelling";

(l) caused by shoreline ice build-up or by water-borne ice or other objects, all whether driven by wind or not;

(m) to a water main;

(n) occurring while the building is under construction or "vacant" even if "we" have given permission for construction or vacancy.

(9) snowslide, earthquake, landslide, or any other earth movement. If any of these results in fire or explosion, "we" will pay only for the resulting loss or damage;

(10) (a) freezing;

(b) thawing; or

(c) pressure or weight of water, ice, snow or sleet, whether driven by wind or not;

to any fence, deck, patio, pavement, swimming pool or attached equipment, water main, foundation, retaining wall, bulkhead, pier, wharf or dock;

(11) fuel oil leakage, unless the loss or damage is caused by or resulting from the sudden and accidental escape of fuel oil from a permanently installed domestic fixed fuel tank, any attached equipment, apparatus or piping;

but "we" do not insure:

(a) loss or damage caused by prior fuel oil leakage; or;

(b) loss or damage caused by or resulting from continuous or repeated seepage or leakage of fuel oil.

Wawanesa Insurance

YOUR PERSONAL INSURANCE POLICY

Renewal Declaration effective SEP 22,14 supersedes any previous declaration bearing the same number for this policy period.

NAME AND ADDRESS OF INSURED

s.22

12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE INSURED AS STATED HEREIN

POLICY PERIOD: FROM SEP 22,14 TO SEP 22,15

POLICY NUMBER: s.22 VANCOUVER

We've revised our Personal Information Protection Policy. For further information, please visit www.wawanesa.com or contact your broker.

METROTOWN DASON INSURANCE SERVICES
M3 - 4277 KINGSWAY
BURNABY, BC V5H 3Z3
TEL. (604) 437-0928 0105612
FAX (604) 437-3480

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
LIMITED SEWER BACKUP ENDORSEMENT - FORM 3114

This endorsement is added under SECTION I - OPTIONAL COVERAGES.

COVERAGES
Coverage for sewer backup is provided subject to the terms and conditions described in this endorsement. The Amount of Insurance that is granted by this endorsement is subject to your policy limits, unless a specified amount of insurance for this endorsement is shown on the Declarations.

INSURED PERILS
"You" are insured against direct physical loss or damage caused by the sudden and accidental backing up or escape of water or sewage within "your" "dwelling" or detached private structure through a:

a) sewer on "your" "premises";
b) septic system on "your" "premises"; or
c) sump located within "your" "dwelling" or detached private structures.

EXCLUSIONS
There is no coverage under this endorsement if "flood" otherwise directly contributes concurrently or in any other sequence to the loss or damage.

Nor do "we" insure loss or damage caused by the backing up or escape of water or sewage from a sewer, septic system or sump, resulting directly or indirectly from "flood", if the backing up or escape of water or sewage from such sewer, septic system or sump occurs:

a) less than 72 hours before "flood" reaches "your" "premises";
b) while "flood" is present on "your" "premises"; or
c) up to 72 hours after "flood" leaves "your" "premises".

DEFINITIONS
For the purposes of this endorsement flood includes, but is not limited to waves, tides, tidal waves, tsunami, dam breaks, seiche, or the rising of, the breaking out or the overflow of, any body of water or watercourse, whether natural or man-made.

All other terms and conditions of the policy remain unchanged.

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE

BRITISH COLUMBIA

* required fields

Status	Closed	**DFA Application No.**	141112-2D74-7EAC
Eligibility	Eligible		link to Application Status –>
Application Type	Home Owner	**Date Received ***	2014-11-08
Event	DFAGEN 14/15	**Date Entered**	2014-11-12
DFA Auth. No.	1415-02	**Date of Damage**	2014-11-03 to
Event Date	November 3-4, 2014	**Evaluator Report Received**	2014-11-25
90 Day Deadline	February 3, 2015	**File Closed**	2014-12-03
		Bring Forward	
		Bring Forward Comments	

APPLICANT INFORMATION

First Nations? ○ Yes ● No

Applicant's Name(s)

Surname, Given Name

Surname, Given Name s.22

Surname, Given Name

Payable To s.22

Damaged Property Address *

Business ()

City * / Postal Code s.22

Residential s.22

PEP Region Southwest Region (SWE)

Mailing Address (if different)

Fax ()

City / Prov / Postal Code / Country , , ,

Cellular ()

PID ?

Manufactured Home?
○ Yes ● No

Legal Description

Land District New Westminster

Scan and Attach Documents
Attach

Previous Application and Payments	
Application and back-up information	Application.pdf
Home Owner Grant	HOG Confirmation.msg
Land Title and Covenants	Land title.pdf
Assessment Roll Report	BC Assessment.pdf
Application Checklist	
Payment Letter	Coded Payment ltr.pdf
Other Correspondence	

BRITISH COLUMBIA | Emergency ManagementBC

COPY

February 17, 2015

506872

s.22

Dear S s.22

Re: Disaster Financial Assistance (DFA) Appeal on Amount
DFAGEN 14/15 – November 3-4, 2014

This letter is in response to your letter dated January 7, 2015 appealing the amount of DFA you received for damaged contents to your rental home at s.22

The purpose of DFA is to provide assistance to individuals for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the *Emergency Program Act* (the "Act") and the ensuing Compensation and Disaster Financial Assistance Regulation (the "Regulation"). The DFA program is obliged to provide compensation in compliance with this legislation.

DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

The amount of financial assistance that is paid is calculated based on an *assessment* of loss and not the *actual* cost. To fairly and consistently assess losses, Emergency Management BC uses standard rates based on mid-range pricing for essential clean up, restoration and home contents.

Disaster Financial Assistance (DFA) is not intended to be replacement value insurance and therefore, there is no post-review to ensure that the amount of assistance provided is not more or less than the actual cost to restore damaged homes or replace essential contents.

I have carefully read your letter and e-mails from Thermo-Dry Restoration, and consulted with the DFA Field Manager who has over 20 years of direct experience evaluating flood losses for the DFA Program.

I can assure you that our assessment of your losses was calculated fairly and consistently with all our other DFA claims and I am confident that this represents an appropriate value for your DFA eligible losses.

.../2

Ministry of Justice
Office of the Fire and Emergency Management Commissioner
Provincial Emergency Program
Mailing Address:
PO Box 9201 STN PROV GOVT
Victoria BC V8W 9J1
www.dfa.bc.ca
Location:
Block A – Suite 200
2261 Keating Cross Road
Saanichton BC V8M 2A5
Telephone: 250 952-4913
Facsimile: 250 952-4888

I have reviewed your claim file and the information you provided in your letter of appeal and can confirm that staff correctly applied the *Emergency Program Act*, Compensation and Disaster Financial Assistance Regulation in determining the amount of DFA. Based on this information, I am upholding the initial decision made on December 2, 2014.

In keeping with Section 22 of the *Emergency Program Act* regarding appeals, this file has now been closed with no consideration for further review.

I regret this decision is not in your favour and I wish you well in your recovery efforts.

Sincerely,

Chris Duffy
Executive Director
Emergency Management BC

pc: Ian Cunnings, Senior Regional Manager, South West Region
Johanna Morrow, Manager, Recovery and Funding Programs

January 7, 2015

Director
Provincial Emergency Program
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1

Ref # 506872.

Dear Sir/Madam

Re : File DFA-1415-02

s.22

The approval amount of $31,161.87 was well received; however I would like to appeal for the assistance amounts for drying, removal & disposal of carpet, underlay, contents and drywall.

It seems to be a big gap between the government standard and industry standard for the scope of works done for the captioned premises (see below the cost variances). Attached please find the site specifications, the cost breakdowns and some emails between the restoration company and my s.22 , who was there helping us to liaise with the restoration company, for your perusal and further considerations.

Government Standard via Page 11 General Conditions
Additional allowance to dispose of drywall ($159.43), deliver material to site ($60.00), haul debris ($142.77), Equipment set up & take down ($47.58)
Tear out wet carpet pad and wet non-salvageable carpet , wet insulation, bag for disposal ($53.05 + 57.67+23.76 + 32.34 +197.12 + 35.86 + 169.12 + 51.55 + 56.03 + 29.70 + 14.05 + 15.27 + 57.82 + 62.85 + 31.46 + 18.26 + 83.16 + 8.38 + 63.49 + 69.01) Total : $1,129.95
(Extract from the breakdowns of different rooms)
Grand total : **$1,539.73**

Industry Standard via invoice of Thermo-Dry Restoration dated Nov 6
Removal of carpet, underlay, contents and drywall plus disposal bin **($8,524)**
Removal of subfloor, cabinet & disposal **($2,944.20)**

Government Standard via Page 11 General Conditions
3 dehumidifier for 24 hour period ($63.75 x 3 x 24 hours) and 6 air movers for 24 hour period ($31.5 x 6 x 24 hours) Total : **$380.25**

Industry Standard via invoice of Thermo-Dry Restoration dated Nov 7
4 dehumidifier for 24 hour period ($110 x 4 x 24 hours) & 11 blowers for 24 hour period ($30 x 11 x 24 hours) total **$808.50**
Additional 4 dehumidifier for 24 hour period ($110 x 4 x 72 hours) & 11 blowers for 24 hour period ($30 x 11 x 72 hours) total **$2,589.82**
(Clarified with the Restoration company it was the typos on the hours for additional blowers and dehumidifiers, which should be 72 hours instead of 48 hours)

Time Drying from installation of equipment total 96 hours by each equipment

I, s.22 respectively were in devastation when the ordeal happened at around 10:30 pm. on Nov 3. The water was as high as eight feet outside the basement and about 1' of water was flooded into the house. The restoration company offered assistance at the site at around 12 a.m. , we were so desperate and had no other alternative but to accept the assistance without knowledge of the costs involved. We kept telling the restoration company to keep the costs down once we were advised by the insurance company that we were not covered on this peril.

We really appreciate the prompt response and assistance from the government, even though the compensation is only 80%. However the shortfall for this part of costs becomes a big dent s.22 Please can I ask you to reconsider the amount of assistance particularly to the cost variances of the restoration works.

Thank you very much for your attention.

Yours sincerely

s.22

s.22

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RE: s.22 Request for docs

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RE: (s.22 Request for docs

Thu, 01 Jan, 2015 19:23
1 attachment

From :matt@thermodryltd.com
To s.22

I'm not certain what can be added to the previous email and scope of work however please see attached photo, which clearly depicts the situation *after* our pumps had been running for some time. There was aproximately 8' (feet) of water at the South basement entrance of the s.2 residence. Some of the water had breeched the sliding glass door which caused the basement suite to flood to a depth of approximately six (6) inches throughout. The slow removal of contents in the basement due to the s.22 inability to get around and sort out salvageable items from refuse, coupled with their wish to keep the furniture inside the unit so as to keep costs to a minimum slowed the drying process, while still meeting the industry standard drying times of 3-5 days. The delay in removing the subfloor, under advice of an outside party suggesting to the s.22 that this floor needn't be removed, also delayed the drying time. Regardless of this drying process impediment, this basement had well in excess of 12 000 L of high sediment water which was extracted withing time limits. In addition to carpet, and underlay removal, the removal & disposal of all subfloor, tile and perimeter drywall was executed as per Industry procedures and standards.

Kind Regards,

Matt Leger

Thermo-Dry Restoration
IICRC#205046
WCB GST CGL
Water, Fire & Smoke, Wind.
24Hr Emergency 844 843 7661
Office 778 588 5438
matt@thermodryltd.com
www.thermodryltd.com

-------- Original Message --------
Subject: Re: s.22 | Request for docs
From: s.22
Date: Tue, December 30, 2014 11:53 pm
To: ThermoDry <matt@thermodryltd.com>

Hi Matt

Really appreciate your prompt reply. Obviously there is a big gap between the industry standard and district standard.
My request is for you to give an explanation to district how bad the situation was since you are there an hour after the flooding. The level of expertise you have to deal with hundreds of flooded houses is far higher than the District or the appointed Catastrophe Management company.

Thank you again for your help.

s.22

----- Original Message -----
From: ThermoDry <matt@thermodryltd.com>
To: s.22
Sent: Tue, 30 Dec 2014 14:09:11 -0700 (MST)
Subject: Re: s.22 Request for docs

We will stand behind our work and invoicing as these are industry standards; both unit rates and dry times. I can say with confidence that the district has

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Re: s.22 Request for docs

Find : Email Messages

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Re: s.22 equest for docs

Tue, 30 Dec, 2014 14:09

From : ThermoDry <matt@thermodryltd.com>
To : s.22

We will stand behind our work and invoicing as these are industry standards; both unit rates and dry times. I can say with confidence that the district has little or no experience in structure drying processes or they are deliberately low balling the drying estimate so as to keep costs down on their end. In addition, I fail to see how the District is capable of providing you and s.22 with a drying time and cost estimate on a flooded structure that they never saw until the bulk of the drying was done, let alone once the structure is ready for repair. Please feel free to forward this response to the district of North Vancouver.
As for a diagnostic, I'm not certain I understand your request, please clarify. Should this be a reasonable request, we have no objection in supplying you with the necessary documentation to aid in your claim.

Regards
Matt Leger

Thermo-Dry Restoration
IICRC # 205046, WCB, CGL, GST
Fire, Smoke, Water, Wind
24 Hr 844 843 7661 (844 Thermo1)
Office 778 588 5438
matt@thermodryltd.com
www.thermodryltd.com

> On Dec 30, 2014, at 12:25, s.22 wrote:
>
> Hi Matt
>
> Happy Holiday.
>
> I trust that you have already received the payment for the Storkit a while ago.
>
> Matt, I take the most courage to ask a big favor from you and hope that you are willing to assist in this matter.
>
> The Emergency Management BC has completed the estimate and released the assistant fund to s.22 . However the compensation to the drying part is far much lesser than the amount we paid to your company. Do not get me wrong that I am questioning your professionalism. The coverage of 3 dehumidifier with unit price of $63.75 and 6 air mover with unit price of $31.50 is a huge gap for what was needed to dry the basement. I remember at one point you warned us that mold was started to develop on the south east corner inside the pantry. I find it totally unacceptable and unreasonable for the District to estimate drying the whole basement by using these few dryers for a little period of time. Please can you make a diagnostic recommendations of the devastating situation during the first few days of the ordeal, so that I can make it as a reference to the District for further considerations.
>

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s.22

AGF

Canada Life

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unread

1 s.22 Sat, 08 Nov, 2014 20:02

From :ThermoDry Ltd <matt@thermodryltd.com>
To :Insurance Broker, s.22

Hi S.

We've removed the subfloor, cabinets in kitchen, cabinets in bathroom and toilet. We have approximately 60% of the tile removed and will have it completed Monday morning. Presently we have all of the equipment running and installed a sub panel for the extra gear. The sill plates and wall cavities should be dry by Sunday evening as discussed. We will run the equipment until Monday morning at no extra charge to you for good measure. We will follow up with a thorough cleanup and disinfectant application. In an effort to keep costs down we saved countertops, sink and plumbing in the kitchen and bathroom. Unfortunately as discussed the cabinet boxes were in too rough of shape to salvage so as to remove the subfloor underneath.
We trust upon wrap up on Monday that this job will meet your satisfaction.

Kind Regards
Matt Leger

Thermo-Dry Restoration
WCB CGL GST
Residential Commercial
www.thermodryltd.com
matt@thermodryltd.com
844 THERMO1
(844 843 7661)
24Hr Emergency

s.22 Fri, 07 Nov, 2014 00:25

From s.22
To Insurance Broker s.22 , ScottRestoration <scott@24hrrestore.ca>

Further to our conversation this afternoon, we advised you to to install an additional 10-15 fans and 4 dehumidifiers to expedite the drying of the premises so as to stifle the development of mould. Due to the delay in dewatering the basement as a result of improper preparation in content transfer by the occupants, some mould has developed in the East corner of the basement. The addition of this equipment and prompt removal of drywall and insulation by our crew should keep the mould in check. It is imperative to maintain a min temperature of 22°C so as to aid in the drying.
Should the mould develop further, we will accept no liability as a result of the above noted circumstances.
It is of strong opinion that we believe this mould can be contained, it is however imperative the occupants follow our prescribed approach.
The dry time for a job this size under normal circumstances is 3-5 days.

I apologize for sending this email from my personal account however we are having with our server for Thermodry.

Sent from my iPhone

Matt Leger

Thermodry
Vancouver BC
778 288 5767
Commercial Residential
Management
WCB CGL GST
www.cygnuscontracting.com
matt@cygnuscontracting.com

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24HR Disaster Restoration Services Ltd.

13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

CLAIM NO.:18102 Reinspection ☐

Policy No.: 18102	Unknown Unknown
Date of Loss: 11/03/2014 12:00 AM	
Type of Loss: Water Damage	s.22
Deductible:	Home phone:
Year Built: **Cat No.:**3	Business phone:
	Mobile phone:
Adjuster:	Bus. Fax:
Phone:	Contact:
Email:	**Loss address:** s.22

Status: Claim Opened **Age:** 03d 12h **Assignees:**

Originated: 11/06/2014, 12:41 PM by Carola Vandepol (24HR Disaster Restoration Services Ltd.)

Created: 11/06/2014 **Assigned:**	**Policy Type:**
Received: **Contacted:**	**Renewed:** time(s)
Inspected: **Estimated:**	**Effective from:** **to:**
Approved: **Job Started:**	
Completed: **Closed:**	
Overall risk condition:	

Coverage	Limits	Deductible	Reserve

Call recieved at 11:00pm on Monday November 3rd, 2014, regarding water damage to basement.

Sewer backup from heavy rain fall. Approximatly 1' of water.

Basement completly saturated: contents, flooring, insulation and framing.

GENERAL COMMENTS

24HR File # 18102

Scott Harding
General Manager
Asbestos Building Inspector
778-987-2447
www.24hrrestore.ca
scott@24hrrestore.ca
24HR Toll Free Emergency Line: 1-855-365-2447
24HR Disaster Restoration Services Ltd.

Insurance Adjuster:

24HR Disaster Restoration Services Ltd.
13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

18102 - Emergency Photos:

s.22

18102 - Emergency Photos:

s.22

24HR Disaster Restoration Services Ltd.
13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

18102 - Emergency Photos:

s.22

24HR Disaster Restoration Services Ltd.
13 - 7621 Vantage Way,
Delta, BC, V4G 1A6
24HR # 1.855.365.24HR (2447)

18102 - Emergency Photos:

s.22

Thermo-Dry Restoration

IICRC Certified #205046 GST#827039017Rt0001

Water Damage, Fire & Smoke Damage Restoration

24Hr Emergency Response

Call 844 Thermo1 (844-843-7661)

www.thermodryltd.com

matt@thermodryltd.com

1708-555 Delestre Ave

Coquitlam, BC

V3K-0A9

C 778 288 5767

Attn: s.22 Nov 24/2014

Re: s.22 Flood Costs

Further to our discussion please find below a Cost breakdown for all payments issued for the work completed at the above noted address.

Cheque #088 Nov 6/2014 $5000.00 Equipment, Sump, Extractor, Disposal Cost. Labour Removal of Carpet, underlay, contents: 93.75 Ma Hr @ 48/Hr, Bin 1 @ 500.00

Cheque #089 Nov 6/2014 $3524.00 Removal of Drywall Disposal Bin 500.00, 63 Man Hrs 48.00/Hr

Cheque # 092 Nov 7/2014 $808.50 Equipment: Blowers 11 @ 30.00/24Hr, Dehumidifiers 4 @ 110.00/24Hr

Cheque # 093 Nov 7/2014 $2589.82 Equipment
Blowers Add 11 @ 30.00/24Hr x 48Hr, Dehumidifiers 4 @
110.00/24Hr x 48Hr, Panel Converter 1 @ 48.00/24Hr x 72 Hr
+ Existing See Cheque # 092 for breakdown

Cheque#094 Nov 7/2014 $2944.20 Subfloor & Cabinet removal &
Disposal: Bin 500.00, Labour 48 Hr @ 48.00/24Hr.

Time Drying from installation of equipment Hrs total 96
Disinfectant application concurrent to drying and at completion

Application Total 5: Nov 6, Nov 7, Nov 8, Nov 9, Nov 10

Disinfectant Used: Benefect, Decon-30; Broad spectrum anti-microbial

President

Matt Leger

Responsible Restoration

Emergency ManagementBC

COPY
Finance

GOODS/SERVICES REC'D _____ by _____
Date (mm/dd/yyyy) Signature

CERTIFIED THAT THE [illegible] is in accordance with appropriate [illegible] and where applicable [illegible] services rendered.

SIGNED ELECTRONICALLY
Spending Authority (Print Name)

RCSP	ACCT	STOB	PROJECT
86	12700	7908	150000

s.22 Inv # 141112-2D74-7EAC

File: DFA-1415-02

Application #141112-2D74-7EAC

December 2, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

DEC 0 3 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$31,161.87**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$1,025.00
Structural	$30,339.34
Contents	$8,588.00
Total Eligible Amount	$39,952.34
Less $1,000.00	$38,952.34
Total Payable at 80%	$31,161.87

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 08 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

PLEASE CHECK APPROPRIATE BOX or boxes:

☒ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141112-2079-7EAC

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 ( ) -

First Nations Status: ☐ YES or ☐ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
Nov 3, 2014	10 inches	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

WATER DAMAGE

Action Taken to Date (list cleanup hours on Appendix A)

RESTORATION WORK STARTED.

Brief Description of Damage/Loss (list damaged items on Appendix B)

WATER DAMAGE IN BASEMENT AREA.

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 [illegible]

s.22 Signature of Applicant	2014/11/8 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

APPENDIX A. (1 OF 2)

Applicant : s.22 **North Vancouver BC**

Appendix A – Cleanup Log 1/1

Date	Name of Family	Hours Worked	Description	EMBC Office use only
Nov 3		3	Building block to prevent water flooding into the house	NOT ELIGIBLE (NO COST)
		1-1/2	Removal of water from the basement	
		1-1/2	Removal of water from the basement	
	s.22	1-1/2	Removal of water from the basement	
	Total	7.5		
Nov 4		12	Moving wet contents from basement to garage	
		11	Moving wet contents from basement	
		11	Moving wet contents from basement	
	s.22	8	Sorting out wet contents and packing	
	Total	42		
Nov 4	s.22	12	Moving wet contents from basement to garage	
		11	Sorting out wet contents and packing	
		11	Sorting out wet contents and packing	
	s.22	7	clean up and packing	
	Total	41		
Nov 6		10	Throwing away wet contents	
		8	sorting out wet contents and packing	
		8	sorting out wet contents and packing	
	s.22	6	Packing and clean up	
	Total :	32		
Nov 7		8	Cleaning up mud in the backyard	
		7	Cleaning up the garage	
		7	Packing and clean up	
	s.22	5	Packing and clean up	
	Total :	27		
Nov 8		6	Cleaning up mud in the garage	
		4	Packing and clean up	
	s.22	4	Packing and clean up	
	Total :	14		

APPENDIX A (2 OF 2)

Applicant : s.22

Appendix A – Cleanup Log 2/2

Nov 9		5	Moving, packing and clean up
		4	Clean up & packing
	s.22	4	Clean up & packing
	Total	13	

Nov 10		5	Moving, and clean up
		4	Clean up & packing
	s.22	4	Clean up & packing
	Total	13	

189.5 CLAIMED
3.0 EMERGENCY MEASURE (NO COST - N/E.)
186.5 CLEANUP RELATED HOURS.

RECOMMEND 100. MAX AS ALLOWABLE.

100 HR @ 10.25 = $1025.00

APPENDIX B 1 OF 2

Applicant : s.22

Appendix B - Damage Assessment 2/1 EMBC office use only

Sitting Room		
√1 Wooden Dining table with 4 chairs	INC	IN KITCHEN
√1 Wooden base sofa with 6 seat-cushions	INC	
√1 Wooden Telephone table	INC	(END TABLE)
2 Book shelves	N/E	
√1 TV	INC	
1 TV components	N/E	
1 DVD recorder	N/E	
50 CDs and tapes	N/E	
1 Small heater	N/E	
√1 Sewing machine	INC	
√1 Telephone	INC	
1 Multi-sockets extension cord	N/E	
1 cabinet with glass doors	N/E	
Bedroom 1		
√1 bed with 3 drawers underneath	INC	
√1 mattress	INC	
√1 5-drawers dresser	INC	
2 large closets	N/E	
√1 bed side table	INC	
1 book shelf	N/E	
1 rug	N/E	
1 small writing desk for computer, multi-socket extension cord	N/E	
√1 computer with keyboard and screen	INC	
2 pillow cases	INC *	allowance rec'd applied to the bags
2 comforters	INC *	
3 sets of bed sheets and duvets	INC *	
3 wool blankets	INC *	
3 suitcases	N/E	
Clothing – 40 man's shirts; 40 pants, 20 jackets, 10 overcoat, 30 underwears	INC *	
10 man's suits, 10 winter coats	INC *	
1 shoe rack	N/E	
4 pairs of man's shoes	INC *	
4 pairs of man's slippers	INC *	

* NOTE ITEMS INCLUDED TO MAXIMUM ALLOWABLE ONLY

APPENDIX B 2 OF 2

Applicant: s.22

Appendix B - Damage Assessment 2/2 EMBC office use only

Bedroom 2

- 1 bed with 3 drawers underneath — INC
- 1 mattress — INC
- 1 5-drawers dresser — INC
- 1 book shelf — N/G
- 1 rug — N/G
- 1 large closet — N/G
- 2 pillow cases — INC *
- 2 comforters — INC *
- 3 sets of bed sheets and duvet — INC *
- 3 wool blankets — INC *
- 1 shoe rack — N/E
- 4 pairs of woman's shoes — INC
- 4 pairs of woman's slippers — N/E

* ITEMS INCLUDED TO MAXIMUM ALLOWABLE

Kitchen

- 1 kitchen cabinet with counter top — INC
- 1 stove with oven — INC
- 2 wooden chopping boards — N/E
- 4 sets bowl and dishes — INC
- 1 rice cooker — N/E
- Cooking seasonings — N/E

Nov 28/14 - FM confirmed damaged fridge s/b included as well as doors damaged. BM

Pantry

- 1 hot water boiler — INC
- 1 built-in vacuum cleaner — INC
- 1 portable vacuum cleaner — INC 1 ONLY
- 2 irons — INC 1 ONLY
- 2 ironing boards — INC 1 ONLY
- 2 electric fans for summer — N/E
- 2 electric fans for winter — N/E
- 1 5' H wooden rack for cans and dried food — N/E
- 1 bucket of rice — N/E
- Foods in the refrigerator — N/E
- 9 suitcases — N/E
- 1 tool box with full set of tools inside — INC

Toilet & bathroom

- 1 toilet cabinet with counter top — INC
- 1 body scale — N/G
- 1 floor mat — INC
- 1 tub mat — N/E
- 4 towels — INC
- 2 packs of 24 rolls toilet paper — N/G

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home:

Home:
Cellular: s.22

s.22

Evaluator: Evaluator #120

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 13/11/2014 Date Contacted: 17/11/2014
Date Inspected: 19/11/2014 Date Completed: 24/11/2014

Price List: NorthVan_NOV14

Estimate:
s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise. ✓

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly. ✓

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

We have included eligible contents, which includes taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time. ✓

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside in a s.22 home.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and minor debris to flow across the yard causing water to enter into the occupied basement through seepage around the rear door after the exterior stairwell filled with water. The water level reached about 1 foot high in these rooms damaging structure and contents. The eligible damages are addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants provided a copy of a formal denial letter from their insurer, which is attached. We also confirmed that the damages were not caused by sewer backup and not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant listed 3 hours blocking water, however there was no incurred cost and no allowance is included in recommendation.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access, although we have made an allowance to remove the mud and silt as listed below.			
1. General Labourer - Remove mud and silt	2.00 HR @	31.01 =	62.02
2. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
3. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. Pressure wash exterior sidiing & exterior stairs	1.00 EA @	248.08 =	248.08

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. Manipulate contents	1.00 LS @	496.16 =	496.16
6. Clean & disinfect interior	865.08 SF @	0.23 =	198.97

We have made an allowance to clean & disinfect the affected areas only.

CONTINUED - INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. R&R Outlet	12.00 EA @	14.78 =	177.36
The above allowance includes renewing all outlets throughout the home that was affected by flood water.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours which all relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below. You will note we did not include the 3 hours claimed on Nov. 3rd as there was no incurred cost. The remaining hours total 186.5 and we are recommending the 100 maximum allowable under our authority.			
8. Cleanup completed by the Applicant before site inspection	100.00 EA @	10.25 =	1,025.00

ATTACHED GARAGE

ATTACHED GARAGE — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. Clean & disinfect interior	380.13 SF @	0.23 =	87.43
Flood water entered the garage under the overhead door bringing in mud and debris over the front third section. The foundation wall is above the floor level and no structural damage was found in this room. Allowance above is to clean and disinfect the affected area.			

BASEMENT

Living Room — **Height: 8'**

Missing Wall — **10' 6" X 8'** — **Opens into KITCHEN**

Subroom: Closet (1) — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
10. R&R Sheathing - plywood - 5/8" - tongue and groove	115.33 SF @	3.34 =	385.21
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
11. Tear out wet carpet pad and bag for disposal	115.33 SF @	0.46 =	53.05
12. Tear out wet non-salvageable carpet, cut & bag for disp.	115.33 SF @	0.50 =	57.67
13. Carpet pad - Standard grade	115.33 SF @	0.49 =	56.51

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
14. Carpet - Standard grade	132.63 SF @	3.07 =	407.17
15 % waste added for Carpet - Standard grade.			
15. Tear out and bag wet insulation	36.00 SF @	0.66 =	23.76
16. Batt insulation - 4" - R12 - unfaced batt	36.00 SF @	0.79 =	28.44
17. R&R Polyethylene vapor barrier	36.00 SF @	0.28 =	10.08
18. Tear out wet drywall, cleanup, bag for disposal	191.32 SF @	0.84 =	160.71
19. 1/2" drywall - hung, taped, floated, ready for paint	191.32 SF @	2.07 =	396.03
20. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
21. R&R Baseboard - 2 1/4"	47.83 LF @	2.80 =	133.93
22. Paint baseboard - two coats	47.83 LF @	1.42 =	67.92
23. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
24. Paint door trim - 2 coats (per side)	1.00 EA @	30.95 =	30.95
25. Paint walls - two coats	382.64 SF @	0.97 =	371.16
CONTENTS			
26. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00
27. End Table (max 2)	1.00 EA @	200.00 =	200.00
28. Sewing Machine (max 1)	1.00 EA @	230.00 =	230.00
29. TV (max 1)	1.00 EA @	450.00 =	450.00
30. Telephone (if privately owned) (max 1)	1.00 EA @	25.00 =	25.00

Kitchen **Height: 8'**

Missing Wall **10' 6" X 8'** **Opens into LIVING_ROOM**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
31. R&R Sheathing - plywood - 5/8" - tongue and groove	147.83 SF @	3.34 =	493.75
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
32. R&R Tile floor covering - Standard grade	147.83 SF @	10.11 =	1,494.56
33. Tear out and bag wet insulation	49.00 SF @	0.66 =	32.34
34. Batt insulation - 4" - R12 - unfaced batt	49.00 SF @	0.79 =	38.71
35. Tear out wet drywall, cleanup, bag for disposal	234.67 SF @	0.84 =	197.12
36. 1/2" drywall - hung, taped, floated, ready for paint	234.67 SF @	2.07 =	485.77
37. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
38. R&R 5-0 6-8 vinyl sliding patio door	1.00 EA @	570.18 =	570.18

CONTINUED - Kitchen

DESCRIPTION	QTY	UNIT PRICE	TOTAL
39. R&R Door jamb per LF - interior - paint grade - 4 9/16"	19.00 LF @	4.32 =	82.08
40. R&R Casing - 2 1/4"	17.00 LF @	2.20 =	37.40
41. R&R Baseboard - 2 1/4"	58.67 LF @	2.80 =	164.27
42. Sink - double - Detach & reset	1.00 EA @	122.33 =	122.33
43. R&R Cabinetry - lower (base) units	6.50 LF @	209.91 =	1,364.42
44. Paint baseboard - two coats	58.67 LF @	1.42 =	83.31
45. Paint casing - two coats	17.00 LF @	1.42 =	24.14
46. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
47. Paint door trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95
48. Paint walls - two coats	469.33 SF @	0.97 =	455.25
CONTENTS			
49. Table and Four Chairs (max 1)	1.00 EA @	450.00 =	450.00
50. Dinnerware (Dishes) 20 pc (max 1)	1.00 EA @	50.00 =	50.00
51. Stove (Electric/Gas/Propane) (max 1)	1.00 EA @	800.00 =	800.00
52. Fridge (max 1)	1.00 EA @	900.00 =	900.00

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Floor covering is ceramic over concrete and not damaged.			
53. Tear out and bag wet insulation	54.33 SF @	0.66 =	35.86
54. Batt insulation - 4" - R12 - unfaced batt	54.33 SF @	0.79 =	42.92
55. R&R Polyethylene vapor barrier	54.33 SF @	0.28 =	15.21
56. Tear out wet drywall, cleanup, bag for disposal	201.33 SF @	0.84 =	169.12
57. 1/2" water rock - hung, taped, floated, ready for paint	201.33 SF @	2.36 =	475.14
58. Detach & Reset Bath accessory - Standard grade	1.00 EA @	14.26 =	14.26
59. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
60. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
61. R&R Tile tub surround - up to 60 SF	1.00 EA @	1,116.04 =	1,116.04
62. R&R Vanity	5.00 LF @	157.76 =	788.80
63. Detach & Reset Vanity top - one sink - cultured marble	5.00 LF @	36.06 =	180.30
64. R&R Baseboard - 2 1/4"	3.00 LF @	2.80 =	8.40
65. Paint baseboard - two coats	3.00 LF @	1.42 =	4.26
66. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
67. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90

CONTINUED - Bathroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
68. Paint walls - two coats	201.33 SF @	0.97 =	195.29
CONTENTS			
69. Bath Towel (max 7)	4.00 EA @	8.00 =	32.00
70. Bath mat (2 max)	1.00 EA @	10.00 =	10.00

Bedroom1 **Height: 8'**

Subroom: Closet3 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
71. R&R Sheathing - plywood - 5/8" - tongue and groove	112.06 SF @	3.34 =	374.28
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
72. Tear out wet carpet pad and bag for disposal	112.06 SF @	0.46 =	51.55
73. Tear out wet non-salvageable carpet, cut & bag for disp.	112.06 SF @	0.50 =	56.03
74. Carpet pad - Standard grade	112.06 SF @	0.49 =	54.91
75. Carpet - Standard grade	128.87 SF @	3.07 =	395.63
15 % waste added for Carpet - Standard grade.			
76. Tear out and bag wet insulation	45.00 SF @	0.66 =	29.70
77. Batt insulation - 4" - R12 - unfaced batt	45.00 SF @	0.79 =	35.55
78. R&R Polyethylene vapor barrier	45.00 SF @	0.28 =	12.60
79. Tear out wet drywall, cleanup, bag for disposal	212.00 SF @	0.84 =	178.08
80. 1/2" drywall - hung, taped, floated, ready for paint	212.00 SF @	2.07 =	438.84
81. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
82. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
83. R&R Baseboard - 2 1/4"	53.00 LF @	2.80 =	148.40
84. Paint baseboard - two coats	53.00 LF @	1.42 =	75.26
85. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
86. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
87. Paint door trim - 2 coats (per side)	4.00 EA @	30.95 =	123.80
88. Paint walls - two coats	424.00 SF @	0.97 =	411.28
CONTENTS			
89. Double Boxspring & Mattress (max 1)	1.00 EA @	500.00 =	500.00
90. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
91. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00
92. Double Bed in a Bag (max 1)	1.00 EA @	160.00 =	160.00
93. Night Table (max 2)	1.00 EA @	130.00 =	130.00

CONTINUED - Bedroom1

DESCRIPTION	QTY	UNIT PRICE	TOTAL
94. Computer/Printer (max 1)	1.00 EA @	1,000.00 =	1,000.00
We have included an allowance for a home computer. As the computer was located in this bedroom we too have listed it in this room.			
ADULT CLOTHING: s.22			
95. Jacket: Sport/Rain (max 2)	2.00 EA @	75.00 =	150.00
96. Jacket: Winter (max 1)	1.00 EA @	100.00 =	100.00
97. Pants: Casual or Jeans (max 3)	3.00 EA @	30.00 =	90.00
98. Pants: Dress or Work (max 3)	3.00 EA @	50.00 =	150.00
99. Shirt: Dress/Blouse (max 5)	5.00 EA @	25.00 =	125.00
100. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
101. Shoes: Dress (max 2)	2.00 EA @	40.00 =	80.00
102. Suits: Men's or Women's 2 Piece (max 2)	2.00 EA @	150.00 =	300.00
103. Underwear (max 7)	1.00 EA @	6.00 =	6.00

Hallway **Height: 8'**

Missing Wall	**3' 3" X 8'**	**Opens into STAIRWELL**
Missing Wall - Goes to Floor	**3' 4" X 6' 8"**	**Opens into PANTRY_STORA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
104. R&R Sheathing - plywood - 5/8" - tongue and groove	30.54 SF @	3.34 =	102.00
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
105. Tear out wet carpet pad and bag for disposal	30.54 SF @	0.46 =	14.05
106. Tear out wet non-salvageable carpet, cut & bag for disp.	30.54 SF @	0.50 =	15.27
107. Carpet pad - Standard grade	30.54 SF @	0.49 =	14.96
108. Carpet - Standard grade	35.12 SF @	3.07 =	107.82
15 % waste added for Carpet - Standard grade.			
109. Tear out wet drywall, cleanup, bag for disposal	73.00 SF @	0.84 =	61.32
110. 1/2" drywall - hung, taped, floated, ready for paint	73.00 SF @	2.07 =	151.11
111. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
112. R&R Baseboard - 2 1/4"	18.25 LF @	2.80 =	51.10
113. Paint baseboard - two coats	18.25 LF @	1.42 =	25.92
114. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
115. Paint door trim - 2 coats (per side)	2.00 EA @	30.95 =	61.90
116. Paint walls - two coats	146.00 SF @	0.97 =	141.62

Bedroom 2 **Height: 8'**

Subroom: Closet2 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
117. R&R Sheathing - plywood - 5/8" - tongue and groove	125.70 SF @	3.34 =	419.84
The sheathing was attached directly to the concrete floor and there were no sleepers in place pre-event.			
118. Tear out wet carpet pad and bag for disposal	125.70 SF @	0.46 =	57.82
119. Tear out wet non-salvageable carpet, cut & bag for disp.	125.70 SF @	0.50 =	62.85
120. Carpet pad - Standard grade	125.70 SF @	0.49 =	61.59
121. Carpet - Standard grade	144.56 SF @	3.07 =	443.80
15 % waste added for Carpet - Standard grade.			
122. Tear out and bag wet insulation	47.67 SF @	0.66 =	31.46
123. Batt insulation - 4" - R12 - unfaced batt	47.67 SF @	0.79 =	37.66
124. R&R Polyethylene vapor barrier	47.67 SF @	0.28 =	13.35
125. Tear out wet drywall, cleanup, bag for disposal	233.33 SF @	0.84 =	196.00
126. 1/2" drywall - hung, taped, floated, ready for paint	233.33 SF @	2.07 =	482.99
127. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
128. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
129. R&R Baseboard - 2 1/4"	58.33 LF @	2.80 =	163.33
130. Paint baseboard - two coats	58.33 LF @	1.42 =	82.83
131. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
132. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
133. Paint door trim - 2 coats (per side)	4.00 EA @	30.95 =	123.80
134. Paint walls - two coats	466.67 SF @	0.97 =	452.67
CONTENTS			
135. Double Bed in a Bag (max 1)	1.00 EA @	160.00 =	160.00
136. Double Boxspring & Mattress (max 1)	1.00 EA @	500.00 =	500.00
137. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
138. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00
ADULT CLOTHING: s.22			
139. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
140. Shoes: Dress (max 2)	2.00 EA @	40.00 =	80.00

Stairwell **Height: 8'**

Missing Wall **3' 3" X 8'** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
141. Carpet - Standard grade	19.26 SF @	3.07 =	59.13
15 % waste added for Carpet - Standard grade.			
142. Step charge for "waterfall" carpet installation	4.00 EA @	6.78 =	27.12
143. Tear out and bag wet insulation	27.67 SF @	0.66 =	18.26
144. Batt insulation - 4" - R12 - unfaced batt	27.67 SF @	0.79 =	21.86

CONTINUED - Stairwell

DESCRIPTION	QTY	UNIT PRICE	TOTAL
145. R&R Polyethylene vapor barrier	27.67 SF @	0.28 =	7.75
146. Tear out wet drywall, cleanup, bag for disposal	99.00 SF @	0.84 =	83.16
147. 1/2" drywall - hung, taped, floated, ready for paint	99.00 SF @	2.07 =	204.93
148. Tear out wet non-salvageable carpet, cut & bag for disp.	16.75 SF @	0.50 =	8.38
149. Paint the surface area - two coats	32.00 SF @	0.97 =	31.04
Note area under stairs had no paint or floor finish pre-event. The above allowance is to paint the damaged area above the stair treads only.			

Pantry/Storage room **Height: 8'**

Missing Wall - Goes to Floor **3' 4" X 6' 8"** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
150. Tear out wet carpet pad and bag for disposal	138.02 SF @	0.46 =	63.49
151. Tear out wet non-salvageable carpet, cut & bag for disp.	138.02 SF @	0.50 =	69.01
152. Carpet pad - Standard grade	138.02 SF @	0.49 =	67.63
153. Carpet - Standard grade	158.72 SF @	3.07 =	487.27
15 % waste added for Carpet - Standard grade.			
154. Tear out and bag wet insulation	136.00 SF @	0.66 =	89.76
155. Batt insulation - 4" - R12 - unfaced batt	136.00 SF @	0.79 =	107.44
156. R&R Polyethylene vapor barrier	136.00 SF @	0.28 =	38.08
157. Tear out wet drywall, cleanup, bag for disposal	213.33 SF @	0.84 =	179.20
158. 1/2" drywall - hung, taped, floated, ready for paint	213.33 SF @	2.07 =	441.59
159. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
160. R&R Baseboard - 2 1/4"	53.33 LF @	2.80 =	149.33
161. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
162. Paint door trim - 2 coats (per side)	1.00 EA @	30.95 =	30.95
163. Paint baseboard - two coats	53.33 LF @	1.42 =	75.73
164. Paint walls - two coats	426.67 SF @	0.97 =	413.87
CONTENTS			
165. Vacuum (max 1)	1.00 EA @	250.00 =	250.00
166. Iron (max 1)	1.00 EA @	25.00 =	25.00
167. Ironing Board (max 1)	1.00 EA @	25.00 =	25.00
168. Household Tool Kit (max 1)	1.00 EA @	25.00 =	25.00
169. Kettle (max 1)	1.00 EA @	50.00 =	50.00

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
170. R&R Furnace - forced air - high efficiency - 75,000 BTU	1.00 EA @	2,724.15 =	2,724.15
171. R&R Water heater - 40 gallon - Gas	1.00 EA @	963.12 =	963.12

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
172. Deliver material to site	1.00 EA @	60.00 =	60.00
173. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
174. Additional allowance to dispose of drywall	1.00 LS @	159.43 =	159.43
175. Equipment setup, take down	1.00 HR @	47.58 =	47.58
176. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
177. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
178. Final cleaning - construction - Residential	865.08 SF @	0.25 =	216.27

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
179. Electrical labour minimum	1.00 EA @	15.69 =	15.69

Grand Total Areas:

3,543.47	SF Walls	1,161.66	SF Ceiling	4,705.13	SF Walls and Ceiling
1,161.66	SF Floor	129.07	SY Flooring	441.82	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	448.49	LF Ceil. Perimeter
1,161.66	Floor Area	1,271.66	Total Area	3,543.47	Interior Wall Area
1,843.43	Exterior Wall Area	204.83	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	28,102.61	74.51%	30,339.34	75.94%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	8,588.00	22.77%	8,588.00	21.50%
Cleanup completed before site visit	1,025.00	2.72%	1,025.00	2.57%
Total	37,715.61	100.00%	39,952.34	100.00%

Summary for Dwelling

Line Item Total	28,102.61
PST	791.94
Subtotal	28,894.55
GST	1,444.79
Replacement Cost Value	**$30,339.34**
Net Claim	**$30,339.34**

REVIEWED BY

Evaluator #120

Summary for Contents

Line Item Total	8,588.00
Replacement Cost Value	**$8,588.00**
Net Claim	**$8,588.00**

REVIEWED BY.

Evaluator #120

Summary for Cleanup completed before site visit

Line Item Total	1,025.00
Replacement Cost Value	**$1,025.00**
Net Claim	**$1,025.00**

REVIEWED BY.

Evaluator #120

s.22

s.22

ATTACHED GARAGE

s.22

ATTACHED GARAGE

BJORNSON & COMPANY CLAIMS ADJUSTERS LTD.

November 12, 2014

s.22

Re: Our File No : s.22
Policy No :
Date of Loss : November 4, 2014
Type of Loss : Property damage

Dear s.22

Further to our meetings and discussions regarding the above captioned claim.

To confirm, we are the independent adjusters representing Wawanesa Mutual Insurance as it relates to the loss captioned above. From our investigation into this claim, we find property damage has occurred to your premises as the result of a water escape from the creek situated at s.22 occurring November 3 and 4, 2014. Water ran down (s.22 and between your property and your neighbour's property and eventually filled up the back stairwell below ground at your home. There may have been some storm sewer backup occurring at this time but we note that from our investigation, it would appear that the majority of the water in the back area of your home entered from the backyard area where the creek was temporarily diverted.

We enclose a policy wording excerpt and it states that "covered property is insured against all risks of direct physical loss or damage except: ... (8) water:"

The policy then goes on to provide specific conditions labeled (a) through (f) wherein damage caused by water is in fact covered. We have reviewed each of these conditions in detail and do not feel that any of these conditions have been met.

The policy then goes on to state "but under no circumstances will "we" ensure loss or damage:"

(i) caused by the backing up or escape of water from a sewer, sump, or septic tank;
(j) caused by "ground water" or the rising of the water table;
(k) caused by "surface waters", unless the water escapes from a water main or from a "domestic water container" located outside "your" "dwelling";

#4-2445 EAST HASTINGS ST. VANCOUVER BC CANADA V5K 1Y8
TELEPHONE 604 255-5070 FAX 604 255-5078 EMAIL claims@bcadj.ca

Our investigation indicates that the damages to your home do in fact result from "surface waters" and are specifically excluded under the policy. As shown above, this special form also specifically excludes water damage caused by the backing up or escape of water from a sewer, sump or septic tank.

We also note that your policy did contain an Endorsement which is Limited Sewer Backup Form 3114, also enclosed This Form specifically provides coverage against physical loss or damage caused by

> ... the sudden and accidental backing up or escape of water or sewage within "your" "dwelling" or detached private structure through a:
> a) sewer on "your" "premises";
> b) septic system or "your" "premises"; or
> c) sump located with "your" "dwelling" or detached private structures.

This coverage as stated above is negated under EXCLUSIONS which states that:

> "There is no coverage under this endorsement if "flood" otherwise directly contributes concurrently or in any sequence to the loss or damage. "

The endorsement then goes on to state

> Nor do "we" insure loss or damage caused by the backing up or escape of water or sewage from a sewer, septic system or sump, resulting directly or indirectly from "flood", if the backing up or escape of water or sewage from such sewer, septic system or sump occurs:
> a) less than 72 hours before "flood" reaches "your" "premises";
> b) while "flood" is present on "your" "premises"; or
> c) up to 72 hours after "flood" leaves "your" "premises".

The policy defines flood as follows:

> "For the purposes of this endorsement flood includes, but is not limited to waves, tides, tidal waves, tsunami, dam breaks, seiche, or the rising of, the breaking out or the overflow of, any body of water or watercourse, whether natural or man-made.

At this time the claim presented by you has been denied through the Wawanesa Mutual Insurance Company. As shown above, there is no coverage if ""flood" otherwise directly contributes concurrently or in any other sequence to the loss or damage." The water which entered the back area of the property and into your home was clearly the result of the "breaking out or the overflow of, any body of water or watercourse, whether natural or man-made", which defines flood under the endorsement Thus, in this matter, the ""flood" otherwise directly contributes concurrently or in any other sequence to the loss or damage." This is the specific exclusion stated above in the Limited Sewer Backup Endorsement.

Please note in order to comply with the Insurance Act of British Columbia we are now supplying you with a blank Proof of Loss. Any action of proceeding against an insurer in relation to a contract must be commenced in the case of loss or damage to insured property, no later than 2 years after the date the Insured knew or ought to have known the loss or damage occurred. Please note this limitation is set out in the Insurance Act. A blank Proof of Loss is now enclosed as per the Act requirement. We also attach a copy of our company Privacy Notification for your immediate reference.

We invite you to discuss this with your broker and note that our investigation indicates that the District of North Vancouver has also made some funding available for persons who have been affected by this occurrence and we would recommend you follow up those avenues of compensation.

Please note the undersigned can be reached as set out below.

Yours truly,

Bjornson & Company Claims Adjusters Ltd
Per:

Sean Bjornson

Sean Bjornson, CIP
Adjuster
SB/kf

Cell: 604-802-1739
Fax: 604-255-5078
Email: sean@bcadj.ca

Encl. Page 19 & 20 from Wawanesa Coverage
Limited Sewer Backup Endorsement Form 3114
Blank Proof of Loss
Privacy Notification

CC: s.22

SPECIAL FORM

If the Rating Information section of "your" Declarations indicates that a location is a Homeowners Special Form (Forms Applicable - SPEC H), Special Condominium Form (Forms Applicable - SPEC C), Special Mobile Home (Forms Applicable - SPEC M), Special Rented Dwelling (Forms Applicable - SPEC R) or Tenants Special Form (Forms Applicable - SPEC T), "your" covered property at that location is insured against the following perils:

INSURED PERILS

Where the Declarations indicate an Amount of Insurance for COVERAGE A - DWELLING BUILDING, COVERAGE B - PRIVATE STRUCTURES and/or COVERAGE C - PERSONAL PROPERTY, that covered property is insured against all risks of direct physical loss or damage except:

(1) losses excluded under SECTION I LOSS OR DAMAGE NOT INSURED;

(2) settling, expansion, contraction, moving, bulging, buckling, cracking, or the falling of ceiling or wall plaster. If loss or damage to building glass results, "we" will pay only for that resulting damage;

loss or damage caused by or resulting from:

(3) smoke from agricultural smudging or industrial operations;

(4) theft, including damage caused by attempted theft of property in or from a "dwelling" under construction, or of materials and supplies for use in the construction, until the "dwelling" is completed and ready to be occupied;

(5) theft, including damage caused by attempted theft from the part of the "dwelling" rented to others, committed by any tenant, tenant's employee or member of the tenant's household;

(6) hail, whether driven by wind or not, to the outer metal cover of any mobile home, unless the cover is punctured by the hail;

(7) vandalism or malicious acts or glass breakage occurring while "your" "dwelling" is under construction or "vacant", even if permission for construction or vacancy has been given by "us";

(8) water:

(a) damage to a system from which the water or steam escapes, except for damages caused by freezing to any part of the plumbing, heating, sprinkler or air conditioning system, or "domestic water container", which is located within the heated portion of "your" "dwelling";

(b) unless the loss or damage resulted from the sudden and accidental escape of water from a water main;

(c) unless the loss or damage resulted from the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system, or "domestic water container", which is located inside "your" "dwelling";

(d) unless the loss or damage resulted from the sudden and accidental escape of water from a "domestic water container" located outside "your" "dwelling", but such damage is not insured when the escape of water is caused by freezing;

(e) unless the loss or damage resulted from water that enters "your" "dwelling" through an opening which has been created suddenly and accidentally by a peril insured by this coverage form, other than WATER DAMAGE; or

(f) unless the loss or damage resulted from water that enters "your" "dwelling" through a roof due to the accumulation of ice or snow on the exterior of the roof or eaves trough;

but under no circumstances will "we" insure loss or damage:

(g) caused by freezing during the usual heating season:

(i) occurring within a heated portion of "your" "dwelling" that is unoccupied, unless "you" have done at least one of the following:

1) taken reasonable care to maintain the heat in the building or structure;

2) shut off the water supply and have drained the system and appliance of water;

3) connected "your" heating system to an alarm which is monitored 24 hours a day, 7 days a week, 365 days a year, by a central monitoring service.

(ii) within an unheated portion of "your" "dwelling";

(h) caused by continuous or repeated seepage or leakage of water other than in (8)(f) above;

(i) caused by the backing up or escape of water from a sewer, sump, or septic tank;

(j) caused by "ground water" or the rising of the water table;

(k) caused by "surface waters", unless the water escapes from a water main or from a "domestic water container" located outside "your" "dwelling";

(l) caused by shoreline ice build-up or by water-borne ice or other objects, all whether driven by wind or not;

(m) to a water main;

(n) occurring while the building is under construction or "vacant" even if "we" have given permission for construction or vacancy.

(9) snowslide, earthquake, landslide, or any other earth movement. If any of these results in fire or explosion, "we" will pay only for the resulting loss or damage;

(10) (a) freezing;

(b) thawing; or

(c) pressure or weight of water, ice, snow or sleet, whether driven by wind or not;

to any fence, deck, patio, pavement, swimming pool or attached equipment, water main, foundation, retaining wall, bulkhead, pier, wharf or dock;

(11) fuel oil leakage, unless the loss or damage is caused by or resulting from the sudden and accidental escape of fuel oil from a permanently installed domestic fixed fuel tank, any attached equipment, apparatus or piping;

but "we" do not insure:

(a) loss or damage caused by prior fuel oil leakage; or;

(b) loss or damage caused by or resulting from continuous or repeated seepage or leakage of fuel oil.

Wawanesa Insurance

Renewal Declaration effective SEP 22,14
supersedes any previous declaration bearing
the same number for this policy period.

NAME AND ADDRESS OF INSURED
0561 1445411

s.22

12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE NAMED INSURED AS STATED HEREIN

POLICY PERIOD:
FROM SEP 22,14 TO SEP 22,15

POLICY NUMBER:
s.22 VANCOUVER

We've revised our Personal Information Protection Policy. For further information, please visit www.wawanesa.com or contact your broker.

METROTOWN DASON INSURANCE SERVICES
M9 - 4277 KINGSWAY
BURNABY, BC V5H 3Z3
TEL. (604) 437-0928 0105612
FAX (604) 437-3480

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
LIMITED SEWER BACKUP ENDORSEMENT - FORM 3114

This endorsement is added under SECTION I - OPTIONAL COVERAGES.

COVERAGES
Coverage for sewer backup is provided subject to the terms and conditions described in this endorsement. The Amount of Insurance that is granted by this endorsement is subject to your policy limits, unless a specified amount of insurance for this endorsement is shown on the Declarations.

INSURED PERILS
"You" are insured against direct physical loss or damage caused by the sudden and accidental backing up or escape of water or sewage within "your" "dwelling" or detached private structure through a:
a) sewer on "your" "premises";
b) septic system on "your" "premises"; or
c) sump located within "your" "dwelling" or detached private structures.

EXCLUSIONS
There is no coverage under this endorsement if "flood" otherwise directly contributes concurrently or in any other sequence to the loss or damage.

Nor do "we" insure loss or damage caused by the backing up or escape of water or sewage from a sewer, septic system or sump, resulting directly or indirectly from "flood", if the backing up or escape of water or sewage from such sewer, septic system or sump occurs:
a) less than 72 hours before "flood" reaches "your" "premises";
b) while "flood" is present on "your" "premises"; or
c) up to 72 hours after "flood" leaves "your" "premises".

DEFINITIONS
For the purposes of this endorsement flood includes, but is not limited to waves, tides, tidal waves, tsunami, dam breaks, seiche, or the rising of, the breaking out or the overflow of, any body of water or watercourse, whether natural or man-made.

All other terms and conditions of the policy remain unchanged.

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE

BRITISH COLUMBIA

* required fields

Status	Closed	**DFA Application No.**	141112-2D74-7EAC
Eligibility	Eligible		link to Application Status -->
Application Type	Home Owner	**Date Received ***	2014-11-08
Event	DFAGEN 14/15	**Date Entered**	2014-11-12
DFA Auth. No.	1415-02	**Date of Damage**	2014-11-03 to
Event Date	November 3-4, 2014	**Evaluator Report Received**	2014-11-25
90 Day Deadline	February 3, 2015	**File Closed**	2014-12-03
		Bring Forward	
		Bring Forward Comments	

APPLICANT INFORMATION

First Nations? ○ Yes ● No

Payable To s.22

Applicant's Name(s)

Surname, Given Name

Surname, Given Name s.22

Surname, Given Name

Damaged Property Address *

Business ()

City * / Postal Code s.22

Residential s.22

PEP Region Southwest Region (SWE)

Mailing Address (if different)

Fax ()

City / Prov / Postal Code / Country , , ,

Cellular ()

Manufactured Home?
○ Yes ● No

PID ?

ś ɔ ɔ

Legal Description

ś ɔ ɔ , New Westminster

Land District

Scan and Attach Documents
Attach

Previous Application and Payments	
Application and back-up information	Application.pdf
Home Owner Grant	HOG Confirmation.msg
Land Title and Covenants	Land title.pdf
Assessment Roll Report	BC Assessment.pdf
Application Checklist	
Payment Letter	Coded Payment ltr.pdf
Other Correspondence	

OTHER CONTACT DETAILS

	Email Addresses	Other Contact Numbers
preferred	s.22	
alternate		s.22
		()

Comments

Dec 3/14 - Scanned and attached coded payment ltr and closed file./dmb
Dec 3/14 - Scanned and attached payment ltr, copied, mailed, sent e-mail to regional manager, waiting for coded copy from finance./dmb
Dec 1/14 - Compliance check complete/mw
Nov 28/14 - Adjudicated revised report. prepared payment ltr./bm
Nov 28/14 - Received revised evaluator's report printed off added to file to PO for review./dmb
Nov 28/14 - NOTE TO FIELD MANAGER - Appendix B, page 2 does not list a damaged fridge, however, it is included in scope & calcs pg 6 (line #52). Please confirm if this was damaged. thnx./ bm
Nov 27/14 - Received revised report from evaluator printed off added to file to PO for review./dmb
Nov 25/14 - Tim, as discussed in our telephone conversation, please confirm the following: on page 5 of the scope & calcs under sitting room, an entertainment centre is included in scope & calcs, however not listed on Appendix B? Bathroom - Appendix B identifies floor mat as n/e, yet a bath mat is eligible? Bedroom 1 & 2 - Blankets and duvets were listed as damaged and marked as included on Appendix B, however not included in the scope and calcs. Pantry/storage room - Kettle, was marked as included on Appendix B, however not included in scope & calcs. Also, an allowance was made for carpet pad, however no allowance for tear out. General Conditions - Final Cleaning - the quantity and total are missing. Please call if my comments are not clear or you wish me to clarify.
Thanks/mw
Nov 25/14 - printed evaluator report, to PO for review/CD
Nov 12/14 - As per coordinator assigned to evaluator./mw
Nov 12/14 - Ready to be assigned to evaluator. I called the applicant and spoke with both applicants who asked if I contact t s.22 who is the alternate contact on the application as they were having a hard time understanding me. s.22 gave me s.22 number, which I called and left a message indicating that we will be assigning s 22 s.22 and s.22 DFA file to our FM in the next couple of weeks. I also suggested that s 22 take pictures of the damage to show the evaluator upon his site visit. Received a call back from s.22 the applicants (s.22 who is also on the application as an alternate contact. s.22 was confused about reimbursement, s 22 were both at the town meeting on Saturday and s 2 heard onething and s 22 heard another, I explained the process to s and recommended s visit our website for further info. s stated that s was concerned the amount the restoration company has charged s.22 , and also mentioned that the restoration company went to s 22 ome between 11:00 & 12:00 at night. I explained that we are not insurance, we are basically a helping hand, and only the essentials may be eligibility. I also explained that the evaluator uses standard industry pricing, and will determine eligibility once he completes his site visit. I encouraged s. to take photos of the home for the evaluator./mw
Nov 12/14 - Scanned and attached application, land title, bc assessment,HOG confirmation searched loss reg and lotus no further information to PO for review./dmb

FIELD MANAGER ASSIGNMENT

☐ Field Manager Review Required
☐ PEP Review Required

☐ PEP Coordinator Review Required

Field Manager	Date Assigned to FM	Application Received By FM	Date Applicant Contacted	Date of Applicant Site Visit	Date Report Completed
Tim MacLeod	2014-11-12	2014-11-13	2014-11-17	2014-11-19	2014-11-24
					2014-11-26

Comments & Attachments

Nov. 28/14: Although the Applicant did not specifically list the fridge, they did list the destroyed food in the fridge. Although fridge food is not eligible, the fridge itself is and the Evaluator confirmed the fridge was damaged and included it in the recommended allowances. /TM
Nov. 26/14: Revised to reflect findings by RO and re-submit completed report. /TM

s.22 , K - Final report revised - Nov 26th.pdf

Nov. 24/14: Review final report & upload. /TM

s.22 Completed report.pdf s.22 - File pics.pdf

FORECAST SUMMARY

Current Fiscal

CLAIM SUMMARY

	Provincially Eligible	Description of Ineligible Items	Ineligible Amount	Federal Claim
Emergency Measures				$0.00
Clean Up & Debris Removal	$1,025.00			$1,025.00
Structural	$30,339.34			$30,339.34
Contents	$8,588.00			$8,588.00
Other				$0.00

Sub-Total	$39,952.34	$0.00	$39,952.34
One Time Only Grant	$0.00		
Total Payable	**$31,161.87**		**$31,161.87** (80%)

CHEQUE SUMMARY

	Amount	Date Requested	Comments
Advance Cheque			
First Claim Cheque	$31,161.87	2014-12-03	
Additional Claim Cheque			
Appeal Cheque			
One Time Only Grant Cheque			

Total Paid	$31,161.87
Balance Owing	$0.00

File Opened By Debra Brown on 2014-11-12

Last Edited By Debra Brown on 2014-12-03

DFA JAG:EX

From:	DFA JAG:EX	
Sent:	Wednesday, December 3, 2014 9:49	
To:	Cunnings, Ian JAG:EX	
Subject:	DFAGEN 1415-02 Payment Letter for	s.22
Attachments:	Payment Ltr.pdf	

Tracking:	**Recipient**	**Delivery**
	Cunnings, Ian JAG:EX	Delivered: 2014-12-03 9:49
	Mowatt, Beth JAG:EX	Delivered: 2014-12-03 9:49

Attached is DFA payment letter for your records.

Regards,

Debra
Recovery and Funding Programs
Emergency Management BC

HCM Catastrophe Management Inc

Serving the Province of British Columbia

s.22

1	Rear lower entry	Date Taken: 22/11/2014	Taken By: Evaluator 120

Water filled stair landing and seeped into basement.
Note: The water did not come up through the drain at landing and did not trigger sewer backup policy.

s.22

2 Interior stairs Date Taken: 22/11/2014 Taken By: Evaluator 120

Flood water damaged stair carpet.

s.22

No flooring in this area but drywall was damaged and tear out had begun but not completed.

s.22

4 Damaged contents Date Taken: 22/11/2014 Taken By: Evaluator 120

Living room and contents suffered water damage.

s.22

5 Kitchen Date Taken: 22/11/2014 Taken By: Evaluator 120

Main kitchen was water damaged. Tear out had begun but not completed.

s.22

6 Main kitchen Date Taken: 22/11/2014 Taken By: Evaluator 120

Main kitchen was water damaged. Tear out had begun but not completed.

s.22

7 Hallway Date Taken: 22/11/2014 Taken By: Evaluator 120

Hallway leading to bathroom suffered water damage to flooring and wall coverings and doors. Tear out had begun but not completed.

s.22

8 Main bathroom Date Taken: 22/11/2014 Taken By: Evaluator 120

Bathroom suffered water damage. Tear out had begun but not completed.

s.22

9 Occupied bedroom Date Taken: 22/11/2014 Taken By: Evaluator 120

Tear out had begun but not completed.

s.22

10	Bedroom 2 occupied	Date Taken: 22/11/2014	Taken By: Evaluator 120

Tear out had begun but not completed.

s.22

11 Pantry Date Taken: 22/11/2014 Taken By: Evaluator 120

We have considered the pantry to be an extention of the kitchen. Tear out had begun but was not completed.

s.22

12 Mechanical room Date Taken: 22/11/2014 Taken By: Evaluator 120

Furnace and hot water heater destroyed by flood water.

Revised

RECEIVED
NOV 2 8 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HO

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141112-2D74-7EAC

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	PART OF SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	PART OF SCOPE
☐	☒	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	
☒	☒	☐	Home Owner Grant (Eligible ● Yes No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☒ ☐	Residential	s.22	s.22

PEP USE ONLY:

☑ All Documents Received Date: NOV 26/14 Initials: TM

Printed: 13/11/2014 01:51:16 PM

REVISED NOV 26/14/TM.

Emergency ManagementBC

COPY

Finance

File: DFA-1415-02

Application #141124-76B9-ECF6

January 15, 2015

GOODS/SERVICES RECEIVED ____ by ____
(Date received) (Signature)

CERTIFIED THAT THE [illegible] is correct, is in accordance with appropriate [illegible] and/or contract and where applicable that the [illegible] and the goods supplied and the services rendered and [illegible]

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
186	12200	7908	A50000

s.22 141124-76B9-ECF6

Dear s.22

JAN 16 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$714.97**, payable to s.22, will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$492.00
Structural	$1,401.71
Total Eligible Amount	$1,893.71
Less $1,000.00	$893.71
Total Payable at 80%	$714.97

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Revised JAN 14/15

RECEIVED
JAN 14 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141124-76B9-ECF6

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	120	DFAGEN 14/15
Date	28/11/2014	Date	03/12/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	SCOPE & CALCS
☐	☒	☐	Scope and Calculations Sheet	" "
☐	☐	☒	Content Calculations Sheet	
☐	☐	☒	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	DAMAGES CLAIMED ARE FOR EXTERIOR AS INTERIOR WAS COVERED BY INSURER AS INTERIM FLOODING WAS SEWER BACKUP.
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	R119709 (512534L)

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☐ ☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: [illegible] Initials: mw

Printed: 07/01/2015 02:07:18 PM

Emergency Management BC

RECEIVED
NOV 22 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial(s))				EMBC Office Use Only/Application #
1)- 2)- s.22				141124-7689-ECF6
Mailing Address Street		City/Town	Province	Postal Code
s.22				
Residence Telephone Number	**Cellular Telephone Number**	**Business Telephone Number**		**E-mail Address**
s.22	s.22	(-) - ext		s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) Street: SAME AS MAILING ADDRESS — City/Town — Postal Code

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	~500 mm 1 3/4 FT.	☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss

OVERLAND FLOODING

Action Taken to Date (list cleanup hours on Appendix A)

CLEANUP

Brief Description of Damage/Loss (list damaged items on Appendix B)

SLAB FLOORS, WATER PENETRATION TO BUILDING, DAMAGE TO FLOORS LAUNDY ROOM LAWN REMOVAL IN THE GARDEN ETC---

Emergency Management BC

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? LIMITED TO Property in Doors	☒ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence? Date:	
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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

s.22	2014/11/17	s.22	2014/11/17
Signature of Applicant	Date (yyyy/mm/dd)	Signature of Applicant	Date (yyyy/mm/dd)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04		5 Hours	Conduct of Flood Debris Driveway + Removals	E DRIVEWAY
2014/11/04		5 Hours	〃	E DRIVEWAY
2014/11/04		5 Hours	〃	E DRIVEWAY
2014/11/05		4 Hours	Washing of affected Items + moving + cleaning etc	E REAR SIDEWALK
2014/11/06		3 Hours	〃	E REAR SIDEWALK
2014/11/07		4 Hours	〃	E REAR SIDEWALK
2014/11/11		6 Hours	Sand cleaning from the Yard, Removal, Raking	N/E YARD AREA
2014/11/11		5 Hours	in the washed sand from cleaning etc	N/E YARD AREA
2014/11/12		6 Hours	Interior CLEANING	E RIGHT SIDE WALK
2014/11/12		6 Hours	〃	E RIGHT SIDE WALK
2014/11/13		6 Hours	〃	E RIGHT SIDE WALK
2014/11/13	s.22	4 Hours	Driveway cleaning	E DRIVEWAY
	TOTAL	59		
RECOMMEND 48		ELIGIBLE	CLEAN UP HOURS	@ 10.25

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

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Rev July 2014

NOTE: DESCRIPTION OF WORK IS DIFFICULT TO DECIPHER AS ENGLISH IS NOT THE FIRST LANGUAGE OF THE APPLICANTS. WE DISCUSSED WITH APPLICANT EACH LINE ITEM TO DETERMINE WHICH TASKS WOULD BE IN NON ELIGIBLE YARD AREA AND HOW MANY HOURS ARE FOR ELIGIBLE CLEAN UP.

IT WAS ESTIMATED THAT 11 HOURS WERE IN NON ELIGIBLE YARD AREA. 48 HOURS SPENT ON ELIGIBLE DRIVEWAY AND SIDEWALK AREA. THIS SEEM CONSISTANT WITH THE LAY OF THE SLOPE LOT AND THE FLOW PATH OF DEBRIS DURING THE EVENT

EVAL 120

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: [illegible]management.html

APPENDIX B

APPLICANT NAME: s.22

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only
Description of Damaged Items Listed by Room	**Comments**
Concrete slabs on one side of yard (back)	1 N/E YARD
Lawn damage in backyard	N/E
A door and floor tiles of Laundry Room and [illegible]	N/E INSURANCE COVERED
driveway asphalt (paving)	N/E
SIDEWALK FLAGSTONES	INC
DRAIN BLOCKAGE	INC FLUSH ONLY

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-6642 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	Cellular:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: DFAGEN 12/14 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	04/12/2014	Date Contacted:	05/12/2014
Date Inspected:	13/12/2014	Date Completed:	14/01/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants s.22 in reside in this s.22 home s.22 home			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 ✓ Improvements - s.22 ✓ We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The covenant restricting land use is no longer applicable as it expired expired on January 1, 1975		✓	

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water to overflow a local creek which flowed across the yard bringing with it copious amounts of debris and causing water to enter the home. The damage to inside the home is being covered by the homeowner's insurance under sewer back up endorsement, Damages for this claim are for exterior items that are not insurable. The eligible damages are addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the interior damages to the home are covered by homeowners insurance, we did confirm that the damages to the exterior of the home were caused from overland flooding and are not insurable. It should be noted that the debris in the yard area is not insurable but does not fall under the legislative areas eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included. ✓			

s.22

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The re were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	48.00 EA @	10.25 =	492.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04
Line items below relate to repairing eroded section of sidewalk on the right side of the home. Tasks require hand labour as the area has limited room for movement of machinery. The walkway had flagstones which were dislodged during the event causing them to rock when stepped on and creating a tripping hazard as they are uneven. Allowance for hand labour to remove stones, place new bedding sand and reinstall the flagstones.			
3. General Labourer - to spread gravel by hand	8.00 HR @	31.01 =	248.08
4. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 =	62.75
The above line item is to allow a small haul delivery charge.			
5. Bedding sand	3.00 CY @	14.45 =	43.35

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
6. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home , although there was no physical damage found we have made an allowance to pressure wash the exterior of the home.			
7. Pressure wash exterior sidiing	1.00 EA @	248.08 =	248.08

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to interior of home is covered by insurance.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed or observed.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
General conditions are included in the pricing per project.			

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
8. Heavy equipment labour minimum	1.00 EA @	119.44 =	119.44

Coverage	Item Total	%	ACV Total	%
Dwelling	1,317.74	72.81%	1,401.71	74.02%
Cleanup completed before site visit	492.00	27.19%	492.00	25.98%
Contents	0.00	0.00%	0.00	0.00%
Total	1,809.74	100.00%	1,893.71	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	1,317.74
PST	17.23
Subtotal	1,334.97
GST	66.74
Replacement Cost Value	**$1,401.71**
Net Claim	**$1,401.71**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

s.22

Summary for Cleanup completed before site visit

Line Item Total	492.00
Replacement Cost Value	**$492.00**
Net Claim	**$492.00**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view

Date Taken: 13/12/2014

During the event a local creek overflowed and ran into the applicants back yard and flowed around both sides of the home and then onto the street. The damage around the yard was mostly clean up at the time of the site visit. The Applicant had taken video clips showing the damage during the event which we viewed on his camera.

2 Rear view

Date Taken: 13/12/2014

Damages around the yard and lawn were not considered eligible except for the essential access routes.

s.22

3 Damaged sidewalk
Date Taken: 13/12/2014

The sidewalk on the left side was considered an essential area as it was within the eligible perimeter area of the home.

4 Uneven walkway
Date Taken: 13/12/2014

The sidewalk on the side of left side of the home had the bedding sand eroded during the event as a torrent of water streamed along both sides of the home, This left the stones loose and rocking and presented a tripping hazard. The applicant attempted to restore the path with drain rock but it was unsuccessful. Allowance was made to remove the stones , bring in new bedding sand and reset the stones in the bed.

s.22

s.22

5 Sidewalk

Date Taken: 13/12/2014

The sidewalk had the soil around it washed away during the event

6 Back yard

Date Taken: 13/12/2014

Although it was all cleaned up at the time of our site visit, the area around the home was covered with several inches of mud and debris after the event. The Applicant showed us video clips of during and after the event showing the damage,

s.22

s.22

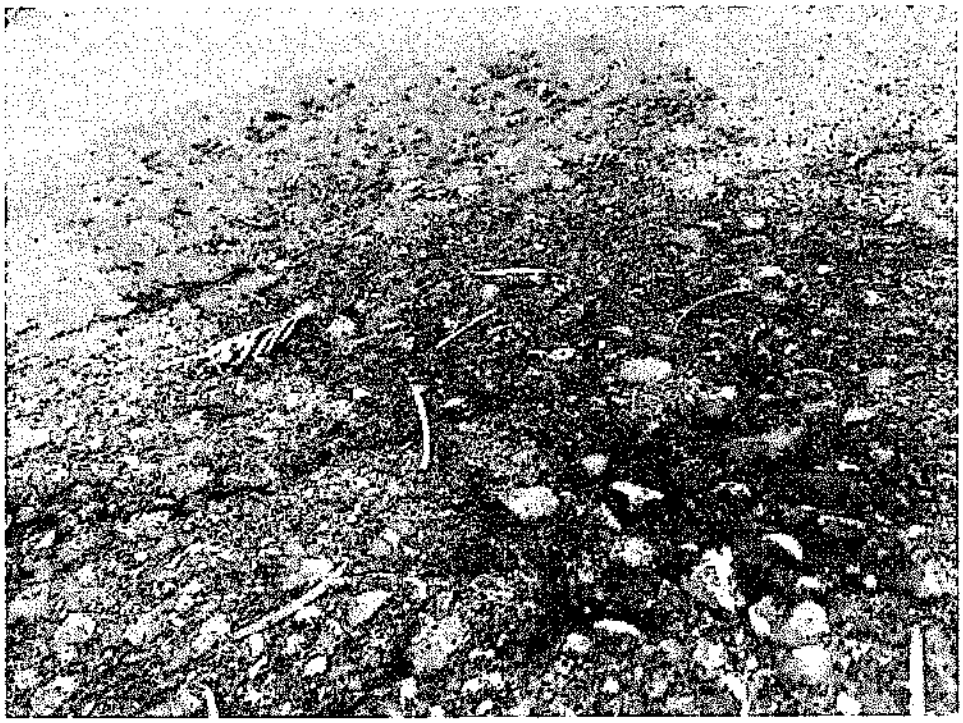
7 Asphalt driveway
Date Taken: 13/12/2014

A few areas of the driveway showed cracks in the surface and other sections had a rough surface but this damage was not considered eligible as it was cosmetic only in nature it did not effect the operation of providing access to the home.

s.22

8 Damage to blacktop
Date Taken: 13/12/2014

Erosion to the surface of the asphalt driveway was not considered elligible.



Emergency ManagementBC

Finance.

File: DFA-1415-02

Application #141112-C0E4-B0BC

November 28, 2014

J36	12200	7908	1500000

s.22 | 141112-C0E4-B0BC

DEC 0 2 2014

s.22

Dear I s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$9,342.25** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$1,025.00
Structural	$8,817.81
Contents	$2,835.00
Total Eligible Amount	$12,677.81
Less $1,000.00	$11,677.81
Total Payable at 80%	$9,342.25

✓

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

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& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141112-C0E4-B0BC

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	12/11/2014	Date	13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X			Application for DFA	
	X		Evaluator's Notes	PART OF SCOPE & CALCS
	X		Scope and Calculations Sheet	
	X		Content Calculations Sheet	PART OF SCOPE & CALCS.
	X		Diagram	PART OF SCOPE & CALCS
		X	Receipts or Invoices paid by Applicant	
		X	Other Documents: (i.e., medical)	
	X		Photos	
		X	Insurance Letter	CONFIRMED SURFACE FLOODING AND SEEPAGE
X			Home Owner Grant (Eligible ● Yes No)	
X			Land Title	
			Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X	Residential	s.22	s.22

PEP USE ONLY:

All Documents Received Date: Nov 27/14 Initials: MW

Printed: 13/11/2014 02:02:08 PM

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
			141112-COEY-BOBC
Mailing Address s.22 *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	( ) -	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
Nov 3-4 / 2014		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

Flooded basement

Action Taken to Date (list cleanup hours on Appendix A)

Pulled up linoleum flooring + part of drywall around the room.

Brief Description of Damage/Loss (list damaged items on Appendix B)

Queen mattress + wall/flooring

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be repaid to the Province.

s.22 Signature of Applicant	Nov 8/14 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) (continued)

1 OF 2

APPLICANT NAME: s.22 **APPENDIX B**

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 your site visit.
4. For further information about cleanup and disinfection please refer to the PEP website at www.pep.gov.bc.ca/floods/recovery.html or contact our office toll free at 1-888-257-4777 for a copy of "One Step at a Time – A Guide to Disaster Recovery."

Date	Name of Family Member/Volunteer	Hours Worked	Description of Work
2014/11/03		4	Stopping water with Towels/ removed water/ Drying
✓		4	Mopping water, bringing Things upstairs
✓		4	✓ ✓
2014/11/04		9	Mopping water, sorting wet and dry Things bringing Things upstairs
✓		9	sorting wet Things From dry, Washing, drying
✓		9	✓ ✓
			separating her Things wet and Dry / Drying
2014/11/05		10	Insurance adjuster came at 9:00 a.m + Continue the cleaning
✓			~~Hanging~~ ✓
✓		8	continue the cleaning
✓	s.22	~~4~~ 4	helping sorting out Things ✓
	✓	49	THIS PAGE ELIGIBLE

Office Use Only: DFA eligible hours worked 49 ELIGIBLE PAGE 1 OF 2 @ minimum wage = TOTAL $_____

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA) (continued)

APPLICANT NAME: s.22 2 of 2 **APPENDIX B**

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 your site visit.
4. For further information about cleanup and disinfection please refer to the PEP website at www.pep.gov.bc.ca/floods/recovery.html or contact our office toll free at 1-888-257-4777 for a copy of "One Step at a Time – A Guide to Disaster Recovery."

Date	Name of Family Member/Volunteer	Hours Worked	Description of Work
2014/11/07	s.22	10	* Cleaning up
		10	*
		8	*
		4	*
		3	*
		3	*
		8	*
		8	*
		54	ELIGIBLE HOURS THIS PAGE
		49	ELIGIBLE FROM PAGE 1
		103	TOTAL ELIGIBLE HOURS
			RECOMMEND 100 MAX / OR 121

Office Use Only: DFA eligible hours worked 100 @ minimum wage = TOTAL $ 1025

Provincial Emergency Program, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: PEP.Funding@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)		EMBC Office Use Only:
Description of Damaged Items Listed by Room		Comments
Jeans x 2	✓	IN CONTENTS ✓
T-shirt x 1	✓	IN CONTENTS ✓
boots x 2	✓	IN CONTENTS (1 ONLY) ✓
runners x 1	✓	IN CONTENTS ✓
apple chargers (computer)	✓	INCLUDED IN COMPUTER ✓
computer Mac	✓	IN CONTENTS ✓
Queen bed & Mattress	✓	IN CONTENTS ✓
& box spring		IN CONTENTS ✓
4 big pillows		N/E
2 normal pillow	✓	IN CONTENTS (1 MAX) ✓
Sweaters x 3	✓	IN CONTENTS (2 MAX) ✓
bed spread		INCLUDED IN BED IN BAG ✓
linens		INCLUDED IN BED IN BAG
vanity table	✓	IN CONTENTS (MIRROR) ✓
Wardrope	✓	IN CONTENTS (CHEST OF DRAWRS) ✓
iphone		N/E
undies x 3	✓	IN CONTENTS ✓
heater		N/E PORTABLE
Floor		IN SCOPE
bedside table	✓	IN CONTENTS (NIGHT TABLE) ✓
Purse x 4	✓	IN CONTENTS (1 MAX) ✓
Night table	✓	IN CONTENTS ✓
bed shirt		INCLUDED IN BED IN BAG ✓
ipod		N/E
Projecter IN CONTENTS		N/E
mittens ✓ ✓		
Tuque ✓		

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: Home: s.22

Home: s.22

Evaluator: evaluator #122

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss: 03/11/2014
Date Received: 17/11/2014 Date Contacted: 18/11/2014
Date Inspected: 23/11/2014 Date Completed: 26/11/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Contents items, where eligible, include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

s.22

TREE-14-15

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside with t s.22 in a s.22 home with a partial walkout basement. s.22 s bedroom is located in the basement which was damaged during the event, as well as other areas, as indicated under the appropriate headings. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and debris to flow across the yard and into applicants home. The water flowed under the basement door and through the foundation cold joint. The water reached a height of approximately 6 inches, although was lower in some areas due to the slope in the concrete floor. Eligible damages are addressed under the appropriate headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did not provide a formal denial letter but was told by their insurance adjuster that the damages were not an insurable loss. This is in keeping with our own inspection which confirmed that the damages were not caused by sewer backup but instead was caused by surface water and seepage, which is and not an insurable loss. The Applicant stated they can provide a formal denial letter if required. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body. ✓			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We have reviewed the hours listed on Appendix B and consider the hours spent on Nov 3rd as emergency measures, which include 12 hours. As there was no incurred cost we have made no allowance in our recommendation for emergency measures.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix B, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection. You will find the eligible hours total 103, however we are recommending 100 maximum, which is within our authority limit.			
1. Cleanup completed by the Applicant before site inspection	100.00 EA @	10.25 =	1,025.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to districts storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property to remove mud and silt carried in with the flood water.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damages to the exterior of the home.			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	496.16 =	496.16
4. Clean & disinfect interior	838.54 SF @	0.23 =	192.86

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL

Main Level

ENTRY. **Height: 8'**

Missing Wall **3' X 8'** **Opens into STAIRS**

DESCRIPTION Laminate for	QTY	UNIT PRICE	TOTAL
The concrete floor in the entry was built on a wooden sub-floor. We have made an allowance to remove the sub-floor and renew in in order to clean and disinfect below it.			
Found no other flood related damages other than as noted.			
5. Remove Laminate - simulated wood flooring	57.67 SF @	1.01 =	58.25
6. Laminate - simulated wood flooring	20.00 SF @	5.99 =	119.80
7. R&R Sleepers/underlay over concrete 1" x 3" sleepers	57.67 SF @	1.25 =	72.09
8. R&R Sheathing - plywood - 5/8" - tongue and groove	57.67 SF @	3.34 =	192.61
9. Exterior door - metal - insulated - Standard grade	1.00 EA @	300.05 =	300.05
10. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
11. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
12. Paint door jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
Found no other flood related damages other than as noted.			

BEDROOM. **Height: 8'**

Subroom: Room2 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - BEDROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Laminate BA			
The concrete floor in the entry was built on a wooden sub-floor. We have made an allowance to remove the sub-floor and renew in in order to clean and disinfect below it.			
13. R&R Sleepers/underlay over concrete 1" x 3" sleepers	146.92 SF @	1.25 =	183.65
14. R&R Sheathing - plywood - 5/8" - tongue and groove	146.92 SF @	3.34 =	490.72
15. R&R Laminate - simulated wood flooring - Standard grade	146.92 SF @	5.58 =	819.81 ✓
16. Tear out and bag wet insulation	89.00 SF @	0.66 =	58.74
17. Batt insulation - 4" - R12 - unfaced batt	89.00 SF @	0.79 =	70.31
18. R&R Polyethylene vapor barrier	89.00 SF @	0.28 =	24.92
19. Tear out wet drywall, cleanup, bag for disposal	281.33 SF @	0.84 =	236.32 ✓
20. 1/2" drywall - hung, taped, floated, ready for paint	281.33 SF @	2.07 =	582.35 ✓
21. R&R Baseboard - 2 1/4"	70.33 LF @	2.80 =	196.93
22. R&R Bifold door - lauan/mahogany - Single	1.00 EA @	101.51 =	101.51
23. R&R Bypass (sliding) door set - lauan/mahogany	1.00 EA @	165.41 =	165.41
24. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
25. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
26. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
27. Paint bypass door set - slab only - 2 coats (per side)	2.00 EA @	48.40 =	96.80
28. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
29. Paint door jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
Only the interior entry door required painting the jam as the other doors had drywall returns. ✓			
30. Paint baseboard - two coats	70.33 LF @	1.42 =	99.87
31. Paint the walls - two coats	562.67 SF @	0.97 =	545.79 ✓
Found no other flood related damages other than as noted.			
CONTENTS.			
32. Queen Bed in a Bag (max 1)	1.00 EA @	200.00 =	200.00 ✓
33. Pillow (one per occupant)	1.00 EA @	15.00 =	15.00 ✓
34. Queen Boxspring & Mattress (max 1)	1.00 EA @	550.00 =	550.00 ✓
35. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00 ✓
36. Mirror (max 1)	1.00 EA @	25.00 =	25.00 ✓
37. Night Table (max 2)	2.00 EA @	130.00 =	260.00 ✓
38. Computer/Printer (max 1)	1.00 EA @	1,000.00 =	1,000.00 ✓
Computer was located in the bedroom.			
39. Pants: Casual or Jeans (max 3)	2.00 EA @	30.00 =	60.00 ✓
40. Purse (max 1)	1.00 EA @	20.00 =	20.00 ✓
41. Shoes: Casual (max 2)	1.00 EA @	25.00 =	25.00 ✓
42. Socks (max 7)	1.00 EA @	5.00 =	5.00 ✓
43. Sweater (max 2) NE - need to see if [illegible] BA	2.00 EA @	40.00 =	80.00 ✓
44. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00 ✓

CONTINUED - BEDROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
45. Shirt: Casual (includes Sweatshirt/T-Shirt) (max 5)	4.00 EA @	25.00 =	100.00
46. Hat: Summer and/or Winter Tuque (max 2)	1.00 EA @	10.00 =	10.00
47. Underwear (max 7)	3.00 EA @	6.00 =	18.00
48. Gloves: Leather Work and/or Winter (max 2)	1.00 EA @	20.00 =	20.00

MECHANICAL ROOM **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As there is no finishes in this room we have only made allowances to clean and disinfect which is included in "interior general."			

STORAGE N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
49. Remove Vinyl floor covering Standard grade	286.00 SF @	0.80 =	228.80
As this is a non eligible room we have only made an allowance to remove the vinyl flooring and disinfect the floors. Found no other flood related damages other than as noted.			

LIVING ROOM N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
50. R&R Sleepers/underlay over concrete 1" x 3" sleepers	132.21 SF @	1.25 =	165.27
51. R&R Sheathing - plywood - 5/8" - tongue and groove	132.21 SF @	3.34 =	441.59
52. Remove Laminate - simulated wood flooring	132.21 SF @	1.01 =	133.53
We have made an allowance to remove the flooring to allow for cleaning as the room is non eligible we are only putting back the sub-flooring only, which is considered structural but have not included renewing the vinyl floor finish. Found no other flood related damages other than as noted.			

Stairs **Height: 17'**

Missing Wall	3' X 17'	Opens into ENTRY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage to the stairs.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
53. Deliver material to site	1.00 EA @	60.00 =	60.00
54. Haul debris - per pickup truck load - including dump fees	2.00 EA @	142.77 =	285.54
55. Additional allowance to dispose of drywall.	281.33 LS @	0.46 =	129.41
56. Equipment setup, take down	1.00 HR @	47.58 =	47.58
57. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
58. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
59. Final cleaning - construction - Residential	838.54 SF @	0.25 =	209.64 ✓

Grand Total Areas:

2,462.29	SF Walls	808.92	SF Ceiling	3,271.20	SF Walls and Ceiling
838.54	SF Floor	93.17	SY Flooring	305.31	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	298.50	LF Ceil. Perimeter
838.54	Floor Area	880.22	Total Area	2,180.31	Interior Wall Area
1,038.62	Exterior Wall Area	115.40	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	8,240.38	68.08%	8,817.81	69.54%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	2,838.00	23.45%	2,838.00	22.38%
Clean up completed before site visit	1,025.00	8.47%	1,025.00	8.08%
Total	12,103.38 ✓	100.00%	12,680.81	100.00%

Summary for Dwelling

Line Item Total	8,240.38
PST	157.54
Subtotal	8,397.92
GST	419.89
Replacement Cost Value	**$8,817.81**
Net Claim	**$8,817.81**

evaluator #122

Summary for Contents

2835.00

Line Item Total	2,838.00
Replacement Cost Value	**$2,838.00**
Net Claim	**$2,838.00**

$2835.00

RW

RD. /TM.

evaluator #122

s.22

Summary for Clean up completed before site visit

Line Item Total	1,025.00
Replacement Cost Value	**$1,025.00**
Net Claim	**$1,025.00**

evaluator #122

s.22

RECEIVED
NOV 2 6 2014
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

1 Front
Date Taken: 26/11/2014
Taken By: 122

Front view of the home.

2 Rear entry door
Date Taken: 26/11/2014
Taken By: 122

Water flowed down the steps and into the rear entry.

s.22

3 Rear entry

Date Taken: 26/11/2014

Taken By: 122

Water flowed into the entry through the rear door and through the foundation joint.

4 Bedroom

Date Taken: 26/11/2014

Taken By: 122

Water flowed under the bedroom door and through the foundation joint.

s.22

5 Lower living room N/E
Date Taken: 26/11/2014
Taken By: 122

Water flowed through the entry and into the lower living room.



6 Lower living room N/E
Date Taken: 26/11/2014
Taken By: 122

Water seeped into the none eligible Lower living room.



s.22

7 Storage room N/E
Date Taken: 26/11/2014
Taken By: 122

Water seeped into the storage room through the foundation joint.

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141216-FEC8-CC78

January 27, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Residential Tenant
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Residential Tenant category, which you submitted as a result of damage to your property at s.22 during flooding on November 3–4, 2014. We are also in receipt of the evaluator's report.

The Evaluators report indicates that the damages to your suite are a result of sewer back up which would have been covered through a content insurance policy with a sewer backup endorsement, however, you opted out of purchasing this insurance.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Residential Tenant

Applicant's Name(s) s.22 DFA Application # 141216-FEC8-CC7B

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 120	DFAGEN 14/15
Date 2014-12-16	Date 16/12/14	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☑	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	1 PAGE DAMAGES NOT ELIGIBLE
☐	☐	☐	Scope and Calculations Sheet	NONE
☐	☐	☐	Content Calculations Sheet	NONE
☐	☐	☐	Diagram	NONE
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☐	☐	Photos	NONE
☐	☐	☐	Insurance Letter	NONE
☐	☐	☐	Rental or Lease Agreement	Please obtain lease agreement if applicable

PEP USE ONLY:
☐ All Documents Received Date: Initials:

Printed: 2014-12-16 09:38:02

CLAIM SUMMARY

Event Name: DFAGEN 14/15	DFA Auth #:1415-02
Applicant's Name(s): s.22	DFA Application #: 141216-FEC8-CC78

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

				EMBC USE ONLY	
CATEGORY	Evaluator	Sr. Evaluator	TOTAL	Recovery Unit	Total by Category
Emergency Measures					
Cleanup & Debris Removal					
Structural					
Contents					
Other					
TOTAL	0				

DAMAGE NOT ELIGIBLE

Less $1,000 if applicable:	
Amount calculated at 80%:	
Less any advance payment(s):	
Total Payable:	

EVALUATOR'S NUMBER & COMMENTS

EVAL 120 N/A INSURABLE LOSS
DISCUSSED WITH LANDLORD OVER PHONE.

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS

SEE ATTACHED FORM "DAMAGES NOT ELIGIBLE

REVIEWED DAMAGES NOT ELIGIBLE /TM.

EMBC USE ONLY

PREPARED BY: 1 =
Name Date

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:
Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

C:\Users\RosiDevelopment\CM Docs\Claim Summary Rev April 2014

Damages Not Eligible

DFA task #: **1415-02** DFA Event name: **DFAGEN 14/15**

Applicant Name:l s.22 Claim Category: Residential Tenant

Application # 141216-FEC8-CC78

Damage to tenants contents are not considered eligible under DFA guidelines as the damage to the home is an insurable loss and is being repaired by the landlords insurance policy under sewer back up clause. The Applicant has difficulty to accept this due to the amount of water that came down the driveway and into the home and wishes to appeal in due coarse.

Recommend damages not eligible

Evaluator JO

MANAGER'S NOTE:
EVALUATOR SPOKE WITH LANDLORD OVER PHONE WHO STATED INTERIOR DAMAGES WERE DETERMINED TO BE CAUSED BY SEWER BACKUP AND INSURANCE WAS COVERING ALL STRUCTURAL DAMAGES IN THE HOME UNDER SEWER BACKUP ENDORSEMENT. EVALUATOR CALLED APPLICANT & EXPLAINED HE MUST RECOMMEND THE DAMAGES TO HER CONTENTS WOULD HAVE BEEN COVERED UNDER THE SAME ENDORSEMENT HAD SHE PURCHASED IT. SHE DID NOT AGREE AND SAID WATER RAN DOWN THE DRIVEWAY AND ALSO FLOODED HER SUITE. AS NOTED BY EVALUATOR SHE STATED SHE PLANS TO APPEAL /TM.

Emergency Management BC

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141216-FEC8-CC78

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( ) -	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	s.22

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014 / 11 / 24		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

HASTINGS CREEK OVERLAND FLOODING

Action Taken to Date (list cleanup hours on Appendix A)

CLEAN UP WATER IN BEDROOM, CLEAN UP BELONGINGS, + DRYER LOCATION MOVE TO ANOTHER RESIDENCE FOR DURATION OF REPAIRS.

Brief Description of Damage/Loss (list damaged items on Appendix B)

FLOODING IN BASEMENT SUITE. BOTH BEDROOMS, HALLWAY, STORAGE RM, BEDROOM CLOSET

Emergency Management

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be repaid to the Province.

s.22	2014/11/19		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-688-257-4777.

Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only
2014/11/4		12	CLEAN WATER + REMOVE	
			PERSONAL BELONGINGS	
			FROM FLOORS	
2014/11/5		3	MOVE SOME FURNITURE	
			FROM BEDROOMS TO DRY	
			AREA OF HOUSE	
2014/11/6		4	MOVE BEDS INTO	
			KITCHEN, REMOVE	
			MY ITEMS FROM	
			GARAGE.	
2014/11/7		2	MOVE DRESSERS TO	
			TEMP ROOFED	
2014/11/27	s.22	6	MOVE ALL BELONGINGS	
			INTO STORAGE BIN IN	
			GARAGE.	

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

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E-mail dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22 **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments
BED 1 - IKEA QUEEN MALM BED FRAME	
- DOWN COMFORTER QUEEN SIZE	
- ~~Duvet~~ DUVET QUEEN SIZE	
- 2 END TABLES	
- 1 IPHONE 5 CHARGER	
- 1 HP PAVILLION COMPUTER	
- 2 DRESSERS	
- CLOTHING	
- BLACK WINDOW COVERINGS	
- QUEEN SIZE BED SHEETS	
BED 2 - DOUBLE SIZE BED FRAME IKEA	
- IKEA CHAIR	
- 2 END TABLES	
- 2 DRESSERS	
- CLOTHING	
- 1 DOUBLE SIZE DOWN comforter	
- 1 DOUBLE SIZE DUVET	
- 2 PILLOWS	
- DOUBLE SIZE SHEET SET	
BED 1 - QUEEN SIZE MATTRESS	
BED 2 - DOUBLE SIZE MATTRESS	
- IKEA BOOK SHELF	
HALLWAY - UPRIGHT VACUUM	
- DOUBLE SIZE FOAM MATTRESS	
- BLANKETS x 3	

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

Emergency Management

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141216-FEC8-CC78

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( ) -	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	s.22

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014 / 11 / 364		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

HASTINGS CREEK OVERLAND FLOODING

Action Taken to Date (list cleanup hours on Appendix A)

CLEAN UP WATER IN BEDROOM, CLEAN UP BELONGINGS, + DRYER LOCATION MOVE TO ANOTHER RESIDENCE FOR DURATION OF REPAIRS.

Brief Description of Damage/Loss (list damaged items on Appendix B)

FLOODING IN BASEMENT SUITE. BOTH BEDROOMS, HALLWAY, STORAGE RM, BEDROOM CLOSET

Emergency Management

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

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Please complete this application and submit to Emergency Management BC as soon as possible. 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

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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.

s.22	2014/11/19		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/4		12	CLEAN WATER + REMOVE	
			PERSONAL BELONGINGS	
			FROM FLOORS	
2014/11/5		3	MOVE SOME FURNITURE	
			FROM BEDROOMS TO DRY	
			AREA OF HOUSE	
2014/11/6		4	MOVE BEDS INTO	
			KITCHEN, REMOVE	
			MY ITEMS FROM	
			GARAGE.	
2014/11/7		2	MOVE DRESSERS TO	
			TEMP ADDRESS	
2014/11/27	s.22	6	MOVE ALL BELONGINGS	
			INTO STORAGE BIN IN	
			GARAGE.	

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

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

Emergency Management

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

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments
BED 1 - IKEA QUEEN MALM BED FRAME	
- DOWN COMFORTER QUEEN SIZE	
- ~~Duvet~~ DUVET QUEEN SIZE	
- 2 END TABLES	
- 1 IPHONE 5 CHARGER	
- 1 HP PAVILLION COMPUTER	
- 2 DRESSERS	
- CLOTHING	
- BLACK WINDOW COVERINGS	
- QUEEN SIZE BED SHEETS	
BED 2 - DOUBLE SIZE BED FRAME IKEA	
- IKEA CHAIR	
- 2 END TABLES	
- 2 DRESSERS	
- CLOTHING	
- 1 DOUBLE SIZE DOWN comforter	
- 1 DOUBLE SIZE DUVET	
- 2 PILLOWS	
- DOUBLE SIZE SHEET SET	
BED 1 - QUEEN SIZE MATTRESS	
BED 2 - DOUBLE SIZE MATTRESS	
1 - IKEA BOOK SHELF	
HALLWAY - UPRIGHT VACUUM	
- DOUBLE SIZE FOAM MATTRESS	
- BLANKETS x 3	

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141216-9EF5-1467

March 9, 2015

s.22

Dear s.22

GOODS/SERVICES ... Signature

CERTIFIED THAT ... with appropriate ... where applicable ... services rendered ... the goods supplied and the

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RdSP	ACCT	STOB	PROJECT
386	12200	7908	1500000

s.22 Inv# 141216-9EF5-1467

COPY Finance

MAR 10 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,865.83**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Structural	$3,332.29
Total Eligible Amount	$3,332.29
Less $1,000.00	$2,332.29
Total Payable at 80%	$1,865.83

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

MAR 4/15

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141216-9EF5-1467

FIELD MANAGER		EVALUATOR	EVENT
Name	Tim MacLeod	ID #	DFAGEN 14/15
Date	2014-12-18	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	
☐	☐	☒	Diagram	
☐	☒	☐	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	INSURANCE COVERS INSIDE DAMAGE ONLY
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	n/a

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: Mar 6/15 Initials: SB

Printed: 2015-01-06 11:54:45

Emergency ManagementBC

RECEIVED
DEC 16 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	1H1216-9GFF-1467

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/3-4	2-3 FEET	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

WATER AND MUD

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

* COULD I PLEASE HAVE A RISK MANAGEMENT OFFICER CALL ME BACK REGARDING MY CLAIM

THANK YOU s.22

Emergency ManagementBC

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?	☒ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 re

s.22	2014/12/16		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: Home: (s.22

Home:

s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN14/15

Date of Loss: 11/3/2014
Date Received: 1/6/2015 Date Contacted: 1/6/2015
Date Inspected: 1/17/2015 Date Completed: 3/1/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Vancouver area at this time.

DWELLING s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides in this s.22 home that has a daylight basement.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3, 2014 the severe rains overflowed creeks and flowed down the street and into the applicant's yard. Debris plugged the sumps and overwhelmed drain lines. Water pooled in front of the garage and buckled the garage door and water also entered under this garage door into the garage damaging walls but this damage was expected to be repaired by the insurer who had done the tear out at the time of the site visit. The basement rooms also were flooded but these rooms were covered by homeowner insurance policy under sewer back up. The eligible damages are to the exterior of the home only that was caused by overland flooding and includes damaged sump pumps and plugged drains as is addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The interior damage to the home was caused by sewer back up and is insurable, however the exterior damage was caused by overland flooding and is not insurable.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no emergency measures taken during this flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The applicant did not claim any clean up hours.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
1. Pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a storm system that is connects in the back yard and is at a higher elevation than the basement slab. The system has a sump pit with 2 sump pumps located at the lowest elevation just outside the rear basement door. These pump the ground water uphill to another sump pit in the backyard which then drains by gravity to the storm drain. During the event the pumps both failed and the discharge line plugged with sand and debris. The applicant hired a plumbing contractor to replace the 2 damage sump pumps, and another plumbing contractor to clear the plugged discharge pipe located in the Applicant;s back yard. The invoice to clear the drain was not usedas it was stated to be plugged by roots, but we have made an allowance to flush the perimeter drain around the home on the Applicant's property as there is another sump pit at the base of the driveway which allowed sand and gravel to enter the perimeter drainage pipes. The eligible repairs to site services are as addressed below.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00
The applicant hired a plumber to replace 2 sump pumps, located just outside the rear patio door, that were damaged during the event. The invoice for this work is attached to this report and the allowance is made below including material, labour and all applicable taxes.			
3. T. Paradiso Plumbing & hot water heating Inc. - includes taxes	1.00 LS @	1,470.00 =	1,470.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. Pressure wash debris from exterior siding	1.00 EA @	124.04 =	124.04
The event caused minor erosion to drain rock at the side of the home from the torrent of flow. Allowance below is to rake and re-level the existing material to cover the existing drain pipes that were exposed. It was considered this task could be performed at the same time as the pressure washing of the sidewalks and siding and by the same worker.			
5. General Labourer - per hour - to rake and level	1.00 HR @	31.01 =	31.01

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to interior of the home was covered by insurance under sewer back up.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No contents were claimed as interior damage was insurable.			

GARAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The garage door was damaged as flood water dammed up against the door during the event. Allowance is to replace the garage door. We have not made an allowance to paint the door as it comes with a powder coat finish from factory.			
6. R&R Overhead door & hardware - 16' x 7' - Standard grade	1.00 EA @	956.53 =	956.53
Damage to the interior of the garage was being repaired by the Applicant's insurer.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As work was carried out by the insurer and subcontractors, no general conditions need apply relating to the eligible repairs on the exterior of the home.			

Coverage	Item Total	%	ACV Total	%
Dwelling	3,177.62	100.00%	3,332.29	100.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	3,177.62	100.00%	3,332.29	100.00%

Emergency ManagementBC

File: DFA-1415-02

Application #141216-9EF5-1467

March 9, 2015

COPY
Finance

GOODS/SERVICES ... Signature

CERTIFIED THAT ... with appropriate ... where applicable ... services rendered and ... the goods supplied and the

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
J86	132200	7908	1300001

s.22 141216-9EF5-1467

s.22

Dear s.22

MAR 10 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,865.83**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Structural	$3,332.29
Total Eligible Amount	$3,332.29
Less $1,000.00	$2,332.29
Total Payable at 80%	$1,865.83

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

MAR 4/15

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141216-9EF5-1467

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date 2014-12-18	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summary	
☒	☑	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	
☐	☐	☒	Diagram	
☐	☒	☐	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☑	☐	Photos	
☐	☐	☒	Insurance Letter	INSURANCE COVERS INSIDE DAMAGE ONLY
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	n/a

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: Mar 6/15 Initials: SB

Printed: 2015-01-06 11:54:45

Emergency ManagementBC

RECEIVED
DEC 16 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

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PLEASE CHECK APPROPRIATE BOX or boxes:

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APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
s.22			IH1216-9EF5-1467
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			
Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/30	2-3 FEET	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

WATER AND MUD

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

* COULD I PLEASE HAVE A RISK MANAGEMENT OFFICER CALL ME BACK REGARDING MY CLAIM ✓ THANK YOU

Emergency ManagementBC

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?	☒ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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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 rep[illegible]

s.22	2014/12/16		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22 Home: s.22
Home:

s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN14/15

Date of Loss: 11/3/2014
Date Received: 1/6/2015 Date Contacted: 1/6/2015
Date Inspected: 1/17/2015 Date Completed: 3/1/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Vancouver area at this time.

DWELLING s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides in this s.22 home that has a daylight basement.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3, 2014 the severe rains overflowed creeks and flowed down the street and into the applicant's yard. Debris plugged the sumps and overwhelmed drain lines. Water pooled in front of the garage and buckled the garage door and water also entered under this garage door into the garage damaging walls but this damage was expected to be repaired by the insurer who had done the tear out at the time of the site visit. The basement rooms also were flooded but these rooms were covered by homeowner insurance policy under sewer back up. The eligible damages are to the exterior of the home only that was caused by overland flooding and includes damaged sump pumps and plugged drains as is addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The interior damage to the home was caused by sewer back up and is insurable, however the exterior damage was caused by overland flooding and is not insurable.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no emergency measures taken during this flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The applicant did not claim any clean up hours.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
1. Pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a storm system that is connects in the back yard and is at a higher elevation than the basement slab. The system has a sump pit with 2 sump pumps located at the lowest elevation just outside the rear basement door. These pump the ground water uphill to another sump pit in the backyard which then drains by gravity to the storm drain. During the event the pumps both failed and the discharge line plugged with sand and debris. The applicant hired a plumbing contractor to replace the 2 damage sump pumps, and another plumbing contractor to clear the plugged discharge pipe located in the Applicant;s back yard. The invoice to clear the drain was not usedas it was stated to be plugged by roots, but we have made an allowance to flush the perimeter drain around the home on the Applicant's property as there is another sump pit at the base of the driveway which allowed sand and gravel to enter the perimeter drainage pipes. The eligible repairs to site services are as addressed below.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00
The applicant hired a plumber to replace 2 sump pumps, located just outside the rear patio door, that were damaged during the event. The invoice for this work is attached to this report and the allowance is made below including material, labour and all applicable taxes.			
3. T. Paradiso Plumbing & hot water heating Inc. - includes taxes	1.00 LS @	1,470.00 =	1,470.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. Pressure wash debris from exterior siding	1.00 EA @	124.04 =	124.04
The event caused minor erosion to drain rock at the side of the home from the torrent of flow. Allowance below is to rake and re-level the existing material to cover the existing drain pipes that were exposed. It was considered this task could be performed at the same time as the pressure washing of the sidewalks and siding and by the same worker.			
5. General Labourer - per hour - to rake and level	1.00 HR @	31.01 =	31.01

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to interior of the home was covered by insurance under sewer back up.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No contents were claimed as interior damage was insurable.			

GARAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The garage door was damaged as flood water dammed up against the door during the event. Allowance is to replace the garage door. We have not made an allowance to paint the door as it comes with a powder coat finish from factory.			
6. R&R Overhead door & hardware - 16' x 7' - Standard grade	1.00 EA @	956.53 =	956.53
Damage to the interior of the garage was being repaired by the Applicant's insurer.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As work was carried out by the insurer and subcontractors, no general conditions need apply relating to the eligible repairs on the exterior of the home.			

Coverage	Item Total	%	ACV Total	%
Dwelling	3,177.62	100.00%	3,332.29	100.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	3,177.62	100.00%	3,332.29	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	3,177.62
PST	66.00
Subtotal	3,243.62
GST	88.67
Replacement Cost Value	**$3,332.29**
Net Claim	**$3,332.29**

#120 RM reviewed by field manager TM

INVOICE # 0878

T. PARADISO PLUMBING &
HOT WATER HEATING INC.
2703 PARKER STREET
VANCOUVER, BC V5K2T6
PHONE (604) 729-7167
FAX (604) 254-6120

NOVEMBER 23 2014

TO: s.22

JOB: s.22
s.22

WORK PERFORMED:
REPLACED 2 SUMP PUMPS. PUMPS WHERE FULL OF MUD AND ROCKS.

EXTRA:

MATERIAL & LABOUR	**$ 1400.00**
G.S.T.	**$ 70.00**
TOTAL	**$ 1470.00**

PLEASE NOTE: 2% INTEREST WILL BE CHARGED ON ALL OVERDUE ACCOUNTS
G.S.T. # 86837 2475 RT0001
W.C.B. # 588788-141

MAR 0 4 2015
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMIC HQ

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 1-Front view
Date Taken: 1/16/2015

2 2-Right side
Date Taken: 1/16/2015

s.22

s.22

3 3-Erosion
Date Taken: 1/16/2015

Minor erosion occurred to drain rock around the perimeter of the home.



4 4-Left side
Date Taken: 1/16/2015

s.22

5 5-Left side
Date Taken: 1/16/2015

6 6-Rear view
Date Taken: 1/16/2015

s.22

7 7-Sump pit
Date Taken: 1/16/2015

Sump pit at the back door of the home contained 2 pumps that had burned out during the event.



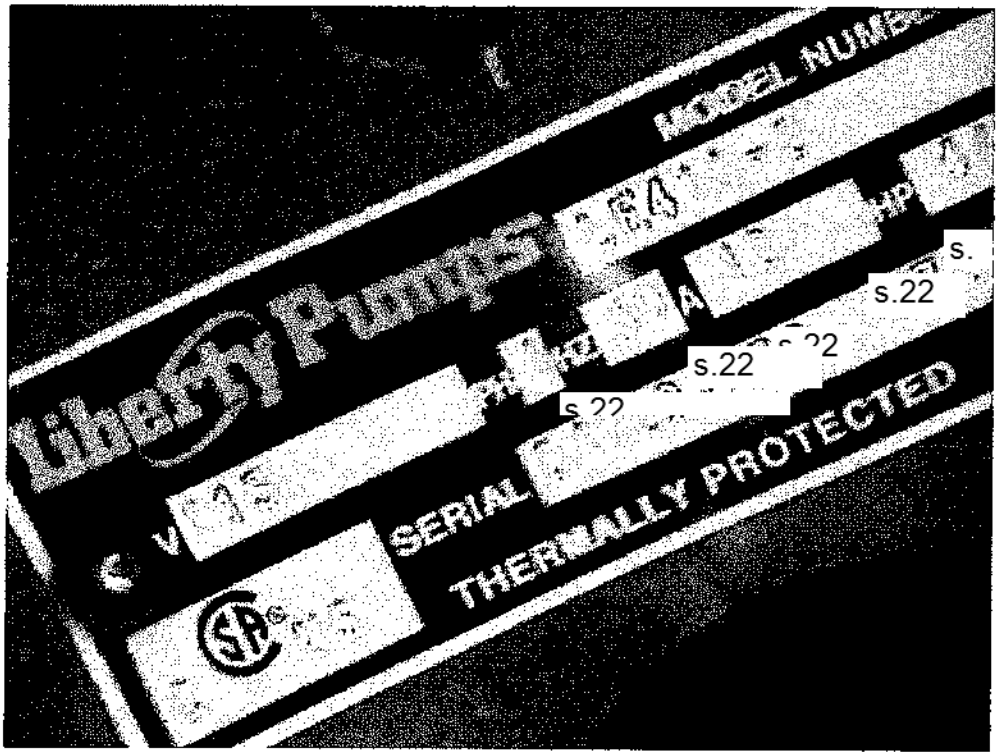
8 9-Sump pumps
Date Taken: 1/16/2015

These 2 pumps located the sump by the rear glass door were burned out during the event and the applicant had them replaced.

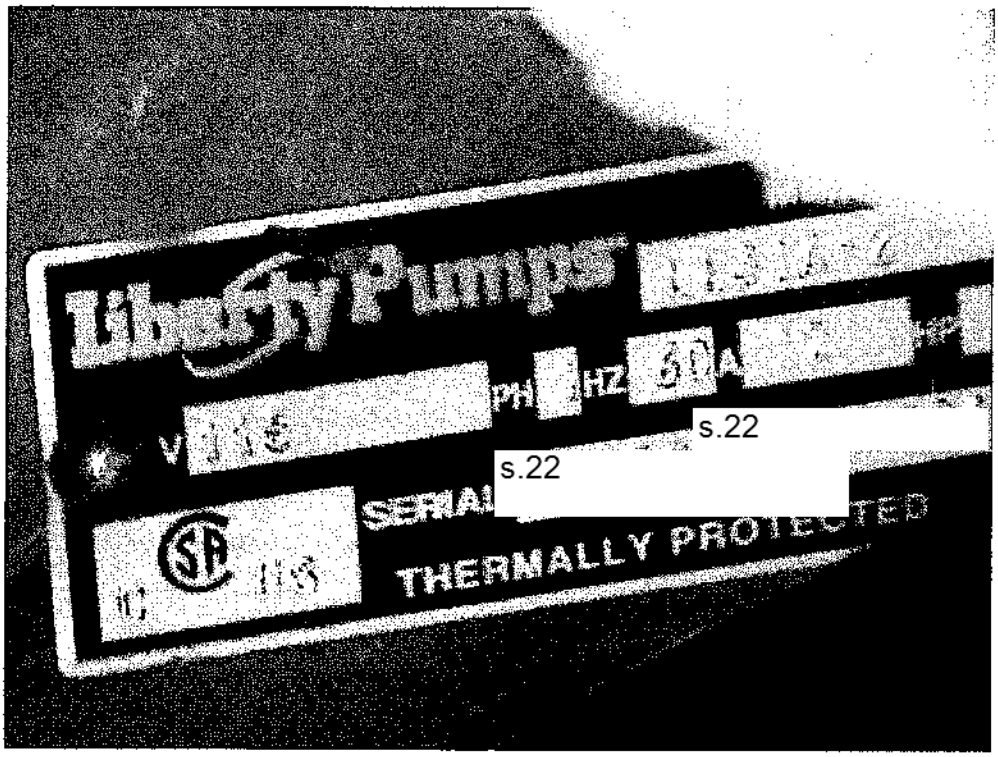


s.22

9 10-Pump 1
Date Taken: 1/16/2015



10 11-Pump 2
Date Taken: 1/16/2015



11 12-Garage door damage
Date Taken: 1/16/2015



Emergency ManagementBC

GOODS/SERVICES RECEIVED _____ Signature

CERTIFIED THAT the Account is correct, is in accordance with appropriate policies of the Province and/or contract and where applicable, that the work has been completed, the goods supplied and the services rendered and/or conditions met.

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RespSP	ACCT	STOB	PROJECT
15586	12200	7908	1500000

s.22 141110-C482-CE47

Inv #

JAN 26 2015

COPY Finance

File: DFA-1415-02

Application #141110-C482-CE47

January 23, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$17,248.34**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$1,025.00
Structural ($33,899.43 less $15,000.00 Sewer Backup Endorsement)	$18,899.43
Contents	$2,636.00
Total Eligible Amount	$22,560.43
Less $1,000.00	$21,560.43
Total Payable at 80%	$17,248.34

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

REVISED JAN 22/15

RECEIVED
JAN 22 2015
MINISTRY OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141110-C482-CB47

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation . No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	SCOPE
	X		Scope and Calculations Sheet	
	X		Content Calculations Sheet	PART OF SCOPE
	X		Diagram	
	X		Receipts or Invoices paid by Applicant	SERVICE MASTER INVOICE
			Other Documents: (i.e., medical)	
	X		Photos	
		X	Insurance Letter	POLICY INCLUDED SHOWS 15K. LIMIT.
X	X		Home Owner Grant (Eligible ● Yes No)	
X	X		Land Title	
			Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
X All Documents Received Date: Jan 23/15 Initials: BM

Printed: 13/11/2014 02:08:30 PM

Emergency ManagementBC

RECEIVED
NOV 08 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

$ Policy Limit
R $15,000 (TD)

PLEASE CHECK APPROPRIATE BOX or boxes:

☑ Home Owner ☐ Residential Tenant

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-866-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
/			14/110-C982-CE47
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

/ ( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #: —

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
/	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/10/03 /	2 inches	☐ YES or ☑ NO	/	☐ YES or ☑ NO

Cause of Damage/Loss

Lynn Valley flood

Action Taken to Date (list cleanup hours on Appendix A)

clean up
move out

Brief Description of Damage/Loss (list damaged items on Appendix B)

fbor all over rancher house
furniture, toys, walls, 2 bathrooms

Emergency ManagementBC

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☑ YES or ☐ NO
If yes, when did you return to the residence?	Date: —
Are you now residing in the residence?	☐ YES or ☑ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be repaid to the Province.

s.22 — Signature of Applicant

Nov 8, 2014 — Date (yyyy/m/day)

s.22 — Signature of Applicant

2014/11/28 — Date (yyyy/m/day)

s.22 — Print Name

s.22 — Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/4		6.	Content Pack up.	E
11/5		9.5	Content Pack up	E
		8.	Content Pack up.	E
11/6		10.	Content Pack up.	E
		7.	Content Pack up	E
11/7		10.	Removal of contents into Storage	E
11/8		9.	Pack up + Removal	E
		9.	of Furniture to	E
			Storage.	
11/9		9.	Move extra furniture	E
		9.	to Second Storage Unit	E
		9.	Kitchen Disposal	E
			damaged items	
11/10	s.22	10	Removal of damaged items + bleach floors	E
	TOTAL	104		

RECOMMEND 100 ELIGIBLE CLEAN UP HOURS

EMBC Office Use Only: DFA eligible hours worked 100 @ minimum wage = TOTAL $ 1025.00

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

ev July 2014

Emergency Management BC

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

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Master Bedroom	
Queen Bed Frame	INCLUDED ✓
2 bedside tables / 2 drawer unit	INCLUDED ✓
1 bedside storage seat.	N/E
1 side table	N/E
1 clothes drawer unit (6 drawer unit)	INCLUDED ✓
1 fabric clothes basket	N/E
Bedroom 2 s.22	
1 Double bed + boxspring/mattress	INCLUDED ✓
1 spare mattress. (kids)	N/E
1 toy storage unit / shelves	N/E
1 clothes drawer unit (6 drawer unit)	INCLUDED ✓
Bedroom 3 s.22	
1 Double bed + boxspring/mattress	INCLUDED ✓
1 bedside table / 2 drawer unit	INCLUDED ✓
1 work table + chair	N/E
1 fabric clothes basket	N/E
Living room	
1 side / corner Table	INC ✓
1 bookcase.	N/E
1 ottoman (leather)	N/E
1 area rug (small)	N/E
CURTAIN (FOUND DURING INSPECTION	(INC ✓

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Kids Play room	
- Kids area rug	N/E
- 1 table + 2 chairs (kids)	N/E
- 1 wall/ Large Shelving unit 5 Shelves high	N/E
- 1 book case (double)	N/E
Miscellaneous	
12 towels	INCLUDED (BATHROOM 7 MAX)

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

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	Cellular:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	13/11/2014	Date Contacted:	18/11/2014
Date Inspected:	19/11/2014	Date Completed:	22/01/2015

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition. /

PST is included on applicable materials unless indicated otherwise. /

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly. /

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION		QTY	UNIT PRICE	TOTAL
The Applicant resides s.22	in a s.22 home on a s.22			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 /BN We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 sewer backed up into the Applicant's home through toilets and bathtubs. Water filled the underslab heating ducts and traveled throughout the home to a level of 1-1/2 to 2 inches damaging structure and contents. The Applicant's insurance policy is covering the damage to a maximum of $15,000.00 as per their insurance policy. / The applicant applied for DFA for assistance with costs in excess of the 15,000. limit. The insurance company commissioned a restoration company and the home was found to contain asbestos in the drywall which was then removed by an asbestos abatement crew. The eligible repairs are addressed in the scope below. We have included all repairs both completed and required using standard rates and good construction practices but it should be noted repair allowances are for items deemed eligible only under current legislation and in keeping with program consistency.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The damage to the home was caused by sewer back up and is considered an insurable loss up to the cap of $15,000.00 / Eligible repairs in excess of this cap were considered as not insurable and therefore eligible for DFA assistance.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. /			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did submit appendix A, which totaled 104 hours. The tasks were to pack up contents which he removed to another property. We have considered these hours as eligible, and have made an allowance to a maximum of 100.			
1. Cleanup completed by the Applicant before site inspection	100.00 EA @	10.25 =	1,025.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system which backed up during the event, but is functional after the water receded. No damage was found to site services.			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found or reported to the exterior of the home however an allowance was made to wash the exterior perimeter of home to remove contamination from sewer water that flowed out under the walls.			
2. pressure wash exterior of home	1.00 EA @	124.04 =	124.04

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicant removed the contents, indicated under "cleanup and debris removal" we have made an allowaqnce to manipulate the furniture back in place, which is in keeping with program consistency.			
3. Manipulate contents	1.00 LS @	248.08 =	248.08
4. Clean & disinfect interior	1,370.17 SF @	0.23 =	315.14
5. Extract sewer water from underslab duct work	1.00 LS @	571.00 =	571.00
Above allowance to clean under slab duct work of standing sewer water - includes drying, disinfecting.			
6. Asbestos test fee	1.00 LS @	388.82 =	388.82
The price for asbestos testing relates to the 5 tests conducted by the Contractor and includes all applicable taxes including overhead and profit.			
7. Hazardous Material Remediation (included applicable taxes)	1.00 EA @	8,663.81 =	8,663.81
The applicant provided a receipt for the asbestos testing and abatement. We have used the invoiced pricing as submitted, which we believe to be reasonable and true cost relating to these tasks. We have not used other repair costs indicated on the invoice but have instead used industry standard rates under the applicable headings below. It should be noted that asbestos abatement relates to removal of drywall and the cost therefore included in the abatement cost and not shown per room for the removal.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants had several contents damaged by the event. Eligible damaged contents are listed in the scope below in the rooms in which they were located.			

MAIN LEVEL

Living Room **Height: 8'**

Missing Wall	**3' 8 5/8" X 8'**	**Opens into DINING_ROOM**
Missing Wall	**1' 5" X 8'**	**Opens into KITCHEN**
Missing Wall - Goes to Floor	**6' X 6' 8"**	**Opens into HALLWAY**
Missing Wall - Goes to Floor	**4' 4" X 6' 8"**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
8. R&R Laminate - simulated wood flooring - Standard grade	267.47 SF @	5.58 =	1,492.48
9. Tear out and bag wet insulation	123.67 SF @	0.66 =	81.62
10. Batt insulation - 4" - R12 - unfaced batt	123.67 SF @	0.79 =	97.70
11. R&R Polyethylene vapor barrier	123.67 SF @	0.28 =	34.63
12. 1/2" drywall - hung, taped, floated, ready for paint	234.49 SF @	2.07 =	485.39
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
13. R&R Baseboard - 2 1/4"	58.62 LF @	2.80 =	164.13
14. Paint baseboard - two coats	58.62 LF @	1.42 =	83.24

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
15. Paint the walls - two coats	468.97 SF @	0.97 =	454.90
CONTENTS			
16. End Table (max 2)	1.00 EA @	200.00 =	200.00
17. Drapes/Curtains (1 per room, max 10)	1.00 EA @	50.00 =	50.00

Hallway **Height: 8'**

Missing Wall - Goes to Floor	**6' X 6' 8"**	**Opens into LIVING_ROOM**
Missing Wall - Goes to Floor	**4' 4" X 6' 8"**	**Opens into LIVING_ROOM**
Missing Wall	**3' 10" X 8'**	**Opens into KITCHEN**

Subroom: Closet (1) **Height: 8'**

Subroom: Closet (2) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
18. R&R Laminate - simulated wood flooring - Standard grade	77.70 SF @	5.58 =	433.57
Note hallway was laminate except for a 30 square feet section of ceramic tile by the front door which was glued to the concrete floor and not damaged by the flood water.			
19. 1/2" drywall - hung, taped, floated, ready for paint	254.98 SF @	2.07 =	527.81
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
20. Shelving - Detach & reset	9.33 LF @	6.94 =	64.75
Allowance to detach and reset shelving in the linen closet to facilitate repairs			
21. R&R Baseboard - 2 1/4"	63.75 LF @	2.80 =	178.50
22. Paint baseboard - two coats	63.75 LF @	1.42 =	90.53
23. Paint walls - two coats	509.96 SF @	0.97 =	494.66

Master Bedroom **Height: 8'**

Subroom: Closet (1) **Height: 8'**

Subroom: Closet (2) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
24. R&R Laminate - simulated wood flooring - Standard grade	176.15 SF @	5.58 =	982.92
25. Tear out and bag wet insulation	109.67 SF @	0.66 =	72.38
26. Batt insulation - 4" - R12 - unfaced batt	109.67 SF @	0.79 =	86.64

CONTINUED - Master Bedroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
27. R&R Polyethylene vapor barrier	109.67 SF @	0.28 =	30.71
28. 1/2" drywall - hung, taped, floated, ready for paint	323.33 SF @	2.07 =	669.29
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
29. R&R Baseboard - 2 1/4"	80.83 LF @	2.80 =	226.33
30. Paint baseboard - two coats	80.83 LF @	1.42 =	114.78
31. Paint the walls - two coats	646.67 SF @	0.97 =	627.27
CONTENTS			
32. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
33. Night Table (max 2)	2.00 EA @	130.00 =	260.00
34. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00

Ensuite **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We have considered the en-suite to be a non-essential room, as there is a main bathroom on this floor.			
35. Remove Vinyl floor covering (sheet goods) - Standard grade	37.92 SF @	0.80 =	30.34
36. Tear out and bag wet insulation	30.33 SF @	0.66 =	20.02
37. Batt insulation - 4" - R12 - unfaced batt	30.33 SF @	0.79 =	23.96
38. R&R Polyethylene vapor barrier	30.33 SF @	0.28 =	8.49
39. 1/2" drywall - hung & fire taped only	100.67 SF @	1.56 =	157.05
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
40. Remove Baseboard - 2 1/4"	4.67 LF @	0.36 =	1.68
41. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
42. Remove Vanity - Standard grade	6.42 LF @	6.47 =	41.54
43. Cap plumbing drain to avoid sewer gases from entering the home.	1.00 LS @	51.79 =	51.79
Relates to capping vanity drain.			
44. Remove Tub/shower faucet - Standard grade	1.00 EA @	21.56 =	21.56
45. Remove Bathtub - Standard grade	1.00 EA @	64.67 =	64.67
46. Cap plumbing drain to avoid sewer gases from entering the home.	1.00 LS @	51.79 =	51.79
Relates to capping tub drain			

s.22

Bedroon **Height: 8'**

Bedroom

Subroom: Closet s.22 **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
47. R&R Laminate - simulated wood flooring - Standard grade	96.37 SF @	5.58 =	537.74
48. Tear out and bag wet insulation	85.67 SF @	0.66 =	56.54
49. Batt insulation - 4" - R12 - unfaced batt	85.67 SF @	0.79 =	67.68
50. R&R Polyethylene vapor barrier	85.67 SF @	0.28 =	23.99
51. 1/2" drywall - hung, taped, floated, ready for paint	207.29 SF @	2.07 =	429.09
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
52. R&R Baseboard - 2 1/4"	51.82 LF @	2.80 =	145.10
53. Paint baseboard - two coats	51.82 LF @	1.42 =	73.58
54. Paint the walls - two coats	414.58 SF @	0.97 =	402.14
CONTENTS			
55. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
56. Double Boxspring & Mattress (max 1)	1.00 EA @	500.00 =	500.00
57. Night Table (max 2)	1.00 EA @	130.00 =	130.00

Bedroom2 (s.22 **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
58. R&R Laminate - simulated wood flooring - Standard grade	87.79 SF @	5.58 =	489.87
59. Tear out and bag wet insulation	32.33 SF @	0.66 =	21.34
60. Batt insulation - 4" - R12 - unfaced batt	32.33 SF @	0.79 =	25.54
61. R&R Polyethylene vapor barrier	32.33 SF @	0.28 =	9.05
62. 1/2" drywall - hung, taped, floated, ready for paint	202.00 SF @	2.07 =	418.14
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
63. R&R Baseboard - 2 1/4"	50.50 LF @	2.80 =	141.40
64. Paint baseboard - two coats	50.50 LF @	1.42 =	71.71
65. Paint the walls - two coats	404.00 SF @	0.97 =	391.88
CONTENTS			
66. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
67. Double Boxspring & Mattress (max 1)	1.00 EA @	500.00 =	500.00
68. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
69. Remove Vinyl floor covering (sheet goods) - Standard grade	48.66 SF @	0.80 =	38.93
70. Vinyl floor covering (sheet goods) - Standard grade	55.96 SF @	2.80 =	156.69

CONTINUED - Bathroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
71. 1/2" drywall - hung, taped, floated, ready for paint	112.00 SF @	2.07 =	231.84
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
72. R&R Baseboard - 2 1/4"	2.75 LF @	2.80 =	7.70
73. Paint baseboard - two coats	2.75 LF @	1.42 =	3.91
74. Paint the walls - two coats	224.00 SF @	0.97 =	217.28
75. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
76. Detach & Reset Vanity top - one sink	6.50 LF @	36.06 =	234.39
77. R&R Vanity - Standard grade	6.42 LF @	128.31 =	823.75
78. Mirror - plate glass - Detach & reset	18.00 SF @	5.21 =	93.78
79. R&R Tile tub surround - up to 60 SF	1.00 EA @	1,116.04 =	1,116.04
80. Bathtub - Detach & reset	1.00 EA @	437.80 =	437.80
CONTENTS			
81. Bath Towel (max 7)	7.00 EA @	8.00 =	56.00

Kitchen **Height: 8'**

Missing Wall - Goes to Floor	**2' 7" X 6' 8"**	**Opens into DINING_ROOM**
Missing Wall	**1' 5" X 8'**	**Opens into LIVING_ROOM**
Missing Wall	**3' 10" X 8'**	**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Floor covering in this room is ceramic tile over concrete and not damaged. The flood water did not reach the exterior wall and did not affect cabinets or insulation and drywall on exterior wall.			
82. 1/2" drywall - hung, taped, floated, ready for paint	185.00 SF @	2.07 =	382.95
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
83. R&R Baseboard - 2 1/4"	67.33 LF @	2.80 =	188.53
84. Paint baseboard - two coats	67.33 LF @	1.42 =	95.61
85. Paint the walls - two coats	542.11 SF @	0.97 =	525.85
We have made an allowance to paint all walls damaged and affected by the repair.			

Dining Room **Height: 8'**

Missing Wall - Goes to Floor	**2' 7" X 6' 8"**	**Opens into KITCHEN**

Dining

Missing Wall **3' 8 5/8" X 8'** **Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We have considered the dining room to be an extension of the kitchen.			
86. R&R Laminate - simulated wood flooring - Standard grade	134.57 SF @	5.58 =	750.90
87. Tear out and bag wet insulation	48.00 SF @	0.66 =	31.68
88. Batt insulation - 4" - R12 - unfaced batt	48.00 SF @	0.79 =	37.92
89. R&R Polyethylene vapor barrier	48.00 SF @	0.28 =	13.44
90. 1/2" drywall - hung, taped, floated, ready for paint	162.21 SF @	2.07 =	335.77
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
91. R&R Baseboard - 2 1/4"	40.55 LF @	2.80 =	113.54
92. Paint baseboard - two coats	40.55 LF @	1.42 =	57.58
93. Paint the walls - two coats	327.86 SF @	0.97 =	318.02

Furnace/Laundry closet **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage to flooring in this room.			
94. Tear out and bag wet insulation	10.33 SF @	0.66 =	6.82
95. Batt insulation - 4" - R12 - unfaced batt	10.33 SF @	0.79 =	8.16
96. R&R Polyethylene vapor barrier	10.33 SF @	0.28 =	2.89
97. 1/2" drywall - hung, taped, floated, ready for paint	80.00 SF @	2.07 =	165.60
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
98. R&R Baseboard - 2 1/4"	20.00 LF @	2.80 =	56.00
99. Paint baseboard - two coats	20.00 LF @	1.42 =	28.40
100. Paint the walls - two coats	160.00 SF @	0.97 =	155.20
101. Water heater - Detach & reset	1.00 EA @	415.91 =	415.91
Water heater had to be removed in order to access damaged drywall.			
102. Furnace - forced air - Detach & reset	1.00 EA @	599.60 =	599.60
Detaching and resetting furnace is required in order to access damaged drywall.			
103. Furnace - check, heavy clean, replace filters and service	1.00 EA @	192.59 =	192.59

Kids playroom n/e **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
104. Remove Vinyl floor covering (sheet goods)	137.01 SF @	0.80 =	109.61
105. Tear out and bag wet insulation	133.00 SF @	0.66 =	87.78
106. Batt insulation - 4" - R12 - unfaced batt	133.00 SF @	0.79 =	105.07
107. R&R Polyethylene vapor barrier	133.00 SF @	0.28 =	37.24
108. 1/2" drywall - hung & fire taped only	193.33 SF @	1.56 =	301.59

CONTINUED - Kids playroom n/e

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No allowance to remove damaged drywall which has been included under asbestos abatement under the heading "interior general"			
109. Remove Baseboard - 2 1/4"	48.33 LF @	0.36 =	17.40
110. Detach & Reset Baseboard electric heater - 4'	1.00 EA @	85.51 =	85.51

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
111. Deliver material to site	1.00 EA @	60.00 =	60.00
112. Haul debris - per pickup truck load - including dump fees	2.00 EA @	142.77 =	285.54
113. Equipment setup, take down	1.00 HR @	47.58 =	47.58
114. Dehumidifier (per 24 hour period) - No monitoring	6.00 EA @	63.75 =	382.50
115. Air mover (per 24 hour period) - No monitoring	12.00 EA @	31.50 =	378.00
The above drying allowances are for 2 dehumidifiers and 4 fans for 3 days to aid in the drying process.			
116. Final cleaning - construction - Residential	1,370.17 SF @	0.25 =	342.54

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
117. Mirror/shower door labour minimum	1.00 EA @	38.45 =	38.45
118. Electrical labour minimum	1.00 EA @	90.38 =	90.38
119. Hazardous waste/mold rem. labour min	1.00 EA @	123.80 =	123.80

Grand Total Areas:

5,005.80	SF Walls	1,865.81	SF Ceiling	6,871.60	SF Walls and Ceiling
1,865.81	SF Floor	207.31	SY Flooring	617.63	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	666.21	LF Ceil. Perimeter
1,865.81	Floor Area	2,005.30	Total Area	5,005.80	Interior Wall Area
1,506.26	Exterior Wall Area	202.54	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	32,296.22	89.82%	33,899.43	90.25%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	2,636.00	7.33%	2,636.00	7.02%
Cleanup completed before site visit	1,025.00	2.85%	1,025.00	2.73%
Total	35,957.22	100.00%	37,560.43	100.00%

Summary for Dwelling

Line Item Total	32,296.22
PST	419.93
Subtotal	32,716.15
GST	1,183.28
Replacement Cost Value	**$33,899.43**
Net Claim	**$33,899.43**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

Summary for Contents

Line Item Total	2,636.00
Replacement Cost Value	**$2,636.00**
Net Claim	**$2,636.00**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

Summary for Cleanup completed before site visit

Line Item Total	1,025.00
Replacement Cost Value	**$1,025.00**
Net Claim	**$1,025.00**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

s.22

MAIN LEVEL

TD Insurance

Home Insurance Policy

Declarations

READ CAREFULLY

s.22

Agency

Insured

Policy no.
s.22

Policy period (y-m-d)
from 2014-10-21 to 2015-10-21

RENEWAL
Effective date (y-m-d) 2014-10-21

This policy contains a clause which may limit the amount payable.

Location 01

s.22

Mortgagee
HSBC

Property Insurance (Section I)

Homeowner, Platinum Solution™

	Limits ($)	Premium ($)
Coverage $2 Million Solution™	XXXXX	
Deductible per loss	500	4975

816 of 1487

TD Insurance

Home Insurance Policy

Declarations

READ CAREFULLY

Policy no. s.22

Policy period (y-m-d)
from 2014-10-21 to 2015-10-21

RENEWAL
Effective date (y-m-d) 2014-10-21

Liability (Section II)

Locations 01

		Limits ($)	Premiums ($)
Coverage - F-G	Personal Liability	2000000	included
Coverage - H	Voluntary Medical Payment	5000	included
Coverage - I	Voluntary Payment for Damage to Property	6000	included
	Voluntary Compensation for Residence Employee		included

Endorsements and others - see Appendix(es)

		Limits ($)	Premiums ($)
Location 01 -	Credit for special burglar alarm protection not connected to a central or police station		included
Location 01 -	Credit for smoke detectors		included
Location 01 -	Sewer back-up endorsement	15000	110
Location 01 -	Earthquake		
	- Limit of Insurer's liability	500000	
	- Deductible claims percentage: 5%		551
Location 01 -	Weight of ice, snow or sleet - ice damming - roof water damage	500000	67

Discount for claim-free record included

Your insurance policy does not cover damage arising from:

lead oil spill or leakage.

Should you want to benefit from additional coverage, please contact us.

Payable premium 1511

K W Lalonde
President and Chief Executive Officer

Senior Vice President, General Insurance Distribution & Customer Strategy

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 29/11/2014

2 Bedroom 1
Date Taken: 29/11/2014

s.22

s.22

3 Lin closet
Date Taken: 29/11/2014

4 Master bedroom
Date Taken: 29/11/2014

s.22

s.22

5 Bedroom2
Date Taken: 29/11/2014

6 Bathroom
Date Taken: 29/11/2014

7 Ensuite
Date Taken: 29/11/2014

8 Kitchen
Date Taken: 29/11/2014

Laundry/Furnace room closet can be seen in the back corner of kitchen. During the event water flowed trough underslab ducts including the furnace plenum, damaging floors and walls throughout the home.

s.22

9 Living room
Date Taken: 29/11/2014

Brick fireplace was not damaged by the flood

10 Living room
Date Taken: 29/11/2014

s.22

11 Kids playroom
Date Taken: 29/11/2014

12 Rear view
Date Taken: 29/11/2014

s.22

s.22

13 Left side
Date Taken: 29/11/2014

14 Right side
Date Taken: 29/11/2014

s.22

s.22

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141125-37CC-C7FF

December 22, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

The evaluators report indicates that flood related damages inside the home were covered under your homeowners' insurance policy. It also lists all eligible damages which include flushing perimeter drain, pressure washing exterior siding, driveway and sidewalks totalling $902.02.

The Compensation and Disaster Financial Assistance Regulation, under Division 3 — Limits on Payment of Assistance on Accepted Claims states:

"Limit to assistance

> (13) Subject to this Division, the amount of assistance payable under this Part in respect of any claim accepted under Division 2 is 80% of the amount by which the amount of the accepted claim exceeds $1,000, to a maximum payable under this Part for an accepted claim of $300,000."

As your eligible costs do not exceed $1,000, you are ineligible for Disaster Financial Assistance and your file is now closed.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

C. Dallaway

Carrie Dallaway
Coordinator, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

CLAIM SUMMARY

Event Name: DFAGEN 14/15	DFA Auth #:1415-02
Applicant's Name(s): s.22	DFA Application #: 141125-37CC-C7FF

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

				EMBC USE ONLY	
CATEGORY	Evaluator	Sr. Evaluator	TOTAL	Recovery Unit	Total by Category
Emergency Measures		Ø			
Cleanup & Debris Removal		Ø			
Structural		902.02			
Contents		Ø			
Other		Ø			
TOTAL		902.02			
			Less $1,000 if applicable:		
			Amount calculated at 80%:		
			Less any advance payment(s):		
			Total Payable:		

EVALUATOR'S NUMBER & COMMENTS

EVAL 120 [signature]

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS

REVIEWED / TM.

$ UNDER 1,000.

EMBC USE ONLY

PREPARED BY: Name C. Dalloway Date Dec 22/14

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:

Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

Eligible Damages under $1,000

DFA task #: **1415-02** DFA Event name: **DFAGEN 14/15**

Applicant Name: s.22 Claim Category: Homeowner

Application #:141125-37CC-C7FF

During the excessive rainfall event flood water flowed down the street and onto the Applicants driveway. The water entered the basement level of the home through a floor drain and this damage was covered by the homeowners insurance policy under sewer backup clause. Damages to the outside of the home were not covered which includes the following:

- shifted and plugged drain pipe under the Applicant's driveway

-debris on driveway and yard

-possible foundation damage

_At the time of the site visit the applicant had installed a new drainage system and a sump pump on the interior of the home. This work to drain lines was not considered eligible for DFA as it was not flood related damage but an upgrade to the home. During the excavation work no damage was found to the foundation of the home. The Applicant also hired a local plumbing contractor to inspect the drain lines with a camera and flush the drain pipes. This invoice was submitted for review but not used in our calcs as it is higher than the industry standard rates that have applied, as it may have included other non eligible repairs to the drain lines. The eligible damages are:

Flush perimeter drain	$ 509.93
Pressure wash exterior driveway and walks	$ 130.69
Pressure wash exterior siding	$ 261.40
Total	$902.02

RECOMMEND NO ELIGIBLE DAMAGE OVER $1000.00

Evaluator 120

Page ___ of ___

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141125-37CC-C7FF

FIELD MANAGER	EVALUATOR	EVENT
Name	ID #	DFAGEN 14/15
Date	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	1 PAGE "ELIGIBLE DAMAGE UNDER 1000
☐	☐	☐	Scope and Calculations Sheet	NONE
☐	☐	☐	Content Calculations Sheet	NONE
☐	☐	☐	Diagram	NONE
☐	☐	☐	Receipts or invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (I.e., medical)	NONE
☐	☐	☐	Photos	NONE
☐	☐	☐	Insurance Letter	NONE
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Jan 12/14 Initials:

Printed: 2014-11-25 14:02:16

Emergency ManagementBC

RECEIVED
NOV 24 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141125-37CC-C7FF

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/13	1"	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

Flooding

Action Taken to Date (list cleanup hours on Appendix A)

removal of personal belongings

Brief Description of Damage/Loss (list damaged items on Appendix B)

All flooring - carpets, hardwood and tile removed
Drywall removed to an elevation of 2' kitchen ag counter and cabinets removed. Entire basement gutted.

Emergency ManagementBC

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?	☑ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☑ YES or ☐ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☑ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 r

s.22	Nov 21 2014		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #150127-643A-D129

March 26, 2015

CORP/SERVICES REC'D _____ by _____
(Date received) (Signature)

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other agreement and/or contract and where applicable that the work was performed / the goods supplied and the services rendered and/or completed met

SIGNED ELECTRONICALLY
Spending Authority Signature (Print Name)

RCSP	ACCT	STOB	PROJECT
J86	122001	7905	1500001

s.22

150127-643A-D129

MAR 26 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Small Business Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance for your property at s.22 , as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$17,582.57**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Structural	$22,978.21
Total Eligible Amount	$22,978.21
Less $1,000.00	$21,978.21
Total Payable at 80%	$17,582.57

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Small Business Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
MAR 2 5 2015
MIN. OF PUBLIC SAFETY
SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Small Business / Farm Owner

Applicant's Name(s) s.22 DFA Application # 150127-643A-D129

FIELD MANAGER		EVALUATOR	EVENT
Name	Tim MacLeod	ID #	DFAGEN 14/15
Date	2015-01-28	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	NONE LOST
☐	☒	☐	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☒	☐	☒	Other Documents: (i.e., medical)	District of NV info, Q & A sheet and green sheet
☐	☐	☒	Financial Statement(s)	
☐	☒	☐	Income Tax statement - processed by Canada Customs & Revenue Agency (CCRA) (Required for all owners)	
☐	☐	☒	Central Securities Register (list of shareholders)	
☒	☒	☐	Photos	PLUS, contractor's [AKA - Basement Tenant] damage description and cost estimates
☐	☐	☒	Insurance Letter	NO DENIAL LETTER - FILE INCOMPLETE CONFIRMED BY EMAIL SEPARATE
☐	☐	☒	Rental or Lease Agreement	
☒	☐	☐	Land Title	
☐	☐	☒	Land Title Covenant	

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Farm		
Residential	s.22	s.22
Business and Other		
Rec / Non-Profit		

✓ M. West

Emergency Management BC

RECEIVED
JAN 26 2015
MINISTRY OF JUSTICE
EMBC HQ

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Small Business, Farm Owner or Charitable Organization

Tab to move forward between fields, shift-tab to move backward between fields, or print and fill.

PLEASE CHECK APPROPRIATE BOX or boxes: ☒ Small Business Owner ☐ Farm Owner ☐ Charitable Organization

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	150127-643A-D129

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	( ) -	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

Business, Farm or Organization Legal Name	Name of Contact Person
Residential Rental Unit	s.22

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03 ✓		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Water damage throughout basement of house. Will attach a separate pdf on all the damages and details of cleanup and restoration.

Action Taken to Date (list cleanup hours on Appendix A)
As per attached PDF

Brief Description of Damage/Loss (list damaged items on Appendix B)
As per attached PDF

Emergency ManagementBC

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.

Emergency ManagementBC

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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 complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22 Signature of Applicant	2015/01/17 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/3/2014		
Date Received:	1/30/2015	Date Contacted:	2/1/2015
Date Inspected:	2/4/2015	Date Completed:	3/24/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Van area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant owns this s.22 home which s. rents out and provides h s.22 s.22			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3, 2014 the severe rains flooded the Applicant's yard and caused water to seep into the basement of the home to a level of about 1 inch above the finished floor damaging floors and walls. Water did not reach the upper floor of the home. The Applicant had most of the repairs completed at the time of our site visit. This work was carried out by the tenant who is also a contractor. We did meet with the tenant and reviewed the damages on photos taken just after the event. The applicant applied for DFA under Small Business Category as the rental income from this property is her major source of income. Under this category we have considered all rooms to be essential and eligible for finishes to restore to pre event condition. We have made allowances for eligible damages both completed and required at the time of our site visit, which are addressed in more detail under the relevant headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did not provide a formal denial letter from their insurer but we also did confirm that the damages were caused from ground seepage and not sewer backup. The damages from this event are not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated she are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no eligible emergency measures during this event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did not claim any hours on Appendix A for clean up and all this work was carried out by the contractor who is also the tenant.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to essential access			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
An allowance was made to flush the perimeter drain around the home on the Applicant's property to remove debris from the system.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage was found to the exterior of the home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damaged contents were claimed by the Applicant.			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. Manipulate contents	1.00 LS @	372.12 =	372.12
3. Clean & disinfect interior	858.97 SF @	0.23 =	197.56

BASEMENT LEVEL

Entry/Foyer — **Height: 8'**

Missing Wall - Goes to Floor **3' 1" X 6' 8"** **Opens into STAIRS**

Subroom: Closet (1) — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. R&R Tile floor covering - Standard grade	91.68 SF @	10.11 =	926.89
5. R&R Sleepers/underlay over concrete 1" x 4" sleepers	91.68 SF @	1.40 =	128.35
6. R&R Sheathing - plywood - 5/8" - tongue and groove	91.68 SF @	3.34 =	306.22
7. Tear out and bag wet insulation	12.67 SF @	0.66 =	8.36
8. Batt insulation - 4" - R12 - unfaced batt	12.67 SF @	0.79 =	10.01
9. R&R Polyethylene vapor barrier	12.67 SF @	0.28 =	3.55
10. Tear out wet drywall, cleanup, bag for disposal	195.00 SF @	0.84 =	163.80
11. 1/2" drywall - hung, taped, floated, ready for paint	195.00 SF @	2.07 =	403.65
12. R&R Baseboard - 2 1/4"	48.75 LF @	2.80 =	136.50
13. Paint baseboard - two coats	48.75 LF @	1.42 =	69.23
14. Paint the walls - two coats	390.00 SF @	0.97 =	378.30

Stairs — **Height: 17'**

Missing Wall - Goes to Floor **3' 1" X 6' 8"** **Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
15. R&R Tile floor covering - Standard grade	41.75 SF @	10.11 =	422.09
16. R&R Sleepers/underlay over concrete 1" x 4" sleepers	41.75 SF @	1.40 =	58.46
17. R&R Sheathing - plywood - 5/8" - tongue and groove	41.75 SF @	3.34 =	139.45
18. Tear out wet drywall, cleanup, bag for disposal	90.18 SF @	0.84 =	75.75

CONTINUED - Stairs

DESCRIPTION	QTY	UNIT PRICE	TOTAL
19. 1/2" drywall - hung, taped, floated, ready for paint	90.18 SF @	2.07 =	186.67
20. R&R Baseboard - 2 1/4"	22.55 LF @	2.80 =	63.14
21. Paint baseboard - two coats	22.55 LF @	1.42 =	32.02
22. Paint the walls - two coats	180.36 SF @	0.97 =	174.95

The allowances below relate to the area below the stairs. There were no damages found to the stairs themselves leading to the upper floor.

Office **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
23. R&R Laminate - simulated wood flooring - Standard grade	301.98 SF @	5.58 =	1,685.05
24. R&R Sleepers/underlay over concrete 1" x 4" sleepers	301.98 SF @	1.40 =	422.78
25. R&R Sheathing - plywood - 5/8" - tongue and groove	301.98 SF @	3.34 =	1,008.62
26. Tear out and bag wet insulation	143.67 SF @	0.66 =	94.82
27. Batt insulation - 4" - R12 - unfaced batt	143.67 SF @	0.79 =	113.50
28. R&R Polyethylene vapor barrier	143.67 SF @	0.28 =	40.23
29. Tear out wet drywall, cleanup, bag for disposal	315.33 SF @	0.84 =	264.88
30. 1/2" drywall - hung, taped, floated, ready for paint	315.33 SF @	2.07 =	652.73
31. R&R Baseboard - 2 1/4"	78.83 LF @	2.80 =	220.73
32. Paint baseboard - two coats	78.83 LF @	1.42 =	111.94
33. Paint the walls - two coats	630.67 SF @	0.97 =	611.75

Hallway/ Furnace room **Height: 8'**

Missing Wall - Goes to Floor **3' 6" X 6' 8"** **Opens into LAUNDRY_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
34. R&R Tile floor covering - Standard grade	91.71 SF @	10.11 =	927.18
35. R&R Sleepers/underlay over concrete 1" x 4" sleepers	91.71 SF @	1.40 =	128.40
36. R&R Sheathing - plywood - 5/8" - tongue and groove	91.71 SF @	3.34 =	306.31
37. Tear out wet drywall, cleanup, bag for disposal	157.34 SF @	0.84 =	132.17
38. 1/2" drywall - hung, taped, floated, ready for paint	157.34 SF @	2.07 =	325.69
39. R&R Baseboard - 2 1/4"	39.33 LF @	2.80 =	110.13
40. Paint baseboard - two coats	39.33 LF @	1.42 =	55.85

CONTINUED - Hallway/ Furnace room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
41. Paint the walls - two coats	314.68 SF @	0.97 =	305.24

Exercise room **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
42. Tear out wet carpet pad and bag for disposal	146.88 SF @	0.46 =	67.56
43. Tear out wet non-salvageable carpet, cut & bag for disp.	146.88 SF @	0.50 =	73.44
44. Carpet pad	146.88 SF @	0.62 =	91.07
45. Carpet - Standard grade	168.91 SF @	3.07 =	518.55
15 % waste added for Carpet - Standard grade.			
46. R&R Sleepers/underlay over concrete 1" x 4" sleepers	146.88 SF @	1.40 =	205.63
47. R&R Sheathing - plywood - 5/8" - tongue and groove	146.88 SF @	3.34 =	490.58
48. Tear out and bag wet insulation	97.33 SF @	0.66 =	64.24
49. Batt insulation - 4" - R12 - unfaced batt	97.33 SF @	0.79 =	76.89
50. R&R Polyethylene vapor barrier	97.33 SF @	0.28 =	27.25
The walls inside the closet in this room were finished with wood paneling that was water damaged. the rest of this room had drywall finish on the walls.			
51. R&R Paneling - Standard grade	112.67 SF @	2.23 =	251.25
52. Tear out wet drywall, cleanup, bag for disposal	230.99 SF @	0.84 =	194.03
53. 1/2" drywall - hung, taped, floated, ready for paint	230.99 SF @	2.07 =	478.15
54. R&R Baseboard - 2 1/4"	71.83 LF @	2.80 =	201.13
55. Paint baseboard - two coats	71.83 LF @	1.42 =	102.00
56. Paint the walls - two coats	461.99 SF @	0.97 =	448.13

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
57. R&R Tile floor covering - Standard grade	43.48 SF @	10.11 =	439.59
58. R&R Sleepers/underlay over concrete 1" x 4" sleepers	43.48 SF @	1.40 =	60.88
59. R&R Sheathing - plywood - 5/8" - tongue and groove	43.48 SF @	3.34 =	145.22
60. Tear out and bag wet insulation	20.33 SF @	0.66 =	13.42
61. Batt insulation - 4" - R12 - unfaced batt	20.33 SF @	0.79 =	16.06

CONTINUED - Bathroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
62. R&R Polyethylene vapor barrier	20.33 SF @	0.28 =	5.69
63. Tear out wet drywall, cleanup, bag for disposal	115.34 SF @	0.84 =	96.89
64. 1/2" water rock - hung, taped, floated, ready for paint	115.34 SF @	1.85 =	213.38
65. R&R Baseboard - 2 1/4"	28.83 LF @	2.80 =	80.73
66. Detach & Reset Toilet	1.00 EA @	187.68 =	187.68
67. Tub/shower faucet - Detach & reset	1.00 EA @	159.71 =	159.71
68. Detach & Reset Fibreglass shower unit - Standard grade	1.00 EA @	383.92 =	383.92
69. Detach & Reset Sink - single	1.00 EA @	114.47 =	114.47
70. R&R Vanity	2.00 LF @	157.76 =	315.52
71. Paint baseboard - two coats	28.83 LF @	1.42 =	40.94
72. Paint the walls - two coats	230.68 SF @	0.97 =	223.76

Laundry Room **Height: 8'**

Missing Wall - Goes to Floor **3' 6" X 6' 8"** **Opens into HALLWAY_FUR**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
73. R&R Tile floor covering - Standard grade	46.84 SF @	10.11 =	473.55
74. R&R Sleepers/underlay over concrete 1" x 4" sleepers	46.84 SF @	1.40 =	65.57
75. R&R Sheathing - plywood - 5/8" - tongue and groove	46.84 SF @	3.34 =	156.44
76. Tear out and bag wet insulation	31.00 SF @	0.66 =	20.46
77. Batt insulation - 4" - R12 - unfaced batt	31.00 SF @	0.79 =	24.49
78. R&R Polyethylene vapor barrier	31.00 SF @	0.28 =	8.68
79. Tear out wet drywall, cleanup, bag for disposal	107.33 SF @	0.84 =	90.16
80. 1/2" drywall - hung, taped, floated, ready for paint	107.33 SF @	2.07 =	222.17
81. R&R Baseboard - 2 1/4"	26.83 LF @	2.80 =	75.13
82. Paint baseboard - two coats	26.83 LF @	1.42 =	38.10
83. Paint the walls - two coats	214.67 SF @	0.97 =	208.23

Storage Area/Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

Flood water did not reach the walls in this storage room but water did flow under the sleepers. The floor was bare plywood and the room had no baseboards pre event.

CONTINUED - Storage Area/Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
84. R&R Sleepers/underlay over concrete 1" x 4" sleepers	94.63 SF @	1.40 =	132.48
85. R&R Sheathing - plywood - 5/8" - tongue and groove	94.63 SF @	3.34 =	316.07 ✓

Carport **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to the carport area.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
86. Deliver material to site	1.00 EA @	60.00 =	60.00
87. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
88. Disposal of drywall	1.00 LS @	448.26 =	448.26
89. Equipment setup, take down	1.00 HR @	47.58 =	47.58
90. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
91. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
92. Final cleaning - construction - Residential	858.97 SF @	0.25 =	214.74 ✓

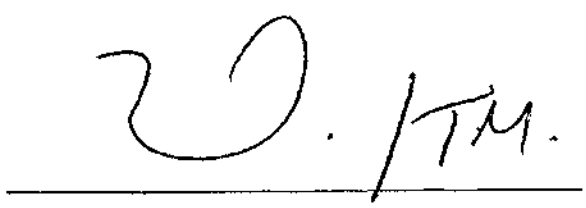
Grand Total Areas:

3,582.20	SF Walls	1,100.87	SF Ceiling	4,683.07	SF Walls and Ceiling
1,115.15	SF Floor	123.91	SY Flooring	424.46	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	436.33	LF Ceil. Perimeter
1,115.15	Floor Area	1,198.56	Total Area	3,109.34	Interior Wall Area
1,287.00	Exterior Wall Area	143.00	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	21,457.19	100.00%	22,978.21	100.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	21,457.19	100.00%	22,978.21	100.00%

Summary for Dwelling

Line Item Total	21,457.19
PST	426.77
Subtotal	21,883.96
GST	1,094.25
Replacement Cost Value	**$22,978.21**
Net Claim	**$22,978.21**



November 9, 2014

To: Owner / Property Manager of s.22

Re: Restoration/renovation proposal for flood water damage s.22

Overland Flooding in Lynn Valley

On Monday November 3, 2014 at approximately 11:30 pm, the rental property at s.22 s.22 was subjected to significant volumes of water as a result of more than 80mm of heavy rain and flash flooding overwhelming creeks at higher elevations. Diverted flood water made its way between s.22 and out onto s.22 through the front yard of s.22 The northwest corner, west face and south face of the home through to the east carport were subjected to water levels higher than the existing concrete slab on grade as well as the finish floors at the west end of the home.

At the point of the incident, water was visible on top of the laminate hardwood in the office space in the southwest area of the lower level as well as visible on top of the carpet in the northwest bedroom. Water was also visible at a depth of about ¾" deep at the furnace area where the lower slab is visible indicating the flood water had migrated through underneath the subfloor and sleeper system.

EXTERIOR of s.22

The exterior of the home is rock dash stucco. These observations were made after the incident:

- The lower level slab of the home is below grade (up to 3 ft) at the north and west elevations
- The existing finished grade exceeds or is very near the bottom of the stucco finishes
- The materials surrounding the home are of a non-permeable nature at the surface
- The existing drain tile system is estimated as a 45 year old clay tile system
- The foundation damp proofing system is unknown
- The existing gutters and rain water leaders require cleaning and servicing.

EXTERIOR Con't

Minimum required remedial work at the exterior:

- Remove materials and reduce the finished grade in relation to the structure's perimeter top of foundation wall
- Apply 12" wide clear crush gravel to perimeter of foundation sloping away from house
- Remove planting bed and landscape poly barrier at south elevation
- Clean and service gutters and rain water leader systems

Materials, labour and consumables **estimated: $1500.00** (not incl clean footing drainpipes)

Recommended remedial work at the exterior:

- Have footing drain clay tile system inspected and cleaned if necessary
- Replace footing drainage system, foundation damp proofing, Delta Drain mat

Costs (if necessary) **to be determined**

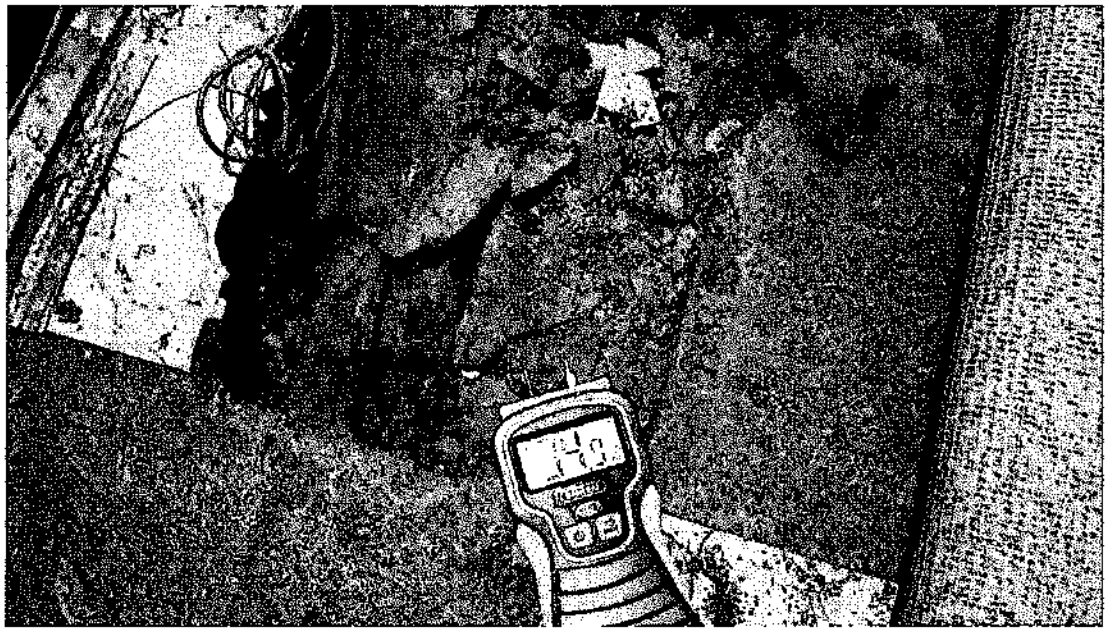
INTERIOR

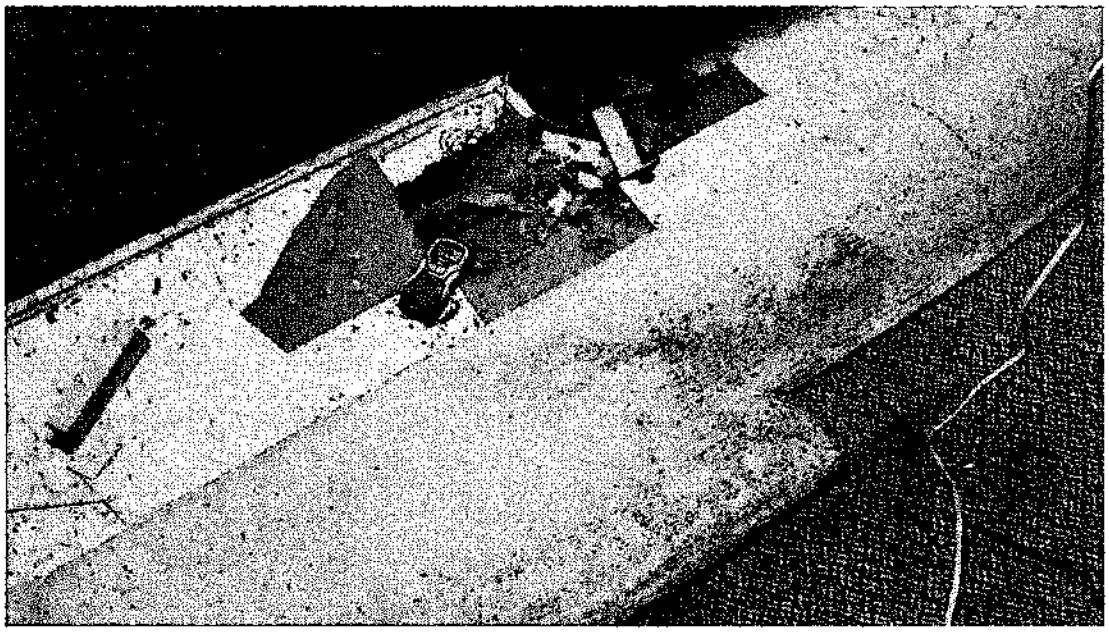
The entire lower floor of the home is concrete slab on grade. A sub floor system was installed on top of this concrete slab and is comprised of 2x4 on flat with ¾" K3 type particle board sheeting. The existing floor finishes include carpet in the back NW and NE east rooms, tile in the 3 piece washroom, laundry and entry area, and laminate hardwood flooring in the tenant office area.

A number of moisture readings were taken, including in openings cut for the purposes of investigation:

Northwest back room

Sub floor system is disintegrating - +/-35%

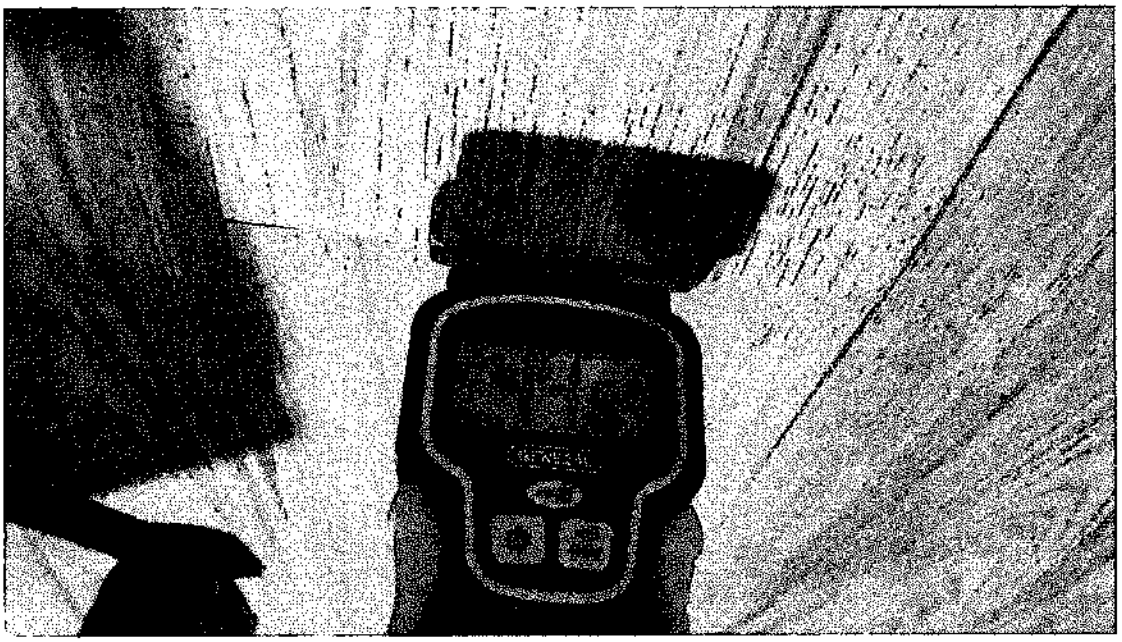




Beside fireplace hearth at tenant office area. Note: there is drywall in between the sleepers which was obviously left there by whoever built the floor system. This drywall is saturated and shows max reading of 50%



The laminate flooring in tenant office area



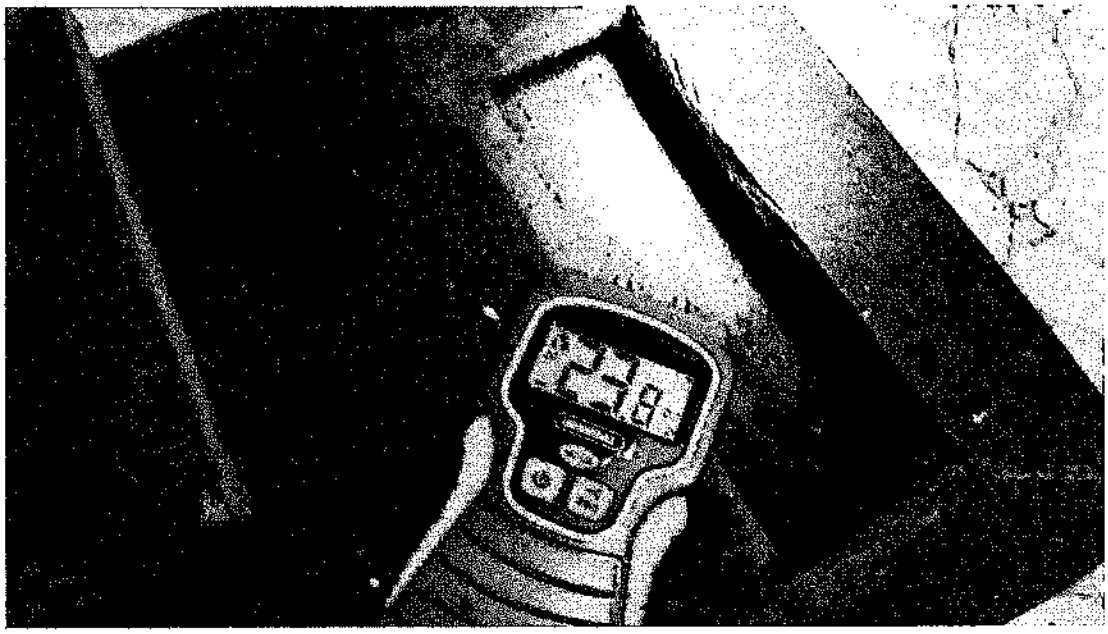
A hole was cut in the drywall of the stair wall in the entry area (east area of home). Inside of stud cavity and back of drywall under stairs showing.



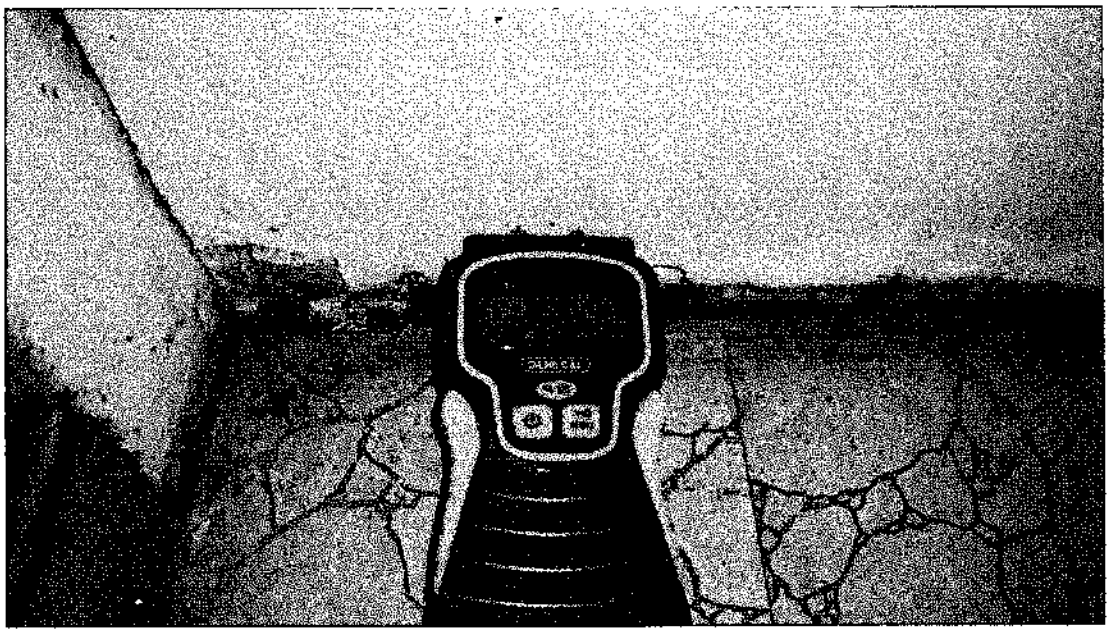
Bottom plate of wall and drywall have high moisture content



Storage area under stairs (east area of home). Floor was opened to investigate. Concrete slab is damp with high moisture readings



Drywall at area between furnace and hot water heater. Was exceeding 50% at earlier readings. Standing water was visible in this location during the flooding



Behind washing machine/laundry tub.



At entry to tenant office space beside storage closet.



INTERIOR Con't

Minimum required remedial work at the interior:

- Remove laundry equipment and bathroom fixtures, demolish 36" shower
- Remove all existing floor finishes, subfloor & sleeper systems including any other debris discovered under the floor system.
- Remove 2 ft high drywall to all drywalled areas which have higher than +/- 10% moisture readings. Remove and replace all bottom of wall plates reading higher than 12% or having visible signs of staining or mold.
- Dry all areas the lower level of home with fans and dehumidifiers. Treat all visible mold and areas which contain high moisture.
- Apply non-permeable paint to all exposed concrete slab and lower foundation walls to serve as a moisture barrier.
- Replace sleeper and subfloor system throughout.
- Replace and finish all drywall areas. Replace old panelling with drywall.
- Install shower vanity and toilet. Paint all affected areas
- Carpet to bedrooms, tile to bathroom, laundry and entry hall, laminate floor to tenant office area.

Recommended remedial work at the interior (while main scope is being done):

- Have electrical work in laundry room/bathroom corrected by electrician
- Have plumbing upgraded at laundry and bathroom. Replace old leaking pipes.

COST ESTIMATE

Costs are estimated for the purposes of decision making only at this time and are based on the above scope of work. Further costing is necessary once replacement finishes are determined and decided by the home owner and tenant. All costs of the work are to be paid by the home owner. All work performed as time and materials at cost with **zero mark up**. All invoice back up will be provided to the home owner with billing. Ranlak Management is the tenant of s.22

Tenant related costs

- Acquire temporary storage. Labour and transport of stored belongings
- Relocation of tenant company office
- Return all stored belongings after remedial work is complete

  Estimated costs: **$750.00**

Cost estimate for main scope of work (based on 920 sq ft affected area):

- Demolition labour and general labour - $1600.00
- Disposal bins, drywall disposal - $900.00
- Framing materials & consumables (nails, glue, screws etc) - $1600.00
- Framing and backframing labour - $1875.00
- Plumbing labour, fixtures, venting - $1200.00
- Electrical labour, lighting repair, fixtures - $600.00
- Concrete non-permeable paint (mat & lab) - $600.00
- Drywall finishes (materials and labour) - $1400.00
- Laminate flooring to tenant office area - $1900.00
- Interior carpentry, trims and finishes (mat & lab) - $600.00
- Interior paint (mat & lab) - $800.00
- Carpet to NW room (NE room to remain finished plywood floor) - $500.00
- Tilework to bath, laundry, entry floors - $1800.00
- Fibreglass shower enclosure - $650.00

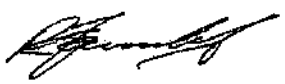
Total estimated cost above:	16,025.00
Total estimated cost tenant related:	750.00
Total estimated cost exterior related:	1,500.00
Total estimated cost of remedial work	**18,275.00**
GST	913.75
Total	**19,188.75**

There will be no mark-up or management fee associated with the work as Ranlak Management is the tenant at the affected property. This is a cost based estimate and is not a fixed price. A **deposit of $5,000.00** is required prior to the work commencing. Invoicing for completed work will be twice monthly (net 7 days) and all costs to be paid without deduction or hold back.

I trust this provides enough detail at this stage to allow the owner to make some decisions. I look forward to your response.

Yours very truly,

Ranlak Management Inc



Randy Famulak, President

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Appeals

506511

January 20, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Appeal on Amount
DFAGEN 1415-02, November 3-4, 2014

This letter is in response to a letter dated December 23, 2014 sent on your behalf by s.22 appealing the decision that you were not eligible for DFA, for damaged contents to your rental suite at s.22

I was very sorry to hear of the impact this flood event has had on your life and sincerely hope that you have been able to recover from your losses. However, any reconsideration of your eligibility for DFA must be made solely on the facts of the appeal.

The purpose of DFA is to provide assistance to individuals for uninsurable losses for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the *Emergency Program Act* (the "Act") and the ensuing Compensation and Disaster Financial Assistance Regulation (the "Regulation"). The DFA program is obliged to provide compensation in compliance with this legislation.

DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

Section 8(1) of the Regulation states that *"... eligible costs does not include costs or expenses (a)... for which insurance was reasonably and readily available"*. Prior to adjudicating your claim staff checked with several insurance brokers in North Vancouver and confirmed that insurance coverage for sewer backup is reasonably and readily available with any standard tenant insurance policy.

Because your losses were insurable we regret that DFA is not available for you.

Your appeal letter is quite detailed and I will address some of the other concerns below.

.../2

Ministry of Justice
Office of the Fire and Emergency Management Commissioner
Provincial Emergency Program
Mailing Address:
PO Box 9201 STN PROV GOVT
Victoria BC V8W 9J1
www.dfa.bc.ca
Location:
Block A – Suite 200
2261 Keating Cross Road
Saanichton BC V8M 2A5
Telephone: 250 952-4913
Facsimile: 250 952-4888

The claim was rejected on an insurance technicality. As noted earlier we are required to provide assistance in compliance with our legislation and cannot compensate for ineligible costs. The legislation is very clear that costs or expenses for which insurance was available are not eligible for DFA.

The damage was caused by overland flooding, not sewer backup. Although this event was approved for DFA as an overland flood event, there were a number of homes whose damage was caused by sewer backup inside the home. It's not unusual for extreme rainfall to cause not only river and creeks to overflow but also sewers to back up inside homes. While insurance is not available for damage caused by overland flooding, sewer backup is an insurable loss. The owners of the home at s.22 had insurance coverage for sewer backup and their content losses, plus the structural damage to the home, including your basement suite, was covered by this insurance. I am certain that if you had tenant insurance that included sewer backup coverage, your personal content losses would also have been covered.

At the November 8th public meeting EMBC representatives stated positively that you would be covered even though you did not have insurance. I have checked with all three representatives at this meeting and the information provided to the residents was very clear – insurable losses are not eligible for DFA. If the damage to a residential tenant suite was caused by overland flooding it would be eligible for DFA. However, your damage was not caused by overland flooding, as evidenced by the insurance coverage for the owner of your rental suite.

Evaluator said he "would approve claim from his end". Our evaluators do not approve claims. They assess the damage and prepare a report that is adjudicated by the DFA Program Officers who determine whether the damage meets the legislated criteria for DFA. I have checked with our Senior Field Manager who confirmed that an evaluator would never tell an applicant that his or her claim was approved.

I have reviewed your claim file and the information you provided in your letter of appeal and can confirm that staff correctly applied the *Emergency Program Act*, Compensation and Disaster Financial Assistance Regulation in determining the amount of DFA. Based on this information, I am upholding the initial decision made on December 15, 2014.

In keeping with Section 21 of the *Emergency Program Act* regarding appeals, this file has now been closed with no consideration for further review.

I regret this decision is not in your favour and I wish you well in your recovery efforts.

Sincerely,

Chris Duffy
Executive Director
Emergency management BC

pc: Ian Cunnings, Senior Regional Manager, South West Region
Johanna Morrow, Manager, Recovery and Funding Programs

RECEIVED
DEC 23 2014
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

Ref 506511

s.22

December 22, 2014

Director
Provincial Emergency Management Program
PO Box 9201Stn Prov Govt
Victoria, BC V8W 9J1

RE: Appeal re Decision re File: 1415-02; Application #141120-CF27-F5D8

Dear Director,

Our names are s.22 and we are writing on behalf of s.22 s.22 to appeal the ruling dated December 15/14 pertaining to s. claim for Disaster Financing Assistance regarding the overland flooding in Lynn Valley, in the District of North Vancouver. We are hoping that the Appeal Committee will demonstrate to s.22 what community assistance really means versus what it looks like when people get lost in and let down due to technicalities and bureaucracy.

To be clear, we do not usually enter into s.22 affairs but the flood and now the refusal for financial assistance have been very hard on s.22 and s. has asked us to step in and help s. navigate through these challenges.

s.22

On the evening of November 3/14 and early morning hours of November 4/14, an overland flood occurred in s. neighbourhood of Lynn Valley BC. s.22 lived in the basement suite of s.22 s.22 suite took a direct hit from the overland flood waters as evidenced by attached photos. s.2 suite had to be evacuated and today is completely gutted while undergoing restoration work. s.22 has been homeless since Nov 3/14 and has been living temporarily with friends and family until such time that s. can afford to purchase replacement furniture, household goods, and ultimately find a new apartment to rent.

On November 4/14: we met with s.22 at the basement suite to view the damage. We were initially requested by District Crews (firefighters & District workers) to not enter the area as they were busy trying to deal with the flooding and secure the area. They did allow us in to the suite for about 3 hours.

While there, we met the landlord's restoration company. They told us that the water in the suite was classed as "class 3 black water" and was unsafe. They stated that "anything that was wet from the flood, whether it be clothing, towels, bedding, or furniture etc, was dangerous and should be disposed of immediately." As s.22 had no renters "contents" insurance, and we had no idea if the government would step in, we packed whatever items we could that were not wet and that were sitting on bookcases or bureaus. While we tried to save whatever we could, we left most of the contents and furniture as the restoration crew were busy pumping out s. suite and asked us to leave.

November 7/14: s.2 met with the home owner' s.2 and insurance agent. The insurance agent stated that the home owner did have valid insurance covering the damage as a result of the home having 1 - 4" floor drain at the entrance to s.22 basement suite (see picture above- water up to approximately 3'). As a result of the home having this single drain, the claim would be covered under a "Sewer Backup" clause even though it was an overland flood. In actuality, the single drain was plugged instantly from debris flowing into the basement entry coming from the overland flood. As a further note, the single drain could never have dealt with the capacity of water coming from the overland flood even if there was no debris flow included in the overland flood. The insurance agent went on to confirm the classification of the flood waters and how dangerous they were. They agreed 100% that any items touched by the flood waters should be disposed of. The agent also stated that there would be no coverage for s.22 belongings under the homeowner's policy as s. was a tenant in the basement suite.

November 8/14: We attended the public meeting put on by the District of North Vancouver concerning the overland flood at Delbrook Community Centre. During the course of the meeting, it was stated several times by government representatives that this event was definitely "an overland flood event". They went on to state that they were there to help and "NOT" put up any roadblocks preventing assistance.

s.22 specifically stated during the question period that s.22 landlord had insurance coverage under the sewer backup clause and that s.22 did not have a contents policy and would not be covered under the home owners policy either. s.22 asked "will s.22 be covered under the DFA program?" The answer was absolutely yes!!! This was an overland flood event. It was stated over and over again that the Provincial representatives were there to help and not hinder the claimants.

November 27/14: s.2 met with Dean McLeod, Provincial flood adjuster. He showed Mr. McLeod the damage to s.22 suite including the still visible water level on her doors. At the time of the meeting, the basement suite had all floors (structural & finished), the bathroom, the kitchen, and drywall to approximately 4' up the wall demolished, removed and piled in the backyard (evidence of a significant flood). He also showed him the path the water (river of flood water) took leading down the driveway, around the house leading to s.22 s basement entry. Mr. McLeod stated the he would approve the claim from his end. He did say that it still had to be approved at the office. By all indications of the public meeting and s.22 meeting with Mr McLeod, we were led to believe that s.22 claim would be approved as this was an overland flood.

We find it very hard to believe that s.22 DFA claim has been rejected on an insurance technicality. The neighbours, to the best of our understanding, are having their claims approved under the "overland flood policy", yet s.22 real claim for assistance is being denied. Regardless of any and all insurance based decisions, THIS WAS AN OVERLAND FLOOD and has had a devastating impact on s.22 life. Nothing under s.22 power could have prevented the damages s. incurred or the homelessness s.22 is now experiencing.

s.22

resulting from the overland flood event of Nov 3/4 2014. Without Disaster Relief assistance s.22 financial independence will be seriously jeopardized and although this may sound inconsequential, as will s. faith in the world and how things work.

We appeal to you to reverse your decision and approve s.22 claim as originally submitted. In the big picture of the flood claims, it is not excessive or unreasonable. In the big picture of s.22 it is essential.

We know it's an extremely busy time of year with the holidays fast approaching, but s.22 is in real need of community assistance. s.22 can be reached at s.22 or at s.22 and s.22 can be reached at s.22 or again, via return email at s.22

Your assistance with helping s.22 would be greatly appreciated.

Yours Truly,

s.22

Attached:
Pictures of Flood in s.22 basement suite
Disaster Relief Response to Claim Letter, dated Dec. 15, 2014

Cc: Mayor Richard Walton, District of North Vancouver, BC
Beth Mowatt, Recovery Officer, Recovery and Funding Programs

Page 0861 to/à Page 0863

Withheld pursuant to/removed as

s.22

s.22

December 22, 2014

Director
Provincial Emergency Management Program
PO Box 9201Stn Prov Govt
Victoria, BC V8W 9J1

RE: Appeal re Decision re File: 1415-02; Application #141120-CF27-F5D8

Dear Director,

Our names are s.22 and we are writing on behalf of s.22 s.22, to appeal the ruling dated December 15/14 pertaining to S. claim for Disaster Financing Assistance regarding the overland flooding in Lynn Valley, in the District of North Vancouver. We are hoping that the Appeal Committee will demonstrate to s.22 what community assistance really means versus what it looks like when people get lost in and let down due to technicalities and bureaucracy.

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Pictures of Flood in s.22 basement suite
Disaster Relief Response to Claim Letter, dated Dec. 15, 2014

Cc: Mayor Richard Walton, District of North Vancouver, BC
Beth Mowatt, Recovery Officer, Recovery and Funding Programs

Page 0867 to/à Page 0869

Withheld pursuant to/removed as

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141120-CF27-F5D8

December 15, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Residential Tenant
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Residential Tenant category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

The Evaluators report indicates that the damages to your suite are a result of sewer back up which would have been covered through a content insurance policy with a sewer backup endorsement, however, you opted out of purchasing this insurance.

Under the Compensation and Disaster Financial Assistance Regulation, Part 2, Division 1, Section 8, "eligible costs" does not include costs or expenses

"(a) recoverable at law, or for which insurance was reasonably and readily available."

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPEAL TO THE DIRECTOR ON ELIGIBILITY OR AMOUNT OF DISASTER FINANCIAL ASSISTANCE

As specified in Sections 21 – 22 of the *Emergency Program Act*:

- Persons deemed ineligible for Disaster Financial Assistance may, in writing and within 60 days of receiving notice of their ineligibility, appeal to the Provincial Emergency Program (PEP) Director.

- Persons provided Disaster Financial Assistance may, in writing and within 60 days of receipt of assistance, appeal the amount received to the PEP Director.

Upon receipt of an appeal regarding eligibility or amount, the PEP Director will conduct a review and inform the appellant of the decision.

Appeal to the Director on eligibility

The director may:

i. confirm the determination, or

ii. overturn the determination and direct that the person be considered to be eligible to receive disaster financial assistance.

Appeal to the Director on amount

The director may confirm, increase or decrease the amount of the disaster financial assistance.

Appeal Submission

Appeal to the PEP Director should be submitted to:

Director
Provincial Emergency Program
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1

DFA JAG:EX

From: DFA JAG:EX
Sent: Tuesday, December 16, 2014 8:01
To: Cunnings, Ian JAG:EX
Subject: DFAGEN 1415-02 Not Eligible Letter
Attachments: NE Letter.pdf

Attached is DFA not eligible letter for s.22 for your records.

Regards,

Debra
Recovery and Funding Programs
Emergency Management BC

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141120-CF27-F5D8

December 15, 2014

s.22

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Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
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Recovery and Funding Programs

Mailing Address:
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Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Residential Tenant

Applicant's Name(s) s.22 DFA Application # 141120-CF27-F5D8

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 20/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☐	☒	Evaluator's Notes	DAMAGE NOT ELIGIBLE FORM
☐	☐	☒	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	
☐	☐	☒	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☐	☒	Photos	
☐	☐	☒	Insurance Letter	☒
☐	☐	☐	Rental or Lease Agreement	Please obtain lease agreement, if applicable

PEP USE ONLY:
☑ All Documents Received Date: [illegible] Initials: [illegible]

Printed: 10/12/2014 02:03:54 PM

APPLICANT STATED HOMEOWNER DAMAGES WERE PAID UNDER SEWER BACKUP ENDORSEMENT. APPLICANT HAD NO INSURANCE BUT IT WAS AVAILABLE/TH.

Damages not eligible

DFA task #: DFA GEN 14/15 DFA Event name: 1415-02

Applicant Name: s.22 Claim Category: RESIDENTIAL TENANT.

Application #: 141120-CF27-FSD8

ON NOV 27/14 THE EVALUATOR ATTENDED THE APPLICANT WHO RENTS A BASEMENT SUITE. THE APPLICANT STATED THE ONLY DAMAGES BEING CLAIMED ARE FOR CONTENTS, AS THE HOME-OWNER'S DAMAGE TO THE STRUCTURE WERE BEING COVERED UNDER THE SEWER BACK.

IT SHOULD BE NOTED THAT THE STRUCTURE WOULD NEVER QUALIFY UNDER THE RESIDENTIAL TENANT CATEGORY, HOWEVER THE FACT THE HOME DAMAGE HAS BEEN DESIGNATED AS SEWER BACKUP IS RELEVANT.

WERE THE TENANT TO HAVE PURCHASED CONTENTS INSURANCE IT IS REASONABLE AND READILY AVAILABLE TO ADD THE SEWER BACKUP ENDORSEMENT. THIS ADD ON ENDORSEMENT IS COMMONLY ADD FOR A FEE OF $12-$20 PR MNTH.

THE DAMAGES TO THE CONTENTS ARE INSURABLE ALTHOUGH THE APPLICANT OPTED OUT OF PURCHASING INSURANCE.

INSURABLE LOSS - NOT ELIGIBLE

Evaluator 122

REVIEWED/TM.

Emergency Management BC

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

MAILED Nov 17/14

PLEASE CHECK APPROPRIATE BOX or boxes:

☐ Home Owner ☑ Residential Tenant

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141120-CF27-F508

Mailing Address (Street)	(City/Town)	(Province)	(Postal Code)
s.22	s.22	s.22	

CURRENT:

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	s.22 ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

s.22

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/3:4	10" WE WERE TOLD THIS BY RESTORATION CO.	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

OVER LAND FLOOD

Action Taken to Date (list cleanup hours on Appendix A)

REMOVAL: DISPOSAL OF ALL CONTENTS

Brief Description of Damage/Loss (list damaged items on Appendix B)

LOST/SEVERLY DAMAGED CONTENTS INCL: CLOTHING, BEDDING, TOWELS, FURNITURE, COMPUTER, ELECTRONICS, TOILETRIES, ETC

* CURRENT ADDRESS: CONTACT. DUE TO FLOOD, SUITE HAD TO BE EVACUATED: VACATED

Emergency Management BC

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☑ YES or ☐ NO
If yes, when did you return to the residence? RETURNED TO REMOVE CONTENTS ONLY	Date: Nov 6-9/14
Are you now residing in the residence?	☐ YES or ☑ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/13		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
14/11/4		3	SURVEY DAMAGE - COLLECT SMALL ITEMS	
"		3	" "	
"		3	" "	
14/11/5		6	REMOVE DAMAGED CONTENTS	
"		6	" " "	
"		5	" " "	
~~14/11/6~~		—	—	—
14/11/5		6	" " "	
14/11/6		7	MOVE: CLEAN CONTENTS	
"		3	MOVE CONTENTS	
"		6	ATTEMPT CLEAN CLOTHING	
14/11/7		4	REMOVE ITEMS FROM SUITE	
"	s.22	4	" " " "	

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

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

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B 1/4

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
1) LIVING ROOM:	
- LEATHER COUCH/LOVE SEAT CORNER SECTIONAL	
- LEATHER LAZYBOY CHAIR	
- 2 END TABLES	
- 1 COFFEE TABLE	
- 1 ENTERTAINMENT UNIT	
- 1 - 6 SHELF BOOK CASE	
- 1 - ANTIQUE DESK	
- 1 FLOOR LAMP	
- DINING TABLE ; 4 CHAIRS (STORED IN CLOSET)	
- 1 VACUUM (CLOSET)	
- WII GAME SYSTEM c/w FIT BOARD (CLOSET)	
2) KITCHEN:	
- 2 BOXES OF MISC DRY FOODS (STORED IN BUNKBOW FLOOR)	
- MICRO WAVE	

Emergency Management BC

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

APPLICANT NAME: s.22 **APPENDIX B** (2/4)

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
5) BEDROOM: NOTE - THE BASEMENT SUITE HAD 1 VERY LARGE BEDROOM WITH NO CLOSETS. MOST CLOTHING WAS STORED IN BOXES ON THE FLOOR.	
- 1 METAL/WICKER QUEEN BED WITH HEAD : FOOT BOARD	
- 1 QUEEN MATTRESS	
- 2 QUEEN DUVETS	
- 2 SETS QUEEN SHEETS : PILLOW CASES	
- 5 PILLOWS	
- 2 ANTIQUE DROP LEAF SIDE TABLES	
- 2 BED SIDE LAMPS	
- 1 BOOK CASE	
- 1 LEATHER (BIG RED) EASY CHAIR	
- 1 TOSHIBA ~~E~~ LAP TOP COMPUTER	
- 1 CANON PRINTER	
- 1 3 DRAWER DRESSER	
- 1 FLOOR MIRROR	
- 1 ELECT PORTABLE BASE BOARD HEATER	
- 1 ELECT HEATING PAD	

Emergency Management BC

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

APPLICANT NAME: s.22

APPENDIX B (3/4)

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
(4) BATHROOM:	
- 6 BATH TOWELS (STORED ON FL. IN BED RM)	
- 1 BATH MAT	
- 1 HAIR DRYER	
- 1 HAIR STRAIGHTENER	
- 1 "BOOM BOX" CD / RADIO SYSTEM	
(5) CLOTHING:	
- 2 PR LEATHER BOOTS	
- 3 PR RUNNING SHOES (FOR WORK)	
- 3 PR DRESS & SHOES	
- 4 PR "SCRUBS" WORK OUTFITS	
- 4 SWEATERS	
- 8 FANCY T SHIRTS	
- 6 TOPS	
- 4 CASUAL PANTS / JEANS	
- 3 DRESS PANTS	
- 10 PR SOCKS } AT LEAST	
- 10 PR UNDERWEAR }	
- 3 PR EXERCISE PANTS	
- 3 " TOPS	
- 4 DRESSES	

Emergency Management BC

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

APPLICANT NAME: _____

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments

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

Emergency ManagementBC

COPY
Finance

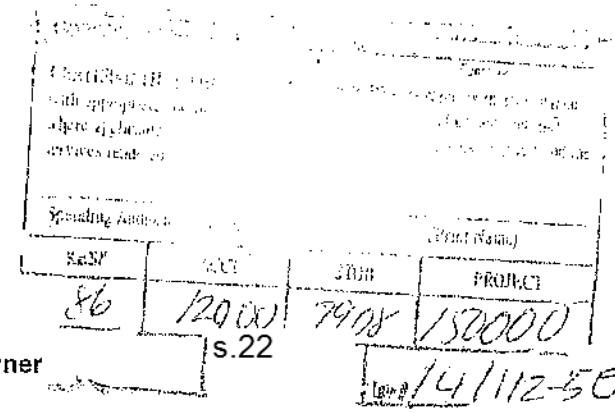
File: DFA-1415-02

Application #141112-5EA8-4066

December 2, 2014

s.22

Dear s.22



Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,237.64**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Structural	$2,547.05
Total Eligible Amount	$2,547.05
Less $1,000.00	$1,547.05
Total Payable at 80%	$1,237.64

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141112-5EA8-4066

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	13/11/2014	Date	13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	✓		Claim Summary	
X	✓		Application for DFA	
	✓		Evaluator's Notes	IN SCOPE
	✓		Scope and Calculations Sheet	
			Content Calculations Sheet	NONE
			Diagram	NONE
			Receipts or Invoices paid by Applicant	NONE
			Other Documents: (i.e., medical)	NONE
	✓		Photos	
			Insurance Letter	NONE SEE NOTE BELOW *
X			Home Owner Grant (Eligible ● Yes No)	
X			Land Title	
			Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X	Residential	s.22	s.22

PEP USE ONLY:
All Documents Received Date: [illegible] Initials: MCW

Printed: 13/11/2014 02:14:38 PM

* INSURANCE COVERED INTERIOR DAMAGE TO HOME EXTERIOR DAMAGE WAS CAUSED BY OVERLAND FLOODING AND IS NOT INSURABLE.

Emergency ManagementBC

RECEIVED
NOV 08 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141112-SEH8-4066

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	

Alternate contact name and telephone number where you can be reached (if applicable) s.22

( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	4 ft.	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

Creek Flooding.

Action Taken to Date (list cleanup hours on Appendix A)

Emergency Restoration Clean up now in progress 4 days

Brief Description of Damage/Loss (list damaged items on Appendix B)

4 ft. water in basement
2 ft. mud covers yard.
front steps damaged

Emergency ManagementBC

PRIVATE SECTOR APPLICATION FO 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? partial	☑ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☑ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/08		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:		Cellular:	
	s.22	E-mail:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	03/11/2014		
Date Received:	14/11/2014	Date Contacted:	18/11/2014
Date Inspected:	21/11/2014	Date Completed:	29/11/2014

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver at this time.

DWELLING

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides s.22 in a s.22 home with a partial basement.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains and creek overflow caused flood water and copious amounts of debris to flow across the yard causing water to enter the basement to a depth of 4 feet and covering the yard with about 2 feet of mud and debris. The inside of the home is insured, this DFA claim is for exterior damages only including front step damage and debris clean up. Eligible damages addressed in this scope as follows. ✓			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Interior damage is insurable and covered under sewer backup by the homeowner's insurance policy. The exterior damage is not insurable as it was caused by overland flooding. It should be noted that the debris in the yard area is not insurable but does not fall under the legislative areas eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No clean up hours are claimed by the Applicant.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The exterior steps leading to the front door were dislodged during the event and the handrail posts became unattached. Repair requires replacement of the wood as the existing structure is damaged beyond repair. Allowance is made to build new steps and handrails to restore access to the home using basic model with treated lumber.			
1. R&R Deck guard rail - treated lumber	14.00 LF @	24.84 =	347.76
2. R&R Stairway -treated wood (per tread) 6' wide	6.00 EA @	162.93 =	977.58
3. pressure wash sidewalks	1.00 EA @	124.04 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
4. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the yard was covered with 2 feet of mud and debris , a big clean up was completed by Local Government without cost to the Applicant . Allowance is made to wash the exterior of the home to remove remaining light debris.			
5. pressure wash exterior	1.00 EA @	124.04 =	124.04
6. General Labourer - per hour - to rake around perimeter	4.00 HR @	31.01 =	124.04

INTERIOR DWELLING

INTERIOR DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
All repairs required within the dwelling are covered under the homeowners insurance policy and they are not making claim for any damages inside the home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
. There were no damaged contents claimed or observed.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. Deliver material to site	1.00 EA @	60.00 =	60.00
8. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77

Coverage	Item Total	%	ACV Total	%
Dwelling	2,372.23	100.00%	2,547.05	100.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Total	2,372.23	100.00%	2,547.05	100.00%

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	2,372.23
PST	53.54
Subtotal	2,425.77
GST	121.28
Replacement Cost Value	**$2,547.05**
Net Claim	**$2,547.05**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view

Front steps and hand rails were dislodged during the event



2 Tag



s.22

3 Rear view

s.22

4 Debris



5 DSCN4830

6 Right side

s.22

s.22

7 DSCN4832

8 Left side

s.22

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141118-F97F-48C2

December 2, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

It was confirmed based on an inspection by Roto Rooter that your perimeter drain had restricted flow as a result of root growth and sticks deposited prior to the November 3 flood event. As the drainage was determined to be inadequate due the lack of maintenance, clearing or any costs associated with the perimeter drain is not eligible for DFA.

The only eligible cost relates to the exterior door and the total repair allowance is $839.18.

The Compensation and Disaster Financial Assistance Regulation, under Division 3 — Limits on Payment of Assistance on Accepted Claims states:

"Limit to assistance

> (13) Subject to this Division, the amount of assistance payable under this Part in respect of any claim accepted under Division 2 is 80% of the amount by which the amount of the accepted claim exceeds $1,000, to a maximum payable under this Part for an accepted claim of $300,000."

As your eligible costs do not exceed $1,000, you are ineligible for Disaster Financial Assistance and your file is now closed.

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

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MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141118-F97F-48C2

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	19/11/2014	Date	20/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☐	☒	Evaluator's Notes	SEE ELIGIBLE DAMAGE UNDER 1000 REPORT.
☐	☐	☒	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	
☐	☐	☒	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	PARTIAL COVERAGE REMAINING UNDER 1K.
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Nov 25/14 Initials: [illegible]

Printed: 27/11/2014 08:15:43 PM

Eligible Damages under $1,000

DFA task #: 1415-01 DFA Event name: GEN 14/15

Applicant Name: s.22 Claim Category: H.O

Application #: 141118-F97F-48C2

INTERIOR DAMAGES CAUSED FROM SEWER BACKUP AND DAMAGES TO THE INTERIOR ARE BEING COVERED UNDER THE SEWER BACKUP ENDORSEMENT. THERE ARE TWO ITEMS THAT ARE NOT COVERED UNDER THE HOMEOWNER POLICY.

① EXTERIOR DOOR. - WAS DAMAGED FROM SURFACE WATER SITTING UP AGAINST IT. THE DOOR IS NOW SWOLLEN & WE ANTICIPATE IT WILL DE-LAMINATE AS IT DRIES. THE COST TO REMOVE & RENEW, INCLUDING PAINTING IS 839.18 INCLUSIVE OF ALL APPLICABLE TAXES.

② THE PERIMETER DRAIN WAS INSPECTED AND FLUSHED AFTER THE EVENT BY ROTO ROOTER. IN CONVERSATION WITH THE APPLICANT ROTO ROOTER EXPLAINED THE PERIMETER DRAIN HAD ONLY MINIMAL FLOW BEFORE THE EVENT, AS ROOTS & STICKS HAD GROWN INSIDE THE PIPE AND WAS RESTRICTING FLOW. WE FEEL THE DRAIN FALLS UNDER 2.52 NON CLAIMABLE ITEMS (d) "Drainage that was inadequate due to lack of maintenance". WE DO NO CONSIDER CLEARING, RENEWING OR ANY COST ASSOCIATED WITH THE PERIMETER DRAIN AS ELIGIBLE UNDER CURRENT REGULATIONS.

IN CLOSING: THE ONLY ELIGIBLE COST RELATES TO THE EXTERIOR DOOR TOTAL REPAIR ALLOWANCE $839.18

ELIGIBLE DAMAGES FALL BELOW $1,000.00

Evaluator 122

Emergency Management BC

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PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141118-F97F-48C2

Mailing Address: Street	City/Town	Province	Postal Code
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 s.22 ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address): Street	City/Town	Postal Code
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	1 inch in basement, 1 foot outside clear	☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss

overflow of water, drainage tiles unable to handle - water backed up through outside drain & flooded into basement.

Action Taken to Date (list cleanup hours on Appendix A)

water bucketed out
plumber - emergency - brought in.
drainage tiles dug up, cleaned out, repaired
onsite brought in dehumidifiers, assessed & got rid of damaged items

Brief Description of Damage/Loss (list damaged items on Appendix B)

- entire basement flooded
- drainage tile dug up
- front lawn destroyed

Emergency ManagementBC

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? for some of it.	☑ YES or ☐ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☑ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22

s.22	2014/11/15		2014/11/15
Signature of Applicant	Date (yyyy/m/day)		Date (yyyy/m/day)
s.22		Rory Morrison	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/03	s.22	5H	bucketing out water	
2014/11/03		5H	bucketing out water.	
2014/11/04		6H	cleaning out bsmt, repairing floor	
2014/11/04		4H	cleaning out bsmt	
2014/11/04		3H	attempting to clean up lawn mess	

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

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
lots of items in basement - but this is being	
covered by insurance company, as is all	
of the basement repair work	

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& SOLICITOR GENERAL
EMBC HQ

1 Front view
Date Taken: 27/11/2014
Taken By: DEANMACL

2 Exterior door
Date Taken: 27/11/2014
Taken By: DEANMACL

Exterior door (interior view) damages not included in coverage under sewer backup endorsement.

s.22

3 Exterior rear stairs

Date Taken: 27/11/2014

Taken By: DEANMACL

Door damaged during event but not covered under homeowner's policy, which covered the interior damages under the sewer backup endorsement.

4 Front view -perimeter drain

Date Taken: 27/11/2014

Taken By: DEANMACL

Perimeter drain renewed. It could not be flushed as it was plugged with roots and sticks pre-event and not functioning properly before the event of Nov 3, 2014

s.22

5 Roto Rooter

Date Taken: 27/11/2014

Taken By: DEANMACL

THe Applicant stated that Roto Rooter explained the perimeter drain was plugged pre-event with sticks and roots. We have considered the perimeter drain to be not functioning before the event and have made no allowance for the cost to renew it.

s.22

Emergency ManagementBC

COPY

Finance.

File: DFA-1415-02

Application #141110-6188-8A3D

December 11, 2014

GOODS/SERVICES REC'D _____ (Date (mm/yy/dd)) BY _____ (Signature)

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the work has been performed, the goods supplied and the services rendered and the conditions met

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
J86	12200	7908	1580000

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner s.22
DFAGEN 14/15 - November 3-4, 2014

Inv # 141110-6188-8A3D

DEC 11 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$6,941.19**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$389.50
Structural	$9,084.99
Contents	$202.00
Total Eligible Amount	$9,676.49
Less $1,000.00	$8,676.49
Total Payable at 80%	$6,941.19

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141110-6188-8A3D

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	PART OF SCOPE & CALCS
	X		Scope and Calculations Sheet	
	X		Content Calculations Sheet	PART OF SCOPE & CALCS
	X		Diagram	
		X	Receipts or Invoices paid by Applicant	
		X	Other Documents: (i.e., medical)	
	X		Photos	
	X		Insurance Letter	PROVIDED.
X	X		Home Owner Grant (Eligible ● Yes No)	
X	X		Land Title	
			Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:

All Documents Received Date: Dec 9/14 Initials: MW

Printed: 13/11/2014 02:28:03 PM

Emergency Management BC

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NOV 07 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	11411110-6188-8ASD

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

AS ABOVE

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/3 and 2014/11/4	PHOTOGRAPHS CAN BE PROVIDED	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

FLOODING AS A RESULT OF THE HEAVY RAINS ON EVENING OF NOVEMBER 3 AND OVERNIGHT INTO NOVEMBER 4 CAUSED THE CITY LINES TO BACK UP RESULTING IN SIGNIFICANT WATER DAMAGE TO OUR BASEMENT.

Action Taken to Date (list cleanup hours on Appendix A)

FURNITURE AND HOUSEHOLD ITEMS REMOVED FROM s.22 BEDROOM, BOILER ROOM AND LIVING ROOM. SATURATED CARPET AND SUBFLOOR REMOVED FROM BEDROOM 1. WALLS ARE BEING OPENED UP IN BEDROOM 1. PART OF LAMINATE FLOOR AND SUBFLOOR IN LIVING ROOM HAS BEEN REMOVED TO DATE. WALLS WILL START TO BE OPENED UP IN LIVING ROOM ON NOVEMBER 7 AND THE REMAINDER OF THE LAMINATE FLOOR AND SUBFLOOR WILL BE REMOVED. IN ADDITION ON NOVEMBER 4 WE CONTACTED OUR INSURANCE PROVIDER WHO SENT AN ADJUSTOR ON NOVEMBER 6. WE CONTACTED A RESTORATION COMPANY ON NOVEMBER 4 WHO SENT AN INSPECTOR THAT DAY WHO TOOK PICTURES. WE HAVE ENGAGED A LOCAL CONTRACTOR TO ASSIST US WITH MANY OF THE ITEMS NOTED. HE BROUGHT IN WET VACS TO CLEAN UP THE WATER AND PLACED FANS TO ASSIST WITH DRYING OUT. WE CONTACTED MODERN DRAINAGE ON NOVEMBER 5 TO LOOK AT THE EXTERNAL DRAINS AS WE WERE UNABLE TO IDENTIFY WHERE THE WATER WAS COMING FROM. ON NOVEMBER 6 MODERN DRAINAGE WAS ABLE TO

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

IDENTIFY A BLOCKAGE IN THE CITY LINE WHICH CAUSED THE BACK UP OF WATER INTO OUR BASEMENT. WE CONTACTED THE CITY IMMEDIATELY TO INFORM THEM OF THIS BLOCKAGE AND THE CITY CAME ON NOVEMBER 6 AND HAVE BEEN INVESTIGATING AND ASSESSING THE CITY LINE BLOCKAGE. WE CONTACTED OUR MLA TO NOTIFY HER OF OUR ISSUE.

Brief Description of Damage/Loss (list damaged items on Appendix B)
WATER DAMAGE IN BASEMENT SUITE RESULTING IN THE CARPET AND SUB-FLOOR IN s.22 BEDROOM TO BE SATURATED. WATER DAMAGE CONTINUED INTO BOILER ROOM WHERE MANY HOUSEHOLD ITEMS WERE STORED (WE ARE CURRENTLY ASSESSING WHICH OF THESE HOUSEHOLD ITEMS MAY HAVE BEEN DAMAGED). THE WATER ALSO EXTENDED INTO MAIN LIVING SPACE EXTENDING UNDER LAMINATE FLOOR AND SUBFLOOR CAUSING THE FLOORS TO BUCKLE AND DISCOLOUR. RUGS AND OTHER FURNITURE ITEMS THAT WERE ON THE FLOOR HAVE BEEN DAMAGED. WATER DID GET INTO WALLS AND WE ARE CURRENTLY ASSESSING THE EXTENT OF DAMAGE TO WALLS. IN ADDITION WE ARE STILL ASSESSING THE EXTENT OF DAMAGE TO FLOORS AND WALLS IN OFFICE SPACE, 2ND BEDROOM AND OTHER BASEMENT AREAS. WE HAVE HAD TO RENT A STORAGE LOCKER TO MOVE FURNITURE OUT OF THE BASEMENT IN ORDER TO COMPLETE THE ASSESSMENT AND START THE RESTORATION.

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

Emergency Management BC

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

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 penses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be

s.22 Signature of Applicant	2014/11/7 Date (yyyy/m/day)	s.22	2014/11/7 Date (yyyy/m/day)
s.22 Print Name		s.22 Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04	s.22	6	cleaning water, moving boxes, moving items off floor and away from water	ELIGIBLE CLEANUP
2014/11/04		6	cleaning and removing wet items from flooded areas of the basement. Moving clothing and personal items out of damaged areas.	ELIGIBLE CLEANUP
2014/11/04		4	Assisting with cleaning up water into basement	ELIGIBLE CLEANUP
2014/11/05		4	cleaning water, moving boxes, moving items off floor and away from water	ELIGIBLE CLEANUP
2014/11/05		4	cleaning and removing wet items from flooded areas of the basement. Moving clothing and personal items out of damaged areas.	ELIGIBLE CLEANUP
2014/11/06	Ryan (DiMan Developments)	6	moving furniture out of home	ELIGIBLE CLEANUP
2014/11/06	Darryl (DiMan Developments)	6	moving furniture out of home	ELIGIBLE CLEANUP
2014/11/07	s.22	2	Moving fixtures and paintings, TV out of damaged areas and into dry secure areas.	ELIGIBLE CLEANUP
2014/11/06	DiMan Developments		Rental Truck - $84 - see invoice	ALLOWANCE IN SCOPE
2014/11/04-07	DiMan Developments		Waste disposal ($33 + $26 = $59) - see invoices	ALLOWANCE IN SCOPE
2014/11/04	Ryan (DiMan Developments)	4	vacuuming, cut out drywall, moving personal items	ALLOWANCE IN SCOPE
2014/11/04	Darryl (DiMan Developments)	4	vacuuming, cut out drywall, moving personal items	RELATES TO DW REMOVAL ALLOWANCE IN SCOPE
		46 TOTAL	38 ELIGIBLE	

EMBC Office Use Only: DFA eligible hours worked 38 @ minimum wage = TOTAL $ 387.56

Emergency Management

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22 **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Small Bedroom	
- 2 pairs of ladies jeans ✓	IN CONTENTS
- 1 pair of ladies shoes ✓	IN CONTENTS
- 1 queen size comforter ✓	IN CONTENTS
- 4 bath towels ✓	IN CONTENTS (LOCATED IN BEDROOM
Living Room	
- 1 wooden activity centre (child's toy)	NIE
- 6 patio chair cushions	NIE
- 1 massage table	NIE

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

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: Home: s.22

Home: s.22

Evaluator: evaluator #122

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 17/11/2014 Date Contacted: 18/11/2014
Date Inspected: 20/11/2014 Date Completed: 08/12/2014

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Contents items have been added where eligible and include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

s.22

Main Level

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant's reside in a s.22 home with a partial walk out basement. Aslo residing in the home are the Applicant's s.22 s.22 The main living area and one occupied bedroom is located on the lower floor, being the walkout basement ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 severe rains and overland flooding caused areas of the applicant's basement to flood. The water entered the home through the foundation joint and under the living room door. The water reached a level of approximately 1" soaking the flooring and wicking up the walls in some areas of the basement. The damages are described in more detail and allowances to repair the eligible areas under the appropriate headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant provided provided a formal denial letter from there insurer. We too confirmed that the damages were caused from surface runoff and seepage and not sewer backup. The damages from this event are not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body. ✓			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

EMERGENCY MEASURES

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage was found to the essential access.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property to remove mud and silt carried in with the flood water.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. Pressure wash exterior	1.00 LS @	248.08 =	248.08

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	248.08 =	248.08
4. Clean & disinfect interior	401.38 SF @	0.23 =	92.32
We have made an allowance to clean & disinfect the affected areas only.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved most furniture and various other items in order to avoid damage. Some contents was damaged however in both the s.22 bedroom and also in the living room. Appendix B included with this report indicates items not eligible. Eligible items are addressed in the applicable room under that heading.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible cleanup completed before our site inspection and have made allowances according below.			
5. Cleanup completed by the Applicant before site inspection	38.00 EA @	10.25 =	389.50

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
6. R&R Laminate - simulated wood flooring - Standard grade	186.00 SF @	5.58 =	1,037.88
7. Tear out and bag wet insulation	100.67 SF @	0.66 =	66.44
8. Batt insulation - 4" - R12 - unfaced batt	100.67 SF @	0.79 =	79.53

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. R&R Polyethylene vapor barrier	100.67 SF @	0.28 =	28.19
10. Tear out wet drywall, cleanup, bag for disposal	124.00 SF @	0.84 =	104.16
11. 1/2" drywall - hung, taped, floated, ready for paint	124.00 SF @	2.07 =	256.68
12. R&R Baseboard - 2 1/4"	56.00 LF @	2.80 =	156.80
13. Detach & Reset Baseboard electric heater - 6'	2.00 EA @	85.51 =	171.02
We have made an allowance to detach and reset the baseboard heaters in order to access the wet insulation and drywall.			
14. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA @	27.08 =	27.08
15. R&R Exterior door - double - metal panel	1.00 EA @	628.12 =	628.12
16. Paint door slab only - 2 coats (per side)	4.00 EA @	30.83 =	123.32
17. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
18. Paint baseboard - two coats	56.00 LF @	1.42 =	79.52
19. Paint walls - two coats	448.02 SF @	0.97 =	434.58
We have made an allowance to paint all walls affected during the repair.			
Found no flood related damages other damages other than as noted.			

s.22 **bedroom** **Height: 8'**

Subroom: Room9 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
20. Tear out wet carpet pad and bag for disposal	118.30 SF @	0.46 =	54.42
21. Tear out wet non-salvageable carpet, cut & bag for disp.	118.30 SF @	0.50 =	59.15
22. Carpet pad	118.30 SF @	0.62 =	73.35
23. Carpet - Standard grade	136.05 SF @	3.07 =	417.67
15 % waste added for Carpet - Standard grade.			
24. Tear out and bag wet insulation	92.33 SF @	0.66 =	60.94
25. Batt insulation - 4" - R12 - unfaced batt	92.33 SF @	0.79 =	72.94
26. R&R Polyethylene vapor barrier	92.33 SF @	0.28 =	25.85
27. Tear out wet drywall, cleanup, bag for disposal	229.49 SF @	0.84 =	192.77
28. 1/2" drywall - hung, taped, floated, ready for paint	229.49 SF @	2.07 =	475.04
29. R&R Baseboard - 2 1/4"	59.87 LF @	2.80 =	167.63
30. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
31. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
32. R&R Bifold door set - lauan/mahogany - Double	1.00 EA @	194.39 =	194.39
33. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
34. Paint door trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95

CONTINUED - s.22 **· bedroom**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
35. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
36. Paint baseboard - two coats	59.87 LF @	1.42 =	85.02
37. Paint walls- two coats	478.98 SF @	0.97 =	464.61
We have made an allowance to paint all walls affected during the repair.			
38. Remove Baseboard electric heater	1.00 EA @	10.78 =	10.78
We have made an allowance to detach and reset the baseboard heater in order to access the wet insulation and drywall.			
CONTENTS			
39. Comforter (max 1)	1.00 EA @	70.00 =	70.00
40. Pants: Casual or Jeans (max 3)	2.00 EA @	30.00 =	60.00
41. Shoes: Dress (max 2)	1.00 EA @	40.00 =	40.00
42. Bath Towel (max 7)	4.00 EA @	8.00 =	32.00
Found no flood related damages other damages other than as noted.			

furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
43. Paint concrete the floor	96.88 SF @	0.91 =	88.16
Above allowance is to prepare and paint the concrete slab, which lifted in sections due to standing water.			
44. R&R AC plywood - 1/4"	69.33 SF @	2.03 =	140.74
45. Tear out and bag wet insulation	34.67 SF @	0.66 =	22.88
46. Batt insulation - 4" - R12 - unfaced batt	34.67 SF @	0.79 =	27.39
47. R&R Polyethylene vapor barrier	34.67 SF @	0.28 =	9.71
48. Paint plywood wall covering- two coats	69.33 SF @	0.97 =	67.25
Found no flood related damages other damages other than as noted.			

Rear entry. **Height: 8'**

Missing Wall - Goes to Floor **2' 6" X 6' 8"** **Opens into OFFICE**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this the rear entry area and there was no flood related damage.			

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered the bathroom. No flood related damage to the bathroom.			

Stairway **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this area. No flood related damage to the interior stairs.			

Office **Height: 8'**

Missing Wall - Goes to Floor **2' 6" X 6' 8"** **Opens into REAR_ENTRY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this area. No flood related damage to the office.			

Kitchen **Height: 8'**

Subroom: Room10 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this area. No flood related damage to the kitchen area.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
49. Deliver material to site	1.00 EA @	60.00 =	60.00
50. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
51. Additional allowance to dispose of drywall	1.00 LS @	137.86 =	137.86
52. Equipment setup, take down	1.00 HR @	47.58 =	47.58
53. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
54. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
55. Final cleaning - construction - Residential	401.38 SF @	0.25 =	100.35 ✓

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
56. Insulation labour minimum	1.00 EA @	36.45 =	36.45
57. Carpet labour minimum	1.00 EA @	119.94 =	119.94
58. Cleaning labour minimum	1.00 EA @	7.19 =	7.19
59. Door labour minimum	1.00 EA @	30.83 =	30.83

Grand Total Areas:

3,006.93	SF Walls	788.58	SF Ceiling	3,795.51	SF Walls and Ceiling
788.61	SF Floor	87.62	SY Flooring	375.03	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	380.03	LF Ceil. Perimeter
788.61	Floor Area	872.67	Total Area	3,044.78	Interior Wall Area
1,065.00	Exterior Wall Area	118.33	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	8,464.48	93.47%	9,084.99	93.89%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	202.00	2.23%	202.00	2.09%
Cleanup completed before site visit	389.50	4.30%	389.50	4.03%
Total	9,055.98	100.00%	9,676.49	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	8,464.48
PST	187.93
Subtotal	8,652.41
GST	432.58
Replacement Cost Value	**$9,084.99**
Net Claim	**$9,084.99**

REVIEWED BY
TM / 22

evaluator #122

Summary for Contents

Line Item Total	202.00
Replacement Cost Value	**$202.00**
Net Claim	**$202.00**

Reviewed By
TM / RD.

evaluator #122

Summary for Cleanup completed before site visit

Line Item Total	389.50
Replacement Cost Value	**$389.50**
Net Claim	**$389.50**

REVIEWED BY
TM / 2.

evaluator #122

s.22

Crawford
National Claims Services

November 25, 2014

REGISTERED MAIL

s.22

Insured:
Loss Location: s.22
TD Claim No.: s.22
Crawford Claim No.:
Date of Loss: 04-Nov-2014

As you are aware, Crawford and Company (Canada) represents TD General Insurance Company in relation to this loss.

Following our attendance of your residence, we have now had a chance to review your policy wording, as well as to review this matter with your insurer.

On investigation, we found there is no drain inside the home and it appears the water entered in through the concrete slab or foundation.

Please be advised that you have Platinum Home Owners policy, and we would like to draw your attention to the exclusion in your policy that would apply:

EXCLUSIONS OR LIMITS TO BE APPLIED

24. Water Damage- We do not insure loss or damage, indirect or direct caused by:
D. seepage or influx of surface or ground water derived from naturel sources through basement walls, doors, windows or other openings therein, foundations, basement floors, or sidewalks, unless concurrently and directly caused by a peril not otherwise excluded.

Therefore, we regret to inform you that your loss does not fall within the scope of coverage under your Home Insurance policy, and your policy will not be able to indemnify you for your loss.

On a related note, all water damage incidents carry an inherent risk of resulting mould contamination, particularly if the water damage is not remediated promptly and in a competent manner. If mould contamination occurs, a significant effort may be required to remediate the additional problem. Mould has the potential to cause a variety of adverse health effects in addition to further property damage.

As a prudent property owner, it is important that you act promptly to have a competent contractor repair the water damage arising from this loss. Please be advised, your policy will not respond or cover in the future with respect to any injury or damage that results from your failure to act promptly in these regards.

As our involvement in this matter is now complete, we will be closing our file.

Please note, you have two years from the date of loss or 04-Nov-2016 to bring an action against the insurer. In failing to meet this limitation period, your rights under the policy will proscribe.

In accordance with the Insurance Act of British Columbia, we attach a blank Proof of Loss form for your records.

Regards,
Crawford & Company (Canada) Inc.

Nancy D'Costa
Adjuster – Inside Claims
nancy.dcosta@crawco.ca

Christopher Bartlett, CIP
Supervisor
1-866-356-5658 Ex.7748

Enclosure: Proof of Loss form

Emergency ManagementBC

COPY

Finance.

File: DFA-1415-02

Application #141110-6188-8A3D

December 11, 2014

GOODS/SERVICES REC'D _____ by _____
Date (mm/yy/dd) Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the work has been performed, the goods supplied and the services rendered and/or conditions met

SIGNED ELECTRONICALLY
Spending Authority Signature (Print Name)

RespP	ACCT	STOB	PROJECT
586	12201	7908	158000

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner s.22
DFAGEN 14/15 - November 3-4, 2014

DFA# 141110-6188-8A3D

DEC 11 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$6,941.19**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$389.50
Structural	$9,084.99
Contents	$202.00
Total Eligible Amount	$9,676.49
Less $1,000.00	$8,676.49
Total Payable at 80%	$6,941.19

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141110-6188-8A3D

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	PART OF SCOPE & CALCS
	X		Scope and Calculations Sheet	
	X		Content Calculations Sheet	PART OF SCOPE & CALCS
	X		Diagram	
		X	Receipts or Invoices paid by Applicant	
		X	Other Documents: (i.e., medical)	
	X		Photos	
	X		Insurance Letter	PROVIDED.
X	X		Home Owner Grant (Eligible ● Yes No)	
X	X		Land Title	
			Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:

All Documents Received Date: Dec 9/14 Initials: MW

Printed: 13/11/2014 02:28:03 PM

Emergency Management BC

RECEIVED
NOV 07 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	11411110-6188-8ABD

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22		s.22	

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

AS ABOVE

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/3 and 2014/11/4	PHOTOGRAPHS CAN BE PROVIDED	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

FLOODING AS A RESULT OF THE HEAVY RAINS ON EVENING OF NOVEMBER 3 AND OVERNIGHT INTO NOVEMBER 4 CAUSED THE CITY LINES TO BACK UP RESULTING IN SIGNIFICANT WATER DAMAGE TO OUR BASEMENT.

Action Taken to Date (list cleanup hours on Appendix A)

FURNITURE AND HOUSEHOLD ITEMS REMOVED FROM s.22 BEDROOM, BOILER ROOM AND LIVING ROOM. SATURATED CARPET AND SUBFLOOR REMOVED FROM BEDROOM 1. WALLS ARE BEING OPENED UP IN BEDROOM 1. PART OF LAMINATE FLOOR AND SUBFLOOR IN LIVING ROOM HAS BEEN REMOVED TO DATE. WALLS WILL START TO BE OPENED UP IN LIVING ROOM ON NOVEMBER 7 AND THE REMAINDER OF THE LAMINATE FLOOR AND SUBFLOOR WILL BE REMOVED. IN ADDITION ON NOVEMBER 4 WE CONTACTED OUR INSURANCE PROVIDER WHO SENT AN ADJUSTOR ON NOVEMBER 6. WE CONTACTED A RESTORATION COMPANY ON NOVEMBER 4 WHO SENT AN INSPECTOR THAT DAY WHO TOOK PICTURES. WE HAVE ENGAGED A LOCAL CONTRACTOR TO ASSIST US WITH MANY OF THE ITEMS NOTED. HE BROUGHT IN WET VACS TO CLEAN UP THE WATER AND PLACED FANS TO ASSIST WITH DRYING OUT. WE CONTACTED MODERN DRAINAGE ON NOVEMBER 5 TO LOOK AT THE EXTERNAL DRAINS AS WE WERE UNABLE TO IDENTIFY WHERE THE WATER WAS COMING FROM. ON NOVEMBER 6 MODERN DRAINAGE WAS ABLE TO

Emergency Management BC

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

IDENTIFY A BLOCKAGE IN THE CITY LINE WHICH CAUSED THE BACK UP OF WATER INTO OUR BASEMENT. WE CONTACTED THE CITY IMMEDIATELY TO INFORM THEM OF THIS BLOCKAGE AND THE CITY CAME ON NOVEMBER 6 AND HAVE BEEN INVESTIGATING AND ASSESSING THE CITY LINE BLOCKAGE. WE CONTACTED OUR MLA TO NOTIFY HER OF OUR ISSUE.

Brief Description of Damage/Loss (list damaged items on Appendix B)
WATER DAMAGE IN BASEMENT SUITE RESULTING IN THE CARPET AND SUB-FLOOR IN s.22 BEDROOM TO BE SATURATED. WATER DAMAGE CONTINUED INTO BOILER ROOM WHERE MANY HOUSEHOLD ITEMS WERE STORED (WE ARE CURRENTLY ASSESSING WHICH OF THESE HOUSEHOLD ITEMS MAY HAVE BEEN DAMAGED). THE WATER ALSO EXTENDED INTO MAIN LIVING SPACE EXTENDING UNDER LAMINATE FLOOR AND SUBFLOOR CAUSING THE FLOORS TO BUCKLE AND DISCOLOUR. RUGS AND OTHER FURNITURE ITEMS THAT WERE ON THE FLOOR HAVE BEEN DAMAGED. WATER DID GET INTO WALLS AND WE ARE CURRENTLY ASSESSING THE EXTENT OF DAMAGE TO WALLS. IN ADDITION WE ARE STILL ASSESSING THE EXTENT OF DAMAGE TO FLOORS AND WALLS IN OFFICE SPACE, 2ND BEDROOM AND OTHER BASEMENT AREAS. WE HAVE HAD TO RENT A STORAGE LOCKER TO MOVE FURNITURE OUT OF THE BASEMENT IN ORDER TO COMPLETE THE ASSESSMENT AND START THE RESTORATION.

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

Emergency Management BC

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

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 expenses, up to a maximum amount of what I/we have receive under DFA for these expenses, must be

s.22	2014/11/7		2014/11/7
Signature of Applicant	Date (yyyy/m/day)	s.22	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-6542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04	s.22	6	cleaning water, moving boxes, moving items off floor and away from water	ELIGIBLE CLEANUP
2014/11/04		6	cleaning and removing wet items from flooded areas of the basement. Moving clothing and personal items out of damaged areas.	ELIGIBLE CLEANUP
2014/11/04		4	Assisting with cleaning up water into basement	ELIGIBLE CLEANUP
2014/11/05		4	cleaning water, moving boxes, moving items off floor and away from water	ELIGIBLE CLEANUP
2014/11/05		4	cleaning and removing wet items from flooded areas of the basement. Moving clothing and personal items out of damaged areas.	ELIGIBLE CLEANUP
2014/11/06	Ryan (DiMan Developments)	6	moving furniture out of home	ELIGIBLE CLEANUP
2014/11/06	Darryl (DiMan Developments)	6	moving furniture out of home	ELIGIBLE CLEANUP
2014/11/07	s.22	2	Moving fixtures and paintings, TV out of damaged areas and into dry secure areas.	ELIGIBLE CLEANUP
2014/11/06	DiMan Developments		Rental Truck - $84 - see invoice	ALLOWANCE IN SCOPE
2014/11/04-07	DiMan Developments		Waste disposal ($33 + $26 = $59) - see invoices	ALLOWANCE IN SCOPE
2014/11/04	Ryan (DiMan Developments)	4	vacuuming, cut out drywall, moving personal items	ALLOWANCE IN SCOPE
2014/11/04	Darryl (DiMan Developments)	4	vacuuming, cut out drywall, moving personal items	RELATES TO DW REMOVAL ALLOWANCE IN SCOPE
		46 TOTAL	38 ELIGIBLE	

EMBC Office Use Only: DFA eligible hours worked 38 @ minimum wage = TOTAL $ 397.56

Emergency Management

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Small Bedroom	
- 2 pairs of ladies jeans ✓	IN CONTENTS
- 1 pair of ladies shoes ✓	IN CONTENTS
- 1 queen size comforter ✓	IN CONTENTS
- 4 bath towels ✓	IN CONTENTS (LOCATED IN BEDROOM
Living Room	
- 1 wooden activity centre (child's toy)	N/E
- 6 patio chair cushions	N/E
- 1 massage table	N/E

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

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22 Home: s.22
Home:

s.22

Evaluator: evaluator #122

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 17/11/2014 Date Contacted: 18/11/2014
Date Inspected: 20/11/2014 Date Completed: 08/12/2014

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Contents items have been added where eligible and include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

s.22

Main Level

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant's reside in a s.22 home with a partial walk out basement. Aslo residing in the home are s.22. s.22 The main living area and one occupied bedroom is located on the lower floor, being the walkout basement ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 severe rains and overland flooding caused areas of the applicant's basement to flood. The water entered the home through the foundation joint and under the living room door. The water reached a level of approximately 1" soaking the flooring and wicking up the walls in some areas of the basement. The damages are described in more detail and allowances to repair the eligible areas under the appropriate headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant provided provided a formal denial letter from there insurer. We too confirmed that the damages were caused from surface runoff and seepage and not sewer backup. The damages from this event are not an insurable loss. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body. ✓			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

EMERGENCY MEASURES

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage was found to the essential access.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property to remove mud and silt carried in with the flood water.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. Pressure wash exterior	1.00 LS @	248.08 =	248.08

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	248.08 =	248.08
4. Clean & disinfect interior	401.38 SF @	0.23 =	92.32
We have made an allowance to clean & disinfect the affected areas only.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved most furniture and various other items in order to avoid damage. Some contents was damaged however in both s.22 bedroom and also in the living room. Appendix B included with this report indicates items not eligible. Eligible items are addressed in the applicable room under that heading.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible cleanup completed before our site inspection and have made allowances according below.			
5. Cleanup completed by the Applicant before site inspection	38.00 EA @	10.25 =	389.50

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
6. R&R Laminate - simulated wood flooring - Standard grade	186.00 SF @	5.58 =	1,037.88
7. Tear out and bag wet insulation	100.67 SF @	0.66 =	66.44
8. Batt insulation - 4" - R12 - unfaced batt	100.67 SF @	0.79 =	79.53

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. R&R Polyethylene vapor barrier	100.67 SF @	0.28 =	28.19
10. Tear out wet drywall, cleanup, bag for disposal	124.00 SF @	0.84 =	104.16
11. 1/2" drywall - hung, taped, floated, ready for paint	124.00 SF @	2.07 =	256.68
12. R&R Baseboard - 2 1/4"	56.00 LF @	2.80 =	156.80
13. Detach & Reset Baseboard electric heater - 6'	2.00 EA @	85.51 =	171.02
We have made an allowance to detach and reset the baseboard heaters in order to access the wet insulation and drywall.			
14. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA @	27.08 =	27.08
15. R&R Exterior door - double - metal panel	1.00 EA @	628.12 =	628.12
16. Paint door slab only - 2 coats (per side)	4.00 EA @	30.83 =	123.32
17. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
18. Paint baseboard - two coats	56.00 LF @	1.42 =	79.52
19. Paint walls - two coats	448.02 SF @	0.97 =	434.58
We have made an allowance to paint all walls affected during the repair.			
Found no flood related damages other damages other than as noted.			

s.22 **bedroom** **Height: 8'**

Subroom: Room9 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
20. Tear out wet carpet pad and bag for disposal	118.30 SF @	0.46 =	54.42
21. Tear out wet non-salvageable carpet, cut & bag for disp.	118.30 SF @	0.50 =	59.15
22. Carpet pad	118.30 SF @	0.62 =	73.35
23. Carpet - Standard grade	136.05 SF @	3.07 =	417.67
15 % waste added for Carpet - Standard grade.			
24. Tear out and bag wet insulation	92.33 SF @	0.66 =	60.94
25. Batt insulation - 4" - R12 - unfaced batt	92.33 SF @	0.79 =	72.94
26. R&R Polyethylene vapor barrier	92.33 SF @	0.28 =	25.85
27. Tear out wet drywall, cleanup, bag for disposal	229.49 SF @	0.84 =	192.77
28. 1/2" drywall - hung, taped, floated, ready for paint	229.49 SF @	2.07 =	475.04
29. R&R Baseboard - 2 1/4"	59.87 LF @	2.80 =	167.63
30. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
31. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
32. R&R Bifold door set - lauan/mahogany - Double	1.00 EA @	194.39 =	194.39
33. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
34. Paint door trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95

CONTINUED - s.22 **bedroom**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
35. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
36. Paint baseboard - two coats	59.87 LF @	1.42 =	85.02
37. Paint walls- two coats	478.98 SF @	0.97 =	464.61
We have made an allowance to paint all walls affected during the repair.			
38. Remove Baseboard electric heater	1.00 EA @	10.78 =	10.78
We have made an allowance to detach and reset the baseboard heater in order to access the wet insulation and drywall.			
CONTENTS			
39. Comforter (max 1)	1.00 EA @	70.00 =	70.00
40. Pants: Casual or Jeans (max 3)	2.00 EA @	30.00 =	60.00
41. Shoes: Dress (max 2)	1.00 EA @	40.00 =	40.00
42. Bath Towel (max 7)	4.00 EA @	8.00 =	32.00
Found no flood related damages other damages other than as noted.			

furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
43. Paint concrete the floor	96.88 SF @	0.91 =	88.16
Above allowance is to prepare and paint the concrete slab, which lifted in sections due to standing water.			
44. R&R AC plywood - 1/4"	69.33 SF @	2.03 =	140.74
45. Tear out and bag wet insulation	34.67 SF @	0.66 =	22.88
46. Batt insulation - 4" - R12 - unfaced batt	34.67 SF @	0.79 =	27.39
47. R&R Polyethylene vapor barrier	34.67 SF @	0.28 =	9.71
48. Paint plywood wall covering- two coats	69.33 SF @	0.97 =	67.25
Found no flood related damages other damages other than as noted.			

Rear entry. **Height: 8'**

Missing Wall - Goes to Floor **2' 6" X 6' 8"** **Opens into OFFICE**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this the rear entry area and there was no flood related damage.			

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered the bathroom. No flood related damage to the bathroom.			

Stairway **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this area. No flood related damage to the interior stairs.			

Office **Height: 8'**

Missing Wall - Goes to Floor **2' 6" X 6' 8"** **Opens into REAR_ENTRY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this area. No flood related damage to the office.			

Kitchen **Height: 8'**

Subroom: Room10 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No water entered this area. No flood related damage to the kitchen area.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
49. Deliver material to site	1.00 EA @	60.00 =	60.00
50. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
51. Additional allowance to dispose of drywall	1.00 LS @	137.86 =	137.86
52. Equipment setup, take down	1.00 HR @	47.58 =	47.58
53. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
54. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
55. Final cleaning - construction - Residential	401.38 SF @	0.25 =	100.35 ✓

s.22

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
56. Insulation labour minimum	1.00 EA @	36.45 =	36.45
57. Carpet labour minimum	1.00 EA @	119.94 =	119.94
58. Cleaning labour minimum	1.00 EA @	7.19 =	7.19
59. Door labour minimum	1.00 EA @	30.83 =	30.83

Grand Total Areas:

3,006.93	SF Walls	788.58	SF Ceiling	3,795.51	SF Walls and Ceiling
788.61	SF Floor	87.62	SY Flooring	375.03	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	380.03	LF Ceil. Perimeter
788.61	Floor Area	872.67	Total Area	3,044.78	Interior Wall Area
1,065.00	Exterior Wall Area	118.33	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	8,464.48	93.47%	9,084.99	93.89%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	202.00	2.23%	202.00	2.09%
Cleanup completed before site visit	389.50	4.30%	389.50	4.03%
Total	9,055.98	100.00%	9,676.49	100.00%

Summary for Dwelling

Line Item Total	8,464.48
PST	187.93
Subtotal	8,652.41
GST	432.58
Replacement Cost Value	**$9,084.99**
Net Claim	**$9,084.99**

REVIEWED BY
TH / 2 0.
evaluator #122

Summary for Contents

Line Item Total	202.00
Replacement Cost Value	**$202.00**
Net Claim	**$202.00**

Reviewed By
TM / RD.

evaluator #122

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Cleanup completed before site visit

Line Item Total	389.50
Replacement Cost Value	**$389.50**
Net Claim	**$389.50**

REVIEWED BY
TM / 20.

evaluator #122

s.22

Crawford
National Claims Services

November 25, 2014

REGISTERED MAIL

s.22

Insured:
Loss Location: s.22
TD Claim No.: s.22
Crawford Claim No.:
Date of Loss: 04-Nov-2014

As you are aware, Crawford and Company (Canada) represents TD General Insurance Company in relation to this loss.

Following our attendance of your residence, we have now had a chance to review your policy wording, as well as to review this matter with your insurer.

On investigation, we found there is no drain inside the home and it appears the water entered in through the concrete slab or foundation.

Please be advised that you have Platinum Home Owners policy, and we would like to draw your attention to the exclusion in your policy that would apply:

EXCLUSIONS OR LIMITS TO BE APPLIED

24. Water Damage- We do not insure loss or damage, indirect or direct caused by:
D. seepage or influx of surface or ground water derived from natural sources through basement walls, doors, windows or other openings therein, foundations, basement floors, or sidewalks, unless concurrently and directly caused by a peril not otherwise excluded.

Therefore, we regret to inform you that your loss does not fall within the scope of coverage under your Home Insurance policy, and your policy will not be able to indemnify you for your loss.

On a related note, all water damage incidents carry an inherent risk of resulting mould contamination, particularly if the water damage is not remediated promptly and in a competent manner. If mould contamination occurs, a significant effort may be required to remediate the additional problem. Mould has the potential to cause a variety of adverse health effects in addition to further property damage.

As a prudent property owner, it is important that you act promptly to have a competent contractor repair the water damage arising from this loss. Please be advised, your policy will not respond or cover in the future with respect to any injury or damage that results from your failure to act promptly in these regards.

As our involvement in this matter is now complete, we will be closing our file.

Please note, you have two years from the date of loss or 04-Nov-2016 to bring an action against the insurer. In failing to meet this limitation period, your rights under the policy will proscribe.

In accordance with the Insurance Act of British Columbia, we attach a blank Proof of Loss form for your records.

Regards,
Crawford & Company (Canada) Inc.

Nancy D'Costa
Adjuster – Inside Claims
nancy.dcosta@crawco.ca

Christopher Bartlett, CIP
Supervisor
1-866-356-5658 Ex.7748

Enclosure: Proof of Loss form

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Rear

Date Taken: 20/11/2014

There was no flood related damage to the rear of the home.

2 Front

Date Taken: 20/11/2014

Water ran into the font of the lower living room under the french doors and through the foundation joint.

s.22

s.22

3 Living room
Date Taken: 20/11/2014

Water seeped through the foundation joint and under the doors damaging the flooring and walls and doors.

4 Rear entrance
Date Taken: 20/11/2014

No flood related damage to the rear entry.

s.22

5 Kitchen N/E
Date Taken: 20/11/2014

No flood related damage to the kitchen.

6 Furnace room
Date Taken: 20/11/2014

Water seeped into this room damaging the wall paneling and the painted floor

s.22

7 Domestic bedroom
Date Taken: 20/11/2014

Water seeped in through the foundation joint damaging the floors walls and doors.

s.22

DFA JAG:EX

From: Taxinfo <tax@cnv.org>
Sent: Wednesday, November 12, 2014 11:56
To: DFA JAG:EX
Cc: Aaron Barrett; Barbara Johnson; Lisa Lanzi; Angela Stenhouse
Subject: RE: H.O.G. Request for s.22 of City of North Vancouver

Good morning,

The Home Owner Grant for the property listed below was claim in 2014.

Please contact me if you need anything further.

Lorena Judenhagen
Accounting Clerk, Finance Department
t: 604.990.4228 | f: 604.985.1573 | e: ljudenhagen@cnv.org

City of North Vancouver
141 West 14th Street, North Vancouver, BC V7M 1H9
Reception: 604.985.7761 | www.cnv.org

From: DFA JAG:EX [mailto:DFA@gov.bc.ca]
Sent: Monday, November 10, 2014 10:27 AM
To: Taxinfo
Subject: H.O.G. Request for s.22 of City of North Vancouver

To whom it may concern,

s.22 s.22 has applied for Disaster Financial Assistance.

Please confirm by return e-mail that this applicant received or is entitled to receive the Home Owner Grant for the property at s.22 New Westminster Land District.

Relevant section of the Compensation and Disaster Financial Assistance Regulation:
"Part 2 — Disaster Financial Assistance, Division 1 — Interpretation, Definitions and application
8 (1) In this Part and in Schedules 1 to 4:
"principal residence" means, in relation to an individual claiming assistance under this Part, the residence that is occupied by the individual as the individual's home, the residence in which the majority of the individual's personal effects are located and
(a) the residence of which the individual is, at the time of the occurrence of the disaster in respect of which the assistance is claimed, an owner and for which the individual
(i) received a grant under section 2 of the *Home Owner Grant Act* or would have been entitled to receive such a grant but for section 2 (3) of that Act or Schedule 1 or Schedule 2 of that Act, or

BRITISH COLUMBIA | Emergency ManagementBC

January 29, 2015 507017

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Appeal on Amount
DFAGEN 14/15 – November 3-4, 2014

This letter is in response to your letter received in our office on January 22, 2015 appealing the amount of DFA you received for damaged contents to your rental home at s.22

s.22

The purpose of DFA is to provide assistance to individuals for their principal residence and to help small business/farm owners when their livelihood is at risk. The DFA program operates under the *Emergency Program Act* (the "Act") and the ensuing Compensation and Disaster Financial Assistance Regulation (the "Regulation"). The DFA program is obliged to provide compensation in compliance with this legislation. DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

DFA is not an insurance program and is not intended to cover all losses. Only items to replace or restore the necessities of life are eligible for DFA. We consider the cost to restore damaged infrastructure such as walls and floors anywhere in your house to be eligible for DFA. However costs to refinish, such as painting and new carpet, are only eligible for essential rooms.

In a home, essential rooms are limited to a living room, kitchen, bathroom, laundry room and one bedroom per family member (for DFA purposes we considered s.22 s.22 We use a pre-set list of essential contents and assign a value to each item based on the mid-range retail price at the time of the disaster.

The main living room and kitchen of your home were not damaged. The second living room and kitchen in your basement are not essential and therefore, the contents of these rooms were not eligible for DFA. The two bedrooms occupied s.22 are essential rooms. I have attached our list of essential bedroom items. Based on your list of damaged contents, from Appendix B of the DFA application, only the bed frames in each bedroom were eligible for DFA. The other contents are not essential items for DFA.

.../2

Ministry of Justice
Office of the Fire and Emergency Management Commissioner
Provincial Emergency Program
Mailing Address:
PO Box 9201 STN PROV GOVT
Victoria BC V8W 9J1
www.dfa.bc.ca
Location:
Block A – Suite 200
2261 Keating Cross Road
Saanichton BC V8M 2A5
Telephone: 250 952-4913
Facsimile: 250 952-4888

I am also enclosing a copy of our evaluator's report to help you understand how your DFA compensation was calculated.

I have reviewed your claim file and the information you provided in your letter of appeal and can confirm that staff correctly applied the *Emergency Program Act*, Compensation and Disaster Financial Assistance Regulation in determining the amount of DFA. Based on this information, I am upholding the initial decision made on December 22, 2014.

In keeping with Section 22 of the *Emergency Program Act* regarding appeals, this file has now been closed with no consideration for further review.

I regret this decision is not in your favour and I wish you well in your recovery efforts.

Sincerely,

Chris Duffy
Executive Director
Emergency Management BC

pc: Ian Cunnings, Senior Regional Manager, South West Region
Johanna Morrow, Manager, Recovery and Funding Programs

s.22

Bedding (For 1 bed per Occupant)	
Twin Bed in a Bag	$ 120.00
Double Bed in a Bag	$ 160.00
Queen/King Bed in a Bag	$ 200.00
Bed linen (sheets)	$ 20.00
Comforter	$ 70.00
Blanket	$ 35.00
Pillow (one per occupant)	$ 15.00

Beds (Only 1 bed per Occupant)	
Twin Bed Boxspring and Mattress	$ 430.00
Twin Mattress alone	$ 175.00
Double Boxspring and Mattress	$ 500.00
Queen Boxspring and Mattress	$ 550.00
King Boxspring and Mattress	$ 550.00
Frame on Rollers	$ 80.00
Chest of Drawers	$ 350.00
Mirror	$ 25.00
Night Table	$ 130.00
Night Table Lamp	$ 30.00

507017

Emergency Management BC

9201 Stn Prov Govt

Victoria ,BC

V8W 9J1

Re: application # 141112-AD94-9060

TO: Provincial Emergency Director

We have received your reply to our application for disaster financial assistance and subsequently the cheque in the amount of $15,612.82.

You had your evaluator do the report/assessment which you had used to determine the amount of compensation. We also had had evaluator from our insurance evaluate the damage and the assessments differ a lot, in fact your assessment is 1/2 of what the insurance has assessed. While we appreciate that the assessments would be somewhat different we feel the amount you approved for the contents ,$160,is very insufficient considering that to replace all the contents damaged in this flood (Appendix B of our application) will cost anywhere between $4000 and $5000.Everything on the list needs to be replaced because of the nature of disaster (flood) and the mold growth.

Therefore we would like to appeal to the DFA in regards to the amount approved for the contents .

Best regards,

s.22

Dec. 21/14 REVISED/TM.

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141112-AD94-9060

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #		DFAGEN 14/15
Date	14/11/2014	Date	17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summary	
☒	☑	☐	Application for DFA	
☐	☑	☐	Evaluator's Notes	
☐	☑	☐	Scope and Calculations Sheet	
☐	☑	☐	Content Calculations Sheet	
☐	☑	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☑	☐	Photos	
☐	☐	☐	Insurance Letter	NONE PROVIDED
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Dec 22/14 Initials: SM

Printed: 17/11/2014 04:21:46 PM

Emergency ManagementBC

COPY
Fiance

File: DFA-1415-02

Application #141112-AD94-9060

December 22, 2014

SIGNED ELECTRONICALLY

Acct			Project
5582	42211	7905	150002

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$15,612.86**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$82.00
Structural	$20,274.08
Contents	$160.00
Total Eligible Amount	$20,516.08
Less $1,000.00	$19,516.08
Total Payable at 80%	$15,612.86

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

C. Dallaway

for Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
NOV 0 8 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

Emergency Management BC

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	14112-A094-9060

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

\ ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/4 ✓	2"	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
water damage that flooded our basement due to a huge rain fall on Nov3/4,2014 night

Action Taken to Date (list cleanup hours on Appendix A)
we cleaned up all the water using mops and towels moved furniture from the affected parts,some furniture is fixed could not be moved, also laminate floor partially removed as well as basebords.

Brief Description of Damage/Loss (list damaged items on Appendix B)
the flooring in the whole basement needs to be replaced(laminate) most of the walls need to be cut and replaced (at least

Emergency Management

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

1 s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/09	s.22	2014/11/09
Signature of Applicant	Date (yyyy/mm/dd)	Signature of Applicant	Date (yyyy/mm/dd)

Emergency Management

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04		4	mopping and soaking up the water,moving furniture,taking out wet thing out of the area,moving s.22 into another room	
2014/11/04	s.22	4	same as s.22	
	TOTAL	8.0		
	RECOMMEND	8.0 @ $10.25	ELIGIBLE CLEAN UP HOURS = $82.00	

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
twin size bed frame -bedroom 1	INC (AROM)
TV stand-bedroom 1	N/E
built in closet-bedroom 1	INC IN SCOPE
computer desk-bedroom 1	N/E
area rug -bedroom 1	N/E
desk chair-bedroom 1	N/E
laminate flooring throughout the level	INC IN SCOPE
double size bed frame -bedroom 2	INC (s.22
TV stand,area rug bedroom 2	N/E
2 sofas -living room	N/E ROOM (NOT MAIN LIVING RM)
corner computer desk,shelves ,TV stand,built in shelving unit -living room	N/E
2 bar chairs-kitchen	N/E ROOM
kitchen-cabinets,appliances,shelving unit	N/E REMOVE ANCW
baseboard heater in the living room	N/E NOT PRIMARY HEATER
flooring in the storage room (MUD ROOM)	INC
under the stairs storage	INC (NON ESSENTIAL ROOM)
laundry room,appliances,flooring,closet,shelving units	INC IN SCOPE APPLIANCES OK
bathroom wall,tiles,tub	INC IN SCOPE

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Property:		Cellular:	
		E-mail:	
Home:	s.22		s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	04/11/2014		
Date Received:	17/11/2014	Date Contacted:	18/11/2014
Date Inspected:	20/11/2014	Date Completed:	21/12/2014

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside s.22	in this rancher on a s.22		home.

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL

The assessed value is listed according to the BC Assessment form provided with this assignment as follows:
Land - s.22
Improvements - s.22
We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL

On November 3, 2014 the flash flood event saturated the ground and caused water to seep into the basement level of the Applicant's home. The water level reached up to 2 inches damaging floors, walls, some doors and contents. Some of the rooms were not considered essential and therefore not eligible for finishes. A workshop room on the main level was also damaged during the event from water flowing down the driveway and entering under the floor. No other rooms on the main level were affected by the flood. The eligible damages are listed in the scope below.

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL

Although the Applicant did not provide a formal denial letter from their insurer we did confirm that the damages were caused from surface runoff and ground seepage and not sewer backup. The Applicant's insurance agents also ripped up floors to determine if there was an internal drain that caused water to enter the home but found none and determined the damage was from ground seepage. The damages from this event are not an insurable loss. We did not request a formal denial letter. The basement bedrooms were occupied at the time s.22
s.22

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL

Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	8.00 EA @	10.25 =	82.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to city sewer connections, no damage to site services.			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible flood damage was found to the exterior of the home and none was claimed by the Applicant			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. Manipulate contents	1.00 LS @	372.12 =	372.12
3. Clean & disinfect interior	1,340.66 SF @	0.23 =	308.35

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants lost several items during the event, however some items claimed were considered to be not eligible as they were located in non essential rooms. The eligible contents are listed in the scope below under the appropriate room titles.			

BASEMENT

Stairs **Height: 17'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note carpet on bottom tread of stairs was soaked, the stairs serve as a hallway to laundry room and bedrooms which were considered essential rooms. The area under the stairs was considered a non essential room and not eligible for finishes. Allowance made to flooring under stairs is to remove only.			
4. Remove Vinyl floor covering (under stairs) - Standard grade	31.67 SF @	0.80 =	25.34
5. Tear out wet carpet pad (to bottom stair tread) and bag for disposal	9.00 SF @	0.46 =	4.14
6. Carpet pad	9.00 SF @	0.62 =	5.58
7. Tear out wet non-salvageable carpet, cut & bag for disp.	9.00 SF @	0.50 =	4.50
8. Carpet - Standard grade	10.35 SF @	3.07 =	31.77
15 % waste added for Carpet - Standard grade.			
9. Step charge for "waterfall" carpet installation	1.00 EA @	6.78 =	6.78
10. Tear out wet drywall, cleanup, bag for disposal	139.90 SF @	0.84 =	117.52
11. 1/2" drywall - hung, taped, floated, ready for paint	139.90 SF @	2.07 =	289.59
12. Paint the surface area - two coats	52.00 SF @	0.97 =	50.44
Room had no baseboards pre event			

Hallway **Height: 8'**

Missing Wall **2' 11 5/8" X 8'** **Opens into HALLWAY_2_N**

Subroom: Closet (3) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
13. Tear out wet carpet pad and bag for disposal	75.61 SF @	0.46 =	34.78

CONTINUED - Hallway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
14. Tear out wet non-salvageable carpet, cut & bag for disp.	75.61 SF @	0.50 =	37.81
15. Carpet pad	75.61 SF @	0.62 =	46.88
16. Carpet - Standard grade	86.95 SF @	3.07 =	266.94
15 % waste added for Carpet - Standard grade.			
17. Tear out wet drywall, cleanup, bag for disposal	193.23 SF @	0.84 =	162.31
18. 1/2" drywall - hung, taped, floated, ready for paint	193.23 SF @	2.07 =	399.99
19. R&R Baseboard - 2 1/4"	48.31 LF @	2.80 =	135.27
20. Paint baseboard - two coats	48.31 LF @	1.42 =	68.60
21. Paint the walls - two coats	386.46 SF @	0.97 =	374.87

Hallway 2 (N/E) **Height: 8'**

Missing Wall **2' 11 5/8" X 8'** **Opens into HALLWAY**

Subroom: Hallway3 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
22. Remove Laminate - simulated wood flooring - Standard grade	48.73 SF @	1.01 =	49.22
23. Tear out and bag wet insulation	25.33 SF @	0.66 =	16.72
24. Batt insulation - 4" - R12 - unfaced batt	6.33 SF @	0.79 =	5.00
25. R&R Polyethylene vapor barrier	6.33 SF @	0.28 =	1.77
26. Tear out wet drywall, cleanup, bag for disposal	162.94 SF @	0.84 =	136.87
27. 1/2" drywall - hung & fire taped only	162.94 SF @	1.56 =	254.19
28. Remove Baseboard - 2 1/4"	40.73 LF @	0.36 =	14.66
We have considered this area to be non-essential as it leads to the closet under the staircase only.			

Living Room (N/E) **Height: 8'**

Missing Wall - Goes to Floor **8' X 6' 8"** **Opens into Exterior**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
29. Remove Laminate - simulated wood flooring - Standard grade	314.88 SF @	1.01 =	318.03
30. Tear out and bag wet insulation	142.67 SF @	0.66 =	94.16
31. Batt insulation - 4" - R12 - unfaced batt	142.67 SF @	0.79 =	112.71
32. R&R Polyethylene vapor barrier	142.67 SF @	0.28 =	39.95

CONTINUED - Living Room (N/E)

DESCRIPTION	QTY	UNIT PRICE	TOTAL
33. Tear out wet drywall, cleanup, bag for disposal	253.60 SF @	0.84 =	213.02
34. 1/2" drywall - hung, taped, floated, ready for paint	253.60 SF @	2.07 =	524.95
35. Remove Baseboard - 2 1/4"	63.40 LF @	0.36 =	22.82

Note this living room was considered a non essential room and not eligible for finishes as the Applicants main living room was on the main floor and not damaged. This room was used mostly by s.22 o hang out in.

Kitchen (N/E) **Height: 8'**

Missing Wall - Goes to Floor **8' X 6' 8"** **Opens into Exterior**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this kitchen was considered a non essential room as the Applicants mainly use the kitchen on the main level of the home . Room was not considered eligible for finishes.			
36. Remove Laminate - simulated wood flooring - Standard grade	206.21 SF @	1.01 =	208.27
37. Tear out and bag wet insulation	116.33 SF @	0.66 =	76.78
38. Batt insulation - 4" - R12 - unfaced batt	116.33 SF @	0.79 =	91.90
39. R&R Polyethylene vapor barrier	116.33 SF @	0.28 =	32.57
40. Tear out wet drywall, cleanup, bag for disposal	200.67 SF @	0.84 =	168.56
41. 1/2" drywall - hung & fire taped only	200.67 SF @	1.56 =	313.05
42. Remove Baseboard - 2 1/4"	50.17 LF @	0.36 =	18.06
43. Remove Sink - double	1.00 EA @	17.24 =	17.24
44. Cap plumbing drain to avoid sewer gases from entering the home.	1.00 LS @	51.79 =	51.79
45. Remove Cabinetry - lower (base) units	11.83 LF @	6.47 =	76.54
46. Remove Dishwasher (built-in)	1.00 EA @	23.10 =	23.10

Bedroom s.22 **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
47. R&R Laminate - simulated wood flooring - Standard grade	119.70 SF @	5.58 =	667.93
48. Tear out and bag wet insulation	77.67 SF @	0.66 =	51.26
49. Batt insulation - 4" - R12 - unfaced batt	77.67 SF @	0.79 =	61.36
50. R&R Polyethylene vapor barrier	77.67 SF @	0.28 =	21.75
51. Tear out wet drywall, cleanup, bag for disposal	255.33 SF @	0.84 =	214.48

CONTINUED - Bedroom s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
52. 1/2" drywall - hung, taped, floated, ready for paint	255.33 SF @	2.07 =	528.53
53. R&R Baseboard - 2 1/4"	63.83 LF @	2.80 =	178.73
54. Paint baseboard - two coats	63.83 LF @	1.42 =	90.64
55. R&R Bypass (sliding) door set - Colonist	1.00 EA @	169.71 =	169.71
56. Detach & Reset Door knob - interior - Standard grade	1.00 EA @	19.34 =	19.34
57. R&R Interior door unit	1.00 EA @	188.13 =	188.13
58. Paint bypass door set - slab only - 2 coats (per side)	1.00 EA @	48.40 =	48.40
59. Detach & Reset Shelving - 12" - in place	9.17 LF @	6.94 =	63.64
60. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
61. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
62. Paint the walls - two coats	510.67 SF @	0.97 =	495.35
CONTENTS			
63. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this bathroom had ceramic tiles over concrete and the floor was not damaged by the flood water. No allowance was made to remove the tub as it can be accessed for cleaning and drying once the surrounding drywall is removed.			
64. Tear out and bag wet insulation	33.00 SF @	0.66 =	21.78
65. Batt insulation - 4" - R12 - unfaced batt	33.00 SF @	0.79 =	26.07
66. R&R Polyethylene vapor barrier	33.00 SF @	0.28 =	9.24
67. Tear out wet drywall, cleanup, bag for disposal	119.57 SF @	0.84 =	100.44
68. 1/2" drywall - hung, taped, floated, ready for paint	75.57 SF @	2.07 =	156.43
69. 1/2" water rock - hung, taped, floated, ready for paint	66.00 SF @	2.36 =	155.76
70. R&R Tile tub surround - up to 60 SF	1.00 EA @	1,116.04 =	1,116.04
71. R&R Baseboard - 2 1/4"	19.25 LF @	2.80 =	53.90
72. Paint baseboard - two coats	19.25 LF @	1.42 =	27.34
73. Detach & Reset Pedestal sink	1.00 EA @	216.99 =	216.99
74. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
75. Detach & Reset Bath accessory - Standard grade	1.00 EA @	14.26 =	14.26
76. Paint walls - two coats	239.13 SF @	0.97 =	231.96

Bedroom s.22 **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
77. R&R Laminate - simulated wood flooring - Standard grade	150.07 SF @	5.58 =	837.39
78. Tear out and bag wet insulation	99.67 SF @	0.66 =	65.78
79. Batt insulation - 4" - R12 - unfaced batt	99.67 SF @	0.79 =	78.74
80. R&R Polyethylene vapor barrier	99.67 SF @	0.28 =	27.91
81. Tear out wet drywall, cleanup, bag for disposal	261.93 SF @	0.84 =	220.02
82. 1/2" drywall - hung, taped, floated, ready for paint	261.93 SF @	2.07 =	542.20
83. R&R Baseboard - 2 1/4"	65.48 LF @	2.80 =	183.34
84. Paint baseboard - two coats	65.48 LF @	1.42 =	92.98
85. Paint the walls - two coats	523.87 SF @	0.97 =	508.15
CONTENTS			
86. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00

Laundry Room **Height: 8'**

Subroom: Lin Clos (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
87. Tear out and bag wet insulation	28.67 SF @	0.66 =	18.92
88. Batt insulation - 4" - R12 - unfaced batt	28.67 SF @	0.79 =	22.65
89. R&R Polyethylene vapor barrier	28.67 SF @	0.28 =	8.03
90. Tear out wet carpet pad and bag for disposal	72.28 SF @	0.46 =	33.25
91. Tear out wet non-salvageable carpet, cut & bag for disp.	72.28 SF @	0.50 =	36.14
92. Carpet pad	72.28 SF @	0.62 =	44.81
93. Carpet - Standard grade	83.12 SF @	3.07 =	255.18
15 % waste added for Carpet - Standard grade.			
94. Tear out wet drywall, cleanup, bag for disposal	32.00 SF @	0.84 =	26.88
95. 1/2" drywall - hung, taped, floated, ready for paint	32.00 SF @	2.07 =	66.24
Note room had panel on walls and partial drywall pre event			
96. R&R Paneling - Standard grade	334.50 SF @	2.23 =	745.94
97. Detach & Reset Shelving - 16" - in place	17.00 LF @	6.94 =	117.98
Note this room had no baseboard pre event			

Mud Room **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Mud Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
98. Tear out wet carpet pad and bag for disposal	96.76 SF @	0.46 =	44.51
99. Tear out wet non-salvageable carpet, cut & bag for disp.	96.76 SF @	0.50 =	48.38
100. Carpet pad	96.76 SF @	0.62 =	59.99
101. Carpet - Standard grade	111.27 SF @	3.07 =	341.60
15 % waste added for Carpet - Standard grade.			
102. Tear out and bag wet insulation	30.67 SF @	0.66 =	20.24
103. Batt insulation - 4" - R12 - unfaced batt	30.67 SF @	0.79 =	24.23
104. R&R Polyethylene vapor barrier	30.67 SF @	0.28 =	8.59
105. Tear out wet drywall, cleanup, bag for disposal	56.00 SF @	0.84 =	47.04
106. 1/2" drywall - hung, taped, floated, ready for paint	56.00 SF @	2.07 =	115.92
107. R&R Paneling - Standard grade	56.00 SF @	2.23 =	124.88
108. Paint the surface area - two coats	112.00 SF @	0.97 =	108.64
Note this room had no baseboard and part drywall and part wood panel on walls pre event			

MAIN LEVEL

Workshop N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
109. R&R Sleepers/underlay over concrete 1" x 4" sleepers	137.06 SF @	1.40 =	191.88
110. R&R Sheathing - plywood - 3/4" - tongue and groove	137.06 SF @	3.59 =	492.05
111. Tear out wet carpet pad and bag for disposal	137.06 SF @	0.46 =	63.05
112. Tear out wet non-salvageable carpet, cut & bag for disp.	137.06 SF @	0.50 =	68.53
This non essential workshop located in the attached, garage had the floor flooded during the event but water did not affect the walls. Room was not considered eligible for finishes.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
113. Deliver material to site	1.00 EA @	60.00 =	60.00
114. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA @	590.00 =	590.00
115. Additional allowance to dispose of drywall	1,599.07 SF @	0.37 =	591.66
116. Equipment setup, take down	1.00 HR @	47.58 =	47.58
117. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
118. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
119. Final cleaning - construction - Residential	1,340.66 SF @	0.25 =	335.17

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
120. Cabinetry labour minimum	1.00 EA @	96.56 =	96.56
121. Finish hardware labour minimum	1.00 EA @	98.63 =	98.63
122. Vinyl floor covering labour minimum	1.00 EA @	212.20 =	212.20

Grand Total Areas:

4,573.30	SF Walls	1,312.03	SF Ceiling	5,885.33	SF Walls and Ceiling
1,340.66	SF Floor	148.96	SY Flooring	557.86	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	568.55	LF Ceil. Perimeter
1,340.66	Floor Area	1,445.68	Total Area	3,957.73	Interior Wall Area
1,906.33	Exterior Wall Area	223.67	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	18,970.32	98.74%	20,274.08	98.82%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	160.00	0.83%	160.00	0.78%
Cleanup completed before site visit	82.00	0.43%	82.00	0.40%
Total	19,212.32	100.00%	20,516.08	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	18,970.32
PST	338.27
Subtotal	19,308.59
GST	965.49
Replacement Cost Value	**$20,274.08**
Net Claim	**$20,274.08**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Contents

Line Item Total	160.00
Replacement Cost Value	**$160.00**
Net Claim	**$160.00**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

s.22

Summary for Cleanup completed before site visit

Line Item Total	82.00
Replacement Cost Value	**$82.00**
Net Claim	**$82.00**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM
120

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Recap of Taxes

	PST on Manuf. Home (3.85%)	PST (7%)	GST (5%)	GST (no applied PST) (5%)
Line Items	0.00	339.25	970.65	0.00
Total	**0.00**	**339.25**	**970.65**	**0.00**

s.22

s.22

s.22

1 Front view

2 Stairs

s.22

s.22

3 Under stairs

4 Living room

s.22

s.22

5 Kitchen

6 Hallway

s.22

s.22

7 Laundry room

8 Laundry room

s.22

s.22

9 Rear entrance

10 Bedroom 1

s.22

s.22

11 Bath

12 Bedroom 2

s.22

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141113-4281-3532

December 2, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014. We are also in receipt of the evaluators report.

The evaluators report indicates that the retaining wall does not form part of the eligible residence and is not essential to sustain land immediately adjacent to your home.

Although your property did sustain damage as a result of this event, Part 2, Division 1, Section 8 of the Compensation and Disaster Financial Assistance Regulation states:

> "'eligible costs' does not include costs or expenses
>
> (1)(e) for repair, rebuilding or replacement that cannot be considered essential to a home, livelihood or community service, including, without limitation, non-essential roads and bridges, landscaping or pleasure items,"

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141113-4281-3532

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	1 PAGE "DAMAGE NOT ELIGIBLE"
		X	Scope and Calculations Sheet	
		X	Content Calculations Sheet	
	X		Diagram	SKETCH PROVIDED
		X	Receipts or Invoices paid by Applicant	
			Other Documents: (i.e., medical)	
	X		Photos	
		X	Insurance Letter	
X	X		Home Owner Grant (Eligible ● Yes No)	
X	X		Land Title	
			Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

		Property Class	Improvements	Land
X	X	Residential	s.22	s.22

PEP USE ONLY:

All Documents Received Date: Initials:

Printed: 13/11/2014 02:32:10 PM

Damages Not Eligible

DFA task #: 1416-02 DFA Event name: DFA GEN 14/15

Applicant Name: s.22 Claim Category: H. O.

Application #: 14113-4281-2532

DAMAGE CLAIMED RELATES TO A RETAINING WALL BEHIND THE APPLICANT'S HOME
EVALUATOR MET WITH s.22 , ON NOV 20. 2014
TO VIEW THE SITE AND CATALOG THE DAMAGE. THE APPLICANTS BACK YARD SLOPES UPWARD AND HAS A 2 TIER ROCK AND MORTAR WALL DESIGNED TO RETAIN EARTH TO CREATE A LEVEL AREA FOR THE SWIMMING POOL. DURING THE EVENT A SECTION OF THE UPPER WALL COLLAPSED AND DEBRIS AND SOIL FELL ONTO THE FIRST TIER AND ONTO THE PATIO BEHIND THE APPLICANTS HOME.
THE WALL HOWEVER DOES NOT FORM PART OF THE ELIGIBLE RESIDENCE NOR IS IT ESSENTIAL TO SUSTAIN HAND IMMEDIATLY ADJACENT TO THE HOME. AS IS SHOWN ON ATTACHED SECTIONAL SKETCH.
EVALUATER TRIED TO EXPLAIN THAT THE WALL DAMAGE MAY NOT BE ELIGIBLE, THE APPLICANT MAY APPEAL REGARDING THE DEFINITION OF THE HOME BEING PLACED IN EMINENT DANGER BY THE EROSION TO THE BACK YARD.

CLOSING REMARK: DAMAGE IS NOT ELIGBLE AS THE RETAINING WALL IS NOT CRITICAL TO THE STRUCTURAL INTEGRITY OF THE OF THE HOME'S FOUNDATION.

Evaluator# 120 Page 1 of 1

s.22

SECTION PLAN SKETCH 1/4" = 1' (APPROX ONLY)

s.22

Emergency ManagementBC

RECEIVED
NOV 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141113-4281-3532

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			V5

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Overland flooding

Action Taken to Date (list cleanup hours on Appendix A)
Clean up and damage assessment

Brief Description of Damage/Loss (list damaged items on Appendix B)
Breach of retaining wall adjacent to house

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property? ? (THINK SO)	☐ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22	s.22	
s.22			

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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

s.22 Signature of Applicant	2014/11/10 Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22 Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view of home

2 Back yard

Showing the 2 tiered retainig wall

s.22

s.22

3 Retaining wall

The top tier of the wall collapsed leaving a void in the wall

4 Retainig wall

A closer up view of the retaing wall collapsed section which now resembles a cave

5 Retaining wall

6 Backyard

The swimming pool is located above the retaining wall.
Note: Mr. s.22 stated the crack in the concrete slab is not from this event and pre-existed.

s.22

s.22

Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141209-5A9D-725A

March 5, 2015

GOODS/SERVICES REC'D _____ By _____
(Date (mm/dd/yy))

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the [illegible] the goods supplied and the services rendered and/or [illegible]

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RespP	ACCT	STOB	PROJECT
J86	12700	7908	1500000

s.22 | s.22

141209-5A9D-725A

Dear I s.22

MAR 06 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,104.17**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Bank Protection	1870.38
Site Services	$509.83
Total Eligible Amount	$2,380.21
Less $1,000.00	$1,380.21
Total Payable at 80%	$1,104.17

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
MAR 02 2015

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141209-5A9D-725A

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 124	DFAGEN 14/15
Date 2014-12-10	Date 12/10/14	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY FEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	NO DAMAGED CONTENTS
☐	☒	☐	Diagram	SITE PLAN
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☐	Insurance Letter	NO DENIAL LETTER PROVIDED COVERAGE QUESTIONABLE PENDING
☒	☐	☒	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☒	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

FEP USE ONLY:
☒ All Documents Received Date: Mar 4/15 Initials: SDS

Printed: 2014-12-10 16:20:32

RECEIVED
DEC 09 2014
MINISTRY OF JUSTICE
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141209-5A9D-725A

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/13-4 ✓		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

Excessive water flow from "cross drain" or aka runoff management culvert

Action Taken to Date (list cleanup hours on Appendix A)

Installed temporary culvert pipe to reroute runoff water preventing further damage.

Brief Description of Damage/Loss (list damaged items on Appendix B)

Erosion due to "heavy" runoff caused the retaining wall cribbing to the main structure (house) to collapse. Runoff water is eroding further and is threatening to enter basement suite if not re-routed.

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22
s.22	

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 and , both of which are available on the 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/12/5		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Page 0998

Withheld pursuant to/removed as

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	12/4/2014		
Date Received:	3/1/2015	Date Contacted:	11/14/2014
Date Inspected:	1/20/2015	Date Completed:	3/3/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Vancouver area at this time.

KOLLER-MARCEL

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant s.22 reside in this s.22 : that has a suite in the basement.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3 & 4 , 2014 the severe rains caused a ditch that runs across the Applicant's property to become a raging torrent which caused damage to the protective works designed to stop erosion. You will note on the application that the Applicant refers to the wall as a retaining wall, which is part of it's function, however the primary function is to protect the bank from eroding from the small creek running through the property. The bank was a stone and concrete wall which collapsed from being undermined by erosion during the event. The headwall at the culvert outlet also was undermined as was a section of adjacent sidewalk. No other damage was claimed to the home or property. We have made allowances for eligible damages which are addressed in more detail under the relevant headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant did not provide a formal denial letter from their insurer but we did confirm that the damage was caused by overland flooding and is not an insurable loss. The Applicant enquired with the District of North Vancouver to report the damage but was told that the waterway is on his own private land and that it is the responsibility of the homeowner to maintain. A legal site plan was provided showing that the ditch is on the Applicants property.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

✓

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no eligible emergency measures taken during this flood event. The Applicant did place a section of plastic culvert into the ditch at the eroded area to reduce further erosion, but this was not an incurred cost and it was a pipe he had in storage at his home before the event.			

✓

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The applicant did not provide appendix A and is claiming no clean up hours.			

✓

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage to the essential access to the home.			

✓

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm system however we have made allowance below to flush the perimeter drains around the home to remove debris from the system.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

✓

BANK PROTECTION

DESCRIPTION	QTY	UNIT PRICE	TOTAL

s.22

CONTINUED - BANK PROTECTION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The event caused erosion damage to the protective bank that was built of a concrete and brick wall. The headwall and adjacent sidewalk were also undermined by the turbulence during the event. Allowance below are to restore the damaged components to their pre event condition in order to prevent further erosion and return to pre-event condition. It was considered the repair must be done during the dry season when the ditch is flowing at minimum capacity. Scope of repair is calculated as follows: - labour to break up damaged section of rock wall - labour to excavate undermined area and create flat bench to rebuild wall. - labour to dry stack the wall using existing stones - concrete to pour behind the wall and used as grout between stones - concrete to fill in voids under headwall and under affected sidewalk and at the toe of the bank caused by erosion. - final leveling and raking with fractured rock Allowances for these tasks are addressed below. The labour hours are lumped together as it is considered that various tasks overlap.			
2. Concrete CY - Minimum charge	1.00 EA @	914.57 =	914.57
3. Mason - Stone - per hour - to repair rock wall	4.00 HR @	47.00 =	188.00
4. General Labourer - per hour - to excavate and assist with bank repair	16.00 HR @	31.01 =	496.16
5. Gravel (per CY)	3.00 CY @	25.06 =	75.18
6. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 =	62.75
The above line item is to allow a small haul delivery charge.			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The interior of the home was not affected by the flood event.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No contents damaged during this event.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As the damage was the protective bank only, no general conditions need apply relating to the eligible repairs.			

Coverage	Item Total	%	ACV Total	%
Dwelling	0.00	0.00%	0.00	0.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Pre-existing protective works (bank protection)	1,736.66	78.63%	1,870.38	78.58%
Site services	472.00	21.37%	509.83	21.42%
Total	2,208.66	100.00%	2,380.21	100.00%

Summary for Pre-existing protective works (bank protection)

Line Item Total	1,736.66
PST	44.65
Subtotal	1,781.31
GST	89.07
Replacement Cost Value	**$1,870.38**
Net Claim	**$1,870.38**

✓

#120 RM reviewed by field manager TM

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1 13-Front view
Date Taken: 1/19/2015

2 15-Right side
Date Taken: 1/19/2015

The Applicants claim was for damage to the bank protection on this side of the home.

✓

s.22

s.22

3 12-Rear view
Date Taken: 1/19/2015

4 23-Bank protection failure
Date Taken: 1/19/2015

During the event this culvert became a raging torrent and caused the collapse and erosion damage to the bank protection. The steps and sidewalk were previously deteriorated and the applicant was not claiming damage to this area but only to the bank protection, although there was some undermining of the sidewalk in this area.

s.22

s.22

5 21-Erosion to bank protection
Date Taken: 1/19/2015

The culvert shown here was used to reduce the turbulance near the damaged area as temporay emergency measure but was at no cost to the applicant as it was a pipe he had in stock from his landscape and pond design business. The erosion to the bank suffered lesser erosion towards the rear but it was undermined at the toe for about about 32 lineal feet.

6 11-Ditch
Date Taken: 1/19/2015

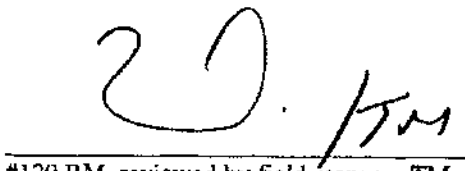
The end of the ditch in the back yard was maintained by local government and is not on the applicants property.

s.22

s.22

Summary for Site services

Line Item Total	472.00
PST	13.55
Subtotal	485.55
GST	24.28
Replacement Cost Value	**$509.83**
Net Claim	**$509.83**



#120 RM reviewed by field manager TM

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #150202-9D73-E168

April 7, 2015

GOODS/SERVICES RECD ... by ... Finance

CERTIFIED THAT THE ... SIGNED ELECTRONICALLY

J86	12200	7908	1500000,
GC	s.22		150202-9D73-E168

APR 09 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$26,756.53**, payable to s.22 , will follow under separate cover.

Expense Category	Amount
Site Services	$509.83
Clean Up and Debris	$164.00
Structural ($45,674.03 Less $15,000 Sewer Backup Endorsement)	$30,674.03
Contents	$2,575.00
Exterior	$261.40
Essential Access	$261.40
Total Eligible Amount	$34,445.66
Less $1,000.00	$33,445.66
Total Payable at 80%	$26,756.53

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballaj

for Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

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MAR 31 2015
MINISTRY OF ... & SOLICITOR GENERAL

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 150202-9D73-E168

FIELD MANAGER	EVALUATOR	EVENT
Name	ID #	DFAGEN 14/15
Date 2015-02-03	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	
☐	☒	☐	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☒	☐	Other Documents: (i.e., medical)	ASBESTOS TEST
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	Application states, they have partial insurance up to $15,000 - no insurance ltr provided. Please confirm/mw
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: Apr 1/15 Initials: [illegible]

Printed: 2015-02-03 11:01:21

REVISED MAR 31/15 TM.

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/03	s.22	6	Shop Vac water and mud	
2014/11/08		5	Moving furniture/belongings	
2014/11/09		5	Moving Furniture/belongings	
	TOTAL	16		
RECOMMEND 16 ELIGIBLE CLEAN UP Hours @ 10.25				

CLEANUP 1 OF 1

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JAN 31 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	150202-9073-E168

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 ( ) -

First Nations Status: NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

s.22

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03 ✓	2 to 3 Inches	NO		NO

Cause of Damage/Loss : Due to extremely high amounts of rain and run off, overground water coming down into our area in Lynn Valley, flood waters came under our main entry door. The large volume of water also caused the District main storm and sewer system to overflow causing back flow into our residence through our toilet and hot water tank emergency drain. Our lines were inspected following this incident and were clear of any blockage, thus this was not a sewer back up but an overflow of the entire system due the flood waters accumulating in the area of our street. We are on a flat section of our street and it served as a point of confluence of water coming down from the elevated areas above.

Emergency ManagementBC

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

Action Taken to Date (list cleanup hours on Appendix A)
see Attached
Damaged furniture and belongings removed - Belfor
Removal of floors and drywall to 2 feet -

Brief Description of Damage/Loss (list damaged items on Appendix B)
See Attached list

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? coverage as flow through toilet qualified under our TD home insurance to $15,000.	NO Had some partial
As the Home Owner or Tenant, do you occupy this property as your principal residence	YES
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	YES
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	YES
Were you evacuated during the event?	YES
If yes, when did you return to the residence?	Date: December 16, 2014
Are you now residing in the residence?	YES

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

Emergency Management BC

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

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.

s.22	2015/01/30	s.22	2015/01/30
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22
Home: s.22

Home:
E-mail: s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss: 11/3/2014
Date Received: 2/3/2015 Date Contacted: 2/9/2015
Date Inspected: 2/21/2015 Date Completed: 3/31/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants s.22 I reside in s.22 with with all bedrooms on the second floor. The home is located on a city lot in the Lynn Valley area of North Vancouver.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3, 2014 the severe rains flooded the Applicant's yard and caused water to enter through the main door to the home. Water also backed up through the toilet and floor drain. Water level reached about 3 inches above the finished floor damaging floors, walls, doors, cabinets and contents. The Applicant's insurance policy is covering damages under their sewer back up endorsement, but the policy has a maximum limit of $15,000. The Applicants applied for DFA to cover the costs over the insurable amount of $15,000. At the time of the site visit the damaged floors, cabinets, contents and drywall had been removed. We have made allowances for eligible damages both completed and required at the time of our site visit, but only for items deemed eligible under the DFA regulations. It should be noted that the drywall was tested for asbestos and the results came back positive. Eligible repairs are addressed in more detail under the relevant headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is being repaired by the homeowner's insurance policy to a coverage limit of $15,000.00 The Applicants provided a copy of their home owner's policy from their insurer which is attached to this report and confirms that the policy has a $15,000.00 cap. It should be noted that we have based our appraisal figures with no consideration for the insurance company's tasks completed or required and have not based our figures using their costs. We have instead used standard rates for eligible tasks based on good construction practices and using using standard rates in keeping with program consistency.			

PREVIOUS DFA ASSISTANCE

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant (Mr) stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no eligible emergency measures during this event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and we have made allowances accordingly below.			
1. Cleanup completed by the Applicant before site inspection	16.00 EA @	10.25 =	164.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought in mud and debris onto the driveway and sidewalks. Allowance was made to clean this area. It should be noted that this is not part of the insurable loss and should be considered over and above the interior damages which are insurable.			
2. Pressure wash driveway and sidewalks	1.00 LS @	248.08 =	248.08

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
An allowance was made to flush the perimeter drain around the home on the Applicant's property to remove debris from the system. It should be noted that this is not part of the insurable loss and should be considered over and above the interior damages which are insurable. ✓			
3. Flush perimeter drain	1.00 LS @	472.00 =	472.00 ✓

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood brought mud and debris on to the exterior siding of the home and allowance was made to clean this area. It should be noted that this is not part of the insurable loss and should be considered over and above the interior damages which are insurable. ✓			
4. Pressure wash exterior siding	1.00 LS @	248.08 =	248.08

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The applicant provided a long list of contents which was compiled by the insurer who took the contents out of the home and placed them in storage. All contents were listed as to which were damaged and which were storage only. The eligible damaged contents are listed in this report under the rooms in which they were contained. For contents not damaged we made allowances for manipulation only. ✓			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home was tested positive for asbestos containing materials in the drywall filling compounds and required "Moderate Risk" abatement protocol to complete the removal of the damaged drywall. In keeping with Work Safe BC policy, when asbestos has been discovered in a home that contains asbestos the entire home must be considered moderate hazard and as such "moderate risk" procedures must be taken to ensure the safety of workers. The Applicants provided a receipt for the asbestos abatement which was first commissioned by their insurer. We have not used the receipt but have made the ~~above~~ allowance based on costs which we believe to be consistent with industry standard pricing.			
5. Asbestos Abatement Remediation	1.00 EA @	7,500.00 =	7,500.00 ✓
6. Manipulate contents	1.00 LS @	372.12 =	372.12
7. Clean & disinfect interior	1,585.74 SF @	0.23 =	364.72 ✓

MAIN LEVEL

Entry/Foyer **Height: 8'**

Missing Wall **3' X 8'** **Opens into MAIN**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre- event. Allowance is made to remove engineered hardwood and replace with laminate flooring in compliance with basic model.			
8. Tear out non-salv floating floor & bag for disposal	71.02 SF @	1.49 =	105.82
9. Laminate - simulated wood flooring - Standard grade	71.02 SF @	4.57 =	324.56
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
10. 1/2" drywall - hung, taped, floated, ready for paint	138.67 SF @	2.07 =	287.05
11. R&R Baseboard - 2 1/4"	34.67 LF @	2.80 =	97.07
12. R&R Door lockset - exterior	1.00 EA @	66.15 =	66.15
13. R&R Exterior door - double - metal - insul. - flush or panel	1.00 EA @	1,717.48 =	1,717.48
14. Paint baseboard - two coats	34.67 LF @	1.42 =	49.23
15. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
16. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
17. Paint walls - two coats	277.33 SF @	0.97 =	269.01
CONTENTS			
18. Car Seat (Toddler) (max 1)	1.00 EA @	60.00 =	60.00
19. Scarf: Winter (max 1)	1.00 EA @	10.00 =	10.00
20. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00

Stairs **Height: 12' 4"**

Missing Wall **3' X 12' 4 1/2"** **Opens into ENTRY_FOYER**

Subroom: Stairs3 (2) **Height: 10' 6"**

Missing Wall **3' X 10' 6"** **Opens into MAIN**

Missing Wall - Goes to Floor **2' X 6' 8"** **Opens into CLOSET**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The non essential area under the stairs had bare concrete floor pre event. The walls had no damage to the insulation and no baseboard in this area. The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
21. 1/2" drywall - hung & fire taped only	85.33 SF @	1.56 =	133.11
The stairs had water damage to the first riser and to the newel post.			
22. R&R Stair riser - wood	1.00 EA @	36.61 =	36.61
23. R&R Newel post - turned	1.00 EA @	248.94 =	248.94
24. Seal & paint stair riser - per side - per LF	3.00 LF @	3.61 =	10.83
25. Paint/finish - wood newel post	1.00 EA @	17.77 =	17.77
No other damage found to the stairs.			

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre- event. This room had engineered hardwood pre event, allowance is to replace with basic model laminate flooring.			
26. Tear out non-salv floating floor & bag for disposal	335.00 SF @	1.49 =	499.15
27. Laminate - simulated wood flooring - Standard grade	335.00 SF @	4.57 =	1,530.95 ✓
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
28. 1/2" drywall - hung, taped, floated, ready for paint	335.33 SF @	2.07 =	694.13
This room had a tile fireplace hearth that was damaged in the flood and tile fireplace surround that required removal to access drywall damage behind.			
29. R&R Fireplace hearth - tile	6.00 SF @	17.92 =	107.52
30. R&R Tile to fireplace surround - Standard grade	8.00 SF @	10.11 =	80.88
31. R&R Baseboard - 2 1/4"	75.83 LF @	2.80 =	212.33
The line item below relates to the door knobs on a 1 single and 1 double set of doors.			
32. Detach & Reset Door knob - interior	3.00 EA @	19.34 =	58.02
33. R&R Interior double door - Colonist - pre-hung unit	1.00 EA @	351.07 =	351.07
34. R&R Interior door unit	1.00 EA @	188.13 =	188.13
35. Paint baseboard - two coats	75.83 LF @	1.42 =	107.68
The paint allowance below relates to a single interior door as well as a double set.			
36. Paint door slab only - 2 coats (per side)	6.00 EA @	30.83 =	184.98 ✓
37. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
38. Paint double door trim & jamb - Large - 2 coats (per side)	2.00 EA @	36.41 =	72.82
39. Paint the walls - two coats	670.67 SF @	0.97 =	650.55 ✓
CONTENTS			
40. Coffee Table (max 1)	1.00 EA @	225.00 =	225.00
41. Lamp (max 2)	2.00 EA @	25.00 =	50.00
42. End Table (max 2)	2.00 EA @	200.00 =	400.00
43. Chair-Other (Rocking, Recliner) (max 2)	1.00 EA @	150.00 =	150.00
44. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00
45. Armchair, matching (max 1)	1.00 EA @	345.00 =	345.00

Kitchen **Height: 8'**

Missing Wall **3' 9" X 8'** **Opens into HALLWAY**

Subroom: Closet (1) **Height: 10' 6"**

Missing Wall - Goes to Floor **2' X 6' 8"** **Opens into STAIRS1**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre event. This room had ceramic tiles on concrete which were loosened during the event.			
46. R&R Tile floor covering - Standard grade	274.83 SF @	10.11 =	2,778.53 ✓

CONTINUED - Kitchen

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
47. 1/2" drywall - hung, taped, floated, ready for paint	332.33 SF @	2.07 =	687.92
48. R&R Baseboard - 2 1/4"	66.33 LF @	2.80 =	185.73
49. Detach & Reset Sink - double - Standard grade	1.00 EA @	122.33 =	122.33
50. Detach & Reset Countertop - solid surface - Standard grade	30.00 SF @	21.28 =	638.40 ✓
51. R&R Cabinetry - lower (base) units	25.00 LF @	209.91 =	5,247.75 ✓
52. R&R Cabinetry - full height wall oven unit	3.00 LF @	207.10 =	621.30
53. R&R Dishwasher - Standard grade	1.00 EA @	464.90 =	464.90
54. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
55. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
56. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
57. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
58. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
59. Paint baseboard - two coats	66.33 LF @	1.42 =	94.19
60. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
61. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
The following allowance is to paint the jam and trim on both the exterior and interior doors.			
62. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80
63. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
64. Paint the walls - two coats	664.67 SF @	0.97 =	644.73 ✓
CONTENTS			
65. Table and Four Chairs (max 1)	✓ 1.00 EA @	450.00 = ✓	450.00

Hallway **Height: 8'**

Missing Wall **3' 9" X 8'** **Opens into KITCHEN**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tile floors in this hallway were loosened during the event and required removal.			
66. R&R Tile floor covering - Standard grade	45.63 SF @	10.11 =	461.32
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
67. 1/2" drywall - hung, taped, floated, ready for paint	113.67 SF @	2.07 =	235.30 ✓
68. R&R Baseboard - 2 1/4"	28.42 LF @	2.80 =	79.57 ✓
69. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34

CONTINUED - Hallway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
70. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
71. Paint baseboard - two coats	28.42 LF @	1.42 =	40.36
72. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
73. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
74. Paint the walls - two coats	227.33 SF @	0.97 =	220.51 ✓

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The ceramic floor tiles in this room were loosened during the event and required removal. The room had no damaged insulation as the foundation curb wall was raised and not insulated. This room had no tub or shower but had vanity cabinets on 2 walls one 7' and one 8'. Allowance is to restore to pre event condition but in compliance with basic model.			
75. R&R Tile floor covering - Standard grade	62.49 SF @	10.11 =	631.78 ✓
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
76. 1/2" water rock - hung, taped, floated, ready for paint	130.67 SF @	1.85 =	241.74 ✓
77. R&R Baseboard - 2 1/4"	32.67 LF @	2.80 =	91.47 ✓
78. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
79. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
80. Sink - single - Detach & reset	1.00 EA @	114.47 =	114.47
81. Detach & Reset Countertop - solid surface - Standard grade	15.00 SF @	21.28 =	319.20
82. R&R Vanity - Standard grade	15.00 LF @	128.31 =	1,924.65
83. R&R Toilet paper holder - Standard grade	1.00 EA @	22.83 =	22.83
84. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
85. Paint baseboard - two coats	32.67 LF @	1.42 =	46.39
86. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
87. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
88. Paint the walls - two coats	261.33 SF @	0.97 =	253.49 ✓

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Furnace room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The furnace room had bare concrete floor and no baseboards pre event. Water entered this room through the floor drain and damaged the water heater and furnace. The room had no damage to insulation as it has a raised curb wall foundation that was not insulated pre event.			
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
89. 1/2" drywall - hung, taped, floated, ready for paint	113.33 SF @	2.07 =	234.59
90. Shelving - wire (vinyl coated) - Detach & reset	8.00 LF @	8.06 =	64.48
91. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
92. R&R Water heater - 40 gallon	1.00 EA @	885.12 =	885.12
93. Forced air funace	1.00 EA @	2,737.01 =	2,737.01
94. Paint bifold door set - slab only - 2 coats (per side)	1.00 EA @	50.01 =	50.01
95. Paint the walls - two coats	226.67 SF @	0.97 =	219.87
CONTENTS			
Note this room also served as a storage and broom closet.			
96. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
97. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00

Family Room N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre- event. This non eligible room had engineered hardwood pre event, allowance is made to replace with basic model laminate flooring only to a section that is considered essential access to the built in garage.			
98. Tear out non-salv floating floor & bag for disposal	299.24 SF @	1.49 =	445.87
99. Laminate - simulated wood flooring - to access path	52.00 SF @	4.57 =	237.64
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
100. 1/2" drywall - hung & fire taped only	288.67 SF @	1.56 =	450.33
101. Remove Baseboard - 2 1/4"	64.17 LF @	0.36 =	23.10
102. R&R Door lockset - exterior	1.00 EA @	66.15 =	66.15
103. R&R Exterior door - metal - insulated - leading to built in garage	1.00 EA @	337.32 =	337.32
The exterior french doors in this room were raised on the curb wall and were not damaged during the event.			
The room also had built in cabinets that were considered non essential, allowance is to remove only.			
104. Remove Countertop - solid surface - Standard grade	6.00 SF @	3.72 =	22.32
105. Remove Cabinetry - lower (base) units	6.00 LF @	6.47 =	38.82

Attached Garage **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The garage had bare concrete and raised foundation walls and did not suffer any structural damage during the event. Allowance to clean this area is included under the heading of interior general.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
106. Deliver material to site	1.00 EA @	60.00 =	60.00
107. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
Drywall disposal is not included in dumpster fee as it is a hazardous waste and is part of asbestos abatement costs addressed under "interior general".			
108. Equipment setup, take down	1.00 HR @	47.58 =	47.58
109. Dehumidifier (per 24 hour period) - No monitoring	6.00 EA @	63.75 =	382.50
110. Air mover (per 24 hour period) - No monitoring	12.00 EA @	31.50 =	378.00
The above drying allowances are for 2 dehumidifier and 4 fans for 3 days to aid in the drying process.			
111. Final cleaning - construction - Residential	1,175.45 SF @	0.25 =	293.86
Final cleaning allowance excludes the garage area which did not suffer any structural damage.			

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
112. Fireplace repair labour minimum	1.00 EA @	57.98 =	57.98
113. Stairway labour minimum	1.00 EA @	118.54 =	118.54

Grand Total Areas:

3,849.78	SF Walls	1,571.88	SF Ceiling	5,421.66	SF Walls and Ceiling
1,585.74	SF Floor	176.19	SY Flooring	470.82	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	475.62	LF Ceil. Perimeter
1,585.74	Floor Area	1,680.98	Total Area	3,371.64	Interior Wall Area
1,504.50	Exterior Wall Area	167.17	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total		%
Dwelling	42,286.20	92.06%	45,674.03		92.48%
Cleanup completed before site visit	164.00	0.36%	164.00	✓	0.33%
Contents	2,515.00	5.48%	2,515.00	✓	5.09%
Emergency measures	0.00	0.00%	0.00		0.00%
Essential access	248.08	0.54%	261.40	✓	0.53%
Site services	472.00	1.03%	509.83	✓	1.03%
Exterior	248.08	0.54%	261.40	✓	0.53%
	0.00	0.00%	0.00		0.00%
Total	45,933.36	100.00%	49,385.66		100.00%

Summary for Dwelling

Line Item Total	42,286.20
PST	1,212.87
Subtotal	43,499.07
GST	2,174.96
Replacement Cost Value	**$45,674.03**
Net Claim	**$45,674.03**

#120 RM reviewed by field manager TM

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #150202-9D73-E168

April 7, 2015

GOODS/SERVICES RECD ... Finance

CERTIFIED THAT THE ... SIGNED ELECTRONICALLY

J86	12200	7908	1500000
GC	s.22		150202-9D73-E168

APR 09 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$26,756.53,** payable to s.22 will follow under separate cover.

Expense Category	Amount
Site Services	$509.83
Clean Up and Debris	$164.00
Structural ($45,674.03 Less $15,000 Sewer Backup Endorsement)	$30,674.03
Contents	$2,575.00
Exterior	$261.40
Essential Access	$261.40
Total Eligible Amount	$34,445.66
Less $1,000.00	$33,445.66
Total Payable at 80%	$26,756.53

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballaj

for Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
MAR 31 2015

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 150202-9D73-E168

FIELD MANAGER Name	EVALUATOR ID #	EVENT DFAGEN 14/15
Date 2015-02-03	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	
☐	☒	☐	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☒	☐	Other Documents: (i.e., medical)	ASBESTOS TEST
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	Application states, they have partial insurance up to $15,000 - no insurance ltr provided. Please confirm/mw
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: Apr 1/15 Initials: SAL

Printed: 2015-02-03 11:01:21

REVISED MAR 31/15 TM.

Emergency ManagementBC

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

APPLICANT NAME: s.22 _____ **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/03	s.22	6	Shop Vac water and mud	
2014/11/08		5	Moving furniture/belongings	
2014/11/09		5	Moving Furniture/belongings	
	TOTAL	16		
RECOMMEND 16 ELIGIBLE CLEAN UP HOURS @ 10.25				

Emergency Management BC

RECEIVED
JAN 31 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
s.22			150202-9073-E168
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			
Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status: NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
s.22	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

s.22

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03 ✓	2 to 3 Inches	NO		NO

Cause of Damage/Loss : Due to extremely high amounts of rain and run off, overground water coming down into our area in Lynn Valley, flood waters came under our main entry door. The large volume of water also caused the District main storm and sewer system to overflow causing back flow into our residence through our toilet and hot water tank emergency drain. Our lines were inspected following this incident and were clear of any blockage, thus this was not a sewer back up but an overflow of the entire system due the flood waters accumulating in the area of our street. We are on a flat section of our street and it served as a point of confluence of water coming down from the elevated areas above.

Emergency ManagementBC

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

Action Taken to Date (list cleanup hours on Appendix A)
see Attached
Damaged furniture and belongings removed - Belfor
Removal of floors and drywall to 2 feet -

Brief Description of Damage/Loss (list damaged items on Appendix B)
See Attached list

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? coverage as flow through toilet qualified under our TD home insurance to $15,000.	NO Had some partial
As the Home Owner or Tenant, do you occupy this property as your principal residence	YES
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	YES
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	YES
Were you evacuated during the event?	YES
If yes, when did you return to the residence?	Date: December 16, 2014
Are you now residing in the residence?	YES

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

Emergency ManagementBC

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

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.

s.22	2015/01/30	s.22	2015/01/30
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:		E-mail:	
	s.22		s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/3/2014		
Date Received:	2/3/2015	Date Contacted:	2/9/2015
Date Inspected:	2/21/2015	Date Completed:	3/31/2015

Price List: NorthVan_NOV14

Estimate:

s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants : s.22 reside in a s.22 home with with all bedrooms on the second floor. The home is located on a city lot in the Lynn Valley area of North Vancouver. ✓			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 ✓ We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On Nov 3, 2014 the severe rains flooded the Applicant's yard and caused water to enter through the main door to the home. Water also backed up through the toilet and floor drain. Water level reached about 3 inches above the finished floor damaging floors, walls, doors, cabinets and contents. The Applicant's insurance policy is covering damages under their sewer back up endorsement, but the policy has a maximum limit of $15,000. The Applicants applied for DFA to cover the costs over the insurable amount of $15,000. ✓ At the time of the site visit the damaged floors, cabinets, contents and drywall had been removed. We have made allowances for eligible damages both completed and required at the time of our site visit, but only for items deemed eligible under the DFA regulations. It should be noted that the drywall was tested for asbestos and the results came back positive. Eligible repairs are addressed in more detail under the relevant headings further in this report.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is being repaired by the homeowner's insurance policy to a coverage limit of $15,000.00 The Applicants provided a copy of their home owner's policy from their insurer which is attached to this report and confirms that the policy has a $15,000.00 cap. It should be noted that we have based our appraisal figures with no consideration for the insurance company's tasks completed or required and have not based our figures using their costs. We have instead used standard rates for eligible tasks based on good construction practices and using using standard rates in keeping with program consistency. ✓			

PREVIOUS DFA ASSISTANCE

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant (Mr) stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no eligible emergency measures during this event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and we have made allowances accordingly below.			
1. Cleanup completed by the Applicant before site inspection	16.00 EA @	10.25 =	164.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought in mud and debris onto the driveway and sidewalks. Allowance was made to clean this area. It should be noted that this is not part of the insurable loss and should be considered over and above the interior damages which are insurable.			
2. Pressure wash driveway and sidewalks	1.00 LS @	248.08 =	248.08

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
An allowance was made to flush the perimeter drain around the home on the Applicant's property to remove debris from the system. It should be noted that this is not part of the insurable loss and should be considered over and above the interior damages which are insurable. ✓			
3. Flush perimeter drain	1.00 LS @	472.00 =	472.00 ✓

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood brought mud and debris on to the exterior siding of the home and allowance was made to clean this area. It should be noted that this is not part of the insurable loss and should be considered over and above the interior damages which are insurable. ✓			
4. Pressure wash exterior siding	1.00 LS @	248.08 =	248.08

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The applicant provided a long list of contents which was compiled by the insurer who took the contents out of the home and placed them in storage. All contents were listed as to which were damaged and which were storage only. The eligible damaged contents are listed in this report under the rooms in which they were contained. For contents not damaged we made allowances for manipulation only. ✓			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home was tested positive for asbestos containing materials in the drywall filling compounds and required "Moderate Risk" abatement protocol to complete the removal of the damaged drywall. In keeping with Work Safe BC policy, when asbestos has been discovered in a home that contains asbestos the entire home must be considered moderate hazard and as such "moderate risk" procedures must be taken to ensure the safety of workers. The Applicants provided a receipt for the asbestos abatement which was first commissioned by their insurer. We have not used the receipt but have made the above allowance based on costs which we believe to be consistent with industry standard pricing.			
5. Asbestos Abatement Remediation	1.00 EA @	7,500.00 =	7,500.00 ✓
6. Manipulate contents	1.00 LS @	372.12 =	372.12
7. Clean & disinfect interior	1,585.74 SF @	0.23 =	364.72 ✓

MAIN LEVEL

Entry/Foyer **Height: 8'**

Missing Wall **3' X 8'** **Opens into MAIN**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre- event. Allowance is made to remove engineered hardwood and replace with laminate flooring in compliance with basic model.			
8. Tear out non-salv floating floor & bag for disposal	71.02 SF @	1.49 =	105.82
9. Laminate - simulated wood flooring - Standard grade	71.02 SF @	4.57 =	324.56
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
10. 1/2" drywall - hung, taped, floated, ready for paint	138.67 SF @	2.07 =	287.05
11. R&R Baseboard - 2 1/4"	34.67 LF @	2.80 =	97.07
12. R&R Door lockset - exterior	1.00 EA @	66.15 =	66.15
13. R&R Exterior door - double - metal - insul. - flush or panel	1.00 EA @	1,717.48 =	1,717.48
14. Paint baseboard - two coats	34.67 LF @	1.42 =	49.23
15. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
16. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
17. Paint walls - two coats	277.33 SF @	0.97 =	269.01
CONTENTS			
18. Car Seat (Toddler) (max 1)	1.00 EA @	60.00 =	60.00
19. Scarf: Winter (max 1)	1.00 EA @	10.00 =	10.00
20. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00

Stairs **Height: 12' 4"**

Missing Wall **3' X 12' 4 1/2"** **Opens into ENTRY_FOYER**

Subroom: Stairs3 (2) **Height: 10' 6"**

Missing Wall **3' X 10' 6"** **Opens into MAIN**

Missing Wall - Goes to Floor **2' X 6' 8"** **Opens into CLOSET**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The non essential area under the stairs had bare concrete floor pre event. The walls had no damage to the insulation and no baseboard in this area. The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
21. 1/2" drywall - hung & fire taped only	85.33 SF @	1.56 =	133.11
The stairs had water damage to the first riser and to the newel post.			
22. R&R Stair riser - wood	1.00 EA @	36.61 =	36.61
23. R&R Newel post - turned	1.00 EA @	248.94 =	248.94
24. Seal & paint stair riser - per side - per LF	3.00 LF @	3.61 =	10.83
25. Paint/finish - wood newel post	1.00 EA @	17.77 =	17.77
No other damage found to the stairs.			

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre- event. This room had engineered hardwood pre event, allowance is to replace with basic model laminate flooring.			
26. Tear out non-salv floating floor & bag for disposal	335.00 SF @	1.49 =	499.15
27. Laminate - simulated wood flooring - Standard grade	335.00 SF @	4.57 =	1,530.95 ✓
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
28. 1/2" drywall - hung, taped, floated, ready for paint	335.33 SF @	2.07 =	694.13
This room had a tile fireplace hearth that was damaged in the flood and tile fireplace surround that required removal to access drywall damage behind.			
29. R&R Fireplace hearth - tile	6.00 SF @	17.92 =	107.52
30. R&R Tile to fireplace surround - Standard grade	8.00 SF @	10.11 =	80.88
31. R&R Baseboard - 2 1/4"	75.83 LF @	2.80 =	212.33
The line item below relates to the door knobs on a 1 single and 1 double set of doors.			
32. Detach & Reset Door knob - interior	3.00 EA @	19.34 =	58.02
33. R&R Interior double door - Colonist - pre-hung unit	1.00 EA @	351.07 =	351.07
34. R&R Interior door unit	1.00 EA @	188.13 =	188.13
35. Paint baseboard - two coats	75.83 LF @	1.42 =	107.68
The paint allowance below relates to a single interior door as well as a double set.			
36. Paint door slab only - 2 coats (per side)	6.00 EA @	30.83 =	184.98 ✓
37. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
38. Paint double door trim & jamb - Large - 2 coats (per side)	2.00 EA @	36.41 =	72.82
39. Paint the walls - two coats	670.67 SF @	0.97 =	650.55 ✓
CONTENTS			
40. Coffee Table (max 1)	1.00 EA @	225.00 =	225.00
41. Lamp (max 2)	2.00 EA @	25.00 =	50.00
42. End Table (max 2)	2.00 EA @	200.00 =	400.00
43. Chair-Other (Rocking, Recliner) (max 2)	1.00 EA @	150.00 =	150.00
44. 3-Seat Sofa/Chesterfield (max 1)	1.00 EA @	575.00 =	575.00
45. Armchair, matching (max 1)	1.00 EA @	345.00 =	345.00

Kitchen **Height: 8'**

Missing Wall **3' 9" X 8'** **Opens into HALLWAY**

Subroom: Closet (1) **Height: 10' 6"**

Missing Wall - Goes to Floor **2' X 6' 8"** **Opens into STAIRS1**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre event. This room had ceramic tiles on concrete which were loosened during the event.			
46. R&R Tile floor covering - Standard grade	274.83 SF @	10.11 =	2,778.53 ✓

CONTINUED - Kitchen

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
47. 1/2" drywall - hung, taped, floated, ready for paint	332.33 SF @	2.07 =	687.92
48. R&R Baseboard - 2 1/4"	66.33 LF @	2.80 =	185.73
49. Detach & Reset Sink - double - Standard grade	1.00 EA @	122.33 =	122.33
50. Detach & Reset Countertop - solid surface - Standard grade	30.00 SF @	21.28 =	638.40 ✓
51. R&R Cabinetry - lower (base) units	25.00 LF @	209.91 =	5,247.75 ✓
52. R&R Cabinetry - full height wall oven unit	3.00 LF @	207.10 =	621.30
53. R&R Dishwasher - Standard grade	1.00 EA @	464.90 =	464.90
54. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
55. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
56. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
57. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
58. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
59. Paint baseboard - two coats	66.33 LF @	1.42 =	94.19
60. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
61. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
The following allowance is to paint the jam and trim on both the exterior and interior doors.			
62. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80
63. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
64. Paint the walls - two coats	664.67 SF @	0.97 =	644.73 ✓
CONTENTS			
65. Table and Four Chairs (max 1)	✓ 1.00 EA @	450.00 = ✓	450.00

Hallway **Height: 8'**

Missing Wall **3' 9" X 8'** **Opens into KITCHEN**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tile floors in this hallway were loosened during the event and required removal.			
66. R&R Tile floor covering - Standard grade	45.63 SF @	10.11 =	461.32
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
67. 1/2" drywall - hung, taped, floated, ready for paint	113.67 SF @	2.07 =	235.30
68. R&R Baseboard - 2 1/4"	28.42 LF @	2.80 =	79.57 ✓
69. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34

CONTINUED - Hallway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
70. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
71. Paint baseboard - two coats	28.42 LF @	1.42 =	40.36
72. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
73. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
74. Paint the walls - two coats	227.33 SF @	0.97 =	220.51 ✓

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The ceramic floor tiles in this room were loosened during the event and required removal. The room had no damaged insulation as the foundation curb wall was raised and not insulated. This room had no tub or shower but had vanity cabinets on 2 walls one 7' and one 8' . Allowance is to restore to pre event condition but in compliance with basic model.			
75. R&R Tile floor covering - Standard grade	62.49 SF @	10.11 =	631.78 ✓
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
76. 1/2" water rock - hung, taped, floated, ready for paint	130.67 SF @	1.85 =	241.74 ✓
77. R&R Baseboard - 2 1/4"	32.67 LF @	2.80 =	91.47 ✓
78. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
79. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
80. Sink - single - Detach & reset	1.00 EA @	114.47 =	114.47
81. Detach & Reset Countertop - solid surface - Standard grade	15.00 SF @	21.28 =	319.20
82. R&R Vanity - Standard grade	15.00 LF @	128.31 =	1,924.65
83. R&R Toilet paper holder - Standard grade	1.00 EA @	22.83 =	22.83
84. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
85. Paint baseboard - two coats	32.67 LF @	1.42 =	46.39
86. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
87. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
88. Paint the walls - two coats	261.33 SF @	0.97 =	253.49 ✓

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Furnace room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The furnace room had bare concrete floor and no baseboards pre event. Water entered this room through the floor drain and damaged the water heater and furnace. The room had no damage to insulation as it has a raised curb wall foundation that was not insulated pre event.			
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
89. 1/2" drywall - hung, taped, floated, ready for paint	113.33 SF @	2.07 =	234.59
90. Shelving - wire (vinyl coated) - Detach & reset	8.00 LF @	8.06 =	64.48
91. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
92. R&R Water heater - 40 gallon	1.00 EA @	885.12 =	885.12
93. Forced air furnace	1.00 EA @	2,737.01 =	2,737.01
94. Paint bifold door set - slab only - 2 coats (per side)	1.00 EA @	50.01 =	50.01
95. Paint the walls - two coats	226.67 SF @	0.97 =	219.87 ✓
CONTENTS			
Note this room also served as a storage and broom closet.			
96. Shoes: Casual (max 2)	2.00 EA @	25.00 = ✓	50.00
97. Boots: Winter (max 1)	1.00 EA @	100.00 = ✓	100.00

Family Room N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The insulation was above the flood level in this room as it had a raised curb wall foundation that was not insulated pre- event. This non eligible room had engineered hardwood pre event, allowance is made to replace with basic model laminate flooring only to a section that is considered essential access to the built in garage.			
98. Tear out non-salv floating floor & bag for disposal	299.24 SF @	1.49 =	445.87
99. Laminate - simulated wood flooring - to access path	52.00 SF @	4.57 =	237.64
The allowance to remove the drywall is included under "interior general", as it contained asbestos and was removed as a lump sum for all affected areas within the home. The following line item is to replace only.			
100. 1/2" drywall - hung & fire taped only	288.67 SF @	1.56 =	450.33
101. Remove Baseboard - 2 1/4"	64.17 LF @	0.36 =	23.10 ✓
102. R&R Door lockset - exterior	1.00 EA @	66.15 =	66.15
103. R&R Exterior door - metal - insulated - leading to built in garage	1.00 EA @	337.32 =	337.32
The exterior french doors in this room were raised on the curb wall and were not damaged during the event.			
The room also had built in cabinets that were considered non essential, allowance is to remove only.			
104. Remove Countertop - solid surface - Standard grade	6.00 SF @	3.72 =	22.32 ✓
105. Remove Cabinetry - lower (base) units	6.00 LF @	6.47 =	38.82

Attached Garage **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The garage had bare concrete and raised foundation walls and did not suffer any structural damage during the event. Allowance to clean this area is included under the heading of interior general.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
106. Deliver material to site	1.00 EA @	60.00 =	60.00
107. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
Drywall disposal is not included in dumpster fee as it is a hazardous waste and is part of asbestos abatement costs addressed under "interior general".			
108. Equipment setup, take down	1.00 HR @	47.58 =	47.58
109. Dehumidifier (per 24 hour period) - No monitoring	6.00 EA @	63.75 =	382.50
110. Air mover (per 24 hour period) - No monitoring	12.00 EA @	31.50 =	378.00
The above drying allowances are for 2 dehumidifier and 4 fans for 3 days to aid in the drying process.			
111. Final cleaning - construction - Residential	1,175.45 SF @	0.25 =	293.86
Final cleaning allowance excludes the garage area which did not suffer any structural damage.			

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
112. Fireplace repair labour minimum	1.00 EA @	57.98 =	57.98
113. Stairway labour minimum	1.00 EA @	118.54 =	118.54

Grand Total Areas:

3,849.78	SF Walls	1,571.88	SF Ceiling	5,421.66	SF Walls and Ceiling
1,585.74	SF Floor	176.19	SY Flooring	470.82	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	475.62	LF Ceil. Perimeter
1,585.74	Floor Area	1,680.98	Total Area	3,371.64	Interior Wall Area
1,504.50	Exterior Wall Area	167.17	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total		%
Dwelling	42,286.20	92.06%	45,674.03		92.48%
Cleanup completed before site visit	164.00	0.36%	164.00	✓	0.33%
Contents	2,515.00	5.48%	2,515.00	✓	5.09%
Emergency measures	0.00	0.00%	0.00		0.00%
Essential access	248.08	0.54%	261.40	✓	0.53%
Site services	472.00	1.03%	509.83	✓	1.03%
Exterior	248.08	0.54%	261.40	✓	0.53%
	0.00	0.00%	0.00		0.00%
Total	45,933.36	100.00%	49,385.66		100.00%

Summary for Dwelling

Line Item Total	42,286.20
PST	1,212.87
Subtotal	43,499.07 ✓
GST	2,174.96 ✓
Replacement Cost Value	**$45,674.03**
Net Claim	**$45,674.03** ✓

#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	164.00 ✓
Replacement Cost Value	**$164.00**
Net Claim	**$164.00** ✓

20. /TM.

#120 RM reviewed by field manager TM

Summary for Contents

Line Item Total	2,515.00
Replacement Cost Value	**$2,515.00**
Net Claim	**$2,515.00**

20. TM.

#120 RM reviewed by field manager TM

Summary for Essential access

Line Item Total	248.08
PST	0.87
Subtotal	248.95
GST	12.45
Replacement Cost Value	**$261.40**
Net Claim	**$261.40**

#120 RM reviewed by field manager TM

Summary for Site services

Line Item Total	472.00
PST	13.55
Subtotal	485.55
GST	24.28
Replacement Cost Value	**$509.83**
Net Claim	**$509.83**

#120 RM reviewed by field manager TM

Summary for Exterior

Line Item Total	248.08
PST	0.87
Subtotal	248.95 ✓
GST	12.45 ✓
Replacement Cost Value	**$261.40**
Net Claim	**$261.40** ✓

BM

RM. KM.

#120 RM reviewed by field manager TM

s.22

TD Insurance
Meloche Monnex

Home Policy Details

My inbox: 0 New message

Policy s.22 | View billing details

Profile | Manage profile
s.22

Status: Active

Effective from: Oct. 10, 2014 to Oct. 10, 2015

Annual Premium: $1,425 [1]

Agency: **TD Insurance Direct Agency Inc.**

Insurer: **Security National Insurance Company**

s.22

In partnership with:
s.22

Locations and Coverages | Additional Coverages | Discounts

Coverage Locations

Location 1 - Primary Residence:

s.22

Location premium: **$1,365** [1]

Mortgagee: **ROYAL BANK OF CANADA**

Homeowner. Platinum Solution™
Homeowner insurance policies are designed for customers who own and occupy a single family dwelling, a duplex or a triplex. They do not insure condominium owners, for whom a specific type of policy adapted to their needs is available. Homeowner policies include coverage for building, outbuildings, contents and additional living expenses. They also include coverage for personal liability. We offer various homeowner policy options to meet your needs.

Your Platinum Solution® package provides all-risk protection for your dwelling and your personal property. It also includes higher limitation amounts in case precious items, such as jewellery, are stolen. Coverage also includes "by-laws" protection to counter the effects of a zoning regulation that would raise the cost of repairs in case of damage to your dwelling.

Property Insurance Details — Deductible: **$500**

Coverage	Description	Limit($)
$2-Million Solution™		2,000,000
	Property Insurance Premium:	**$822** [1]

Endorsement specific to this location

Coverage	Premium($)[1]	Coverage Limit($)	Deductible($)
Sewer back-up endorsement	90	15,000	
Weight of ice, snow or sleet - ice damming - roof water damage	50	904,000	
Earthquake	403	904,000	

Your policy currently doesn't contain the following endorsement(s) for this location and, as a result, coverage for the events listed is excluded.

If you want to purchase one or several of these endorsements, please select the appropriate box(es) and then select "Continue"

How are we doing?
We'd love to hear your feedback! Please take a few minutes to complete a short survey.

Start survey

PACIFIC EHS - RECORD OF ANALYSIS

Report Number: 10414-40071

Client Name: BELFOR Canada (Vancouver)

Reference: -31

Address: s.22

Sampled By: BELFOR Canada (Vancouver)

Date Sampled: 06-Nov-14

Date Analyzed: 06-Nov-14

Analyst: SM

NO.	SAMPLE INFORMATION	LAYER	ASBESTOS	OTHER MATERIALS
10414-40071-001	Drywall Joint Compound Front entrance	Paint 20% White chalky mix 40% Paper 40%	Not Detected YES - Chrysotile 1% Not Detected	Non-Fibrous 100% Non-Fibrous 99% Cellulose 100%
10414-40071-002	Drywall Joint Compound Kitchen/ Dining room	Paint 40% White chalky mix 60%	Not Detected Not Detected	Non-Fibrous 100% Non-Fibrous 100%
10414-40071-003	Drywall Joint Compound Living room	Paint 20% White chalky mix 60% Paper 20%	Not Detected Not Detected Not Detected	Non-Fibrous 100% Non-Fibrous 100% Cellulose 100%
10414-40071-004	Drywall Joint Compound Bathroom	Paint 10% White chalky mix 90%	Not Detected Not Detected	Non-Fibrous 100% Non-Fibrous 100%

Total Number of Samples: 4

Report Reviewed By Elizabeth Camacho

ASBESTOS TEST

Analyzed in accordance with NIOSH METHOD 9002 – ASBESTOS (BULK) BY PLM AIHA BAPAT Lab #185672

TOTAL SAFETY

- A result of 'Asbestos–Not detected' means no asbestos fibres were detected;
- When asbestos is detected, the minimum quantitation limit is 1%;
- Levels of asbestos present but below 1% based on visual estimation will be described as TRACE.

AIHA Proficiency Analytical Testing Programs, LLC
BAPAT Lab #185672

RECEIVED
MAR 25 2015
MIN OF PUBLIC SAFETY
& SOLICITOR GENERAL

1 1-Front
Date Taken: 2/20/2015

2 2-Left side
Date Taken: 2/20/2015

s.22

1

s.22

3 3-Rear view
Date Taken: 2/20/2015

4 4-Entry
Date Taken: 2/20/2015

s.22

5 5-Under stairs
Date Taken: 2/20/2015

6 6-Kitchen
Date Taken: 2/20/2015

7 7-Hallway
Date Taken: 2/20/2015

8 8-Bathroom
Date Taken: 2/20/2015

s.22

9 9-Furnace room
Date Taken: 2/20/2015



10 10-Furnace room
Date Taken: 2/20/2015



s.22

11 11-Family room
Date Taken: 2/20/2015

12 12-Garage
Date Taken: 2/20/2015

13 13-Living room
Date Taken: 2/20/2015

14 14-Fireplace
Date Taken: 2/20/2015

15 15-Damaged contents in dumpster
Date Taken: 2/20/2015

s.22

s.22

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-02

Application #141114-D591-4DC6

January 9, 2015

GOODS/SERVICES REC'D _____ by _____
(Date received) (Signature)

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with applicable terms of the agreement and/or contract and other applicable authorities, the goods supplied and/or the services rendered

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

COPY

Resp	ACCT	STOB	PROJECT
J86	12200	7904	150000

s.22

s.22

141114-D591-4DC6

001

Jan 13/14

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$24,843.31**, payable to s.22, will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$568.88
Structural	$27,310.26
Contents	$4,175.00
Total Eligible Amount	$32,054.14
Less $1,000.00	$31,054.14
Total Payable at 80%	$24,843.31

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Revised Jan 8/15

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141114-D591-4DC6

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
		X	Evaluator's Notes	Part of Scope
	X		Scope and Calculations Sheet	
		X	Content Calculations Sheet	Part of Scope
	X		Diagram	
		X	Receipts or Invoices paid by Applicant	
		X	Other Documents: (i.e., medical)	
	X		Photos	
	X		Insurance Letter	
X	X		Home Owner Grant (Eligible ● Yes No)	
X	X		Land Title	
			Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:

All Documents Received Date: Jan 9/15 Initials: SM

Printed: 17/11/2014 04:26:42 PM

Emergency Management BC

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable) work

s.22

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Above

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	2.5'	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

Flood of culvert / creek across road

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

Emergency Management BC

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? Claim denied Nov 11/14	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date: Nov. 4/14
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 th ble expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be re

s.22	2014/11/12	s.22	2014/11/12
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: _ s.22 _____ pg #1

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/7		4	Removal of wet/flood	E
			contents on main floor	E
2014/11/8		4	Clean/Removal of debris	E
		3	mud, silt from carport	E
			driveway, front door	E
2014/11/9		3	Remove/clean debris	E
		2	mud from yard/property	N/E
2014/11/10		4	Cleaning mud/water	E
			from furnace room	
2014/11/11		4	Cleaning water/mud	E
		4	from bedroom, enterance,	E
			laundry room, carport	
			bathroom	
2014/11/12		2	Disinfection, mop	E
		1	of main floor	E
2014/11/13		2 (1.0)	Cleaning/Removal	E 1.0 REMOVING DW
			dry wall/water/bedroom	
2014/11/14	s.22	2	Cleaning/Packing	E
			contents	

EMBC Office Use Only: DFA eligible hours worked 32 @ minimum wage = TOTAL $ _____

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

CLEAN UP
P 1 OF 2

32 hours BR

Emergency Management BC

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

APPLICANT NAME: s.22 pg # 2

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/15		2	Removing/Cleaning crawlspace/property	E
2014/11/16		3	Packing contents/	E
		3	sorting water damage goods	E
			Cleaning/disinfecting	E
2014/11/17		3	Removing/cleaning going to dump carport/garage/rec room	E
2014/11/18		2	Packing contents	E
		2	Removal, packing contents	E
2014/11/19		1 (.5 hr)	mopping/dust-shop vac/drywall removal	E .5 REMOVING DW
2014/11/20		2	shop vac/cleaning	E
		2	mopping	E
2014/11/21		2	cleaning/vac-shop	E
	s.22	2	sorting/cleaning	E
	TOTAL	59	CLAIMED	
EVAL NOTE:	2 HRS RELATE TO NON ELIGIBLE YARD CLEAN-UP			
	1.5 HRS RELATE TO REMOVING DRYWALL			

EMBC Office Use Only: DFA eligible hours worked 55.5 @ minimum wage = TOTAL: 568.88

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E-mail dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Rev July 2014

CLEAN UP p 2 of 2

23 hours

Emergency Management BC

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

APPLICANT NAME: s.22 _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Entrance:	
• women's leather boots x 3	✓ INC 1 MAY
• men's boots leather x 1	✓ INC
• boys baseball shoes x 1	N/E SPORTS GEAR
• girls soccer shoes x 1	N/E SPORTS GEAR
• women's Tom shoes x 2	✓ INC
• girls suede boots x 1 s.22	✓ INC
• athletics shoes - children x 2 (adults converse)	s.22
- adult x 1 (ann)	s.22 INC (DRESS SHOE)
• women's sandels x 4 s.22	✓ INC (CASUAL SHOE 2 MAX)
• area carpet 3'x5'	N/E
• flooring + base boards	INC
• 1 men's hiking boots -	✓ INC (SHOES CASUAL)
• 1 boys winter boots	✓ INC
• 1 boys rubber boots s.22	N/E EXCEEDS MAX 1
• door matt - outside 2'x2'	N/E
• 1 blanket box -	N/E
Exterior House:	
• house painting	INC
• house cladding - cedar	N/E PRE-EXISTING DAMAGE NOT FLOOD RELATED
• pea gravel 6'x30'	INC ESSENTIAL ACCESS
• 3 large planters	N/E
• gas meter surround box	INC IN ESS ACCESS

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22 _____ **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Laundry Room	
Contents damage: • 1 hockey bag	N/E
• bath towels x 5	INC
• area rug x 2 (3'x4')	N/E
• winter hats x 4	INC 3 s.22 1 s.22
• winter gloves x 6	INC 2 s.22 1 s.22
• winter scarves x 3 s.22	INC 2 s.22 1 s.22
• 1 cabinet 3x5 feet	N/E
• 1 small bookcase	N/E
• Flooring + base board	INC
• Washer + dryer	INC
• Freezer / fridge	INC (FREEZER ONLY)

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

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

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APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Living Room:	
• fleece blankets x 2	
• video games:	
Xbox x 4	
PS3 x 4	
• Floor Carpet 8x10	
• laminate Flooring	
• floor base boards	
• doorway trim	
Hall:	
• Tile Flooring	
• door	
• door trim	
• weather stripping	
• 2 umbrellas	
• base boards	
Sunroom:	
• flooring	
• base boards	
• Sliding door trim	
• 3 interior doors	
• 2 exterior doors + trim	
& weather stripping	

Emergency ManagementBC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
[illegible]em/management/management.html

APPLICANT NAME: s.22 [redacted] **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Bathroom:	
• Bathmat	N/C
• garbage can	N/E
• 2 bath towels	INC (MAKING TOTAL OF 7)
• floor tile, base boards tile	N/C
• heated flooring	NOT DAMAGED
Front Closet	
• Christmas decorations:	N/E
↳ tree lights x 2	N/E
↳ 2 reindeers decorations	N/E
↳ 3 boxes of balls + bobbles	N/E
↳ door wreath x1	N/E
↳ outside lights x 2	N/E CHRISTMAS DECORATIONS
• vacuum cleaner	INC (SHOWN IN LAUNDRY RM)
Shed contents	
• lawn mower	INC
• leaf blower	N/E

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Emergency ManagementBC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Bed Room:	
• Queen mattress	INC
• wall to wall carpet and underpad	INC
• Queen bed frame	INC
• Queen sheet set	INC
• Children's ~~toys~~ / clothing	INC
↳ 30 stuffed toys	INC
↳ easy bake oven	INC
s.22 clothing - 3 tops	INC
- 3 bottoms	INC
• Adult clothing	
↳ 2 jeans s.22	INC ✓
2 men's shirts s.22	INC ✓
socks x 4 s.22	INC ✓
underwear x 4 s.22	INC ✓
• laundry basket	INC
• closet flooring	INC
• wicker basket - 3 feet	INC
• 1 Queen blow up mattress	INC
• flooring base boards	INC

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

Rev July 2014

CONTENT

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	17/11/2014	Date Contacted:	18/12/2014
Date Inspected:	22/11/2014 9:30 AM	Date Completed:	06/01/2015

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Contents items, where eligible, include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van. area at this time.

2014-12-01-0946

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside s.22 in s.22 home .			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
During the excessive rainfall event of November 3, 2014 the adjacent creek overflowed causing flood water and copious amounts of debris to flow across the Applicant's yard eroding land. Water entered into the first level of the home and reached a height of about 6 inches and wicked up the walls about up to 24 inch . Note: We recognize that there was some erosion to the applicant's back yard, which is not eligible. There was also some erosion to the creek bank which had some form of bank protection. We do not believe the bank protection would be considered to meet minimum criteria to be considered built to "engineered design". That being said however it may require a further site inspection once the water level recedes and a more thorough inspection can be completed.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We are enclosing a formal denial letter from the Applicant's insurer and our site inspection also confirmed that the damages were not caused by sewer backup and not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	55.50 EA @	10.25 =	568.88

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The line items below are to remove heavy mud and debris from driveway and walkways and to replace gravel that was eroded within the perimeter of the home. This would include filling and leveling around the gas meter. The Applicant's back yard and fence were also damaged but this area was considered not essential. Allowance is to repair area of essential access only.			
2. Gravel (per CY)	5.00 CY @	25.06 =	125.30
3. Single or tandem axle dump truck - section 16.1 (page 125) 5 Cu Yd - AF	1.00 LS @	64.15 =	64.15
The above line item is to allow a small haul delivery charge.			
4. Skid Steer - includes travel - Section 10.2 (page 82) - AF	4.00 HR @	86.40 =	345.60
5. General Labourer -To spread gravel and assist in cleanup	8.00 HR @	31.01 =	248.08

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
6. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. Pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04
8. Exterior - paint wood siding - two coats	309.00 SF @	1.13 =	349.17
Note: Wood siding was damaged by flowing debris of the creek abrading against the lower sections of the siding. Allowance is to repaint the damaged area.			

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. Manipulate contents	1.00 LS @	372.12 =	372.12
10. Clean & disinfect interior	984.03 SF @	0.23 =	226.33
We have made an allowance to clean & disinfect the affected areas only.			

CONTENTS

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants lost several articles of clothing and furniture , the eligible clothing contents are listed below.			

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
11. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00
12. Pants: Casual or Jeans (max 3)	2.00 EA @	30.00 =	60.00
13. Shirt: Casual (includes Sweatshirt/T-Shirt) (max 5)	2.00 EA @	25.00 =	50.00
14. Socks (max 7)	4.00 EA @	5.00 =	20.00

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

CONTINUED - s.22)

DESCRIPTION	QTY	UNIT PRICE	TOTAL
15. Underwear (max 7)	4.00 EA @	6.00 =	24.00
16. Hat: Summer and/or Winter Toque (max 2)	2.00 EA @	10.00 =	20.00
17. Shoes: Casual (max 2)	1.00 EA @	25.00 =	25.00

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
18. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00
19. Shoes: Dress (max 2)	1.00 EA @	40.00 =	40.00
20. Shoes: Casual (max 2)	2.00 EA @	25.00 =	50.00
21. Gloves: Leather Work and/or Winter (max 2)	2.00 EA @	20.00 =	40.00
22. Scarf: Winter (max 1)	2.00 EA @	10.00 =	20.00

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s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
23. Shoes: Dress (max 2)	2.00 EA @	40.00 =	80.00
24. Boots: Winter (max 1)	1.00 EA @	100.00 =	100.00
25. Gloves: Leather Work and/or Winter (max 2)	2.00 EA @	20.00 =	40.00
26. Scarf: Winter (max 1)	1.00 EA @	10.00 =	10.00

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
27. Boots: Winter (max 1)	1.00 EA @	85.00 =	85.00
28. Hat: Summer and/or Winter (max 2)	1.00 EA @	10.00 =	10.00
29. Shoes: Casual (max 2)	1.00 EA @	25.00 =	25.00
30. Pants: Casual (max 3)	3.00 EA @	20.00 =	60.00
31. Shirt: Casual (includes Sweatshirt/T-Shirt) (max 7)	3.00 EA @	20.00 =	60.00

s.22

Shed

DESCRIPTION	QTY	UNIT PRICE	TOTAL
32. Lawnmower (max 1)	1.00 EA @	250.00 =	250.00

Main Level

Entry/Foyer **Height: 8'**

Missing Wall - Goes to Floor **4' X 6' 8"** **Opens into HALLWAY**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
33. R&R Laminate - simulated wood flooring - Standard grade	64.25 SF @	5.58 =	358.51
34. Remove Vinyl floor covering (sheet goods) - Standard grade	64.25 SF @	0.80 =	51.40
Note this room had vinyl flooring with laminate over top, both layers require removal.			
35. Tear out and bag wet insulation	99.33 SF @	0.66 =	65.56
36. Batt insulation - 4" - R12 - unfaced batt	99.33 SF @	0.79 =	78.47
37. R&R Polyethylene vapor barrier	99.33 SF @	0.28 =	27.81
38. Tear out wet drywall, cleanup, bag for disposal	154.94 SF @	0.84 =	130.15
39. 1/2" drywall - hung, taped, floated, ready for paint	154.94 SF @	2.07 =	320.73
40. R&R Baseboard - 2 1/4"	38.74 LF @	2.80 =	108.48
41. R&R Bifold door - Colonist - Single	1.00 EA @	110.56 =	110.56
42. R&R Door trim set (around bifold door)	17.00 LF @	4.11 =	69.87
43. Detach & Reset Door lockset - exterior - Standard grade	1.00 EA @	19.34 =	19.34
44. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
45. Paint baseboard - two coats	38.74 LF @	1.42 =	55.01
46. Paint single bifold door - slab only - 2 coats (per side)	2.00 EA @	30.33 =	60.66
47. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
48. Paint door trim & jamb - 2 coats (per side)	3.00 EA @	30.95 =	92.85
Above allowance to paint bifold door trim 1 side, as well as the exterior door trim 2 sides			
49. Paint walls - two coats	309.89 SF @	0.97 =	300.59

Stairway **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
50. Remove Carpet - Standard grade- to 2 bottom stair risers	16.68 SF @	0.24 =	4.00
51. Carpet - Standard grade- to 2 bottom stair risers	19.18 SF @	3.07 =	58.88
15 % waste added for Carpet - Standard grade- to 2 bottom stair risers.			
52. Step charge for "waterfall" carpet installation	2.00 EA @	6.78 =	13.56
Note area under stairs is accessible for drying from behind.			

CONTINUED - Stairway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
53. Tear out and bag wet insulation	16.33 SF @	0.66 =	10.78
54. Batt insulation - 4" - R12 - unfaced batt	16.33 SF @	0.79 =	12.90
55. R&R Polyethylene vapor barrier	16.33 SF @	0.28 =	4.57
56. Tear out wet drywall, cleanup, bag for disposal	35.67 SF @	0.84 =	29.96
57. 1/2" drywall - hung, taped, floated, ready for paint	35.67 SF @	2.07 =	73.84

Area under stairs floor floor covering over concrete. The walls had partial drywall only and although hung taped and floated ready for paint, there was no paint pre-event.

Hallway **Height: 8'**

Missing Wall - Goes to Floor **4' X 6' 8"** **Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this room had ceramic tiles over concrete floor and the floor was not damaged during the event.			
58. Tear out wet drywall, cleanup, bag for disposal	134.64 SF @	0.84 =	113.10
59. 1/2" drywall - hung, taped, floated, ready for paint	134.64 SF @	2.07 =	278.70
60. R&R Baseboard - 2 1/4"	33.66 LF @	2.80 =	94.25
61. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
62. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
63. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
64. Paint door trim & jamb - 2 coats (per side)	3.00 EA @	30.95 =	92.85
65. Paint baseboard - two coats	33.66 LF @	1.42 =	47.80
66. Paint walls - two coats	269.28 SF @	0.97 =	261.20

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note flooring in this bathroom was ceramic tile over concrete which was not damaged by the flood.			
67. Tear out and bag wet insulation	20.00 SF @	0.66 =	13.20
68. Batt insulation - 4" - R12 - unfaced batt	20.00 SF @	0.79 =	15.80
69. R&R Polyethylene vapor barrier	20.00 SF @	0.28 =	5.60
70. Tear out wet drywall, cleanup, bag for disposal	98.03 SF @	0.84 =	82.35
71. 1/2" water rock - hung, taped, floated, ready for paint	98.03 SF @	2.36 =	231.35
72. R&R Baseboard - 2 1/4"	24.51 LF @	2.80 =	68.62

CONTINUED - Bathroom

DESCRIPTION	QTY	UNIT PRICE	TOTAL
73. Paint baseboard - two coats	24.51 LF @	1.42 =	34.80
74. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
75. R&R Interior door unit	1.00 EA @	188.13 =	188.13
76. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
77. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
78. Paint the walls - two coats	196.05 SF @	0.97 =	190.17
79. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
80. Vanity top - Detach and reset	6.42 LF @	36.06 =	231.51
81. Detach & Reset Vanity - Standard grade	6.42 LF @	48.53 =	311.56
82. Mirror - plate glass - Detach & reset	18.00 SF @	5.21 =	93.78
83. R&R Tile tub surround - up to 60 SF	1.00 EA @	1,116.04 =	1,116.04
84. Shower door system - Detach & reset	1.00 EA @	83.06 =	83.06
85. Bathtub or shower faucet (finish trim) - Detach & reset	1.00 EA @	59.89 =	59.89
CONTENTS			
86. Bath Towel (max 7)	2.00 EA @	8.00 =	16.00
87. Bathmat (max 1)	1.00 EA @	25.00 = 10.00	25.00 10.00 BM

Bedroom s.22 **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
88. Tear out wet non-salvageable carpet, cut & bag for disp.	164.95 SF @	0.50 =	82.48
89. Tear out wet carpet pad and bag for disposal	164.95 SF @	0.46 =	75.88
90. Remove Vinyl floor covering (sheet goods) - Standard grade	164.95 SF @	0.80 =	131.96
Note room had carpet over vinyl flooring - all layers require removal.			
91. Carpet pad	164.95 SF @	0.62 =	102.27
92. Carpet - Standard grade	189.69 SF @	3.07 =	582.35
15 % waste added for Carpet - Standard grade.			
93. Tear out and bag wet insulation	102.67 SF @	0.66 =	67.76
94. Batt insulation - 4" - R12 - unfaced batt	102.67 SF @	0.79 =	81.11
95. R&R Polyethylene vapor barrier	102.67 SF @	0.28 =	28.75
96. Tear out wet drywall, cleanup, bag for disposal	289.36 SF @	0.84 =	243.06
97. 1/2" drywall - hung, taped, floated, ready for paint	289.36 SF @	2.07 =	598.98
98. R&R Baseboard - 2 1/4"	72.34 LF @	2.80 =	202.55
99. Paint baseboard - two coats	72.34 LF @	1.42 =	102.72

CONTINUED - Bedroom s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
100. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
101. R&R Interior door unit	1.00 EA @	188.13 =	188.13
102. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
103. R&R Door trim set (around bifold doors)	20.00 LF @	4.11 =	82.20
104. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
105. Paint bifold door set - slab only - 2 coats (per side)	1.00 EA @	50.01 =	50.01
106. Paint door trim & jamb - 2 coats (per side)	3.00 EA @	30.95 =	92.85
above allowance to paint bifold door trim 1 side and exterior door trim 2 sides			
107. Paint the walls - two coats	578.72 SF @	0.97 =	561.36
CONTENTS			
108. Bed Linen (Sheets) (max 2)	1.00 EA @	20.00 =	20.00
109. Queen Boxspring & Mattress (max 1)	1.00 EA @	550.00 =	550.00
110. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00

Laundry Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
111. Tear out wet non-salvageable carpet, cut & bag for disp.	145.56 SF @	0.50 =	72.78
112. Tear out wet carpet pad and bag for disposal	145.56 SF @	0.46 =	66.96
113. Remove Vinyl floor covering (sheet goods) - Standard grade	145.56 SF @	0.80 =	116.45
Note room had carpet over vinyl flooring - all layers require removal.			
114. Carpet pad	145.56 SF @	0.62 =	90.25
115. Carpet - Standard grade	167.40 SF @	3.07 =	513.92
15 % waste added for Carpet - Standard grade.			
116. Tear out and bag wet insulation	76.67 SF @	0.66 =	50.60
117. Batt insulation - 4" - R12 - unfaced batt	76.67 SF @	0.79 =	60.57
118. R&R Polyethylene vapor barrier	76.67 SF @	0.28 =	21.47
119. Tear out wet drywall, cleanup, bag for disposal	193.33 SF @	0.84 =	162.40
120. 1/2" drywall - hung, taped, floated, ready for paint	193.33 SF @	2.07 =	400.19
121. R&R Baseboard - 2 1/4"	48.33 LF @	2.80 =	135.33
122. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
123. R&R Interior door unit	1.00 EA @	188.13 =	188.13
124. Paint baseboard - two coats	48.33 LF @	1.42 =	68.63
125. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
126. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90

CONTINUED - Laundry Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
127. Paint the walls - two coats	386.67 SF @	0.97 =	375.07
CONTENTS			
128. Dryer (max 1)	1.00 EA @	500.00 =	500.00
129. Washer (max 1)	1.00 EA @	700.00 =	700.00
130. Bath Towel (max 7)	5.00 EA @	8.00 =	40.00
131. Vacuum (max 1)	1.00 EA @	250.00 =	250.00
132. Freezer (upright/chest) (max 1)	1.00 EA @	750.00 =	750.00
The contents in the freezer were not damage .			

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note Applicant stated that this downstairs living room was the room used mainly by the family for watching television , playing music and games etc. This also appeared to be consistent with the contents that were in the room and we considered it to be an essential living area.			
133. R&R Laminate - simulated wood flooring	275.90 SF @	7.00 =	1,931.30
134. Tear out and bag wet insulation	32.00 SF @	0.66 =	21.12
135. Batt insulation - 4" - R12 - unfaced batt	32.00 SF @	0.79 =	25.28
136. R&R Polyethylene vapor barrier	32.00 SF @	0.28 =	8.96
137. R&R Wall panelling - tongue & groove - cedar	284.67 SF @	5.45 =	1,551.45
138. R&R Baseboard - 2 1/4"	71.17 LF @	2.80 =	199.27
139. Detach & Reset Door knob - interior	2.00 EA @	19.34 =	38.68
140. R&R Interior door unit	2.00 EA @	188.13 =	376.26
141. Paint baseboard - two coats	71.17 LF @	1.42 =	101.06
142. Paint door slab only - 2 coats (per side)	4.00 EA @	30.83 =	123.32
143. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80
144. Paint the walls - two coats	284.67 SF @	0.97 =	276.13
Allowance made to paint cedar panel as pre-existed.			

Sunroom n/e **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this room had vinyl flooring and plywood over sleepers pre event. It was considered necessary to replace the plywood floor and sleepers but not the finish floor as this is a non essential room			

CONTINUED - Sunroom n/e

DESCRIPTION	QTY	UNIT PRICE	TOTAL
145. Remove Vinyl floor covering (sheet goods)	113.75 SF @	0.80 =	91.00
146. R&R Sleepers/underlay over concrete 2" x 4" sleepers	113.75 SF @	1.72 =	195.66
147. R&R Sheathing - plywood - 3/4" - tongue and groove	113.75 SF @	3.59 =	408.37
148. Tear out and bag wet insulation	120.67 SF @	0.66 =	79.64
149. Batt insulation - 4" - R12 - unfaced batt	120.67 SF @	0.79 =	95.33
150. R&R Polyethylene vapor barrier	120.67 SF @	0.28 =	33.79
151. Tear out wet drywall, cleanup, bag for disposal	181.33 SF @	0.84 =	152.32
152. 1/2" drywall - hung & fire taped only	181.33 SF @	1.56 =	282.87
153. Remove Baseboard - 2 1/4"	45.33 LF @	0.36 =	16.32
154. Remove Door trim set - patio door	20.00 LF @	0.44 =	8.80

Furnace Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note concrete floor with no finish.			
155. Tear out and bag wet insulation	113.67 SF @	0.66 =	75.02
156. Batt insulation - 4" - R12 - unfaced batt	113.67 SF @	0.79 =	89.80
157. R&R Polyethylene vapor barrier	113.67 SF @	0.28 =	31.83
158. Tear out wet drywall, cleanup, bag for disposal	170.00 SF @	0.84 =	142.80
159. 1/2" drywall - hung, taped, floated, ready for paint	170.00 SF @	2.07 =	351.90
160. Shelving - Detach & reset	16.50 LF @	6.94 =	114.51
Allowance ro remove wall shelving to allow access for repairs			
161. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
162. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
163. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
164. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
165. Paint the walls - two coats	340.00 SF @	0.97 =	329.80
166. Furnace - check, heavy clean, replace filters and service	1.00 EA @	192.59 =	192.59
Note hot water tank in this room was raised above grade and was not damaged during the event			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
167. Deliver material to site	1.00 EA @	60.00 =	60.00
168. Dumpster load - Approx. 20 yards	1.00 EA @	590.00 =	590.00
169. Additional allowance to dispose of drywall	1.00 LS @	477.77 =	477.77
170. Equipment setup, take down	1.00 HR @	47.58 =	47.58
171. Dehumidifier (per 24 hour period) - No monitoring	6.00 EA @	63.75 =	382.50
172. Air mover (per 24 hour period) - No monitoring	12.00 EA @	31.50 =	378.00
The above drying allowances are for 2 dehumidifier and 4 fans for 3 days to aid in the drying process.			
173. Final cleaning - construction - Residential	984.03 SF @	0.25 =	246.01

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
174. Heat, vent, & air cond. labour minimum	1.00 EA @	47.75 =	47.75

Grand Total Areas:

3,427.71 SF Walls	1,165.98 SF Ceiling	4,593.69 SF Walls and Ceiling
1,165.98 SF Floor	129.55 SY Flooring	422.69 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	457.35 LF Ceil. Perimeter
1,165.98 Floor Area	1,270.01 Total Area	3,427.71 Interior Wall Area
1,257.72 Exterior Wall Area	159.50 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	25,425.48	84.21%	27,310.26	85.13%
Cleanup completed before site visit	568.88 ✓	1.88%	568.88	1.77%
Contents	4,200.00 4,175	13.91%	4,200.00	13.09%
Total	30,194.36	100.00%	32,079.14	100.00%

s.22

Summary for Dwelling

Line Item Total	25,425.48
PST	584.22
Subtotal	26,009.70
GST	1,300.56
Replacement Cost Value	**$27,310.26**
Net Claim	**$27,310.26**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Summary for Cleanup completed before site visit

Line Item Total	568.88
Replacement Cost Value	**$568.88**
Net Claim	**$568.88**

20. /TM.

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Summary for Contents

Line Item Total	4,200.00 4175
Replacement Cost Value	**$4,200.00** 4175
Net Claim	**$4,200.00** 4175

BM

RD. /TM.

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

s.22

claimspro

November 18, 2014

ClaimsPro's File No: s.22
Your Insurer's File No: s.22

s.22

RE: **Type of Loss:** Water Damage
Date of Loss: November 3, 2014
Your Policy: s.22
Your Insurers: BCAA Insurance Corporation

Please accept this letter as written confirmation of our telephone conversation with you on November 11, 2014.

Regrettably, your loss does not fall within the scope of coverage provided by your policy. We understand that the cause of this loss was from water overflowing from a creek and entering your home.

Your home insurance policy does not insure loss or damage caused by flood as per the DrainGuard Rider:

3.24 DrainGuard Rider R5A

3.24.1 Description of Coverage

We agree to extend the insurance provided under Section 1 to include direct loss or damage to property insured under Coverages A, B, and C caused by the sudden and accidental escape of water resulting from the backup or blockage of a private drain, drainpipe, drain tile, eavestrough, downspout, sewer, sump or septic tank, which is external to the dwelling and which is situated on the insured premises.

3.24.2 Loss or Damage Not Insured

We do not insure loss or damage:

1) caused by flood; or
2) caused by continuous or repeated seepage or leakage of water; or
3) to a watermain; or
4) to a system or domestic water container from which the water escaped; or
5) occurring while the dwelling or Strata Unit insured is under construction or vacant, even if we have given permission for construction or vacancy.

Flood is defined in the policy as:

"Waves, tides, tidal waves and the rising of, the breaking out or the overflow of, any body of water, whether natural or man-made and whether wind driven or not"; and

The term "caused by" is defined as:

> "directly, indirectly or in any way caused by or resulting from" and exclude coverage for the specified loss or damage regardless of whether other causes covered or not, acted concurrently or in any sequence to produce the loss.

We enclose a copy of the policy wording exclusions applicable to this claim for your review.

If there is any evidence that you feel has been overlooked, please bring it to our attention as soon as possible and we will carefully review it.

As a prudent property owner, it is important that you act promptly to have repairs completed to prevent further damage. If you don't know who to contact and would like assistance in finding a contractor, we would be happy to introduce you to BCAA's Preferred Service Partners.

Please note that Emergency Management BC has implemented a Disaster Financial Assistance program related to this specific event. Based on the overview from Emergency Management BC's definition of losses, we believe you may qualify for assistance. Please find attached a summary page from Emergency Management BC which includes contact information. We strongly recommend that you contact them as soon as possible.

Further information can be found at http://www.embc.gov.bc.ca/em/dfa_claims/dfa.html.

You may also wish to consult legal counsel with a view to your options in recovering any remaining and outstanding damages from the City of North Vancouver. Again, you need to take action as soon as possible to maintain your right of action.

We kindly advise you that pursuant to Section 23 of the Insurance Act of British Columbia any action or proceeding against your insurance company in relation to your policy must be commenced not later than two years after the date you knew or ought to have known the loss or damage occurred. Therefore any legal action regarding this claim must be commenced by you no later than November 4, 2016; otherwise it will become statute barred.

A document known as "Proof of Loss" has been enclosed. We are legally obligated under the Insurance Act of British Columbia to provide this blank Proof of Loss form to you. Should you choose to take legal action regarding this claim, this document must be completed and submitted to BCAA.

You are always welcome to contact us should you have any further inquiries regarding this claim.

Regards,
ClaimsPro Inc.



Kelly Brewer
kelly.brewer@scm.ca

encl: Policy Wordings, Emergency Management BC Summary Page, Blank Proof of Loss

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 21/11/2014

2 Right side
Date Taken: 21/11/2014

s.22

s.22

3 Left side
Date Taken: 21/11/2014

4 Rear view
Date Taken: 21/11/2014

s.22

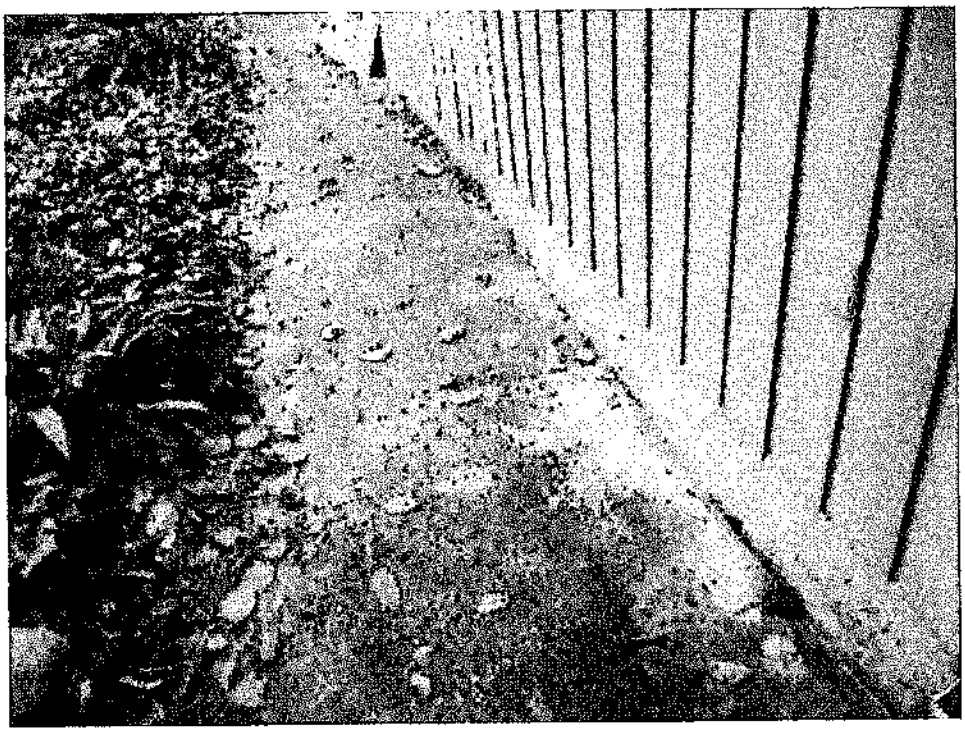
s.22

5 N/E yard damage
Date Taken: 21/11/2014

s.22

6 Sidewalk
Date Taken: 21/11/2014

Some minor settlement to the side walk was observed but was considered to be typical for age of home and not flood related. and no flood related damage to the foundation of home was found.



s.22

7 Entry
Date Taken: 21/11/2014

8 Hallway
Date Taken: 21/11/2014

s.22

s.22

9 Bathroom
Date Taken: 21/11/2014

The vanity cabinet was floating style and did not touch the floor and was not damage. Allowance was made to detach and reset to repair damaged walls behind

10 Bedroom
Date Taken: 21/11/2014

s.22

s.22

11 damaged contents
Date Taken: 21/11/2014



12 Laundry room
Date Taken: 21/11/2014

s.22

s.22

13 Living room
Date Taken: 21/11/2014

Living room had tonge and groove boards on the wall, allowance was made to repiace lower damaged section tand o access repairs to insulation behind

14 Sunroom
Date Taken: 21/11/2014

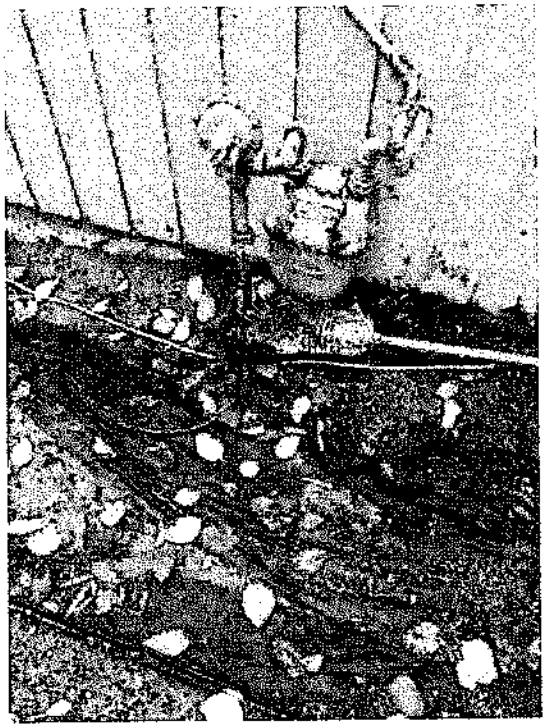
Contents had been boxed up and stored in this room

s.22

s.22

15 Proud
Date Taken: 05/11/2014

Showing wood rot to bottom of a section of siding. This damage was not considered flood related, but allowance was made to repaint the siding in sections that were abraded by flood debris.



BRITISH COLUMBIA | Emergency ManagementBC

COPY

File: DFA-1415-02

Application #150203-7EB5-2BD4

February 6, 2015

Royal Canadian Legion Branch 60
580 18th Street
West Vancouver BC V7V 3N2

Dear Royal Canadian Legion - Branch 60:

Re: Disaster Financial Assistance (DFA) Charitable / Volunteer Organization
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Charitable / Volunteer Organization category, which you submitted as a result of damages to your organization's property at 580 – 18th Street on November 3, 2014.

The Compensation and Disaster Financial Assistance Regulation, Part 2, Section 8, defines "charitable or volunteer organization" as a not for profit charitable organization that

(a) in the opinion of the minister, provides a benefit or service to the community at large,

(b) has been in existence for at least 12 months, and

(c) is registered under the Society Act;

To determine eligibility of a charitable organization you must meet the above criteria. Your organization must be registered under the BC Society Act and as your documentation provided to our office shows it is not registered.

To determine if an organization provides a benefit to the community at large, the province considers whether the organization contributes significantly to the sustainability of the community, and provides a basic or essential service in the interest of the community as a whole. The province also considers whether unrestricted public access is allowed for all members of the community. While your association undoubtedly provides a benefit to the community, its main purpose is to provide a service to those who have served in Her Majesty's forces.

.../2

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

I also note that you had insurance to cover overland flood losses, and therefore these losses would not have been eligible for DFA. The deductible portion of your insurance claim is not the same as an uninsurable loss. An insurance deductible is the portion of an insurance-covered expense that is borne by the policyholder. An uninsurable loss is a loss for which insurance could not be purchased.

Unfortunately your application is not eligible for DFA. We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Emergency Management BRITISH COLUMBIA

RECEIVED
FEB 03 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Small Business, Farm Owner or Charitable Organization

Tab to move forward between fields, shift-tab to move backward between fields, or print and fill.

PLEASE CHECK APPROPRIATE BOX or boxes: ☐ Small Business Owner ☐ Farm Owner ☒ Charitable Organization

Please refer to the DFA Guidelines for further program information.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
Royal Canadian Legion - Branch 60 (West Vancouver)			150303-7EB5-2804
Mailing Address	***Street***	***City/Town***	***Province*** / ***Postal Code***
580	18th Street	West Vancouver, BC	BC V7V 3N2

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( ) -	( ) -	(604) 922 - 3587 ext	info(@)westvan60.com

Alternate contact name and telephone number where you can be reached (if applicable)

Doug Brown, Finance Chairman (604) 649-8245 ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

Business, Farm or Organization Legal Name	Name of Contact Person
Royal Canadian Legion - Branch 60	Doug Brown

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address)	***Street***	***City/Town***	***Postal Code***

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
Nov. 2-3	30 cms	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

The Lawson Creek Watershed enters a culvert situated above our facility's parking lot. Debris caused the culvert to dam up, diverting the water flow into our parking lot. The water level rose until it reached the rear door of our facility and flooded the entire ground floor to a depth of approximately 30cm.

Action Taken to Date (list cleanup hours on Appendix A)

The flooding occurred during the evening when the entire ground floor and attached walls and structures received irreparable damage. Members and staff were on-site and worked through the early hours to stabilize the flooding. The next day a 3rd party firm was called to oversee the clean up, which occurred over several days and was assisted by several volunteers from our organization. The previous floor was a combination of tile and carpet, the walls were drywalled and covered with wood panelling, and several meters of cushioned, wooden seating was installed around the perimeter.

The water in the driveway and then the facility was removed by electric pumps and pushbrooms, then dehumidifiers were installed. The floor was then taken down to the bare concrete, the walls were taken down to the studs and the fixed, wooden seating areas were uninstalled and discarded. The driveway required pressure washing to remove the mud and debris.

The floor was thoroughly cleaned of water, mud and construction debris. About a dozen tables and several dozen chairs were cleaned and returned to the floor. Cloth drapes were hung to cover up the bare wall studs, outer wall and cabling. The facility was closed for several days and reopened in a usable, although unattractive and chilly state for the members.

Brief Description of Damage/Loss (list damaged items on Appendix B)

We are applying on the basis of the Compensation Disaster Financial Assistance Regulation, Schedule 4, clause (e) which relates to the cost of the insurance policy deductible amount. In our case the deductible is $25,000.

We seek to recover nearly $7,000 of expenses for equipment rental and payment to a specialist 3rd party, as well as volunteer time and expenses.

A new floor needs to be installed and the walls rebuilt, along with any associated damage to doors etc. The walls need to be rebuilt and the fixed seating needs to be replaced.

Emergency Management

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.

[redacted]

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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 complete this application and submit to Emergency Management BC as soon as possible. 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)
	2015 01 31		2015/2/2
Michael R. Mulberry		DOUGLAS BROWN	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: Royal Canadian Legion Branch 60

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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**
2014/11/2-10	David Jones	36	Team leader & labour	
2014/11/2-10	Megan Lemieux	27	General labour	
2014/11/2-4	Lisa Maddess	2	Documentation	
2014/11/2-4	Kelly Russell	4	General labour	
2014/11/2-4	Krista Heyerdahl	2	General labour	
2014/11/2-4	Jennifer Chandler	6	Wall repair	
2014/11/2-4	Brent Morgan	15	Floor cleaning	
2014/11/2-4	Graham Kitchen	2	General labour	

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

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

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Small Business, Farm Owner or Charitable Organization

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: Royal Canadian Legion Branch 60

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Main Lounge	
5 x fixed, wooden seating benches (@ 6M long total)	
Tiled floor replacement	
Carpet (runner) replacement	
Perimeter wall replacement and temporary draping	

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

DFA JAG:EX

s.22

From: Doug Brown <
Sent: Tuesday, February 3, 2015 13:08
To: DFA JAG:EX
Subject: DFA - Nov. 2, 2014 flood - West Vancouver - Royal Canadian Legion
Attachments: BC DFA submission - Royal Canadian Legion branch 60.pdf

Dear sirs

Please find our DFA submission for your review. Please contact me at your convenience with any questions and we await your action on the matter.

Best regards

Doug Brown
Finance Chairman
Royal Canadian Legion - Branch 60
West Vancouver, BC

Emergency ManagementBC

Finance

File: DFA-1415-02

Application #141114-1F66-383B

November 27, 2014

SIGNED ELECTRONICALLY

186 | 12240 | 7918 | 150000

141114-1F66-383B

s.22

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$3,055.23**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Structural	$4,819.04
Total Eligible Amount	$4,819.04
Less $1,000.00	$3,819.04
Total Payable at 80%	$3,055.23

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141114-1F66-383B

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date	Date 17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	
☐	☒	☐	Diagram	
☐	☒	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	OVERLAND FLOODING AND NOT INSURABLE.
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☒ ☐	Residential	s.22	s.22

PEP USE ONLY:

☐ All Documents Received Date: Nov 27/14 Initials: MW

Printed: 17/11/2014 04:29:13 PM

Management

RECEIVED
NOV 13 2014

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

Tab to move forward between fields, Shift+Tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141114-1F66-3858

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	seepage	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
creek became diverted above our home. Diversion caused when a culvert became blocked with debris due to heavy rain.

Action Taken to Date (list cleanup hours on Appendix A)
called in restoration company - carpet removed from basement, drywall removed 2 feet from floor, fans, heaters and dehumidifiers set up. Everything dried sufficiently 07-Nov-2014. Waiting for estimates to drywall basement, replace carpets and laminate flooring.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Carpets in basement level soaked with water. Had to be removed. Drywall soaked with water - ~ 2ft height removed. Damage occured along west wall of house and north wall of house. Also, moisture was observed on east wall interior - as a result, curling of laminate flooring occurred. Large log came down creek and crashed into our bridge crossing the creek. The bridge has moved approximately 8 inches from its original location. The bridge will need to be repaired and the log will need to be removed.
We also paid hotel expenses for s.22 while the basement suite was drying out. We anticipate paying an

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

additional 10-14 days for a hotel while the drywall and floors are replaced.
suite is approximately 1000 sf. 700 sf of carpet, 300 sf laminate floor.

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

Emergency ManagementBC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/03		3 3 3	dug ditches and diversions to direct water away from house into creek	Em Em Em
2014/11/04		8 8	set up fans and heaters to try and dry carpet	ALLOWANCES IN SCOPE IN GEN. COND.
2014/11/04		5	set up industrial fans, heaters and dehumidifiers	" " "
2014/11/05		?	checking moisture levels	" " "
2014/11/06		?	checking moisture levels	" " "
2014/11/07	s.22	?	checked moisture levels, removed equipment	
		-	-	
		9	EMERGENCY MEASURES - NO COST	
		-	REMAINING HOURS ARE	
		.	ITEMS LISTED IN SCOPE - NOT CLEANUP	
			GC. 122	

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

Emergency ManagementBC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
bathroom - dry wall wet - 3 ft height removed	IN SCOPE
small bedroom (west wall) - carpet removed, drywall removed	IN SCOPE
main bedroom (west and north wall) - carpet removed, drywall removed	IN SCOPE
kitchen (east wall) - laminate floor curling. Drywall moist - did not have to be removed, however, holes were drilled in drywall and fan, heater dehumidifier used to dry drywall	IN SCOPE
large log (3ft diameter, approx 15 ft long) came down the creek. Needs to be removed	N/E
Large log hit bridge which is used to access part of the property. Bridge has moved 8 inches and has been raised.	N/E
s.22 during drying process. Another 10 days will need to be provided when flooring and drywall is replaced.	N/E

Management

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

Signature of Applicant	Date (yyyy/m/day)		Date (yyyy/m/day)
s.22	s.22	s.22	2014/11/13
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfe@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home: s.22

Home:
Cellular: s.22

Evaluator: evaluator #122

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 17/11/2014 Date Contacted: 18/11/2014
Date Inspected: 21/11/2014 Date Completed: 27/11/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants live upstairs in a s.22 home with an occupied two bedroom rental suit in the basement.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and debris to flow across the yard. Flood water entered into the basement suite of the home where it reached a height of approximately 2 inches in most areas, although wicked much higher. THe flood water also carried mud and silt, filling the perimeter drains around the home, forewhich we have made an allowance to flush. Eligible damages are included under the appropriate headings further in this report.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property. ✓			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants had their insurance company send out an adjuster who stated the damages are not insurable. We too inspected the property to determine the cause of the loss and agree, the damages were not caused by sewer backup and not an insurable loss. The Applicant did not have a copy of the denial letter but can provide if required. ✓			

CIVIL LITIGATION

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants stated they are not considering civil litigation against any person or body. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As indicated on Appendix A, the Applicants dug ditches to divert water away from the house and into the creek. The hours claimed total 9 hours, however as no cost was incurred this task is not eligible for assistance.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, the Applicants set up fans and heaters to assist in the drying. This is not typically what we list under "cleanup and debris removal" , although we do make an allowance in the scope and calcs under "General Conditions" in keeping with other files and program consistency. ✓			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage found to the essential access.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage to the exterior of the home.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damaged contents claimed or observed.			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. Manipulate contents	1.00 LS @	248.08 =	248.08
3. Clean & disinfect interior	830.27 SF @	0.23 =	190.96 ✓

Main Level

LIVING ROOM N/E **Height: 8'**

Missing Wall - Goes to Floor **5' X 6' 8"** **Opens into KITCHEN_N_E**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. Tear out wet carpet pad and bag for disposal	258.36 SF @	0.46 =	118.85
5. Tear out wet non-salvageable carpet, cut & bag for disp.	258.36 SF @	0.50 =	129.18
6. Tear out and bag wet insulation	113.67 SF @	0.66 =	75.02
7. Batt insulation - 4" - R12 - unfaced batt	113.67 SF @	0.79 =	89.80
8. R&R Polyethylene vapor barrier	113.67 SF @	0.28 =	31.83
9. Tear out wet drywall, cleanup, bag for disposal	113.67 SF @	0.84 =	95.48
10. 1/2" drywall - hung & fire taped only	113.67 SF @	1.56 =	177.33
As this is a non eligible room we have not made any allowances to finish or paint the drywall. ✓			
11. Remove Baseboard - 2 1/4"	32.42 LF @	0.36 =	11.67
We have not made allowances to return finishes to this in-house rental suite, as it is considered non-essential living areas. Found no other flood related damages other than as noted.			

MASTER BEDROOM N/E **Height: 8'**

Subroom: Room1 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. Tear out wet carpet pad and bag for disposal	128.92 SF @	0.46 =	59.30
13. Tear out wet non-salvageable carpet, cut & bag for disp.	128.92 SF @	0.50 =	64.46
14. Tear out and bag wet insulation	91.33 SF @	0.66 =	60.28
15. Batt insulation - 4" - R12 - unfaced batt	91.33 SF @	0.79 =	72.15
16. R&R Polyethylene vapor barrier	91.33 SF @	0.28 =	25.57
17. Tear out wet drywall, cleanup, bag for disposal	91.33 SF @	0.84 =	76.72
18. 1/2" drywall - hung & fire taped only	91.33 SF @	1.56 =	142.47
As this is a non eligible room we have not made any allowances to finish or paint the drywall.			
19. Remove Bifold door set - Colonist - Double	2.00 EA @	12.93 =	25.86
20. Remove Baseboard - 2 1/4"	65.72 LF @	0.36 =	23.66
We have not made allowances to return finishes to this in-house rental suite, as it is considered non-essential living areas. Found no other flood related damages other than as noted.			

BEDROOM N/E **Height: 8'**

Subroom: Room2 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
21. Tear out wet carpet pad and bag for disposal	91.10 SF @	0.46 =	41.91
22. Tear out wet non-salvageable carpet, cut & bag for disp.	91.10 SF @	0.50 =	45.55
23. Batt insulation - 4" - R12 - unfaced batt	51.67 SF @	0.79 =	40.82
24. R&R Polyethylene vapor barrier	51.67 SF @	0.28 =	14.47
25. Tear out and bag wet insulation	51.67 SF @	0.66 =	34.10
26. Tear out wet drywall, cleanup, bag for disposal	51.67 SF @	0.84 =	43.40
27. 1/2" drywall - hung & fire taped only	51.67 SF @	1.56 =	80.61
28. Remove Bifold door set - Colonist - Double	2.00 EA @	12.93 =	25.86
29. Remove Baseboard - 2 1/4"	51.52 LF @	0.36 =	18.55
We have not made allowances to return finishes to this in-house rental suite, as it is considered non-essential living areas. Found no other flood related damages other than as noted.			

BATHROOM N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage to the tile on concrete floor.			
30. Tear out and bag wet insulation	27.67 SF @	0.66 =	18.26
31. Batt insulation - 4" - R12 - unfaced batt	27.67 SF @	0.79 =	21.86
32. R&R Polyethylene vapor barrier	27.67 SF @	0.28 =	7.75
33. Tear out wet drywall, cleanup, bag for disposal	27.67 SF @	0.84 =	23.24
34. 1/2" drywall - hung & fire taped only	27.67 SF @	1.56 =	43.17
35. Remove Bathtub	1.00 EA @	64.67 =	64.67

CONTINUED - BATHROOM N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We have made an allowance to remove the tub and surround to access water damaged areas.			
36. Remove Fibreglass tub surround only	1.00 EA @	32.34 =	32.34
37. Cap plumbing drain to avoid sewer gases from entering the home.	1.00 LS @	51.79 =	51.79
38. Remove Baseboard - 2 1/4"	8.00 LF @	0.36 =	2.88
We have not made allowances to return finishes to this in-house rental suite, as it is considered non-essential living areas. Found no other flood related damages other than as noted.			

KITCHEN N/E **Height: 8'**

Missing Wall - Goes to Floor **5' X 6' 8"** **Opens into LIVING_ROOM_**

Subroom: Room6 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
39. Remove Laminate - simulated wood flooring	188.22 SF @	1.01 =	190.10
40. Tear out and bag wet insulation	38.00 SF @	0.66 =	25.08
41. Batt insulation - 4" - R12 - unfaced batt	38.00 SF @	0.79 =	30.02
42. R&R Polyethylene vapor barrier	38.00 SF @	0.28 =	10.64
43. Tear out wet drywall, cleanup, bag for disposal	38.00 SF @	0.84 =	31.92
44. 1/2" drywall - hung & fire taped only	38.00 SF @	1.56 =	59.28
45. Remove Baseboard - 2 1/4"	8.00 LF @	0.36 =	2.88
46. Remove Bifold door set - Colonist - Double	2.00 EA @	12.93 =	25.86
47. Remove Sink faucet - Kitchen	1.00 EA @	16.17 =	16.17
48. Remove Sink - double - Standard grade	1.00 EA @	17.24 =	17.24
49. Remove Cabinetry - lower (base) units	20.00 LF @	6.47 =	129.40
Above allowance is to remove cabinets is to gain access in order to remove the damaged materials behind it in order to clean and disinfect the areas behind and under it.			
50. Cap plumbing drain to avoid sewer gases from entering the home.	1.00 LS @	51.79 =	51.79
We have not made allowances to return finishes to this in-house rental suite, as it is considered non-essential living areas. Found no other flood related damages other than as noted.			

STAIRWAY N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage to the interior stairs claimed or observed.			

REAR ENTRY N/E

REAR ENTRY N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage to this room claimed or observed.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
51. Deliver material to site	1.00 EA @	60.00 =	60.00
52. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
53. Additional allowance to dispose of drywall	1.00 LS @	159.43 =	159.43
54. Equipment setup, take down	1.00 HR @	47.58 =	47.58
55. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
56. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
57. Final cleaning - construction - Residential	830.27 SF @	0.25 =	207.57 ✓

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
58. Plumbing labour minimum	1.00 EA @	103.54 =	103.54
59. Cabinetry labour minimum	1.00 EA @	43.70 =	43.70

Grand Total Areas:

2,708.06	SF Walls	779.14	SF Ceiling	3,487.21	SF Walls and Ceiling
779.14	SF Floor	86.57	SY Flooring	336.84	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	346.84	LF Ceil. Perimeter
830.27	Floor Area	915.44	Total Area	2,992.17	Interior Wall Area
1,104.00	Exterior Wall Area	122.67	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	4,537.12	100.00%	4,819.04	100.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	4,537.12	100.00%	4,819.04	100.00%

Summary for Dwelling

Line Item Total	4,537.12
PST	52.45
Subtotal	4,589.57
GST	229.47
Replacement Cost Value	**$4,819.04**
Net Claim	**$4,819.04**

REVIEWED.

evaluator #122

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 FRONT VIEW
Date Taken: 25/11/2014
Taken By: 122

Introduction photo.

2 REAR VEIW
Date Taken: 25/11/2014
Taken By: 122

s.22

3 KITCHEN N/E

Date Taken: 25/11/2014

Taken By: 122

Water seeped under the flooring and wicked up the walls.

4 MASTER BEDROOM N/E

Date Taken: 25/11/2014

Taken By: 122

Water seeped in through the foundation joint damaging the walls and flooring.

s.22

s.22

5 BEDROOM N/E

Date Taken: 25/11/2014

Taken By: 122

Water seeped in through the foundation joint damaging the walls and flooring.

6 BATHROOM N/E

Date Taken: 20/11/2014

Taken By: 122

Water damage to the walls, No damage to the ceramic tile on concrete.

s.22

7 LIVING ROOM N/E

Date Taken: 25/11/2014

Taken By: 122

Water seeped in through the foundation joint damaging the walls and flooring.

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141120-1582-FB06

November 20, 2014

s.22

Dear , s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

Although your property did sustain damage as a result of this event, Part 2, Division 1, Section 8 of the Compensation and Disaster Financial Assistance Regulation states:

> "'eligible costs' does not include costs or expenses
>
> (1)(e) for repair, rebuilding or replacement that cannot be considered essential to a home, livelihood or community service, including, without limitation, non-essential roads and bridges, landscaping or pleasure items,"

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

DFA JAG:EX

From: DFA JAG:EX
Sent: Monday, November 24, 2014 8:23
To: Cunnings, Ian JAG:EX
Subject: DFAGEN 1415-02 NE Letter
Attachments: NE ltr.pdf

Tracking:

Recipient	Delivery
Cunnings, Ian JAG:EX	Delivered: 2014-11-24 8:23
Mowatt, Beth JAG:EX	Delivered: 2014-11-24 8:23

Attached is DFA not eligible letter for your records.

Regards,

Debra
Recovery and Funding Programs
Emergency Management BC

Emergency Management

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141120-1582-FB06

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	(s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street*	*City/Town*	*Postal Code*
s.22		

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/03		☐ YES or ☑ NO		☐ YES or ☐ NO

Cause of Damage/Loss

Flood

Action Taken to Date (list cleanup hours on Appendix A)

Brief Description of Damage/Loss (list damaged items on Appendix B)

Flood caused landslide in our backyard and collapsing wall in there

Emergency Management

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?	☐ YES or ☑ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☑ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☑ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☐ YES or ☑ NO
Were you evacuated during the event?	☐ YES or ☑ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☑ YES or ☐ NO

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

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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*.

signing this application I/we are confirming that any funds recovered through civil litigation or other sources igible expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be

s.22 _____ 2014/11/16 _____ _____ _____

Signature of Applicant | Date (yyyy/m/day) | Signature of Applicant | Date (yyyy/m/day)

s.22 _____

Print Name | Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141114-4E25-9F1C

December 24, 2014

SIGNED ELECTRONICALLY

382 | 12704 | 7908 | $1,472.54 | 141114-4E25-9F1C

s.22

s.22

Dear I s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,472.54** payable to s.22, will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$256.25
Structural	$2,584.43
Total Eligible Amount	$2,840.68
Less $1,000.00	$1,840.68
Total Payable at 80%	$1,472.54

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

C. Dallaway

for Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141114-4E25-9F1C

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	14/11/2014	Date	17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	☑	☐	Claim Summary	
X	☑	☐	Application for DFA	
	☑	☐	Evaluator's Notes	INC IN SLOPE
	☑	☐	Scope and Calculations Sheet	INC
	☐	☐	Content Calculations Sheet	NONE
	☐	☐	Diagram	NONE
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☑	☐	Photos	
☐	☐	☐	Insurance Letter	NONE
X	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
X	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Nov 24/14 Initials: RM

+ Photos requested

Printed: 17/11/2014 04:32:17 PM

Emergency Management BC

RECEIVED
Nov 12 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)			EMBC Office Use Only/Application #
			KHIA-4E259FIC
Mailing Address: Street	City/Town	Province	Postal Code
s.22			

s.22

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	( )	( ) ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) -

First Nations Status: ☐ YES or ☑ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address: Street | City/Town | Postal Code

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
14/11/3-4		☐ YES or ☑ NO		☐ YES or ☑ NO

Cause of Damage/Loss:

STORM Sewer BACKUP

Action Taken to Date (list cleanup hours on Appendix A):

INSURANCE BOOKING AFTER INTENIOR CLEAN UP SILT + ROCKS + DEBRIS FROM YARD. CLEAN UP ACCESS TO DRAINS

Brief Description of Damage/Loss (list damaged items on Appendix B)

STORM Sewer + Sump COMPROMISED FROM SILT ACCUMULATION STRUCTURAL SUPPORT TO THE FOUNDATION HAS BEEN COMPROMISED ACCESS TO HOUSE IS UNSAFE WATER CONNECTION LINES + STORM DRAINAGE EXPOSED TO ELEMENTS

Emergency Management BC

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?	☒ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☒ NO
If yes, when did you return to the residence? SAME EVENING	Date
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 rep

s.22

s.22	2014/10/10	s.22	
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)

s.22 s.22

s.22

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:

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

E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Fre

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/11		5	SILT Removal	E
2014/11/13		2	moveSILT FromFace	E
2014/11/15		3	Remove Perimeter Buildup	E
2014/11/17		2	Remove Perimeter Buildup	E
2014/11/11		5	Driveway	E
2014/11/13		3	Driveway + Patio	E
2014/11/14		3	Garage + Patio	E
2014/11/16		2	Sidewalk Access	E
	s.22			
	TOTAL	25 ✓		
RECOMMEND 25 ELIGIBLE			CLEAN UP HOURS	
		@ 10.25		

EMBC Office Use Only: DFA eligible hours worked 25 @ minimum wage = TOTAL $ 256.25

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

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:		E-mail:	s.22
	s.22		

Evaluator: Evaluator 120

Auth #: DFA GEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	17/11/2014	Date Contacted:	18/11/2014
Date Inspected:	18/11/2014	Date Completed:	21/12/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

2014-12-12-0718

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides with s.22 home.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
During the severe rainfall event of November 3, 2014 a local creek overflowed and caused flood water and copious amounts of debris to flow across the yard causing erosion and filling the drains and sump with debris. Water also entered the home which damage was covered by the homeowners insurance policy. Eligible damages are to the exterior of the home, which include an exposed a water line and erosion under the sidewalk exposing a section of the footing in one area. Eligible damages area addressed in the scope below.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to the interior rooms of the home was an insurable loss and is covered by the homeowners insurance policy under sewer back up clause. The damages to the exterior of the home were caused by overland flooding and and are not insurable. Damage to the yard was not considered eligible except for essential access routes around the perimeter of the home.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	25.00 EA @	10.25 =	256.25

ESSENTIAL ACCESS

SIDE WALK

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Line items below relate to repairing eroded section of sidewalk on the left side of the home. Tasks require hand labour as the area has limited room for movement of machinery. Although the walkway had paver stones pre event allowance is to restore access with gravel only.			
2. General Labourer - to spread gravel by hand	8.00 HR @	31.01 =	248.08
3. Gravel (per CY)	3.00 CY @	25.06 =	75.18
4. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 =	62.75
The above line item is to allow a small haul delivery charge.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the drain lines around the home on the Applicant's property.			
5. Flush perimeter drain	1.00 LS @	472.00 =	472.00
6. General Labourer - per hour - to remove debris from sump	3.00 HR @	31.01 =	93.03

EXTERIOR

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. The allowances below are to remove the debris from the immediate area around the home.			
7. General Labourer -To assist in cleanup	4.00 HR @	31.01 =	124.04
8. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

FOOTING / FOUNDATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. General Labourer - per hour- excavate by hand	3.00 HR @	31.01 =	93.03
Note above allowance to excavate by hand right rear corner of foundation, seal crack, and backfill area with same material,. Area is below asphalt driveway which needs cutting to access the repair. It was considered that the section cut out of the asphalt is to be repaired with a small concrete pour in order to maintain positive slope away from the home, and this task to be performed at the same time as the concrete repair to the eroded footing and under the same allowance.			
10. Asphalt cutting - driveway (per LF per inch of saw depth)	12.00 LF @	2.95 =	35.40
Allowance to cut section of asphalt driveway to facilitate repair to foundation crack.			
11. Concrete CY - Minimum charge	1.00 EA @	914.57 =	914.57
Allowance to repair erosion to undermined footing and small repair to asphalt driveway			
12. (Material Only) foundation coating - small patch repair	1.00 EA @	17.35 =	17.35

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
13. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77

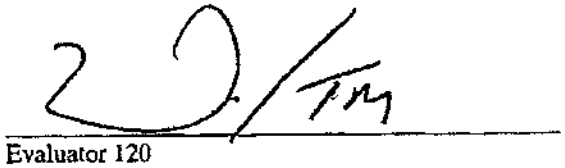
Coverage	Item Total	%	ACV Total	%
Dwelling	2,402.24	90.36%	2,584.43	90.98%
Cleanup completed before site visit	256.25	9.64%	256.25	9.02%
Contents	0.00	0.00%	0.00	0.00%
	0.00	0.00%	0.00	0.00%
Total	2,658.49	100.00%	2,840.68	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Cleanup completed before site visit

Line Item Total	256.25 ✓
Replacement Cost Value	**$256.25**
Net Claim	**$256.25**



Evaluator 120

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	2,402.24
PST	59.13
Subtotal	2,461.37
GST	123.06
Replacement Cost Value	**$2,584.43**
Net Claim	**$2,584.43**

Evaluator 120

s.22

Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141110-170B-1CB4

February 11, 2015

GOODS/SERVICES REC'D _____ by _____
Date (dd/mm/yyyy) Signature
CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable and the work has been performed, the goods supplied and the services rendered
electronic: JOHANNA MORROW
Spending Authority Sig... (Print Name)

RESP		TO	PROJECT
J86	17200	7908	1500000
	s.22		14 1110-170B 1CB4

FEB 12 2015 001

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$64,269.30,** payable to s.22 , will follow under separate cover.

Expense Category	Amount
Exterior	$520.96
Clean Up and Debris	$671.38
Structural	$79,538.68
Contents	$110.00
Site Services	$495.60
Total Eligible Amount	$81,336.62
Less $1,000.00	$80,336.62
Total Payable at 80%	$64,269.30

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

JAN 10/15
REVISED/TM

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141110-170B-1CB4

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	10/11/2014	Date	13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	PART OF SCOPE
	X		Scope and Calculations Sheet	
	X		Content Calculations Sheet	PART OF SCOPE
			Diagram	PART OF SCOPE
		X	Receipts or Invoices paid by Applicant	ON FILE BUT NOT ELIGIBLE PAID BY INSURER.
		X	Other Documents: (i.e., medical)	
	X		Photos	
	X		Insurance Letter	
X			Home Owner Grant (Eligible ● Yes No)	
X			Land Title	
X			Land Title Covenant	BN128198

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X	Residential	s.22	s.22

PEP USE ONLY:
All Documents Received Date: Jan. 1/15 Initials: SL

Printed: 13/11/2014 05:28:21 PM

Emergency Management BC

RECEIVED
NOV 07 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields; shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at [illegible] or call toll free 1-866-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141110-170B-1CB4

Mailing Address: Street	City/Town	Province	Postal Code
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	(s.22	(s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) .
	( ) .

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) Street	City/Town	Postal Code
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03-04 ✓	18 inches	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Overland Flooding

Action Taken to Date (list cleanup tasks on Appendix A)
Insurance claim filed for home interior, interior remediation underway. exterior access debris removal, garage mud removal (non-insurable)

Brief Description of Damage/Loss (list damaged items on Appendix B)
see Appendix B

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date: 2014/11/4 0900
Are you now residing in the residence?	☐ YES or ☒ NO

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

David John Schick	
s.22	

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 Cleaning Up After the Flood (General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 solar, 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 received through civil litigation or other sources that are attributable to flooding expenses, up to a maximum amount of what I/we have received under DFA for those expenses, must be repaid.

s.22	2014/11/06	s.22	2014/11/06
Signature of Applicant	Date (yyyy/mm/dd)	Signature of Applicant	Date (yyyy/mm/dd)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 **(pls attach to original application)** **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/09	various (13 adults including us)	2.5	shoveling mud out of basement entry way	2.5 x 13 = 32.5 Hrs ✓
			shoveling mud out of basement window well	
			shoveling rocks and debris (sand /roots/plant material) from north, west and east sides of the house	
			separating rocks from debris to use as walkway stabilizers	
2014/11/05		3.0 hours	packing up personal belongings due to evacuation	8 x 3 = 24.0 Hrs. ✓
			transporting belongings to temporary lodgings	
	s.22			

TOTAL PAGE 1 OF 2

Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141110-170B-1CB4

February 11, 2015

GOODS/SERVICES REC'D _____ by _____
Date (dd/mm/yyyy) Signature
CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable that the work has been performed, the goods supplied and the services rendered as stated.
electronic - JOHANNA MORROW
Spending Authority Signature (Print Name)

RESP		PO	PROJECT
186	17200	7908	1500000

Commitment s.22 Supplier Inv # 141110-170B-1CB4

FEB 12 2015

s.22

Dear D s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$64,269.30**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Exterior	$520.96
Clean Up and Debris	$671.38
Structural	$79,538.68
Contents	$110.00
Site Services	$495.60
Total Eligible Amount	$81,336.62
Less $1,000.00	$80,336.62
Total Payable at 80%	$64,269.30

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This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

JAN 10/15
REVISED/TM

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141110-170B-1CB4

FIELD MANAGER		EVALUATOR		EVENT
Name	Tim MacLeod	ID #	101	DFAGEN 14/15
Date	10/11/2014	Date	13/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	PART OF SCOPE
	X		Scope and Calculations Sheet	
	X		Content Calculations Sheet	PART OF SCOPE
			Diagram	PART OF SCOPE
		X	Receipts or Invoices paid by Applicant	ON FILE BUT NOT ELIGIBLE PAID BY INSURED.
		X	Other Documents: (i.e., medical)	
	X		Photos	
	X		Insurance Letter	
X			Home Owner Grant (Eligible ● Yes No)	
X			Land Title	
X			Land Title Covenant	BN128198

BCAA Property Assessment - Assessed Value

Property Class	Improvements	Land
Residential	s.22	s.22

PEP USE ONLY:
All Documents Received Date: 13/11/15 Initials: GL

Printed: 13/11/2014 05:28:21 PM

Emergency Management BC

RECEIVED
NOV 07 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at www.pep.bc.ca or call toll-free 1-800-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) (Last, First, Initial)	EMBC Office Use Only/Application #
s.22	141110-170B-1CB4

Mailing Address: Street	City/Town	Province	Postal Code
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22

First Nations Status ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) Street	City/Town	Postal Code
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03-04 ✓	18 inches	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Overland Flooding

Action Taken to Date (list cleanup hours on Appendix A)
insurance claim filed for home interior, interior remediation underway. exterior access debris removal, garage mud removal (non-insurable)

Brief Description of Damage/Loss (list damaged items on Appendix B)
see Appendix B

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date: 2014/11/4 0900
Are you now residing in the residence?	☐ YES or ☒ NO

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

1.
2.
3.
4. s.22

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 Cleaning Up After Flood: General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 claimable to eligible expenses, up to a maximum amount of what I/we have received under DFA for those expenses, must be repaid to

s.22	2014/11/06	s.22	2014/11/06
Signature of Applicant	Date (yyyy/mm/dd)	Signature of Applicant	Date (yyyy/mm/dd)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: [redacted] Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 (pls attach to original application) **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/09	various (13 adults including us)	2.5	shoveling mud out of basement entry way	2.5 x 13 = 32.5 Hrs ✓
			shoveling mud out of basement window well	
			shoveling rocks and debris (sand /roots/plant material) from north, west and east sides of the house	
			separating rocks from debris to use as walkway stabilizers	
2014/11/05		3.0 hours	packing up personal belongings due to evacuation	8 x 3 = 24.0 Hrs. ✓
			transporting belongings to temporary lodgings	
	s.22			

TOTAL PAGE 1 OF 2

Emergency Management BC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

Date (yy/mm/dd)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only
2014/11/04	s.22 plus 2	(2)	hand shoveling debris to permit entry	3 x 3 Hr = (9)
			TOTAL PAGE 2 OF 2 = 9	
			TOTAL PAGE 1 OF 2 = 56.5	

EMBC Office Use Only: DFA eligible hours worked 65.5 @ minimum wage = TOTAL $_____

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
Email [redacted] Fax 250 952-5542 Telephone 1-(888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	Business:	
		Cellular:	
		E-mail:	s.22

Evaluator: Evaluator #122 - Review by Field Manager /TM

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss:	11/3/2014		
Date Received:	11/17/2014	Date Contacted:	11/18/2014
Date Inspected:	11/23/2014	Date Completed:	2/10/2015

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Contents items have been added where eligible and include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

Emergency ManagementBC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22 **(pls attach to original application)** **APPENDIX B**

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
throughout main and 2nd levels - hard wood flooring (oak boards)	
throughout (top to basement) stair well mouldings,oak stairs, base boards, banister bases, wainscotting	IN SCOPE
stairs from top to all levels (3.5 floors) - hard wood flooring (oak planks)	UNLESS APPLICABLE
TOP LEVEL	
dry wall, double base boards, wall mouldings, wainscotting - including entry way	
kitchen cabinets/ drawers/ frame structure (bottom cabinets)	IN SCOPE WHERE
granite tile in entry way	APPLICABLE
door to entry way from garage	
stove/fridge/dishwasher - to be assessed	
SECOND LEVEL	
dry wall, double base boards, double crown mouldings - throughout including bathrooms (2) and hallways	
master bathroom granite tile floor	IN SCOPE WHERE
master bathroom granite tile tub and shower entry & backsplash	APPLICABLE.
master bathroom granite tile bathroom counter	
2nd bathroom granite tile floor	
2nd bathroom granite tile tub/shower entry & backsplash	
2nd bathroom granite tile bathroom counter	
master bedroom linen closet drywall and baseboard mouldings	
master bedroom drywall (3of4 walls)	
BOTTOM LEVEL	
dry wall, double base boards, double crown mouldings for all rooms	IN SCOPE WHERE
bottom half of wall dry wall for laundry closet /wine room	APPLICABLE.

Emergency Management BC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at http://bcbc.gov.bc.ca/appsdata/acts/document/management.html

APPLICANT NAME: [redacted] s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
GARAGE	
dry wall	ALLOWANCE IN SCOPE
shelving	NOT ELIGIBLE
garage doors x 2	ALLOWANCE IN SCOPE
garage tracks x4	ALLOWANCE IN SCOPE
garage entry wood frame	ALLOWANCE FOR GARAGE DOOR IN
leaf blower	NOT ELIGIBLE
shoes (adult running shoes, child snow boots, child rain boots)	1 RUNNER (ADULT. 1 WINTER BOOT (CHILD)
child golf clubs	NOT ELIGIBLE
paint cans	NOT ELIGIBLE
EXTERIOR	
Front door	ALLOWANCE IN SCOPE
front door frame	ALLOWANCE IN SCOPE (PART OF DOOR)
screen door and track	N/E
basement entry door	ALLOWANCE IN SCOPE
basement entry paving stones (lift, clean, remove mud, replace)	LANDSCAPE N/E
east path to basement entry paving stones lost	HAS NOT LOST ESSENTIAL ACCESS
east path soil lost under concrete foundation	ALLOWANCE IN SCOPE.
west path soil lost under stairs	HAS NOT LOST ESSENTIAL ACCESS
west retaining wall soil eroded (drainage pipes exposed)	LANDSCAPING N/E
rockscaping retaining stones and bricks for soil beds washed away	LANDSCAPING N/E
east side river rocks covering foundation swept away	LANDSCAPING N/E
east window well mud removal	ALLOWANCE IN SCOPE
east window cleaning	ALLOWANCE IN SCOPE
east retaining wall eroded next to hydro meter	LANDSCAPING N/E

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside in a s.22 t home with s.22			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused Kilmer creek to crest it's banks. Water and mud ran down the road and through Applicant's yard and home. The water and debris entered through the attached garage and also through the front door cascading down all 4 floors and causing damage to all areas of the home. Eligible damages are as follows.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The covenants on this property retain to landscaping and setbacks and Evaluator confirmed the home is in compliance.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We are enclosing a formal denial letter from the Applicant's insurer and our site inspection also confirmed that the damages were not caused by sewer backup and not an insurable loss. Before the insurance company denied the Applicant's claim however, they initially deployed Belfour Property Restoration while they made their determination regarding eligibility. Belfour completed much of the initial tear out and drying. The cost of Belfour's work has been paid by the insurance company and the following costs reflect the tear out that was required once Belfour left the property. Our repair allowances are discussed in more detail under the appropriate heading further in this report.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated he feels the insurance company who authorized the tear out (by Belfour) should also be responsible to return the items removed and is considering legal action in order to recover the costs to replace the torn out items from the insurance company. We believe the Applicant intends to proceed with legal action against the insurer.			

EMERGENCY MEASURES

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As described under the heading "insurability" Belfour Restoration had completed the majority of the cleanup, which was paid by their insurer. As noted on Appendix A there Applicant supplied the Applicant with the help of several friends began cleanup and removal of some contents, we believe this to be eligible cleanup hours and have included an allowance for the hours below.			
1. Cleanup completed by the Applicant before site inspection	65.50 EA @	10.25 =	671.38

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
2. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Reginal District / City of North Van provided pick of debris from road side relating to the yard area and also vacuumed the debris from the front of the home.			
The flood water brought with it copious amounts of mud and debris which flowed up against the home. The allowances below are to remove the debris from the immediate area around the home.			
3. General Labourer - cleanup perimeter of home	8.00 HR @	31.01 =	248.08
4. Pressure wash exterior	1.00 LS @	248.08 =	248.08

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. Manipulate contents	1.00 LS @	496.16 =	496.16
6. Clean & disinfect interior	3,466.58 SF @	0.23 =	797.31
Not all tear out had been completed and we have made an allowance to disinfect the area again once all tear out has been completed.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We have reviewed Appendix B provided by the Applicant and made allowances as per the DFA price guide where applicable.			
7. Boots: Winter (max 1) Child	1.00 EA @	85.00 =	85.00
8. Shoes: Casual (max 2)	1.00 EA @	25.00 =	25.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found to the essential access. The cleanup of the essential access was done by the regional district of North Vancouver and the Applicant the Applicant claimed hours as indicated on Appendix A.			

ENTRY LEVEL

CRAWLSPACE (area 1) **Height: 5'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. R&R Rigid foam insulation board - 2"	278.37 SF @	1.73 =	481.58
Above allowance is to remove and replace insulation to disinfect the concrete walls and to aid in the drying process.			

CONTINUED - CRAWLSPACE (area 1)

DESCRIPTION	QTY	UNIT PRICE	TOTAL
10. Clean & disinfect crawlspace	68.94 EA @	0.65 =	44.81

ENTRY. **Height: 8'**

Missing Wall **4' 5/8" X 8'** **Opens into STAIRS**

Subroom: ENTRY CLOSET (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the entry and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
11. R&R 1/2" Cement board	71.82 SF @	4.63 =	332.52
12. R&R Tile floor covering - Standard grade	71.82 SF @	10.11 =	726.10
Above allowance is to remove the floor tile and backer board to gain access to the water damaged plywood below. The allowances for insulation and drywall relates to the lower 4'.			
13. Tear out and bag wet insulation	168.21 SF @	0.66 =	111.02
14. Batt insulation - 6" - R20 - unfaced batt	168.21 SF @	1.11 =	186.71
15. R&R Polyethylene vapor barrier	168.21 SF @	0.28 =	47.09
16. Tear out wet drywall, cleanup, bag for disposal	168.21 SF @	0.84 =	141.30
17. 1/2" drywall - hung, taped, floated, ready for paint	168.21 SF @	2.07 =	348.19
18. R&R Baseboard - 2 1/4"	42.05 LF @	2.80 =	117.74
19. R&R Bifold door set	2.00 EA @	194.39 =	388.78
20. Detach & Reset Door lockset & deadbolt - exterior - Standard grade	1.00 EA @	27.08 =	27.08
21. R&R Exterior door	1.00 EA @	320.61 =	320.61
22. Paint baseboard - two coats	42.05 LF @	1.42 =	59.71
23. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
24. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
25. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
26. Paint walls - two coats	336.42 SF @	0.97 =	326.33
Found no other eligible damages in the entry.			

STAIRS. **Height: 17'**

Missing Wall **4' 5/8" X 17'** **Opens into ENTRY**

Missing Wall **4' 5/8" X 17'** **Opens into Exterior**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the stairs leading to the main floor and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. The restoration company had completed all tear out on the stairs, which included drywall and hard wood flooring. Our allowance is to replace the drywall and flooring, although we made allowance for laminate flooring in keeping with basic model.			
27. Laminate - simulated wood flooring	38.75 SF @	5.99 =	232.11
28. False cap - riser & tread - no return	6.00 EA @	20.43 =	122.58
29. Stair Skirt/Apron - open side - paint grade	6.75 LF @	49.20 =	332.10
Above allowance is to cover the unfinished exposed stringers. The allowances for drywall relates to the stairway walls.			
30. 1/2" drywall - hung, taped, floated, ready for paint	27.00 SF @	2.07 =	55.89
31. Paint stair skirt/apron	6.75 LF @	5.73 =	38.68
32. Paint wall - two coats	67.50 SF @	0.97 =	65.48

ATTACHED GARAGE **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Restoration company had done some tear out in the garage and replaced the overhead door. We have included the remaining tear out of damaged items and renewed all eligible items this non-essential area. No flood related damage to the concrete floor in the garage. The allowances for insulation and drywall relates to the lower 4'.			
33. Tear out and bag wet insulation	218.26 SF @	0.66 =	144.05
34. Batt insulation - 6" - R20 - unfaced batt	279.58 SF @	1.11 =	310.33
35. R&R Polyethylene vapor barrier to	279.58 SF @	0.28 =	78.28
36. Tear out wet drywall, cleanup, bag for disposal	16.08 SF @	0.84 =	13.51
37. 1/2" drywall - hung & fire taped only	309.58 SF @	1.56 =	482.94
38. Detach & Reset Door lockset & deadbolt - exterior - Standard grade	1.00 EA @	27.08 =	27.08
39. Remove Exterior door - metal - insulated	1.00 EA @	18.48 =	18.48
40. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
41. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
Found no flood related damage other than as listed above.			

main floor

CRAWLSPACE, (area 2) **Height: 5'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
42. R&R Rigid foam insulation board - 2"	298.00 SF @	1.73 =	515.54
Above allowance is to remove and replace insulation to disinfect the concrete walls and to aid in the drying process.			
43. Clean & disinfect crawlspace	101.61 EA @	0.65 =	66.05
Found no other eligible damages in the crawlspace.			

LIVING ROOM. **Height: 11'**

Missing Wall	**4' X 11'**	**Opens into STAIRS_STA**
Missing Wall	**4' 11 3/8" X 11'**	**Opens into KITCHEN**

Subroom: Room5 (1) **Height: 11'**

Missing Wall	**15' 6 3/16" X 11'**	**Opens into DINING_ROOM**
Missing Wall	**4' 2" X 11'**	**Opens into KITCHEN**
Missing Wall	**13' 6 3/16" X 11'**	**Opens into LIVING_ROOM**
Missing Wall	**7' 11 9/16" X 11'**	**Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the Living room and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. We have made an allowance to remove the hard wood floor finish but made allowance to renew with laminate flooring in keeping with basic model. The allowances for insulation and drywall relates to the lower 4'.			
44. Remove Oak flooring	378.39 SF @	2.02 =	764.35
45. Laminate - simulated wood flooring - Standard grade	378.39 SF @	4.57 =	1,729.24
46. Tear out and bag wet insulation	141.68 SF @	0.66 =	93.51
47. Batt insulation - 6" - R20 - unfaced batt	141.68 SF @	1.11 =	157.26
48. R&R Polyethylene vapor barrier	141.68 SF @	0.28 =	39.67
49. Tear out wet drywall, cleanup, bag for disposal	301.64 SF @	0.84 =	253.38
50. 1/2" drywall - hung, taped, floated, ready for paint	301.36 SF @	2.07 =	623.82
51. Baseboard - 2 1/4"	75.41 LF @	2.44 =	184.00
52. Judges paneling - raised panel - paint grade	96.00 SF @	24.56 =	2,357.76
Above allowance is to renew wayne scotting on damaged walls.			
53. Paint baseboard - two coats	75.41 LF @	1.42 =	107.08
54. Paint walls - two coats	828.74 SF @	0.97 =	803.88
Painting allowance includes painting judges panel and drywall to ceiling height, which is 11'			
Found no other flood related damage other than as listed above.			
Found no other eligible damages in the living room.			

KITCHEN. **Height: 11'**

Missing Wall	**1' 5" X 11'**	**Opens into DINING_ROOM**
Missing Wall	**4' 2" X 11'**	**Opens into ROOM5**
Missing Wall	**4' 11 3/8" X 11'**	**Opens into LIVING_ROOM**

Subroom: PANTRY. (2) **Height: 8'**

Subroom: Room4 (1) **Height: 8'**

Missing Wall	**10' 9" X 8'**	**Opens into KITCHEN**
Missing Wall	**6' 7 3/16" X 8'**	**Opens into DINING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Water entered the kitchen from the garage. The garage is located above and behind the kitchen. The water ran down the inside of the back kitchen wall soaking the insulation and damaging the kitchen cabinets. Water continued to flow across the kitchen floor damaging the island. The flood water also soaked the plywood under the tile floors. The tasks listed below are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. At the time of our visit the restoration company had removed the appliances and removed the centre island, which included the sink and built-in dishwasher.			
55. R&R 1/2" Cement board	282.22 SF @	4.63 =	1,306.68
56. R&R Tile floor covering - Standard grade	282.22 SF @	10.11 =	2,853.25
Above allowance is to remove the floor tile and backer board to gain access to the water damaged plywood below. The allowances for insulation and drywall relates to the lower 4', except for one wall where the upper cabinet is, which requires removal to 8'.			
57. Tear out and bag wet insulation	143.04 SF @	0.66 =	94.41
58. Batt insulation - 6" - R20 - unfaced batt	143.04 SF @	1.11 =	158.77
59. R&R Polyethylene vapor barrier	143.04 SF @	0.28 =	40.05
60. Tear out wet drywall, cleanup, bag for disposal	257.24 SF @	0.84 =	216.08
61. 1/2" drywall - hung, taped, floated, ready for paint	257.24 SF @	2.07 =	532.49
62. R&R Baseboard - 2 1/4"	64.31 LF @	2.80 =	180.07
63. R&R Ceramic tile back splash - Standard grade	31.50 SF @	10.91 =	343.67
Above allowance is to remove and replace the tile back splash to gain access to the damaged drywall and insulation behind.			
64. R&R Cabinetry - lower (base) units - Standard grade	10.67 LF @	149.78 =	1,598.15
65. Detach & Reset Cabinetry - upper (wall) units	14.67 LF @	48.53 =	711.94
66. Countertop - solid surface/granite - Detach & reset	35.34 SF @	21.28 =	752.04
Above allowance is to detach and reset the wall and island counter tops.			
67. Sink faucet - Detach & reset	1.00 EA @	92.14 =	92.14
68. Cabinetry - kitchen island - Standard grade	7.50 LF @	190.64 =	1,429.80
Above allowance is to replace the island.			
69. Shelving - Detach & reset	15.00 LF @	6.94 =	104.10
70. Range hood - Detach & reset	1.00 EA @	60.04 =	60.04
The range and refrigerator were moved out by the restoration company. The allowance to remove and de-tach the range hood is to gain access to the wall behind it.			
71. Detach & Reset Door lockset & deadbolt - exterior - Standard grade	1.00 EA @	27.08 =	27.08
72. R&R Exterior door	1.00 EA @	320.61 =	320.61
73. Detach & Reset Door knob - interior - Standard grade	1.00 EA @	19.34 =	19.34
74. R&R Interior door unit - (pantry)	1.00 EA @	162.90 =	162.90
75. Paint baseboard - two coats	64.31 LF @	1.42 =	91.32
76. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
77. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
78. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80
The allowance to paint trim and jam includes both the interior and exterior doors.			
79. Paint walls - two coats	707.41 SF @	0.97 =	686.19
The dishwasher was removed by the restoration company before our site visit. Due to the height of the water in this room we have considered the dishwasher to have been damaged and are making an allowance to renew it.			
80. Dishwasher - Standard grade includes installation	1.00 EA @	441.80 =	441.80
81. (Install) Range - freestanding - gas	1.00 EA @	133.09 =	133.09
82. (Install) Refrig. water line - Disconnect & reconnect - with repairs	1.00 EA @	54.44 =	54.44

CONTINUED - KITCHEN.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Found no eligible damages other than as listed above.			

DINING ROOM. **Height: 11'**

Missing Wall	**6' 7 3/16" X 11'**	**Opens into ROOM4**
Missing Wall	**1' 5" X 11'**	**Opens into KITCHEN**
Missing Wall	**15' 6 3/16" X 11'**	**Opens into ROOM5**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the dining room and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. We have made an allowance to remove the hard wood floor finish but made allowance to renew with laminate flooring in keeping with basic model.			
83. Remove Oak flooring - remove only	136.67 SF @	2.02 =	276.07
84. Laminate - simulated wood flooring - Standard grade	136.67 SF @	4.57 =	624.58
The allowances for insulation and drywall relates to the lower 4'.			
85. Tear out and bag wet insulation	93.68 SF @	0.66 =	61.83
86. Batt insulation - 6" - R20 - unfaced batt	93.68 SF @	1.11 =	103.98
87. R&R Polyethylene vapor barrier	93.68 SF @	0.28 =	26.23
88. Tear out wet drywall, cleanup, bag for disposal	101.00 SF @	0.84 =	84.84
89. 1/2" drywall - hung, taped, floated, ready for paint	101.00 SF @	2.07 =	209.07
90. Baseboard - 2 1/4"	25.25 LF @	2.44 =	61.61
Base boards were removed by the restoration company.			
91. Paint baseboard - two coats	25.25 LF @	1.42 =	35.86
92. Paint walls - two coats	277.75 SF @	0.97 =	269.42
Found no other eligible damages in the dining room.			

BATHROOM. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the bathroom and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. The allowances for insulation and drywall relates to the walls to 4'.			
93. R&R 1/2" Cement board	51.57 SF @	4.63 =	238.76

CONTINUED - BATHROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
94. R&R Tile floor covering - Standard grade	51.57 SF @	10.11 =	521.37
Above allowance is to remove the floor tile and backer board to gain access to the water damaged plywood below. The allowances for insulation and drywall relates to the lower 4'.			
95. Tear out and bag wet insulation	68.33 SF @	0.66 =	45.10
96. Batt insulation - 6" - R20 - unfaced batt	68.33 SF @	1.11 =	75.85
97. R&R Polyethylene vapor barrier	68.33 SF @	0.28 =	19.13
98. Tear out wet drywall, cleanup, bag for disposal	127.37 SF @	0.84 =	106.99
99. 1/2" water rock (greenboard) hung, taped ready for texture	127.37 SF @	2.22 =	282.76
100. R&R Baseboard - 2 1/4"	31.84 LF @	2.80 =	89.15
101. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
102. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
103. Detach & Reset Toilet	1.00 EA @	187.68 =	187.68
104. Pedestal sink - Detach & reset	1.00 EA @	216.99 =	216.99
105. Paint baseboard - two coats	31.84 LF @	1.42 =	45.21
106. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
107. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
108. Paint walls- two coats	254.74 SF @	0.97 =	247.10
Found no other eligible damages in the bathroom.			

STAIRS. (stair 1) **Height: 17'**

Missing Wall	**4' X 17'**	**Opens into LIVING_ROOM**
Subroom: Landing (2)		**Height: 17'**
Missing Wall	**3' 9" X 17'**	**Opens into STAIRS2**
Missing Wall	**4' X 17'**	**Opens into STAIRS_STA**
Subroom: Stairs2 (1)		**Height: 17'**
Missing Wall	**3' 9" X 17'**	**Opens into LANDING**
Missing Wall	**5' 2" X 17'**	**Opens into STAIRS_STA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Main floor stairs leading down to level 1			
The tasks listed below relate to the stairs and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
We recognize that the floor covering pre-event was hardwood, which was removed before our site inspection, however we have made an allowance to renew with laminate in keeping with basic model.			
109. Laminate - simulated wood flooring	117.83 SF @	5.99 =	705.80

CONTINUED - STAIRS. (stair 1)

DESCRIPTION	QTY	UNIT PRICE	TOTAL
110. False cap - riser & tread - no return	14.00 EA @	20.43 =	286.02
111. R&R Stair Skirt/Apron - open side - paint grade	10.33 LF @	51.22 =	529.11
Above allowance is to cover the unfinished exposed stringers.			
112. Baseboard - 2 1/4"	32.40 LF @	2.44 =	79.06
113. Tear out wet drywall, cleanup, bag for disposal	176.00 SF @	0.84 =	147.84
114. 1/2" drywall - hung, taped, floated, ready for paint	176.00 SF @	2.07 =	364.32
115. Batt insulation - 4" - R12 - unfaced batt	142.00 SF @	0.79 =	112.18
116. Polyethylene vapor barrier	142.00 SF @	0.21 =	29.82
117. Paint stair skirt/apron	10.33 LF @	5.73 =	59.19
118. Paint baseboard - two coats	32.40 LF @	1.42 =	46.01
119. Paint the surface area - two coats	176.00 SF @	0.97 =	170.72

level 1

STAIRS. (stair 2) **Height: 17'**

Missing Wall	**3' 11" X 17'**	**Opens into HALLWAY**
Subroom: Landing (2)		**Height: 17'**
Missing Wall	**3' 10" X 17'**	**Opens into STAIRS2**
Missing Wall	**3' 11" X 17'**	**Opens into STAIRS_STA**
Subroom: Stairs2 (1)		**Height: 17'**
Missing Wall	**3' 10" X 17'**	**Opens into LANDING**
Missing Wall	**5' 11" X 17'**	**Opens into STAIRS_STA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the stairs leading to the basement and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
Tear out completed relate to all finishes in this area.			
We recognize that the floor covering pre-event was hardwood, which was removed before our site inspection, however we have made an allowance to renew with laminate in keeping with basic model.			
120. Laminate - simulated wood flooring - Standard grade	104.58 SF @	4.57 =	477.93
121. False cap - riser & tread - no return	12.00 EA @	20.43 =	245.16
The allowances for insulation and drywall relates to the walls where applicable.			
122. Batt insulation - 4" - R12 - unfaced batt	142.00 SF @	0.79 =	112.18
123. Polyethylene vapor barrier	142.00 SF @	0.21 =	29.82
124. 1/2" drywall - hung, taped, floated, ready for paint	176.00 SF @	2.07 =	364.32

CONTINUED - STAIRS. (stair 2)

DESCRIPTION	QTY	UNIT PRICE	TOTAL
125. Baseboard - 2 1/4"	32.04 LF @	2.44 =	78.18
Baseboard was removed before our site visit.			
126. R&R Stair Skirt/Apron - open side - paint grade	10.33 LF @	51.22 =	529.11
Above allowance is to cover the unfinished exposed stringers.			
127. Paint stair skirt/apron	10.33 LF @	5.73 =	59.19
128. Paint baseboard - two coats	32.04 LF @	1.42 =	45.50
129. Paint walls - two coats	176.00 SF @	0.97 =	170.72

BATHROOM. **Height: 9'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the bathroom on level 1 and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
130. R&R 1/2" Cement board	44.58 SF @	4.63 =	206.40
131. R&R Tile floor covering - Standard grade	44.58 SF @	10.11 =	450.70
Above allowance is to remove the floor tile and backer board to gain access to the water damaged plywood below. The allowances for insulation and drywall relates to wall for full height where applicable.			
132. Batt insulation - 6" - R20 - unfaced batt	99.00 SF @	1.11 =	109.89
133. Polyethylene vapor barrier	99.00 SF @	0.21 =	20.79
134. 1/2" water rock - hung, taped, floated, ready for paint	250.50 SF @	1.85 =	463.43
135. Detach & Reset Door knob - interior - Standard grade	1.00 EA @	19.34 =	19.34
136. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
137. Baseboard - 2 1/4"	33.83 LF @	2.44 =	82.55
138. Detach & Reset Toilet	1.00 EA @	187.68 =	187.68
139. Tub/shower faucet - Detach & reset	1.00 EA @	159.71 =	159.71
140. Detach & Reset Bathtub	1.00 EA @	437.80 =	437.80
141. R&R Fibreglass tub surround only	1.00 EA @	413.27 =	413.27
142. Vanity top - Detach and reset	3.00 LF @	36.06 =	108.18
143. R&R Vanity - Standard grade	3.00 LF @	128.31 =	384.93
144. Paint baseboard - two coats	44.83 LF @	1.42 =	63.66
145. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
146. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
147. Paint walls and ceiling - two coats	295.08 SF @	0.97 =	286.23
Found no other damages in the bathroom.			

HALLWAY. **Height: 9'**

Missing Wall **3' 11" X 9'** **Opens into STAIRS_STA**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the hallway and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. We recognize that the floor covering pre-event was hardwood, which was removed before our site inspection, however we have made an allowance to renew with laminate in keeping with basic model.			
148. Laminate - simulated wood flooring	48.20 SF @	5.99 =	288.72
149. R&R Judges paneling - raised panel - paint grade	58.00 SF @	25.42 =	1,474.36
Above allowance is to remove wayne scotting from damaged walls.			
The allowances for drywall relates to the walls and ceiling.			
150. Tear out wet drywall, cleanup, bag for disposal	314.45 SF @	0.84 =	264.14
151. 1/2" drywall - hung, taped, floated, ready for paint	314.45 SF @	2.07 =	650.91
Water flowed down from the floor above damaging the walls and ceiling.			
152. Baseboard - 2 1/4"	14.50 LF @	2.44 =	35.38
Baseboard had been removed before our site inspection.			
153. Paint baseboard - two coats	29.58 LF @	1.42 =	42.00
We have not included painting the area under the judges panel.			
154. Paint the walls and ceiling - two coats	314.45 SF @	0.97 =	305.02
Found no other damages in the bathroom.			

MASTER BEDROOM. **Height: 9'**

Subroom: Room7 (1) **Height: 9'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the master bedroom and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. We recognize that the floor covering pre-event was hardwood, which was removed before our site inspection, however we have made an allowance to renew with laminate in keeping with basic model.			
155. Laminate - simulated wood flooring - Standard grade	338.72 SF @	4.57 =	1,547.95
Insulation was damaged to ceiling height on exterior walls due to water cascading down from floor above. The allowances for insulation and drywall relates to the walls full height including the ceiling where applicable.			
156. Tear out and bag wet insulation	309.30 SF @	0.66 =	204.14
157. Batt insulation - 6" - R20 - unfaced batt	309.30 SF @	1.11 =	343.32
158. R&R Polyethylene vapor barrier	309.30 SF @	0.28 =	86.60
159. Tear out wet drywall, cleanup, bag for disposal	131.33 SF @	0.84 =	110.32
Above allowance is to remove the remaining water damaged drywall in this room not removed by restoration company.			
160. 1/2" drywall - hung, taped, floated, ready for paint	1,247.72 SF @	2.07 =	2,582.78
Water flowed down from the floor above damaging the walls and ceiling.			
161. Baseboard - 2 1/4"	101.00 LF @	2.44 =	246.44
162. Detach & Reset Door knob - interior - Standard grade	1.00 EA @	19.34 =	19.34
163. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90

CONTINUED - MASTER BEDROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
164. R&R Bifold door set - Colonist - Double	2.00 EA @	212.49 =	424.98
165. Paint baseboard - two coats	101.00 LF @	1.42 =	143.42
166. Paint door slab only - 2 coats (per side)	4.00 EA @	30.83 =	123.32
167. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
168. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02
169. Paint walls and ceiling - two coats	1,247.72 SF @	0.97 =	1,210.29
Found no other damages in the master bedroom.			

MASTER CLOSET.N/E **Height: 9'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the master bedroom's walk-in closet and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this walk-in closet to be essential, as the room also has standard sized closet found in most homes.			
The allowances for insulation and drywall relates to the walls full height including the ceiling where applicable.			
170. Batt insulation - 6" - R20 - unfaced batt	156.67 SF @	1.11 =	173.90
171. Polyethylene vapor barrier	156.67 SF @	0.21 =	32.90
172. 1/2" drywall - hung & fire taped only	449.28 SF @	1.56 =	700.88
Water flowed down from the floor above damaging the walls and ceiling in the closet.			
173. Remove Pocket door unit - Colonist	1.00 EA @	23.88 =	23.88
Found no other damages in the walk-in closet.			

MASTER BATHROOM.N/E **Height: 9'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the master bathroom and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this bathroom off the master bedroom to be essential as we have already included one on this level.			
We have made an allowance to remove the backer board and tile flooring to aid in the drying and cleaning process.			
174. Remove 1/2" Cement board	112.00 SF @	0.71 =	79.52
175. Remove Ceramic tile - Standard grade	112.00 SF @	1.55 =	173.60
The allowances for insulation and drywall relates to the walls full height including the ceiling where applicable.			
176. Batt insulation - 6" - R20 - unfaced batt	132.67 SF @	1.11 =	147.26

CONTINUED - MASTER BATHROOM.N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
177. R&R Polyethylene vapor barrier	132.67 SF @	0.28 =	37.15
178. 1/2" water rock - fire taped only,	496.00 SF @	1.85 =	917.60
179. Remove Baseboard - 2 1/4"	42.67 LF @	0.36 =	15.36
180. Remove Pocket door unit - Colonist	1.00 EA @	23.88 =	23.88
181. (Install) Toilet	1.00 EA @	159.71 =	159.71
182. Bidet - Detach & reset	1.00 EA @	125.42 =	125.42
Toilet and bidet were removed by the restoration company at no cost to the home owner. Because the traps are built in to the bidet and toilet we have made an allowance to reset them as opposed to capping the drains.			
183. Remove Bathtub	1.00 EA @	64.67 =	64.67
184. Remove Fibreglass shower unit - Standard grade	1.00 EA @	64.67 =	64.67
185. Cap pluming	2.00 LS @	51.79 =	103.58
Above allowance is to cap the sink and tub in order to avoid sewer gases from entering into the home.			
Found no other damages in this bathroom.			

s.22 **BEDROOM** **Height: 8'**

Subroom: Room9 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the bedroom occupied by the Applicant's s 22 and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company. We recognize that the floor covering pre-event was hardwood, which was removed before our site inspection, however we have made an allowance to renew with laminate in keeping with basic model.			
186. Laminate - simulated wood flooring	163.69 SF @	5.99 =	980.50
The allowances for insulation and drywall relates to the walls to 4'.			
187. Tear out and bag wet insulation	156.33 SF @	0.66 =	103.18
188. Batt insulation - 6" - R20 - unfaced batt	156.33 SF @	1.11 =	173.53
189. R&R Polyethylene vapor barrier	156.33 SF @	0.28 =	43.77
190. Tear out wet drywall, cleanup, bag for disposal	259.71 SF @	0.84 =	218.16
191. 1/2" drywall - hung, taped, floated, ready for paint	259.71 SF @	2.07 =	537.60
192. Baseboard - 2 1/4"	64.93 LF @	2.44 =	158.43
193. Detach & Reset Door knob - interior - Standard grade	1.00 EA @	19.34 =	19.34
194. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
195. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
196. Detach & Reset Closet Organizer - Melamine	5.00 LF @	58.49 =	292.45
197. Paint baseboard - two coats	64.93 LF @	1.42 =	92.20
198. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02

CONTINUED - s.22 BEDROOM

DESCRIPTION	QTY	UNIT PRICE	TOTAL
199. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
200. Paint walls - two coats	519.41 SF @	0.97 =	503.83

Found no other damages in this bedroom.

s.22 **OFFICE N/E** **Height: 9'**

Subroom: Room10 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the non-essential in-house office and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
The hardwood flooring was removed before our site visit.			
The allowances for insulation and drywall relates to the walls to 4'.			
201. Tear out and bag wet insulation	50.00 SF @	0.66 =	33.00
202. Batt insulation - 6" - R20 - unfaced batt	50.00 SF @	1.11 =	55.50
203. R&R Polyethylene vapor barrier	50.00 SF @	0.28 =	14.00
204. Tear out wet drywall, cleanup, bag for disposal	230.00 SF @	0.84 =	193.20
205. 1/2" drywall - hung & fire taped only	230.00 SF @	1.56 =	358.80
206. Remove Casing - 2 1/4"	57.50 LF @	0.44 =	25.30
207. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
208. Remove Bifold door set - Colonist - Double	2.00 EA @	12.93 =	25.86

Found no other damages in this in-house office.

Basement

FOYER/ LOWER ENTRY **Height: 8'**

Subroom: Room6 (1) **Height: 8'**

Missing Wall **4' 4 3/16" X 8'** **Opens into FOYER_LOWER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the Basement entry / Foyer and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
Drywall, insulation and laminate flooring in the foyer was removed by the restoration company at no cost to the home owner, however we have made allowance to return the flooring with laminate only in keeping with basic model.			
209. Laminate - simulated wood flooring - Standard grade	267.43 SF @	4.57 =	1,222.16

CONTINUED - FOYER/ LOWER ENTRY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The allowances for insulation and drywall relates to the walls and ceiling where applicable.			
210. Batt insulation - 4" - R12 - unfaced batt	157.36 SF @	0.79 =	124.31
211. Polyethylene vapor barrier	157.37 SF @	0.21 =	33.05
212. 1/2" drywall - hung, taped, floated, ready for paint	860.31 SF @	2.07 =	1,780.84
Flood water ran down from the floor above soaking the walls and ceiling in the basement entry / foyer.			
213. Baseboard - 2 1/4"	74.11 LF @	2.44 =	180.83
214. Detach & Reset Door lockset - exterior - Standard grade	1.00 EA @	19.34 =	19.34
215. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
216. Paint baseboard - two coats	74.11 LF @	1.42 =	105.24
217. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
218. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
Found no other damages in this entry / foyer			
219. Paint walls - two coats	592.89 SF @	0.97 =	575.10

LAUNDRY ROOM. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the laundry room and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
The tile on the concrete floor was not damaged from this event.			
We do not believe the washer and dryer were damaged during the event. ✓			
The allowances for insulation and drywall relates to the walls to 4'. Note that some removal had been done by restoration company but not completed.			
220. Tear out and bag wet insulation	58.68 SF @	0.66 =	38.73
221. Batt insulation - 4" - R12 - unfaced batt	58.68 SF @	0.79 =	46.36
222. Polyethylene vapor barrier	58.68 SF @	0.21 =	12.32
223. Tear out wet drywall, cleanup, bag for disposal	24.00 SF @	0.84 =	20.16
224. 1/2" drywall - hung, taped, floated, ready for paint	117.33 SF @	2.07 =	242.87
225. Baseboard - 2 1/4"	29.33 LF @	2.44 =	71.57
Baseboard was removed before our site inspection.			
226. Detach & Reset Door knob - interior - Standard grade	1.00 EA @	19.34 =	19.34
227. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
228. Paint baseboard - two coats	29.33 LF @	1.42 =	41.65
229. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
230. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
231. Paint walls - two coats	234.67 SF @	0.97 =	227.63

CONTINUED - LAUNDRY ROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Found no other damages in the laundry room.			

FURNACE ROOM. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the furnace room and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
The concrete floor had no floor finish pre-event and had no flood related damage.			
The allowances for insulation and drywall relates to the walls and ceiling where applicable.			
232. Batt insulation - 4" - R12 - unfaced batt	104.00 SF @	0.79 =	82.16
233. Polyethylene vapor barrier	104.00 SF @	0.21 =	21.84
234. 1/2" drywall - hung, taped, floated, ready for paint	250.86 SF @	2.07 =	519.28
Baseboard was removed before site inspection.			
235. Baseboard - 2 1/4"	26.06 LF @	2.44 =	63.59
236. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
237. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
238. Paint baseboard - two coats	26.06 LF @	1.42 =	37.01
239. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
240. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
241. Paint the walls and ceiling - two coats	250.86 SF @	0.97 =	243.33
The furnace and hot water tank were moved by the restoration company to another room to allow access to the drywall			
We have made allowances is to install the units only including servicing the furnace.			
242. (Install) Water heater - 40 gallon - install only	1.00 EA @	307.32 =	307.32
243. Furnace - check, heavy clean, replace filters and service	1.00 EA @	192.59 =	192.59
244. (Install) Furnace - floor - install only	1.00 EA @	282.84 =	282.84
Found no other damages in the furnace room.			

BATHROOM N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the bathroom and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this bathroom to be essential as there are no occupied rooms on this level.			
The floor covering is tile over concrete and we found no damage to the flooring.			
The allowances for insulation and drywall relates to the walls to 4'.			

CONTINUED - BATHROOM N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Drywall was removed by the restoration company at no cost to the home owner except for the area behind the tub and we have included an allowance to remove it.			
245. Tear out and bag wet insulation	44.00 SF @	0.66 =	29.04
246. Batt insulation - 4" - R12 - unfaced batt	44.00 SF @	0.79 =	34.76
247. Polyethylene vapor barrier	44.00 SF @	0.21 =	9.24
248. Tear out wet drywall, cleanup, bag for disposal	44.00 SF @	0.84 =	36.96
249. 1/2" water rock - fire taped only,	122.19 SF @	1.85 =	226.05
250. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
251. Remove Baseboard - 2 1/4"	30.55 LF @	0.36 =	11.00
252. (Install) Toilet to stop sewer gases from escaping	1.00 EA @	159.71 =	159.71
253. Remove Bathtub remove only	1.00 EA @	64.67 =	64.67
Although we have reset the toilet in this non-essential room in order to stop sewer gases from entering the room, we considered capping the bathtub and sink drains as it is more cost affective then resetting these fixtures.			
254. Cap plumbing	2.00 LS @	51.79 =	51.79
Found no other damages in this bathroom.			$103.58

SAUNA.N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the sauna room and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this sauna room to be essential.			
The floor covering is tile over concrete and we found no damage to the flooring.			
The allowances for insulation and drywall relates to the walls to 4'.			
Drywall was removed by the restoration company at no cost to the home owner.			
255. Tear out and bag wet insulation	45.33 SF @	0.66 =	29.92
256. Batt insulation - 4" - R12 - unfaced batt	45.33 SF @	0.79 =	35.81
257. Polyethylene vapor barrier	45.33 SF @	0.21 =	9.52
258. Tear out wet drywall, cleanup, bag for disposal	90.48 SF @	0.84 =	76.00
259. 1/2" water rock -fire tape only	90.48 SF @	1.85 =	167.39
260. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
Found no other damages in the sauna room.			

WINE CELLAR N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the wine cellar and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this wine cellar to be essential.			
Drywall and insulation in the wine cellar was removed by the restoration company at no cost to the home owner.			
The allowances for insulation and drywall relates to the walls to 4'.			
261. Batt insulation - 4" - R12 - unfaced batt	86.00 SF @	0.79 =	67.94
262. Polyethylene vapor barrier	86.00 SF @	0.21 =	18.06
263. 1/2" drywall - hung & fire taped only	172.00 SF @	1.56 =	268.32
264. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
Found no other damages in this wine cellar			

s.22 **OFFICE N/E** **Height: 8'**

Subroom: Room8 (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the in-house office s.22 and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this office to be essential.			
Drywall and insulation in s.22 office was removed by the restoration company at no cost to the home owner.			
The allowances for insulation and drywall relates to the walls and ceiling where applicable.			
265. Batt insulation - 4" - R12 - unfaced batt	111.33 SF @	0.79 =	87.95
266. Polyethylene vapor barrier	111.33 SF @	0.21 =	23.38
267. 1/2" drywall - hung & fire taped only to walls and ceiling	620.86 SF @	1.56 =	968.54
268. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17
Found no other damages in s.22 office.			

SPARE BEDROOM N/E **Height: 8'**

Subroom: Room1 (2) **Height: 8'**

Subroom: SPARE BEDROOM (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the spare bedroom and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this spare bedroom to be essential.			
Drywall, insulation and floor covering in spare bedroom was removed by the restoration company at no cost to the home owner.			
The allowances for insulation and drywall relates to the walls and ceiling where applicable.			
269. Batt insulation - 4" - R12 - unfaced batt	222.00 SF @	0.79 =	175.38
270. Polyethylene vapor barrier	222.00 SF @	0.21 =	46.62
271. 1/2" drywall - hung & fire taped only	862.39 SF @	1.56 =	1,345.33
272. Remove Interior door unit - Standard grade	1.00 EA @	16.17 =	16.17

CONTINUED - SPARE BEDROOM N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Found no other damages in this spare bedroom.			

UNDER STAIR AREA **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The tasks listed below relate to the area under the stairs and are required but not included in the work completed by Belfour Restoration or compensated for by the Applicant's insurance company.			
It should be noted we did not consider this area to be essential.			
Drywall & insulation under the stairs was removed by the restoration company at no cost to the home owner.			
The allowances for insulation and drywall relates to the walls to 4'.			
273. Batt insulation - 4" - R12 - unfaced batt	41.00 SF @	0.79 =	32.39
274. Polyethylene vapor barrier	41.00 SF @	0.21 =	8.61
275. 1/2" drywall - hung & fire taped only	104.33 SF @	1.56 =	162.75
Found no other damages in the area under the stairs.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
276. Deliver material to site	1.00 EA @	60.00 =	60.00
277. Dumpster load - Approx. 20 yards, 4 tons of debris	2.00 EA @	590.00 =	1,180.00
278. Drywall disposal	1.00 LS @	670.02 =	670.02
279. Final cleaning - construction - Residential	3,466.58 SF @	0.25 =	866.65
280. Equipment setup, take down	4.00 HR @	47.58 =	190.32
281. Dehumidifier (per 24 hour period) - No monitoring	12.00 EA @	63.75 =	765.00
282. Air mover (per 24 hour period) - No monitoring	24.00 EA @	31.50 =	756.00
The above drying allowances are for 4 dehumidifier and 8 fans for 3 days to aid in the drying process. We are aware that the restoration company did provide dehumidifier and fans, we too have added an allowance as not all cavities were exposed and we expect the moisture level to rise again when these cavities are opened.			

Grand Total Areas:

11,175.81	SF Walls	3,445.13	SF Ceiling	14,620.94	SF Walls and Ceiling
3,557.41	SF Floor	395.27	SY Flooring	1,282.48	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	1,303.39	LF Ceil. Perimeter
3,557.41	Floor Area	3,760.16	Total Area	9,998.90	Interior Wall Area
4,825.64	Exterior Wall Area	518.82	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	74,100.47	97.69%	79,484.29	97.79%
Exterior	496.16 ✓	0.65%	520.96	0.64%
Contents	110.00 ✓	0.15%	110.00	0.14%
Cleanup completed before site visit	671.38 ✓	0.89%	671.38	0.83%
Essential access	0.00	0.00%	0.00	0.00%
Emergency measures	0.00	0.00%	0.00	0.00%
Site services	472.00 ✓	0.62%	495.60	0.61%
	0.00	0.00%	0.00	0.00%
Total	75,850.01	100.00%	81,282.23	100.00%

Summary for Dwelling

Line Item Total	74,100.47
PST	1,598.86
Subtotal	75,699.33
GST	3,684.54
GST (no applied PST)	100.42
Replacement Cost Value	**$79,484.29**
Net Claim	**$79,484.29**

BM

Evaluator #122 - Review by Field Manager /TM

Summary for Exterior

Line Item Total	496.16
GST (no applied PST)	24.80
Replacement Cost Value	**$520.96**
Net Claim	**$520.96**

Evaluator #122 - Review by Field Manager /TM

Summary for Contents

Line Item Total	110.00
Replacement Cost Value	**$110.00**
Net Claim	**$110.00**

Evaluator #122 - Review by Field Manager /TM

Summary for Cleanup completed before site visit

Line Item Total	671.38
Replacement Cost Value	**$671.38**
Net Claim	**$671.38**

Evaluator #122 - Review by Field Manager /TM

Summary for Site services

Line Item Total	472.00
GST (no applied PST)	23.60
Replacement Cost Value	**$495.60**
Net Claim	**$495.60**

✓

$0

D. /TM.

Evaluator #122 - Review by Field Manager /TM

s.22

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s.22

s.22

RECEIVED
FEB 06 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

1 21-FRONT VIEW
Date Taken: 11/23/2014

2 22-SIDE VIEW
Date Taken: 11/23/2014

s.22

3 23-REAR VIEW
Date Taken: 11/23/2014

4 2-FOYER/ENTRY
Date Taken: 11/23/2014

s.22

5 3-LAUNDRY ROOM.
Date Taken: 11/23/2014

6 4-BASEMENT BATHROOM.
Date Taken: 11/23/2014

s.22

7 5 s.22 OFFICE.
Date Taken: 11/23/2014

8 6-BEDROOM N/E
Date Taken: 11/23/2014

s.22

s.22

9 7-FURNACE ROOM.
Date Taken: 11/23/2014

10 8-BASEMENT STAIRS
Date Taken: 11/23/2014

11 9- s.22 BEDROOM
Date Taken: 11/23/2014

12 10-STAIRS LEVEL 1
Date Taken: 11/23/2014

s.22

s.22

13 11 s.22 OFFICE N/E
Date Taken: 11/23/2014

14 12-MASTER BATHROOM
Date Taken: 11/23/2014

s.22

15 13-MASTER BEDROOM
Date Taken: 11/23/2014

16 14-BATHROOM LEVEL 1
Date Taken: 11/23/2014

s.22

17 15-STAIRS LEVEL 1
Date Taken: 11/23/2014

18 16-KITCHEN
Date Taken: 11/23/2014

s.22

s.22

19 1-WINE SELLER N/E
Date Taken: 11/23/2014

20 17-DINING ROOM
Date Taken: 11/23/2014

s.22

21 18-LIVING ROOM
Date Taken: 11/23/2014

22 19-LIVING ROOM
Date Taken: 11/23/2014

s.22

23 20-BATHROOM MAIN FLOOR
Date Taken: 11/23/2014

24 24-GARAGE
Date Taken: 11/23/2014

s.22

November 14, 2014

s.22

Dear s.22

Re: Policy No.: s.22
BCAA Claim No.: s.22
Date of Loss: November 4, 2014
Type of Loss: Water Escape

Please accept this letter as written confirmation of the telephone conversation with you on November 13, 2014.

Regrettably, your loss does not fall within the scope of coverage provided by your policy. We now understand more precisely that the cause of this loss was from water overflowing from a creek and entering your home while depositing a significant amount of debris and sediment over your yards.

Your home insurance policy does not insure loss or damage caused by flood as per the DrainGuard Rider:

3.24 DrainGuard Rider R5A

3.24.1 Description of Coverage

We agree to extend the insurance provided under Section 1 to include direct loss or damage to property insured under Coverages A, B, and C caused by the sudden and accidental escape of water resulting from the backup or blockage of a private drain, drainpipe, drain tile, eavestrough, downspout, sewer, sump or septic tank, which is external to the dwelling and which is situated on the insured premises.

3.24.2 Loss or Damage Not Insured

We do not insure loss or damage:

1) caused by flood; or
2) caused by continuous or repeated seepage or leakage of water; or
3) to a watermain; or
4) to a system or domestic water container from which the water escaped; or
5) occurring while the dwelling or Strata Unit insured is under construction or vacant, even if we have given permission for construction or vacancy.

Flood is defined in the policy as:

"Waves, tides, tidal waves and the rising of, the breaking out or the overflow of, any body of water, whether natural or man-made and whether wind driven or not"; and

The term "caused by" is defined as:

"directly, indirectly or in any way caused by or resulting from" and exclude coverage for the specified loss or damage regardless of whether other causes covered or not, acted concurrently or in any sequence to produce the loss.

We enclose a copy of the policy wording exclusions applicable to this claim for your review.

If there is any evidence that you feel has been overlooked, please bring it to our attention as soon as possible and we will carefully review it.

NOTE!

We acknowledge that based on early and preliminary information, decisions and direct financial commitments were made on the assumption that the loss may be covered. We remain committed to considering indemnification only for those direct and irreversible costs, and only to this point in time.

As a prudent property owner, it is important that you act promptly to have repairs completed to prevent further damage. If you don't know who to contact and would like assistance in finding a contractor, we would be happy to introduce you to BCAA's Preferred Service Partners.

Please note that Emergency Management BC has implemented a Disaster Financial Assistance program related to this specific event. Based on the overview from Emergency Management BC's definition of losses, we believe you may qualify for assistance. Please find attached a summary page from Emergency Management BC which includes contact information. We strongly recommend that you contact them as soon as possible.

Further information can be found at http://www.embc.gov.bc.ca/em/dfa_claims/dfa.html.

You may also wish to consult legal counsel with a view to your options in recovering any remaining and outstanding damages from the City of North Vancouver. Again, you need to take action as soon as possible to maintain your right of action.

We kindly advise you that pursuant to Section 23 of the Insurance Act of British Columbia any action or proceeding against your insurance company in relation to your policy must be commenced not later than two years after the date you knew or ought to have known the loss or damage occurred. Therefore any legal action regarding this claim must be commenced by you no later than November 4, 2016; otherwise it will become statute barred.

A document known as "Proof of Loss" has been enclosed. We are legally obligated under the Insurance Act of British Columbia to provide this blank Proof of Loss form to you. Should you choose to take legal action regarding this claim, this document must be completed and submitted to BCAA.

You are always welcome to contact us should you have any further inquiries regarding this claim.

Best regards,

Norman Hait

Senior Manager, Claims
604-268-5001
Enclosure: Policy Wordings, Blank Proof of Loss

s.22

MAIN FLOOR

s.22

s.22

s.22

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #150128-1EA2-1A70

March 2, 2015

GOODS/SERVICES ... by ...
CERTIFIED TRUE ...
... SIGNED ELECTRONICALLY
Spending Authority ...
XpSP | ...
J86 | 12700 7908 150000
150128

s.22 s.22

Dear s.22

MAR 0 4 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$963.16**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Protective Works (damage shared at 50%)	$2,203.95
Total Eligible Amount	$2,203.95
Less $1,000.00	$1,203.95
Total Payable at 80%	$963.16

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

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FEB 26 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 150128-1EA2-1A70

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 120	DFAGEN 14/15
Date	Date 01/30/2015	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	PART OF SCOPE
☐	☒	☐	Scope and Calculations Sheet	
	☐	☒	Content Calculations Sheet	NO CONTENTS
☐	☐	☒	Diagram	SEE PHOTOS
☐	☒	☐	Receipts or Invoices paid by Applicant	RACCHI LANDSCAPE AND STONEWORK
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☐	Insurance Letter	
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
☒ ☒ ☐	Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: Mar 2/15 Initials: SDS

Printed: 02/26/2015 01:50:03 PM

Emergency Management

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	150128-1EA2-1A7C

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Gallant Creek bed and walls at s.22

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/03 and 04 ✓	raging creek, uncertain	☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss

Extremely fast flowing waters and overflow debris from upstream Gallant Creek, North Vancouver BC, during storm

Action Taken to Date (list cleanup hours on Appendix A)

Replacement of rock to rip rap wall, and filling of "pool area" in creek bed, and replacement of flat creek bedrock. See RACCHI Landscaping and Stonework invoice.

Brief Description of Damage/Loss (list damaged items on Appendix B)

The excessive debris and increased speed of water flow during the storm, caused the uplifting of flat stone bedrock, and when this occurred the corners of the two flat stones , each in dynamic conjunction, hit the identical location rock on each creekside wall, therby disloging one rock per wall.The larger damage was the pool that was created as a turbining/chuming effect from the water flow was created, therby diggin a pool in the creek bed, approx. centre creek, and spreading outwards towards the creek walls.

Emergency Management

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☐ YES or ☒ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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

s.22	2014/01/27		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04	s.22	3	Photograph the entire creek and flood area	N/E
2014/11/05	DNV & s.22	4-5	To oversee all work by District, as they did the first of the culvert cleanout, and have discussion on future	N/E
2014/11/13	s.22	2	Discuss and review entire situation, telephone discussion with DNV	N/E
2014/11/14	s.22	3	Meeting with DNV onside , discussion with Engineers and photos	N/E
2014/11/19	s.22 & PONTE Engineering	4	Balance of debris cleanout from culvert area , photos , emails with DNV staff, discussion with ISL Engineering.	N/E NOTE CULVERT AREA IS NOT ON APPLICANTS PROPERTY
2014/11/24	s.22 & RACCHI Landscaping and Stonework	8	See RACCHI invoice attached, as well as emails with DNV , discussion onside with ISL Engineering and DNV Engineer	N/E
2014/11/15 to 201412/04	s.22	10	Various meetings, telephone calls emails with DNV, ISL Engineering, RACCHI Landscaping and legal counsel	N/E
	TOTAL	35		
NOTE - NO HOURS INDICATED ARE FOR ELIGABLE CLEAN UP				
	RECOMMENDED ELIBLE HOURES.			
			FOR EVAL	120 ✓

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:		E-mail:	
	s.22		s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/4/2014		
Date Received:	1/30/2015	Date Contacted:	2/1/2015
Date Inspected:	2/4/2015	Date Completed:	2/26/2015

Price List: NorthVan_NOV14

Estimate:
s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Vancouver area at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants s.22 live in this s.22 home beside Gallant Creek in North Vancouver.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL

On November 3-4, 2014 the severe rainstorm event caused Gallant Creek which runs on the north property line of the Applicant's home, to become a raging torrent causing erosion damage to the creek bed and banks. The creek bed and banks where of an engineered design to protect the creek bed and bank from erosion. Damage was to the creek only, no damage was found or claimed to the home or yard.
The applicant has provided the attached engineers report dated Feb 26,1997 which well documents the pre existing construction of the protective works that were damaged during this current event. The Applicant hired the same contractor that built the protective works under the engineers supervision in 1997 to repair the current damage. The invoice for this repair is attached to our report.

Other information should be noted as follows:
- The next door neighbor s.22 who shares the creek with the Applicant has also filed an application for DFA assistance for this same damage, with the understanding that the damage was equally shared. .
- The Applicant stated, which is also confirmed in the above mentioned engineers report and survey, that the property line is practically in the center of the creek bed at the location of the affected area. There is no indication of an easement or right of way.
-The applicant provided photos of the damage taken before and during the recent repair.
- The Applicant had several meetings with Local Government who agreed to repair only the damage on the road allowance and do not take responsibility for the cost of damages on the homeowner's property. The Local Government did however, as indicated on the contractor invoice, supply stone from their yard without delivery, at no cost to the Applicant in order to offer them some assistance with the repairs.

Based on the information collected at our site visit we have concluded that :
- damage is considered to be to eligible bank protection.
- the cost of the repair invoice is considered to be reasonable and within industry standard pricing for the scope of work involved
- 1/2 of the damage is on the Applicant's property
- 1/2 of the cost of repair invoice is considered an eligible expense for the restoration of the damage on the Applicant's property to it's pre event condition.

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL

The assessed value is listed according to the BC Assessment form provided with this assignment as follows:
Land - s.22
Improvements - $ s.22
We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.

INSURABILITY

s.22

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
All damage was caused by overland flooding and is not an insurable loss.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

RESTRICTIVE COVENANTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No known covenants on this property			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

BANK PROTECTION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Cost of repairs is based on 50% of actual cost of repair as shown on attached invoice from Racchi Landscape & Stonework. Scope of work includes hauling in stones and gravel to the site, Excavator and mobilization, Placing stones with excavator, and cleaning up and hauling out of debris.			
1. Repair to bank protection - taxes included	1.00 LS @	2,203.95 =	2,203.95

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

Ballantyne, Shelley JAG:EX

From: Tim MacLeod <stormcentre@live.ca>
Sent: Tuesday, March 3, 2015 4:58
To: Ballantyne, Shelley JAG:EX
Subject: Re: 2 quick questions DFA HO

Good morning Shelley,

1. I have revised the scope & calcs for s.22 to reflect the required change on line 34 and uploaded to the tracking system.

2. I spoke to Rod regarding s.22 he was unsure but believed s. inquiry with legal council was to determine responsibility betweer s.2 and the district. Although he could not confirm for true certainty why s.2 had done so. He did confirm that he asked s.2 and s was not taking legal action against any person or body. Rod could call s.2 this morning to make further inquiry if required.

Have a great day,

Tim

From: Ballantyne, Shelley JAG:EX
Sent: Monday, March 02, 2015 4:30 PM
To: mailto:stormcentre@live.ca
Cc: Ballantyne, Shelley JAG:EX
Subject: 2 quick questions DFA HO

Hello,
Just finalizing a few files and have to ask,
HO s.22 · Line 34 says detach and reset bboard. Is that correct as Maureen thought it was to say r&R bboard? I can manually adjust if necessary.

HO ! s.22
Mentions on last box on clean up measures meetings with legal counsel. Then the report does not mention any civil litigation. Am I safe to assume not a DFA issue?

Thanks

Shelley Ballantyne
Recovery Officer
Recovery and Funding Programs
Emergency Management British Columbia
PO Box 9201 Stn Prov Gov't
Victoria BC V8W 9J1
http://embc.gov.bc.ca
Phone: 250.952.5533 Fax: 250.952.5542
Recovery Programs Toll Free 1-888-257-4777

RACCHI LANDSCAPE AND STONEWORK

December 5, 2014

s.22

Attention:
Project: s.22

INVOICE

Gallant Creek, North Vancouver:

To supply road base, machine and trucking for delivery of stones from District of North Vancouver yards to job site. Place stones on the creek beds and cleanup the emergency repair on the creek portion only.
14 ft. x 9 ft.

Cost of Machine and Labour only:	$ 4,198.00
GST	$ 209.90
TOTAL DUE:	$ 4,407.90 ✓

Pay 50%
$2203.95

INVOICE CONSIDERED
REASONABLE AND IN KEEPING ✓
WITH INDUSTRY STANDARDS /TH

ATTENTION: ANGELO RACCHI
939 East 14th Street • North Vancouver, BC • V7L 2P5
Phone: 604-980-9678 • Fax: 604-980-9678
W.C.B. # 441628 - HST #871512562 RT0001

NOTE: *Prices and rates used in quotes could change due to inflation and increases in commodities and materials, if the work is unreasonably delayed.*

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated that no hours relate to eligible "cleanup and debris removal" All clean up of the creek on the Applicants property was performed by the Local Government and by the contractor, which work is included in under bank protection repair..			

✓

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was caused to essential access.			

✓

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage to site services, although the storm drain pipe did require manipulating during the repair to the creek bank, this cost is included in the bank protection repair.			

✓

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found or claimed to the exterior of the home.			

✓

RESIDENCE

RESIDENCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found or claimed to the home.			

✓

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No contents were damaged during this event.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
All related cost of repairs are included under bank protection repair and no other conditions apply.			

Coverage	Item Total	%	ACV Total	%
Dwelling	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Pre-existing protective works (bank protection)	2,203.95	100.00%	2,203.95	100.00%
Total	2,203.95	100.00%	2,203.95	100.00%

Summary for Pre-existing protective works (bank protection)

Line Item Total	2,203.95
Replacement Cost Value	**$2,203.95**
Net Claim	**$2,203.95**

2. /TM

#120 RM reviewed by field manager TM

WEBSTER ENGINEERING LTD.

PROFESSIONAL ENGINEERS
LAND DEVELOPMENT CONSULTANTS

TEL (604) 983-0458
FAX (604) 983-0459

3745 OLDBROOK AVENUE
NORTH VANCOUVER B.C. V7N 3Z4

February 26, 1997

File: 2609

s.22

RE: REMEDIATION OF GALLANT CREEK

s.22

Dear Sirs and Madames:

As requested, we are pleased to provide this letter report on the emergency repairs undertaken on Gallant Creek at s.22 from February 4 to February 6, 1997.

BACKGROUND

On or about January 29, 1997, a retaining wall forming the south bank of Gallant Creek at s.22 failed and was overtopped by the creek during high flows. This subsequently caused flooding of the garage of s.22 On February 3, 1997 the District of North Vancouver gave approval for emergency repairs to the banks and channel of the creek (see letter from Richard Boase to s.22 dated February 3, 1997). Conditions of the approval included having the work inspected by a Professional Engineer and having the Engineer provide a sealed report. On February 4, 1997 the owners of s.22 and s.22 agreed to retain Webster Engineering Ltd. to undertake this work. We note that we did not inspect the creek before, during or immediately after the failure and overtopping of the south creek bank. We also note it is not within the scope of our work to comment on the causes of the failure of the south creek bank.

SITE DESCRIPTION

Gallant Creek flows west to east through two 900mm culverts under s.22 and between two sets of houses before flowing through a 1200mm culvert under s.22 s.22 The creek effectively straddles the property line between s.22 s.22

The length of the creek channel from the west property line to the inlet of the 1200mm diameter culvert is approximately 30m with an average grade of approximately 15%. A topographic survey by Richard Martin dated July 1991 shows the width of the creek bottom to be approximately 2.3m for most of its length. Subsequent construction had reduced this width to 1.5m or less in some locations. Preliminary calculations indicated a minimum channel bottom width of 2.3m was required assuming a channel depth of 0.7m plus 0.3m freeboard for a total depth of 1.0m.

CONSTRUCTION

The owners contracted Racchi Landscape and Stonework and King Kubota Services Ltd. to perform the remedial work, which began the morning of February 4, 1997.

The proximity of the home at s.22 to the creek severely restricted the extent of construction activities and limited the length of creek that could be remediated and limited the width of the channel that could be constructed adjacent to the house.

The work started at the upstream end of the channel, approximately 26m upstream of the culvert, and progressed downstream to the culvert inlet. The remedial work consisted of the following:

1) removing round rocks and debris from the channel bottom and sides;
2) smoothing out the grade of the channel bottom and stabilizing the creek bed by placing flat, angular rock on the channel bottom;
3) placing angular rock along the toe of the rock face retaining wall along the north side of the creek to prevent undermining of the wall;
4) widening the bottom of the creek channel to a minimum of 2.3m±;
5) rebuilding the south creek bank with large, angular rock (1.0 to 1.5m in diameter), keyed into the creek bed, to a minimum height of 1.0m above the creek bed. Smaller rock (0.3 to 0.6m diameter) was placed behind the large rock and voids were filled with 38mm crushed rock. Smaller, angular, wedge-shaped rock was also placed in the voids between the faces of the large rock.

6) removing round rock and debris from in front of the 1200mm culvert inlet and widening the channel in front of the inlet apron;
7) re-instating outlets from the storm drains for the house and from a lead from a catch basin on Deep Cove Road.

The flat rock used to stabilize the creek bed overlaps the top of the concrete apron upstream of the culvert to protect the front edge of the apron from scour. The large rocks at the downstream end of the creek bed should be held in place by dowels grouted into the concrete apron and headwalls. The dowels should be placed adjacent to the downstream faces of the rocks. Approximately 8 dowels (e.g., 13mm to 25mm rebar) would be required. The contractor did not have time to perform this work at the time of the emergency repairs. The contractor would require written authorization from the District to complete this work. This work should be done during the next low flow period.

We also noted that the rock wall on the north side of the creek immediately upstream of the culvert headwall had been undermined in some spots. We understand that the District constructed this wall and is presumably responsible for maintaining it. Exposed cracks and voids should be grouted to prevent further erosion and undermining.

Overall, the quality of construction was very good, especially considering the limited room for construction. We believe that the remedial creek works are the best that could have been constructed without risking damaging the house on the south side of the creek. The rock is well keyed into adjacent rock and the bed and banks of creek are adequately stabilized; however, the creek bank stability should be monitored on an on-going basis. An as-constructed survey was undertaken by Richard Martin to provide information for hydraulic calculations as well as provide bench mark information for monitoring purposes.

HYDRAULIC CALCULATIONS

We have assumed that the flow in this portion of the creek is limited to the capacity of the two 900mm culverts upstream at s.22 Assuming the flow through these culverts is inlet controlled and a maximum headwater depth of 0.8m above the top of the inlet, the maximum theoretical flow through both culverts is approximately 4.25 m^3/s. A similar analysis of the 1200mm culvert under s.22 with a maximum headwater depth of 0.6 above the top of the inlet, yields a maximum theoretical flow of approximately 3.7 m^3/s. Please note that we did not investigate the upstream tributary areas and drainage system to determine what the peak flows in the creek would be upstream of the s.22 culverts.

The as-constructed survey indicates a minimum channel width of 2.15m and a minimum slope of 9%. Applying Manning's Equation with a roughness coefficient of 0.050, the hydraulic capacity of the remediated channel is sufficient to carry a flow of 4.25 m^3/s without overtopping the banks.

MONITORING

In order to ensure the remediated creek channel continues to operate as intended, the channel should be monitored on an on-going basis including:

- checking that the toes of the creek banks are not being scoured, especially along the high wall on the north side;
- checking that the retaining wall on the north side is not settling;
- keeping the channel clear of debris and rock originating from upstream. Deposition of rock and debris will reduce the hydraulic capacity of the channel and culvert inlet;
- checking that the portion of the south creek bank from the end of the remediated portion to the west property line (approximately 4m) does not erode. This portion could not be reached by the excavator;
- monitoring the elevation of the creek bed to ensure that the minimum required depth of 1m is being maintained.

The topographic survey attached will provide benchmark information.

We also noted immediately upstream of the west property line (in a neighbouring property) that the creek is infilling with round rock approximately 0.3 to 0.6m in diameter under a wooden footbridge. This material could give way at any time and be transported into the remediated channel. This material should be cleared out of the creek channel by others as soon as possible.

RECOMMENDATIONS

1) The creek channel be monitored on an on-going basis as discussed above to ensure that the channel continues to function as intended.
2) Dowels be grouted into the concrete apron and headwalls upstream of the 1200mm culvert to hold the leading edges of the rock stabilizing the creek bed. We understand that the contractor is prepared to complete this work once the District provides written authorization.
3) The accumulated round rock upstream of the footbridge be removed from the creek channel. This work is the responsibility of others.

4) The District grout the exposed cracks and voids near the bottom of the rock wall immediately upstream of the north headwall to prevent further erosion and undermining.
5) The District clean out the catch basin on s.22 east of the headwall.

We understand that the owners may be able to apply to the District for cost sharing of some portions of the work including Item 2 above and the removal of rock from the apron in front of 1200mm culvert as this work benefits the District and helps protect their culvert and headwall.

Please call me at 983-0458 if you have questions.

Yours truly,

WEBSTER ENGINEERING LTD.

Geoff Croll, P.Eng.

cc: Richard Boase, P.Geo.
CDNV - Environmental Protection

Jerry Stokes
CDNV - Customer First Response

GEC/sja
report-no1.wpd

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Withheld pursuant to/removed as

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 1-Front view of home
Date Taken: 2/4/2015



2 15-View from street
Date Taken: 2/4/2015

Showing homes on either side of the creek as the property line is about the center of the creek.The repairs to the bank protection had been completed at the time of the site visit.





s.22

s.22

3 5-View looking towards street
Date Taken: 2/4/2015

During the event these large rocks in the creek bed were upturned and the bank sides had rocks collapse into the creek thereby exposing the area to erosion. The rip rap structure was build under engineers supervision as the interlocking of each stone was critical to the structure being able to withstand the torrent of the creek during high flow seasons.

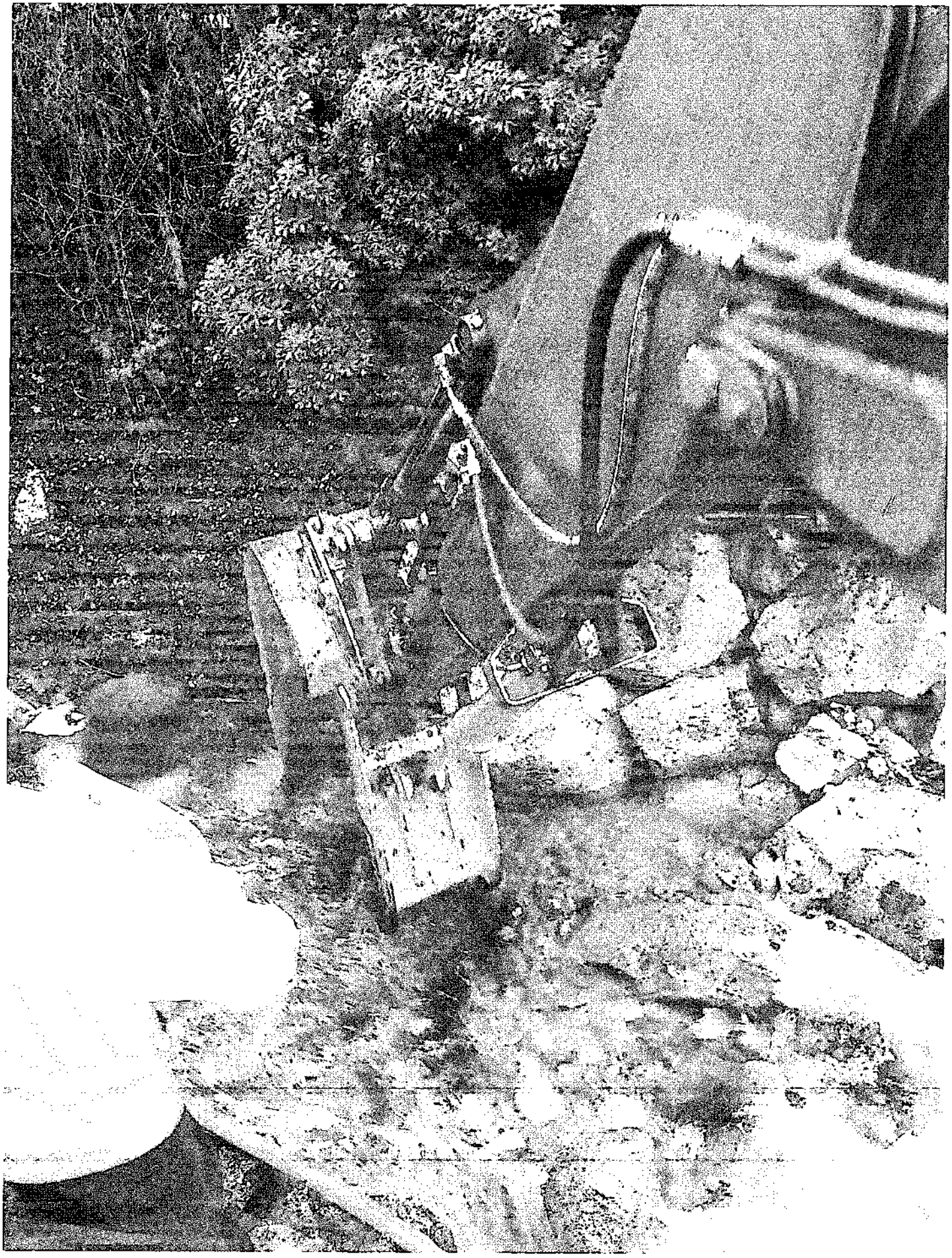


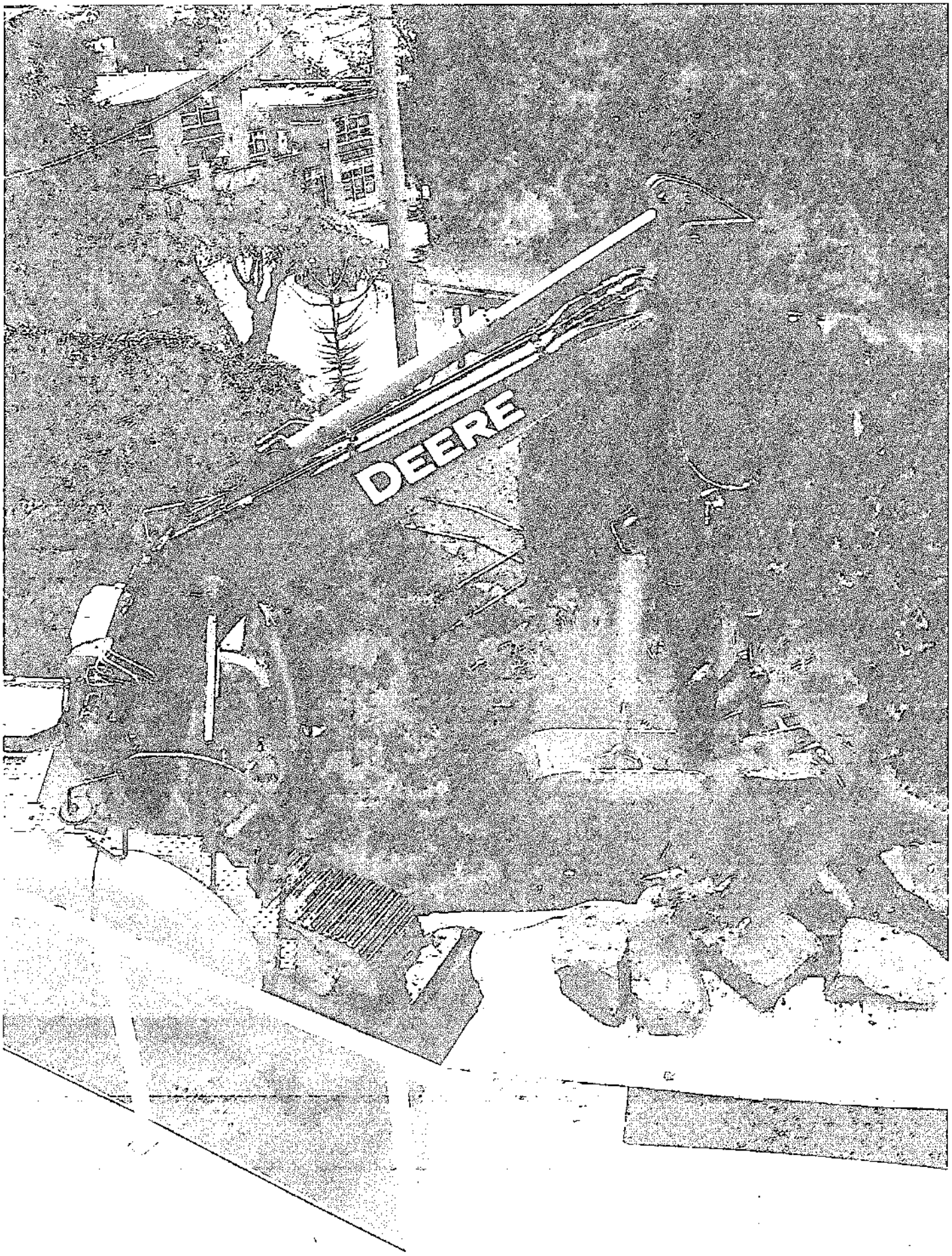
4 6-Repairs to bank
Date Taken: 2/4/2015

Repair required locking together of angular rock and grouting in place where possible



s.22

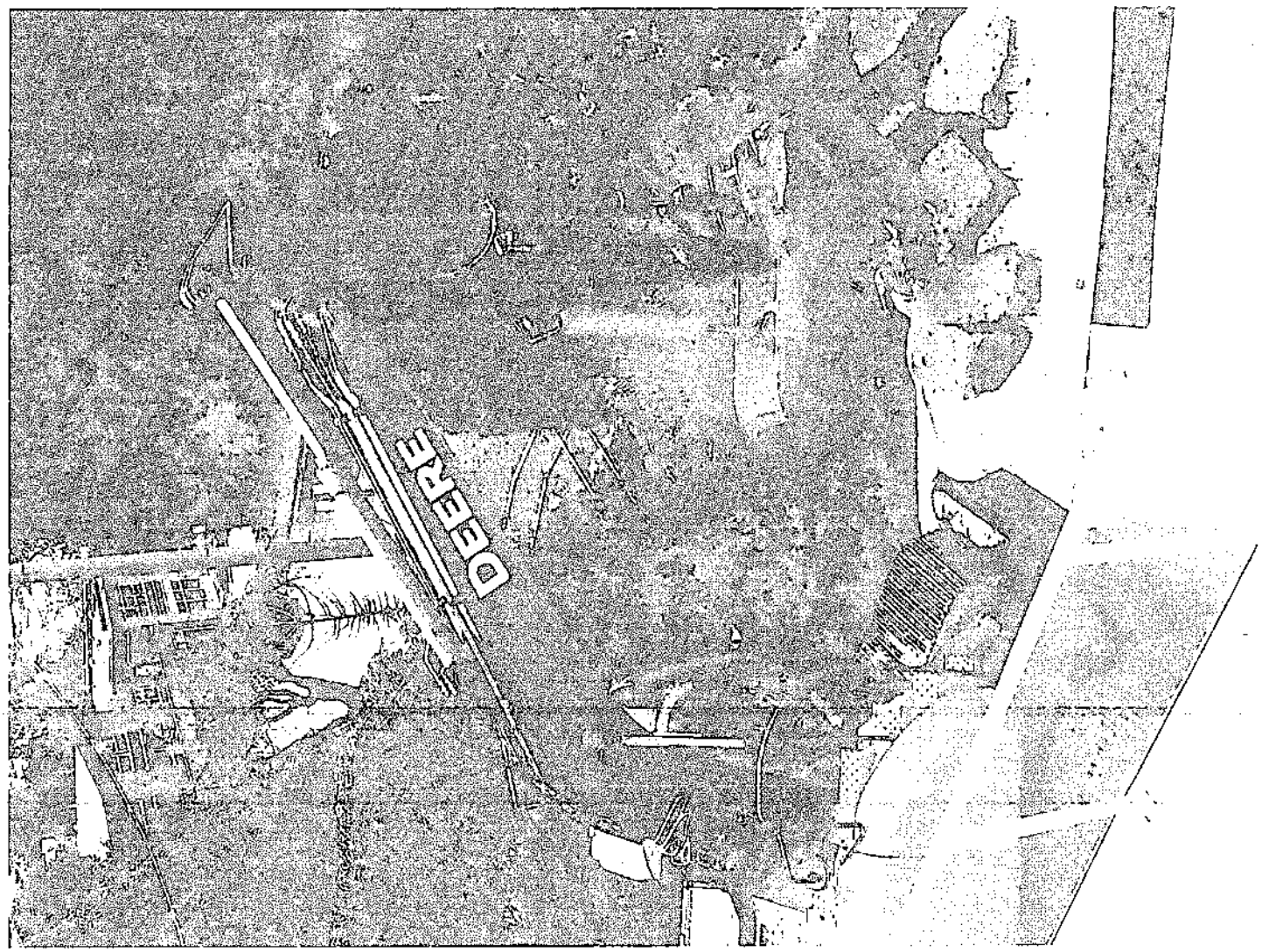


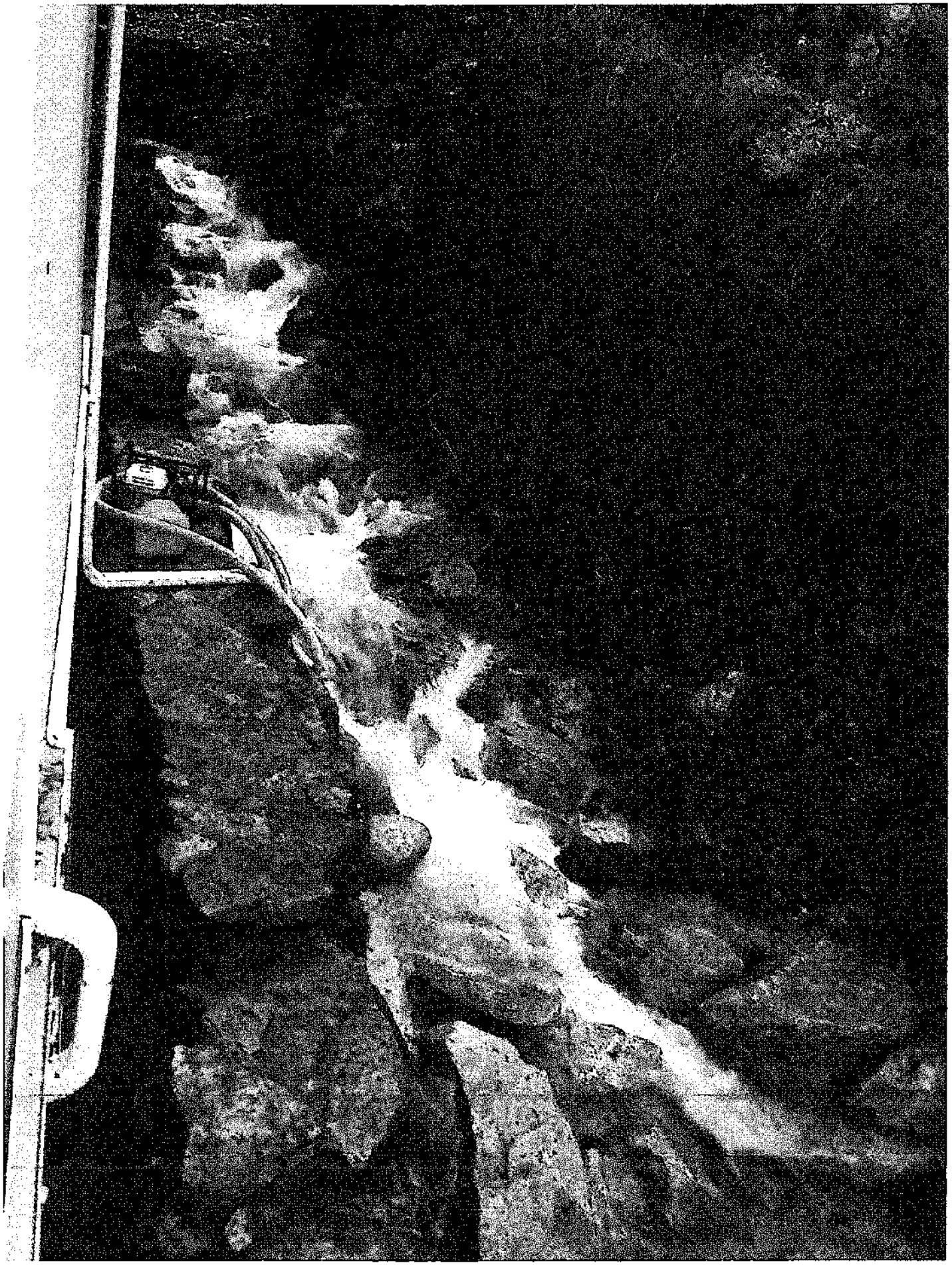

DEERE

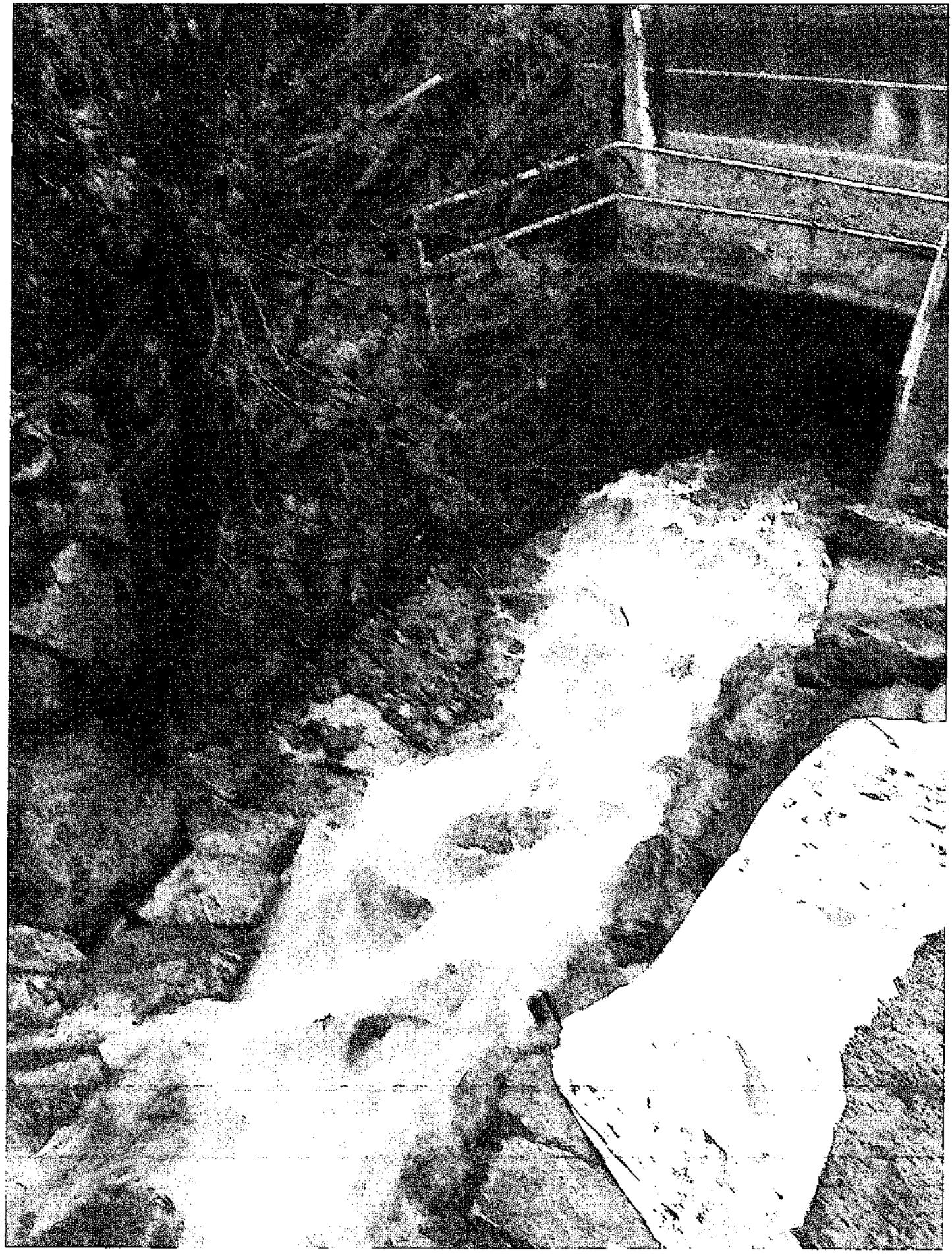
Page 1225

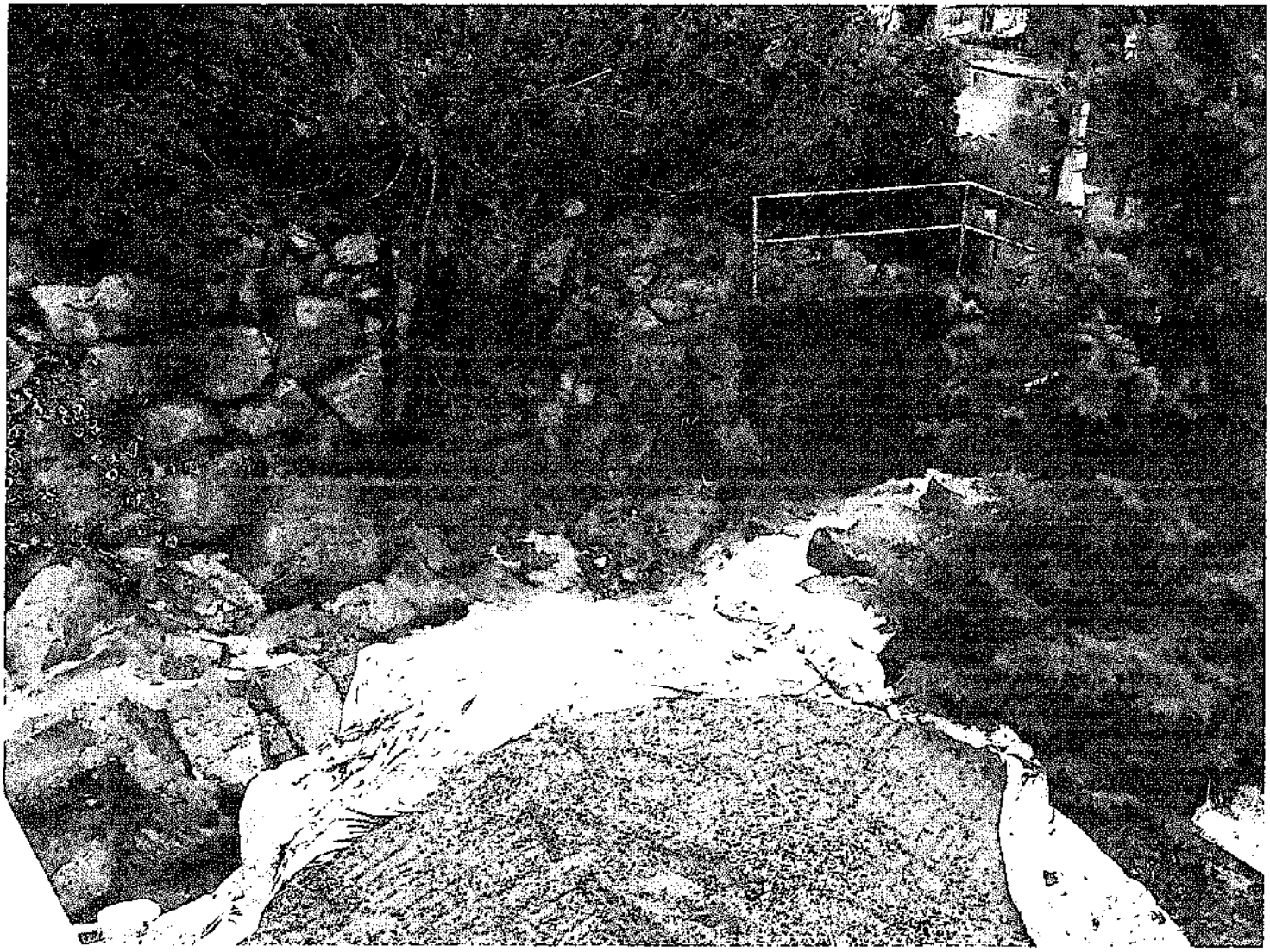
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s.22


BREED







Page 1230

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s.22

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141106-3D4A-196D

December 16, 2014

CERTIFIED THAT THE ... with appropriate ... where applicable ... services rendered ... in accordance ... contract and ... supplied and the ...

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
J82	122000	7908	1500000
	s.22		141106-3D4A-196D

s.22

Dear s.22

DEC 18 2014

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,189.29** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$82.00
Structural	$2,404.61
Total Eligible Amount	$2,486.61
Less $1,000.00	$1,486.61
Total Payable at 80%	$1,189.29

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

for Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141106-3D4A-196D

FIELD MANAGER	EVALUATOR	EVENT
Name	ID #	DFAGEN 14/15
Date	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	SCOPE & CALCS
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	NO CONTENTS
☐	☐	☒	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	CONFIRMED EXTERIOR DAMAGES CAUSED BY OVERLAND FLOODING
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Dec 16/14 Initials: DNW

Printed: 2014-11-07 14:40:09

Emergency Management BC

RECEIVED
NOV 06 2014
MIN. OF PUBLIC SAFETY

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

Tab to move forward between fields, Shift+Tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141106-304A-196D

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

None ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	30" - 2.5'	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Major Flood

Action Taken to Date (list cleanup hours on Appendix A)
Call insurance adjuster and arrange for restoration company for clean up.

Brief Description of Damage/Loss (list damaged items on Appendix B)
The driveway asphalt lifted, garage door damage, and sump damage.

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	Andrew Stichnoth
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/06		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

NOV. 07 2014 12:33PM P2/2 s.22 PHONE NO. : s.22 P2/4 of 1487

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/03	s.22	4-E.M. 8 hours 4-CLEAN	Blockade Heavy water flow (1 foot deep) on driveway and cleared water out of the garage.	4 CLEAN-UP ELIGIBLE
2014/11/03		2.5 hours	Blockade Heavy water flow (1 foot deep) on driveway and tried to the clear three storm catch basins.	N/E EMERGENCY MEASURES NOT ON HOUSE
2014/11/03		4 EM 8 hours 4 C.U.	Blockade Heavy water flow (1 foot deep) on driveway and cleared out water in the garage.	4 - CLEAN-UP ELIGIBLE
2014/11/03		1.5 hours	Manned the phones for Emergency Services and N.Van District Engineer Services. Managed people traffic to get N.V.F.D to assist us in the disaster.	N/E
	TOTAL	20		
RECOMMEND 8 ELIGIBLE CLEAN UP HOURS				
12 HOURS WERE FOR TASKS RELATING TO EMERGENCY MEASURES AND NOT ELIGIBLE CLEAN UP HOURS				
	8 HRS @ 10.25 = $82.00			

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home: s.22

Home: s.22

Evaluator: Evaluator 120

Auth #: DFA GEN 141/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 21/11/2014 Date Contacted: 23/11/2014
Date Inspected: 27/11/2014 Date Completed: 16/12/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

2014-12-11-2202

s.22 s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides with s.22 in a s.22 home			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused a local creek to overflow. Flood water and copious amounts of debris flowed across the yard and down the Applicant's driveway. The interior of the home was also flooded through an internal drain and this damage was covered by the homeowner's insurance policy. This DFA claim is for exterior damages only. ✓ Eligible damage was to the overhead garage door, blockage of the sump and drain lines and erosion to the driveway.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to exterior of home was from overland flooding and is not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated she is not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicants spent time barricading water and attempting to clear drains on the street, this was not an incurred cost and therefore not considered eligible and no allowance was made for emergency measures.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	8.00 EA @	10.25 =	82.00

ESSENTIAL ACCESS

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to driveway was from erosion of crushed gravel, Allowance was made to bring in new gravel and spread by hand and hand tamp to restore even terrain to essential access . No allowance was made to remove or replace the asphalt as this was not considered damaged from the flood. As requested by RO we confirmed this is the essential access to the home.			
2. General Labourer - to spread gravel by hand	4.00 HR @	31.01 =	124.04
3. Gravel (per CY)	1.00 CY @	25.06 =	25.06
4. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 =	62.75
The above line item is to allow a small haul delivery charge.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
5. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note Municipal Government crews cleaned up the bulk of the debris from the applicant's driveway. Allowance is made to pressure wash walkways and driveway for final clean up.			
6. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

INTERIOR DWELLING

INTERIOR DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The damages inside the dwelling were covered under the homeowners insurance policy which triggered the sewer backup endorsement.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible contents were lost or claimed			

GARAGE OVERHEAD DOOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. R&R Overhead door & hardware - 10' x 7'	1.00 EA @	1,193.06 =	1,193.06

The garage door had 3 feet of water sitting up against it during the event destroying the door. As this was caused from overland flooding it was covered under the homeowner's insurance policy and we have included the cost to renew it.

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
8. Deliver material to site	1.00 EA @	60.00 =	60.00
9. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77

Coverage	Item Total	%	ACV Total	%
Dwelling	2,203.72	96.41%	2,404.61	96.70%
Cleanup completed before site visit	82.00	3.59%	82.00	3.30%
Contents	0.00	0.00%	0.00	0.00%
Total	2,285.72	100.00%	2,486.61	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	2,203.72
PST	86.39
Subtotal	2,290.11
GST	114.50
Replacement Cost Value	**$2,404.61**
Net Claim	**$2,404.61**

REVIEWED BY.

Evaluator 120

s.22

Summary for Cleanup completed before site visit

Line Item Total	82.00
Replacement Cost Value	**$82.00**
Net Claim	**$82.00**

REVIEWED BY.

TIM MACHOOD

Evaluator 120

s.22

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

CERTIFIED THAT THE GOODS/SERVICES RECEIVED ARE IN ACCORDANCE with appropriate statute, regulation, contract and where applicable specifications, supplies and the services rendered.

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
J82	122000	7908	1500000
	s.22		141106-3D4A-196D

File: DFA-1415-02

Application #141106-3D4A-196D

December 16, 2014

s.22

DEC 18 2014

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$1,189.29** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$82.00
Structural	$2,404.61
Total Eligible Amount	$2,486.61
Less $1,000.00	$1,486.61
Total Payable at 80%	$1,189.29

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

for Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-868-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141106-3D4A-196D

FIELD MANAGER Name	EVALUATOR ID #	EVENT DFAGEN 14/15
Date	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	SCOPE & CALCS
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	NO CONTENTS
☐	☐	☒	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	CONFIRMED EXTERIOR DAMAGES CAUSED BY OVERLAND FLOODING
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Dec 16/14 Initials: DW

Printed: 2014-11-07 14:40:09

Emergency Management BC

RECEIVED
NOV 06 2014
MIN. OF PUBLIC SAFETY
EMBC/HQ

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

Tab to move forward between fields, Shift+Tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141106-304A-196D

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22	s.22		

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

None ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	30" - 2.5'	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Major Flood

Action Taken to Date (list cleanup hours on Appendix A)
Call insurance adjuster and arrange for restoration company for clean up.

Brief Description of Damage/Loss (list damaged items on Appendix B)
The driveway asphalt lifted, garage door damage, and sump damage.

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

	s.22
s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-267-4777.

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

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/06		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Nov. 07 2014 12:33PM P2/2 s.22 PHONE NO. s.22 FROM
1246 of 1487

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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.
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Date (yyyy/m/day)	Name of Family Member/Volunteer	Hours Worked	Description of Work	EMBC Office Use Only
2014/11/03	s.22	4-E.M. 8 hours 4-CLEAN	Blockade Heavy water flow (1 foot deep) on driveway and cleared water out of the garage.	4 CLEAN-UP ELIGIBLE
2014/11/03		2.5 hours	Blockade Heavy water flow (1 foot deep) on driveway and tried to the clear three storm catch basins.	N/C EMERGENCY MEASURES NOT ON PRIVATE PROPERTY
2014/11/03		4 EM 8 hours 4 C.U.	Blockade Heavy water flow (1 foot deep) on driveway and cleared out water in the garage.	4 - CLEAN-UP ELIGIBLE
2014/11/03		1.5 hours	Manned the phones for Emergency Services and N.Van District Engineer Services. Managed people traffic to get N.V.F.D to assist us in the disaster.	N/C
	TOTAL	20		
RECOMMEND 8 ELIGIBLE CLEAN UP HOURS				
12 HOURS WERE FOR TASKS RELATING TO EMERGENCY				
MEASURES AND NOT ELIGIBLE CLEAN UP HOURS				
	8 HRS @ 10.25 = $82.00 ✓			

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant: s.22
Home: s.22

Home: s.22

Evaluator: Evaluator 120

Auth #: DFA GEN 141/15 **Event #:** 1415-02

Date of Loss: 03/11/2014
Date Received: 21/11/2014 Date Contacted: 23/11/2014
Date Inspected: 27/11/2014 Date Completed: 16/12/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

2014-12-11-2202

s.22

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides with s.22	in a s.22	home	

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DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

COVENANT REVIEW

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There are no known covenants on this property.			

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DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused a local creek to overflow. Flood water and copious amounts of debris flowed across the yard and down the Applicant's driveway. The interior of the home was also flooded through an internal drain and this damage was covered by the homeowner's insurance policy. This DFA claim is for exterior damages only. ✓ Eligible damage was to the overhead garage door, blockage of the sump and drain lines and erosion to the driveway.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL

s.22

CONTINUED - INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage to exterior of home was from overland flooding and is not an insurable loss.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated S. is not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicants spent time barricading water and attempting to clear drains on the street, this was not an incurred cost and therefore not considered eligible and no allowance was made for emergency measures.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
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1. Cleanup completed by the Applicant before site inspection	8.00 EA @	10.25 =	82.00

ESSENTIAL ACCESS

s.22

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The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
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EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note Municipal Government crews cleaned up the bulk of the debris from the applicant's driveway. Allowance is made to pressure wash walkways and driveway for final clean up.			
6. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

INTERIOR DWELLING

INTERIOR DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The damages inside the dwelling were covered under the homeowners insurance policy which triggered the sewer backup endorsement.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible contents were lost or claimed			

GARAGE OVERHEAD DOOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. R&R Overhead door & hardware - 10' x 7'	1.00 EA @	1,193.06 =	1,193.06

The garage door had 3 feet of water sitting up against it during the event destroying the door. As this was caused from overland flooding it was covered under the homeowner's insurance policy and we have included the cost to renew it.

GENERAL CONDITIONS

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Contents	0.00	0.00%	0.00	0.00%
Total	2,285.72	100.00%	2,486.61	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	2,203.72
PST	86.39
Subtotal	2,290.11
GST	114.50
Replacement Cost Value	**$2,404.61**
Net Claim	**$2,404.61**

REVIEWED BY.

Evaluator 120

s.22

Summary for Cleanup completed before site visit

Line Item Total	82.00
Replacement Cost Value	**$82.00**
Net Claim	**$82.00**

REVIEWED BY.

TIM MACHOOD

Evaluator 120

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front View

Date Taken: 26/11/2014

During the event water flowed down the Applicants driveway and pooled at the garage door to a level of 3 feet, damaging the overhead garage door and the debris plugging the sump and drain lines. Damage to the inside of the home was insurable, this claim is for exterior damage only.



2 Driveway

Date Taken: 26/11/2014

Showing collection trenches and sump at the bottom of the driveway



s.22

3 Damaged door
Date Taken: 11/12/2014



4 Erosion to driveway
Date Taken: 26/11/2014

Applicant had open collection trenches in the driveway and during the event the crushed gravel was eroded away and the blacktop section heaved up slightly. Allowance was made to fill eroded section and tamp by hand to restore an even terrain to the driveway.



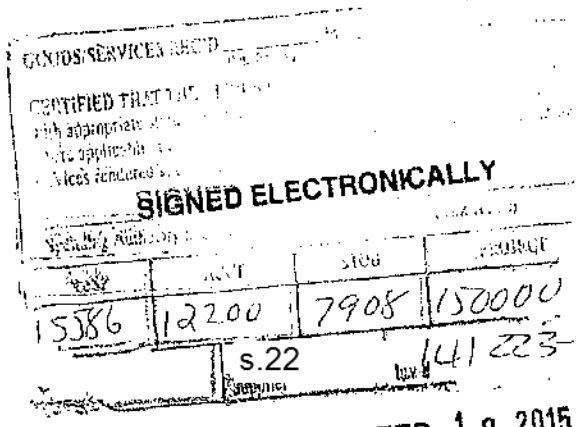
Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141223-0835-3009

February 17, 2015



s.22

Dear s.22

FEB 18 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$24,330.28** payable to s.22 will follow under separate cover.

Expense Category	Amount
Essential Access	$978.50
Clean Up and Debris	$297.25
Structural	$26,976.84
Contents	$1,700.00
Exterior	$924.03
Site Services	$536.03
Total Eligible Amount	$31,412.85
Less $1,000.00	$30,412.85
Total Payable at 80%	$24,330.28

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

REVISED FEB 17/15

RECEIVED
FEB 17 2015
MINISTRY OF JUSTICE
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141223-0835-3009

FIELD MANAGER	EVALUATOR	EVENT
Name	ID # 120	DFAGEN 14/15
Date	Date 01/03/15	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes Removed	IN SCOPE & CALCS.
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Removed Content Calculations Sheet	IN SCOPE & CALCS.
☐	☒	☐	Diagram Removed	IN SCOPE & CALCS.
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	COPY OF EMAIL ONLY
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	ON TRACKING SYSTEM.
☐	☒	☐	Land Title	ON TRACKING SYSTEM.
☒	☒	☐	Land Title Covenant	Covenant does not appear applicable, it is regarding the developer and building scheme ✓

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: 2/17/15 Initials:

Printed: 2015-01-02 12:10:23

Emergency Management BC

RECEIVED
DEC 22 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141223-0835-3009

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( )	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Same as above

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03		☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss Flooding originated from blocked city culvert above our street, water and debris made of sand, gravel, soil and rocks flowed into our front yard and house.

Action Taken to Date (list cleanup hours on Appendix A) Clean up of washed down debris from front driveway, front entrance, carport, side & back of the house, removal of kitchen flooring & cabinets and drywall.

Brief Description of Damage/Loss (list damaged items on Appendix B) ✗

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/Dec/18		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
NOV 5	self	4	yard clean-up	ESSENTIAL ACCESS
5	s.22	2	-"	"
6	self	5	-"	"
7	self	3	-"	"
8	s.22	5	-"	"
8	self	5	-"	"
11	s.22	5		
	TOTAL	29		
RECOMMEND 29	ELIGIBLE	CLEAN UP HOURS	@ 10.25	
NOTE ALL DEBRIS WAS CLEANED UP ON ESSENTIAL				
AREAS OF THE DRIVEWAY, SIDEWALK AND PERIMETER OF				
THE HOME				
		EVAL	120	

EMBC Office Use Only: DFA eligible hours worked 29 **@ minimum wage = TOTAL $** 297.25

Emergency ManagementBC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: [illegible]agement/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
threshold for door	INC IN SCOPE "ENTRY"
entry tiles, walls & baseboards	INC IN SCOPE
section of hardwood (floor swollen)	INC IN SCOPE
Kitchen cabinets	INC IN SCOPE
-" - floor tiles (water under tiles)	INC IN SCOPE
-" - drywall	INC IN SCOPE
front door	INC IN SCOPE
damage to stucco at corner of house	INC IN SCOPE "EXTERIOR"
hole through exterior wall into storage room	
chunks of concrete broken off stairs down side of house	INC IN STUCCO REPAIR
√stove √fridge, dishwasher in water	INC IN SCOPE UNDER ESSENTIAL ACCESS
bathroom floor and walls ?	INC IN SCOPE
	INC IN SCOPE

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

*

- part of the driveway has sunk by the drainage grate — N/E
- stucco has come off by the corner of the house — INC
- damage to the concrete stairs going down the yard — INC
- swept away grate cover — INC IN SITE SERVICES
- wet drywall in the front entry and kitchen — INC
- wet kitchen cabinets (swollen) — INC
- section of hardwood floor swollen and water damaged — INC
- entry tiles — INC
- front door — INC
- torrent of water made a hole in wall at the corner of the house and went through the wall into the storage room AND back out under the door — INC

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home:

s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/3/2014		
Date Received:	1/16/2015	Date Contacted:	1/6/2015
Date Inspected:	1/16/2015	Date Completed:	2/17/2015

Price List: NorthVan_NOV14

Estimate:

s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides in this s.22 with a s.22 basement.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements s.22 ✓ We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow down the street, into the driveway and across the yard causing water to enter the home through the front doors and walls on the main floor. Water also ran into the basement level of the home. The basement level was covered by the homeowners insurance policy as water also entered the basement through sewer back up. Damage to the basement ceilings and upper walls was not caused by sewer backup as it entered the home through the front door. An allowance is made to repair the non insurable damage to ceilings and walls. Water appeared to have flooded the main floor up to about 6 inches as could be seen in the laundry room and kitchen area. Water also flowed across the floors damaging the floors and walls in several rooms. Damage was also caused by the torrent of debris to the basement level storage room and exterior siding and stucco as well as some damage to essential access areas. The eligible damages are addressed in the scope below. ✓			

INSURABILITY

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The damages to the main floor was not considered insurable as it was caused by overland flooding that entered the home through the front door and wall cracks. This water also entered through the floors and into the ceilings and walls below. The damage to the basement ceilings and upper portion of the walls is not insurable. The damages to the lower portion of the basement level was caused by sewer back up and is an insurable loss and is covered by the Applicants's insurance policy. The Applicant provided an email letter which is attached to this report, stating denial of coverage for the upstairs related damage. ✓ Ept confirmed upstairs loss not covered by HOs insurance - GM.			

RESTRICTIVE COVENANTS

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Restrictive covenant expired in s.2 and was not flood related.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below. You will find the Applicant listed cleanup hours as yard cleanup, however during our site inspection and after conversations with the Applicant we determined clean up actually related to the essential access being both the driveway and immediate exterior perimeter of the home. THe tasks were not completed however and we have considered the time spent as eligible and also added an allowance under the appropriate heading to complete the tasks.			
1. Cleanup completed by the Applicant before site inspection	29.00 EA @	10.25 =	297.25

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. Most of the large debris had been cleaned up at the time of the site visit as addressed in the Applicants clean up hours. The allowances below are to remove the debris that was piled up, pressure wash the driveway and patch the exterior steps.			

CONTINUED - ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. General Labourer - per hour - to clean up debris from driveway and sidewalk	6.00 HR @	31.01 =	186.06
Note above allowance to remove debris pile created by driveway and sidewalk cleanup.			
3. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
4. Pressure wash driveway and concrete walkways	1.00 EA @	248.08 =	248.08
5. Concrete patch / small repair - to exterior steps	2.00 EA @	117.09 =	234.18

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
6. Flush perimeter drain	1.00 LS @	472.00 =	472.00
7. Replacement grate - for catch basin	1.00 EA @	24.25 =	24.25
Note the original grate cover was washed away during the event and not recovered.			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
8. Pressure wash exterior siding	1.00 EA @	248.08 =	248.08
Note a section of stucco on the right front of the home was damaged by gravel debris flow which removed a section of stucco leaving a hole in the exterior wall. Allowance is to patch repair the damaged areas. Also a section of siding at the front of the home had paint damaged during the event and allowance is made to repaint the damaged area.			
9. R&R Stucco - Standard grade	64.00 SF @	5.52 =	353.28
10. Seal & paint affected area of wood siding	165.33 SF @	1.42 =	234.77
11. General Labourer - per hour- to repair bent dryer vent	1.00 HR @	31.01 =	31.01

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. Manipulate contents	1.00 LS @	496.16 =	496.16

CONTINUED - INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We have made an allowance to clean & disinfect the eligible affected areas with no consideration for the flooded areas affected due to sewer back up, as those areas are covered under the homeowner' insurance policy.			
13. Clean & disinfect interior	970.49 SF @	0.23 =	223.21
We have made an allowance to clean furnace duct work of standing water - includes drying and disinfecting.			
14. Extract water from duct work	1.00 LS @	571.00 =	571.00

BASEMENT LEVEL

BASEMENT LEVEL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note eligible damage to basement rooms is to ceilings and upper walls only, as the floor and lower walls were damaged by sewer back up and is insurable. Exception is the storage room which was damaged by overland flooding.			

Stairs **Height: 17'**

Missing Wall **3' X 17'** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note as all basement rooms were considered non essential, the stairs leading to the rooms were also not considered essential and not eligible for finishes. Allowance for drywall is for upper portion only as the lower portion of drywall damage is covered under sewer back up.			
15. Tear out wet non-salvageable carpet, cut & bag for disp.	59.61 SF @	0.50 =	29.81
16. Tear out wet carpet pad and bag for disposal	59.61 SF @	0.46 =	27.42
17. Tear out wet drywall, cleanup, bag for disposal	68.00 SF @	0.84 =	57.12
18. 1/2" drywall - hung & fire taped only	68.00 SF @	1.56 =	106.08

Hallway **Height: 8'**

Missing Wall **3' X 8'** **Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Allowances below relate to the damaged drywall on ceiling and upper section of walls only.			
19. Tear out wet drywall, cleanup, bag for disposal	460.62 SF @	0.84 =	386.92

CONTINUED - Hallway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
20. 1/2" drywall - hung & fire taped only	460.62 SF @	1.56 =	718.57

Bath N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Allowances below relate to the damaged drywall on ceiling and upper section of walls only.			
21. Tear out and bag wet insulation	36.33 SF @	0.66 =	23.98
22. Batt insulation - 4" - R12 - unfaced batt	36.33 SF @	0.79 =	28.70
23. R&R Polyethylene vapor barrier	36.33 SF @	0.28 =	10.17
24. Tear out wet drywall, cleanup, bag for disposal	196.59 SF @	0.84 =	165.14
25. 1/2" drywall - hung & fire taped only	196.59 SF @	1.56 =	306.68

Bedroom 1 N/E **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Allowances below relate to the damaged drywall on ceiling and upper section of walls only.			
26. Tear out and bag wet insulation	111.67 SF @	0.66 =	73.70
27. Batt insulation - 4" - R12 - unfaced batt	111.67 SF @	0.79 =	88.22
28. R&R Polyethylene vapor barrier	111.67 SF @	0.28 =	31.27
29. Tear out wet drywall, cleanup, bag for disposal	454.37 SF @	0.84 =	381.67
30. 1/2" drywall - hung & fire taped only	454.37 SF @	1.56 =	708.82

Storage room - W6 - This area not covered by insurance - eligible for full treatment Per PG 5.6M **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
31. Tear out and bag wet insulation - to ceiling	42.36 SF @	0.66 =	27.96
32. Batt insulation - R28 - unfaced batt - to ceiling	42.36 SF @	1.54 =	65.23
Note that the insulation is in the ceiling and no vapour barrier is required.			
33. Tear out wet drywall, cleanup, bag for disposal	42.36 SF @	0.84 =	35.58

s.22

CONTINUED - Storage room N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
34. 1/2" drywall - hung & fire taped only	42.36 SF @	1.56 =	66.08
35. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
36. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
37. Prime & paint door slab only - exterior (per side) Combined w/F#1	2.00 EA @	47.38 =	94.76
We have made an allowance to paint the exterior trim only in order to protect it from weather.			
38. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95

Bedroom 2 N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Bedroom 2 was not affected from above and all damage to this room is insurable and covered under sewer back up.			

Furnace room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note the furnace room was unfinished pre event - no eligible damage in this room.			

Bath/Kitchenette N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
This room was not affected from above and all damage to this room is insurable and covered under sewer back up.			

Bedroom 3 Not Affected **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

Bedroom 4 Not Affected **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

Bedroom 5 Not affected **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

Living Room Not Affected **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

MAIN LEVEL

Laundry Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the laundry room suffered damage to flooring, insulation, drywall etc., we confirmed that the washer and dryer were not damaged, as they were raised above the water and not affected.			
39. R&R Underlayment - 1/2" BC plywood	51.00 SF @	2.00 =	102.00
40. R&R Tile floor covering - Standard grade	51.00 SF @	10.11 =	515.61
41. Tear out and bag wet insulation	48.67 SF @	0.66 =	32.12
42. Batt insulation - 4" - R12 - unfaced batt	48.67 SF @	0.79 =	38.45
43. R&R Polyethylene vapor barrier	48.67 SF @	0.28 =	13.63
44. Tear out wet drywall, cleanup, bag for disposal	117.33 SF @	0.84 =	98.56
45. 1/2" drywall - hung, taped, floated, ready for paint	117.33 SF @	2.07 =	242.87
46. R&R Baseboard - 2 1/4"	29.33 LF @	2.80 =	82.13
47. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
48. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
49. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
50. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
51. Paint baseboard - two coats	29.33 LF @	1.42 =	41.65
52. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
53. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
We have made an allowance to paint the door trim on both the exterior and interior doors.			
54. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80

CONTINUED - Laundry Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
55. Paint the walls - two coats	117.33 SF @	0.97 =	113.81

Kitchen **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
56. R&R Underlayment - 1/2" BC plywood	151.25 SF @	2.00 =	302.50
57. R&R Tile floor covering - Standard grade	151.25 SF @	10.11 =	1,529.14
58. Tear out wet drywall, cleanup, bag for disposal - Confirmed with applied levels up to 4" BIR	212.67 SF @	0.84 =	178.64
59. 1/2" drywall - hung, taped, floated, ready for paint	212.67 SF @	2.07 =	440.23
60. Tear out and bag wet insulation	73.33 SF @	0.66 =	48.40
61. Batt insulation - 4" - R12 - unfaced batt	73.33 SF @	0.79 =	57.93
62. R&R Polyethylene vapor barrier	73.33 SF @	0.28 =	20.53
63. Detach & Reset Countertop - flat laid plastic laminate - Standard grade	13.50 LF @	15.96 =	215.46
64. R&R Cabinetry - lower (base) units - Standard grade	13.50 LF @	149.78 =	2,022.04
The dishwasher is built-in and not considered contents. We have made an allowance to remove and renew the dishwasher as a dwelling item.			
65. R&R Dishwasher	1.00 EA @	671.40 =	671.40
66. R&R Baseboard - 2 1/4"	20.92 LF @	2.80 =	58.57
67. R&R Pocket door unit - Colonist	1.00 EA @	263.25 =	263.25
68. Pocket door latch - Detach & reset	1.00 EA @	15.04 =	15.04
69. Paint baseboard - two coats	20.92 LF @	1.42 =	29.71
70. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
71. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
72. Paint the walls - two coats	425.33 SF @	0.97 =	412.57
CONTENTS			
73. Fridge (max 1)	1.00 EA @	900.00 =	900.00
74. Stove (Electric/Gas/Propane) (max 1)	1.00 EA @	800.00 =	800.00

Entry/Foyer **Height: 8'**

Missing Wall	**3' 3/8" X 8'**	**Opens into HALLWAY**
Missing Wall	**4' 9" X 8'**	**Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note the Entry room had water flow through the front door, across the floor and down the stairs. This exterior wall in this room had solid windows and door and no insulation. Water pooled against the outside of the home during the event and seeped through the walls and windows damaging the exterior door and window trims. The carpet on the stairs was not considered essential as the stairs led to non essential rooms in the basement. ← Stair carpet tear out included on page 5 ok			
75. R&R Underlayment - 1/2" BC plywood	81.64 SF @	2.00 =	163.28
76. R&R Tile floor covering - Standard grade	81.64 SF @	10.11 =	825.38
77. Tear out wet drywall, cleanup, bag for disposal	48.00 SF @	0.84 =	40.32
78. 1/2" drywall - hung, taped, floated, ready for paint	48.00 SF @	2.07 =	99.36
79. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
80. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
81. R&R Window jamb per LF - interior -	21.00 LF @	4.32 =	90.72
Above allowance to replace window liners around full length windows.			
82. R&R Baseboard - 2 1/4"	32.55 LF @	2.80 =	91.14
83. Paint baseboard - two coats	32.55 LF @	1.42 =	46.22
84. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
85. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
86. Paint window trim & jamb - 2 coats	1.00 EA @	30.95 =	30.95
87. Paint walls - two coats	137.33 SF @	0.97 =	133.21

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage was to floor and baseboards only in this bathroom.			
88. R&R Underlayment - 1/2" BC plywood	59.07 SF @	2.00 =	118.14
89. R&R Tile floor covering - Standard grade	59.07 SF @	10.11 =	597.20
90. R&R Baseboard - 2 1/4"	31.30 LF @	2.80 =	87.64
91. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
92. Detach & Reset Vanity top - one sink	5.00 LF @	36.06 =	180.30
93. Detach & Reset Vanity	5.00 LF @	48.53 =	242.65
94. Paint baseboard - two coats	31.30 LF @	1.42 =	44.45

Living Room **Height: 8'**

Missing Wall **4' 9" X 8'** **Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The living room damage was to part walls only. Flood water also damaged the oak parquet flooring in this room. You will find we have made an allowance to remove the parquet flooring but calculated renewing with laminate in keeping with basic model.			
95. Remove Parquet flooring - Standard grade	465.87 SF @	3.01 =	1,402.27

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
96. Laminate - simulated wood flooring - Standard grade	465.87 SF @	4.57 =	2,129.03
97. Tear out and bag wet insulation	60.00 SF @	0.66 =	39.60
98. Batt insulation - 4" - R12 - unfaced batt	60.00 SF @	0.79 =	47.40
99. R&R Polyethylene vapor barrier	60.00 SF @	0.28 =	16.80
100. Tear out wet drywall, cleanup, bag for disposal	134.67 SF @	0.84 =	113.12
101. 1/2" drywall - hung, taped, floated, ready for paint	134.67 SF @	2.07 =	278.77
102. R&R Baseboard - 2 1/4"	93.84 LF @	2.80 =	262.75
103. Paint baseboard - two coats	93.84 LF @	1.42 =	133.25
104. Paint the affected area - two coats	750.71 SF @	0.97 =	728.19

Hallway **Height: 8'**

Missing Wall **3' 3/8" X 8'** **Opens into ENTRY_FOYER**

Subroom: Closet (2) **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage was to floors and baseboards only in this hallway. You will find we have made an allowance to remove the parquet flooring but calculated renewing with laminate in keeping with basic model.			
105. Remove Parquet flooring - Standard grade	99.47 SF @	3.01 =	299.40
106. Laminate - simulated wood flooring - Standard grade	99.47 SF @	4.57 =	454.58
107. R&R Baseboard - 2 1/4"	76.83 LF @	2.80 =	215.13
108. Paint baseboard - two coats	76.83 LF @	1.42 =	109.10

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
109. Deliver material to site	1.00 EA @	60.00 =	60.00
110. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
111. Disposal of drywall	1.00 LS @	641.81 =	641.81
112. Equipment setup, take down	1.00 HR @	47.58 =	47.58
113. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
114. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
115. Final cleaning - construction - Residential	970.49 SF @	0.25 =	242.62

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
116. Miscellaneous concrete labour minimum	1.00 EA @	119.58 =	119.58

Grand Total Areas:

9,076.95 SF Walls	3,192.06 SF Ceiling	12,269.01 SF Walls and Ceiling
3,220.69 SF Floor	357.85 SY Flooring	1,216.09 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	1,126.00 LF Ceil. Perimeter
3,220.69 Floor Area	3,440.10 Total Area	8,634.82 Interior Wall Area
3,727.15 Exterior Wall Area	353.06 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	25,134.39	85.42%	26,976.84	85.88%
Cleanup completed before site visit	297.25	1.01%	297.25	0.95%
Contents	1,700.00	5.78%	1,700.00	5.41%
Essential access	930.67	3.16%	978.50	3.11%
Exterior	867.14	2.95%	924.23	2.94%
Site services	496.25	1.69%	536.03	1.71%
Total	29,425.70	100.00%	31,412.85	100.00%

Summary for Dwelling

Line Item Total	25,134.39
PST	557.82
Subtotal	25,692.21
GST	1,284.63
Replacement Cost Value	**$26,976.84**
Net Claim	**$26,976.84**

#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	297.25
Replacement Cost Value	**$297.25**
Net Claim	**$297.25**

20. /TM

#120 RM reviewed by field manager TM

s.22

Summary for Contents

Line Item Total	1,700.00
Replacement Cost Value	**$1,700.00**
Net Claim	**$1,700.00**

#120 RM reviewed by field manager TM

Summary for Essential access

Line Item Total	930.67
PST	1.23
Subtotal	931.90
GST	46.60
Replacement Cost Value	**$978.50**
Net Claim	**$978.50**

20./TM

#120 RM reviewed by field manager TM

Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141223-0835-3009

February 17, 2015

GOODS/SERVICES RECEIVED
CERTIFIED THAT THIS ... SIGNED ELECTRONICALLY
15586 | 12200 | 7908 | 150000
s.22 | 141223-0835-3009

FEB 18 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$24,330.28**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Essential Access	$978.50
Clean Up and Debris	$297.25
Structural	$26,976.84
Contents	$1,700.00
Exterior	$924.03
Site Services	$536.03
Total Eligible Amount	$31,412.85
Less $1,000.00	$30,412.85
Total Payable at 80%	$24,330.28

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

REVISED FEB 17/15

RECEIVED
FEB 17 2015
MINISTRY OF JUSTICE
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141223-0835-3009

FIELD MANAGER	EVALUATOR	EVENT
Name	ID # 120	DFAGEN 14/15
Date	Date 01/03/15	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes Removed	IN SCOPE & CALCS.
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Removed Content Calculations Sheet	IN SCOPE & CALCS.
☐	☒	☐	Diagram Removed	IN SCOPE & CALCS.
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	COPY OF EMAIL ONLY
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	ON TRACKING SYSTEM.
☐	☒	☐	Land Title	ON TRACKING SYSTEM.
☒	☒	☐	Land Title Covenant	Covenant does not appear applicable, it is regarding the developer and building scheme ✓

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☑ All Documents Received Date: Jan 17/15 Initials:

Printed: 2015-01-02 12:10:23

Emergency Management BC

RECEIVED
DEC 22 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-866-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*	EMBC Office Use Only/Application #
s.22	141223-0835-3009

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
( )	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Same as above

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03		☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss Flooding originated from blocked city culvert above our street, water and debris made of sand, gravel, soil and rocks flowed into our front yard and house.

Action Taken to Date (list cleanup hours on Appendix A) Clean up of washed down debris from front driveway, front entenance, carport, side & back of the house, removal of Kitchen flooring & cabinets and drywall.

Brief Description of Damage/Loss (list damaged items on Appendix B) ✗

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 re

s.22 — 2014/Dec/18 — _____ — _____

Signature of Applicant — Date (yyyy/m/day)

s.22

Print Name — Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22 **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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
NOV 5	self	4	yard clean-up	ESSENTIAL ACCESS
5	s.22	2	-"	"
6	self	5	-"	"
7	self	3	-"	"
8	s.22	5	-"	"
8	self	5	-"	"
11	s.22	5		
	TOTAL	29		
RECOMMEND 29	ELIGIBLE	CLEAN UP ITEMS	@ 10.25	
NOTE: ALL DEBRIS WAS CLEANED UP ON ESSENTIAL				
AREAS OF THE DRIVEWAY, SIDEWALK AND PERIMETER OF				
YOUR HOME				
		EVAL	120	

EMBC Office Use Only: DFA eligible hours worked 29 **@ minimum wage = TOTAL $** 297.25

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

Emergency ManagementBC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
threshhold for door	INC IN SCOPE "ENTRY"
entry tiles, walls & baseboards	INC IN SCOPE " "
section of hardwood (floor sudden)	INC IN SCOPE
Kitchen cabinets	INC IN SCOPE
-"- floor tiles (water under tiles)	INC IN SCOPE
-"- dry wall	INC IN SCOPE
front door	INC IN SCOPE
damage to stucco at corner of house	INC IN SCOPE "EXTERIOR"
hole through exterior wall into storage room	
chunks of concrete broken off stairs down side of house	INC IN "EXTERIOR"
stove, fridge, dishwasher in water	INC IN SCOPE UNDER ESSENTIAL ACCESS
bathroom floor and walls ?	INC IN SCOPE
	INC IN SCOPE

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

*

- part of the driveway has sunk by the drainage grate — N/E
- stucco has come off by the corner of the house — INC
- damage to the concrete stairs going down the yard — INC
- swept away grate cover — INC
- wet drywall in the front entry and kitchen — INC
- wet kitchen cabinets (swollen) — INC
- section of hardwood floor swollen and water damaged — INC
- entry tiles — INC
- front door — INC
- torrent of water made a hole in wall at the corner of the house and went through the wall into the storage room AND back out under the door — INC

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:
Home:

s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss: 11/3/2014
Date Received: 1/16/2015 Date Contacted: 1/6/2015
Date Inspected: 1/16/2015 Date Completed: 2/17/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides in this s.22 home with a s.22 basement.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - : s.22 Improvements - s.22 ✓ We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow down the street, into the driveway and across the yard causing water to enter the home through the front doors and walls on the main floor. Water also ran into the basement level of the home. The basement level was covered by the homeowners insurance policy as water also entered the basement through sewer back up. Damage to the basement ceilings and upper walls was not caused by sewer backup as it entered the home through the front door. An allowance is made to repair the non insurable damage to ceilings and walls. Water appeared to have flooded the main floor up to about 6 inches as could be seen in the laundry room and kitchen area. Water also flowed across the floors damaging the floors and walls in several rooms. Damage was also caused by the torrent of debris to the basement level storage room and exterior siding and stucco as well as some damage to essential access areas. The eligible damages are addressed in the scope below. ✓			

INSURABILITY

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The damages to the main floor was not considered insurable as it was caused by overland flooding that entered the home through the front door and wall cracks. This water also entered through the floors and into the ceilings and walls below. The damage to the basement ceilings and upper portion of the walls is not insurable. The damages to the lower portion of the basement level was caused by sewer back up and is an insurable loss and is covered by the Applicants's insurance policy. The Applicant provided an email letter which is attached to this report, stating denial of coverage for the upstairs related damage. ✓ EPI confirmed upstairs loss not covered by HO-5 insurance. Em.			

RESTRICTIVE COVENANTS

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Restrictive covenant expired in s.22 and was not flood related.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below. You will find the Applicant listed cleanup hours as yard cleanup, however during our site inspection and after conversations with the Applicant we determined clean up actually related to the essential access being both the driveway and immediate exterior perimeter of the home. THe tasks were not completed however and we have considered the time spent as eligible and also added an allowance under the appropriate heading to complete the tasks.			
1. Cleanup completed by the Applicant before site inspection	29.00 EA @	10.25 =	297.25

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. Most of the large debris had been cleaned up at the time of the site visit as addressed in the Applicants clean up hours. The allowances below are to remove the debris that was piled up, pressure wash the driveway and patch the exterior steps.			

CONTINUED - ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. General Labourer - per hour - to clean up debris from driveway and sidewalk	6.00 HR @	31.01 =	186.06
Note above allowance to remove debris pile created by driveway and sidewalk cleanup.			
3. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
4. Pressure wash driveway and concrete walkways	1.00 EA @	248.08 =	248.08
5. Concrete patch / small repair - to exterior steps	2.00 EA @	117.09 =	234.18

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
6. Flush perimeter drain	1.00 LS @	472.00 =	472.00
7. Replacement grate - for catch basin	1.00 EA @	24.25 =	24.25
Note the original grate cover was washed away during the event and not recovered.			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
8. Pressure wash exterior siding	1.00 EA @	248.08 =	248.08
Note a section of stucco on the right front of the home was damaged by gravel debris flow which removed a section of stucco leaving a hole in the exterior wall. Allowance is to patch repair the damaged areas. Also a section of siding at the front of the home had paint damaged during the event and allowance is made to repaint the damaged area.			
9. R&R Stucco - Standard grade	64.00 SF @	5.52 =	353.28
10. Seal & paint affected area of wood siding	165.33 SF @	1.42 =	234.77
11. General Labourer - per hour- to repair bent dryer vent	1.00 HR @	31.01 =	31.01

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. Manipulate contents	1.00 LS @	496.16 =	496.16

CONTINUED - INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
We have made an allowance to clean & disinfect the eligible affected areas with no consideration for the flooded areas affected due to sewer back up, as those areas are covered under the homeowner' insurance policy.			
13. Clean & disinfect interior	970.49 SF @	0.23 =	223.21
We have made an allowance to clean furnace duct work of standing water - includes drying and disinfecting.			
14. Extract water from duct work	1.00 LS @	571.00 =	571.00

BASEMENT LEVEL

BASEMENT LEVEL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note eligible damage to basement rooms is to ceilings and upper walls only, as the floor and lower walls were damaged by sewer back up and is insurable. Exception is the storage room which was damaged by overland flooding.			

Stairs **Height: 17'**

Missing Wall **3' X 17'** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note as all basement rooms were considered non essential, the stairs leading to the rooms were also not considered essential and not eligible for finishes. Allowance for drywall is for upper portion only as the lower portion of drywall damage is covered under sewer back up.			
15. Tear out wet non-salvageable carpet, cut & bag for disp.	59.61 SF @	0.50 =	29.81
16. Tear out wet carpet pad and bag for disposal	59.61 SF @	0.46 =	27.42
17. Tear out wet drywall, cleanup, bag for disposal	68.00 SF @	0.84 =	57.12
18. 1/2" drywall - hung & fire taped only	68.00 SF @	1.56 =	106.08

Hallway **Height: 8'**

Missing Wall **3' X 8'** **Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Allowances below relate to the damaged drywall on ceiling and upper section of walls only.			
19. Tear out wet drywall, cleanup, bag for disposal	460.62 SF @	0.84 =	386.92

CONTINUED - Hallway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
20. 1/2" drywall - hung & fire taped only	460.62 SF @	1.56 =	718.57 ✓

Bath N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Allowances below relate to the damaged drywall on ceiling and upper section of walls only.			
21. Tear out and bag wet insulation	36.33 SF @	0.66 =	23.98
22. Batt insulation - 4" - R12 - unfaced batt	36.33 SF @	0.79 =	28.70
23. R&R Polyethylene vapor barrier	36.33 SF @	0.28 =	10.17
24. Tear out wet drywall, cleanup, bag for disposal	196.59 SF @	0.84 =	165.14 ✓
25. 1/2" drywall - hung & fire taped only	196.59 SF @	1.56 =	306.68

Bedroom 1 N/E **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Allowances below relate to the damaged drywall on ceiling and upper section of walls only.			
26. Tear out and bag wet insulation	111.67 SF @	0.66 =	73.70
27. Batt insulation - 4" - R12 - unfaced batt	111.67 SF @	0.79 =	88.22
28. R&R Polyethylene vapor barrier	111.67 SF @	0.28 =	31.27
29. Tear out wet drywall, cleanup, bag for disposal	454.37 SF @	0.84 =	381.67 ✓
30. 1/2" drywall - hung & fire taped only	454.37 SF @	1.56 =	708.82 ✓

Storage room - N/E - This area not covered by insurance .. eligible for full treatment Fee pg 5.6m **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
31. Tear out and bag wet insulation - to ceiling	42.36 SF @	0.66 =	27.96
32. Batt insulation - R28 - unfaced batt - to ceiling	42.36 SF @	1.54 =	65.23 ✓
Note that the insulation is in the ceiling and no vapour barrier is required.			
33. Tear out wet drywall, cleanup, bag for disposal	42.36 SF @	0.84 =	35.58

CONTINUED - Storage room N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
34. 1/2" drywall - hung & fire taped only	42.36 SF @	1.56 =	66.08
35. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
36. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
37. Prime & paint door slab only - exterior (per side) Combined w/F/M	2.00 EA @	47.38 =	94.76
We have made an allowance to paint the exterior trim only in order to protect it from weather.			
38. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95

Bedroom 2 N/E — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Bedroom 2 was not affected from above and all damage to this room is insurable and covered under sewer back up.			

Furnace room — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note the furnace room was unfinished pre event - no eligible damage in this room.			

Bath/Kitchenette N/E — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
This room was not affected from above and all damage to this room is insurable and covered under sewer back up.			

Bedroom 3 Not Affected — **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

Bedroom 4 Not Affected **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

Bedroom 5 Not affected **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

Living Room Not Affected **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No eligible damage in this room.			

MAIN LEVEL

Laundry Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the laundry room suffered damage to flooring, insulation, drywall etc., we confirmed that the washer and dryer were not damaged, as they were raised above the water and not affected.			
39. R&R Underlayment - 1/2" BC plywood	51.00 SF @	2.00 =	102.00
40. R&R Tile floor covering - Standard grade	51.00 SF @	10.11 =	515.61
41. Tear out and bag wet insulation	48.67 SF @	0.66 =	32.12
42. Batt insulation - 4" - R12 - unfaced batt	48.67 SF @	0.79 =	38.45
43. R&R Polyethylene vapor barrier	48.67 SF @	0.28 =	13.63
44. Tear out wet drywall, cleanup, bag for disposal	117.33 SF @	0.84 =	98.56
45. 1/2" drywall - hung, taped, floated, ready for paint	117.33 SF @	2.07 =	242.87
46. R&R Baseboard - 2 1/4"	29.33 LF @	2.80 =	82.13
47. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
48. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
49. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
50. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
51. Paint baseboard - two coats	29.33 LF @	1.42 =	41.65
52. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
53. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
We have made an allowance to paint the door trim on both the exterior and interior doors.			
54. Paint door trim & jamb - 2 coats (per side)	4.00 EA @	30.95 =	123.80

CONTINUED - Laundry Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
55. Paint the walls - two coats	117.33 SF @	0.97 =	113.81

Kitchen **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
56. R&R Underlayment - 1/2" BC plywood	151.25 SF @	2.00 =	302.50
57. R&R Tile floor covering - Standard grade	151.25 SF @	10.11 =	1,529.14
58. Tear out wet drywall, cleanup, bag for disposal (Continued with FM applied drywalls up to 4" Brk)	212.67 SF @	0.84 =	178.64
59. 1/2" drywall - hung, taped, floated, ready for paint	212.67 SF @	2.07 =	440.23
60. Tear out and bag wet insulation	73.33 SF @	0.66 =	48.40
61. Batt insulation - 4" - R12 - unfaced batt	73.33 SF @	0.79 =	57.93
62. R&R Polyethylene vapor barrier	73.33 SF @	0.28 =	20.53
63. Detach & Reset Countertop - flat laid plastic laminate - Standard grade	13.50 LF @	15.96 =	215.46
64. R&R Cabinetry - tower (base) units - Standard grade	13.50 LF @	149.78 =	2,022.04
The dishwasher is built-in and not considered contents. We have made an allowance to remove and renew the dishwasher as a dwelling item.			
65. R&R Dishwasher	1.00 EA @	671.40 =	671.40
66. R&R Baseboard - 2 1/4"	20.92 LF @	2.80 =	58.57
67. R&R Pocket door unit - Colonist	1.00 EA @	263.25 =	263.25
68. Pocket door latch - Detach & reset	1.00 EA @	15.04 =	15.04
69. Paint baseboard - two coats	20.92 LF @	1.42 =	29.71
70. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
71. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
72. Paint the walls - two coats	425.33 SF @	0.97 =	412.57
CONTENTS			
73. Fridge (max 1)	1.00 EA @	900.00 =	900.00
74. Stove (Electric/Gas/Propane) (max 1)	1.00 EA @	800.00 =	800.00

Entry/Foyer **Height: 8'**

Missing Wall	**3' 3/8" X 8'**	**Opens into HALLWAY**
Missing Wall	**4' 9" X 8'**	**Opens into LIVING_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note the Entry room had water flow through the front door, across the floor and down the stairs. This exterior wall in this room had solid windows and door and no insulation. Water pooled against the outside of the home during the event and seeped through the walls and windows damaging the exterior door and window trims. The carpet on the stairs was not considered essential as the stairs led to non essential rooms in the basement. ← Stair carpet + tread included on page 5 of 7			
75. R&R Underlayment - 1/2" BC plywood	81.64 SF @	2.00 =	163.28
76. R&R Tile floor covering - Standard grade	81.64 SF @	10.11 =	825.38
77. Tear out wet drywall, cleanup, bag for disposal	48.00 SF @	0.84 =	40.32
78. 1/2" drywall - hung, taped, floated, ready for paint	48.00 SF @	2.07 =	99.36
79. Detach & Reset Door lockset - exterior	1.00 EA @	19.34 =	19.34
80. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
81. R&R Window jamb per LF - interior -	21.00 LF @	4.32 =	90.72
Above allowance to replace window liners around full length windows.			
82. R&R Baseboard - 2 1/4"	32.55 LF @	2.80 =	91.14
83. Paint baseboard - two coats	32.55 LF @	1.42 =	46.22
84. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
85. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
86. Paint window trim & jamb - 2 coats	1.00 EA @	30.95 =	30.95
87. Paint walls - two coats	137.33 SF @	0.97 =	133.21

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage was to floor and baseboards only in this bathroom.			
88. R&R Underlayment - 1/2" BC plywood	59.07 SF @	2.00 =	118.14
89. R&R Tile floor covering - Standard grade	59.07 SF @	10.11 =	597.20
90. R&R Baseboard - 2 1/4"	31.30 LF @	2.80 =	87.64
91. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
92. Detach & Reset Vanity top - one sink	5.00 LF @	36.06 =	180.30
93. Detach & Reset Vanity	5.00 LF @	48.53 =	242.65
94. Paint baseboard - two coats	31.30 LF @	1.42 =	44.45

Living Room **Height: 8'**

Missing Wall **4' 9" X 8'** **Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The living room damage was to part walls only. Flood water also damaged the oak parquet flooring in this room. You will find we have made an allowance to remove the parquet flooring but calculated renewing with laminate in keeping with basic model.			
95. Remove Parquet flooring - Standard grade	465.87 SF @	3.01 =	1,402.27

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
96. Laminate - simulated wood flooring - Standard grade	465.87 SF @	4.57 =	2,129.03
97. Tear out and bag wet insulation	60.00 SF @	0.66 =	39.60
98. Batt insulation - 4" - R12 - unfaced batt	60.00 SF @	0.79 =	47.40
99. R&R Polyethylene vapor barrier	60.00 SF @	0.28 =	16.80
100. Tear out wet drywall, cleanup, bag for disposal	134.67 SF @	0.84 =	113.12
101. 1/2" drywall - hung, taped, floated, ready for paint	134.67 SF @	2.07 =	278.77
102. R&R Baseboard - 2 1/4"	93.84 LF @	2.80 =	262.75
103. Paint baseboard - two coats	93.84 LF @	1.42 =	133.25
104. Paint the affected area - two coats	750.71 SF @	0.97 =	728.19

Hallway **Height: 8'**

Missing Wall **3' 3/8" X 8'** **Opens into ENTRY_FOYER**

Subroom: Closet (2) **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Damage was to floors and baseboards only in this hallway. You will find we have made an allowance to remove the parquet flooring but calculated renewing with laminate in keeping with basic model.			
105. Remove Parquet flooring - Standard grade	99.47 SF @	3.01 =	299.40
106. Laminate - simulated wood flooring - Standard grade	99.47 SF @	4.57 =	454.58
107. R&R Baseboard - 2 1/4"	76.83 LF @	2.80 =	215.13
108. Paint baseboard - two coats	76.83 LF @	1.42 =	109.10

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
109. Deliver material to site	1.00 EA @	60.00 =	60.00
110. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
111. Disposal of drywall	1.00 LS @	641.81 =	641.81
112. Equipment setup, take down	1.00 HR @	47.58 =	47.58
113. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
114. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00

CONTINUED - GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
115. Final cleaning - construction - Residential	970.49 SF @	0.25 =	242.62

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
116. Miscellaneous concrete labour minimum	1.00 EA @	119.58 =	119.58

Grand Total Areas:

9,076.95	SF Walls	3,192.06	SF Ceiling	12,269.01	SF Walls and Ceiling
3,220.69	SF Floor	357.85	SY Flooring	1,216.09	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	1,126.00	LF Ceil. Perimeter
3,220.69	Floor Area	3,440.10	Total Area	8,634.82	Interior Wall Area
3,727.15	Exterior Wall Area	353.06	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	25,134.39	85.42%	26,976.84	85.88%
Cleanup completed before site visit	297.25	1.01%	297.25	0.95%
Contents	1,700.00	5.78%	1,700.00	5.41%
Essential access	930.67	3.16%	978.50	3.11%
Exterior	867.14	2.95%	924.23	2.94%
Site services	496.25	1.69%	536.03	1.71%
Total	29,425.70	100.00%	31,412.85	100.00%

Summary for Dwelling

Line Item Total	25,134.39
PST	557.82
Subtotal	25,692.21
GST	1,284.63
Replacement Cost Value	**$26,976.84**
Net Claim	**$26,976.84**

20. /TM

#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	297.25
Replacement Cost Value	**$297.25**
Net Claim	**$297.25**

20. /TM

#120 RM reviewed by field manager TM

Summary for Contents

Line Item Total	1,700.00
Replacement Cost Value	**$1,700.00**
Net Claim	**$1,700.00**

#120 RM reviewed by field manager TM

Summary for Essential access

Line Item Total	930.67
PST	1.23
Subtotal	931.90
GST	46.60
Replacement Cost Value	**$978.50**
Net Claim	**$978.50**

LO / TM

#120 RM reviewed by field manager TM

Summary for Exterior

Line Item Total	867.14
PST	13.07
Subtotal	880.21
GST	44.02
Replacement Cost Value	**$924.23**
Net Claim	**$924.23**

20. /TM

#120 RM reviewed by field manager TM

Summary for Site services

Line Item Total	496.25
PST	14.25
Subtotal	510.50
GST	25.53
Replacement Cost Value	**$536.03**
Net Claim	**$536.03**

#120 RM reviewed by field manager TM

s.22

-----Original Message-----
From: "Eric O'Dell" <eric.odell@scm.ca>
Sent: Thursday, November 6, 2014 12:11pm
To: " s.22
Cc: "Attach" <attach@scm.ca>
Subject: 53310-16888 Damage to house re flood and sewer back up

Thank you for your time on the phone a few minutes ago.

As discussed, I do not expect there to be any coverage under the policy for the damage to the upstairs as that damage has been caused by water coming across the surface of the ground and entering the building.

I do anticipate coverage for the basement damage as it was caused by sewer backup from the toilet in the basement. ✓

The information I have for the provincial emergency program is as follows:

Disaster Events Currently Declared Eligible for Assistance
Those impacted by the following recent disaster or emergency event(s) may be eligible to apply for disaster financial assistance.

Type or Event: Overland Flooding

Date of Event: November 2-3, 2014

Geographic Area: District of North Vancouver
District of West Vancouver

90 day deadline for applications: February 3, 2015.
For further information on Disaster Financial Assistance call toll-free 1-888-257-4777

Eric O'Dell

Senior Claims Adjuster

ClaimsPro

An SCM Company

215, 7455 132 Street, Surrey, B.C.

Direct: 604-598-7491 | **T:** 604-594-1500 local 222 | **C:** 778-773-8776 | **F:** 604-594-8899

s.22

s.22

RECEIVED
FEB 16 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

1 2-Front View
Date Taken: 1/15/2015

s.22

2 25-Sunken Grate
Date Taken: 1/15/2015

A grate over the sump in the driveway showed signs of settlement but this damage was not considered a structural flaw and no allowance was made .



3 27-Exterior stps
Date Taken: 1/15/2015

s.22

4 26-Sidewalk steps
Date Taken: 1/15/2015

Steps along the edge of the driveway suffered loosening of some stonework but this was not considered to impede access to the home and no allowance was made.

s.22

s.22

5 29-Exterior steps
Date Taken: 1/15/2015

The exterior steps by the laundry room door suffered eroison and an allowance was made for a small concrete repair.

6 22-Debris
Date Taken: 1/15/2015

7 20-Stucco damage
Date Taken: 1/15/2015



8 13-Laundry room door
Date Taken: 1/15/2015

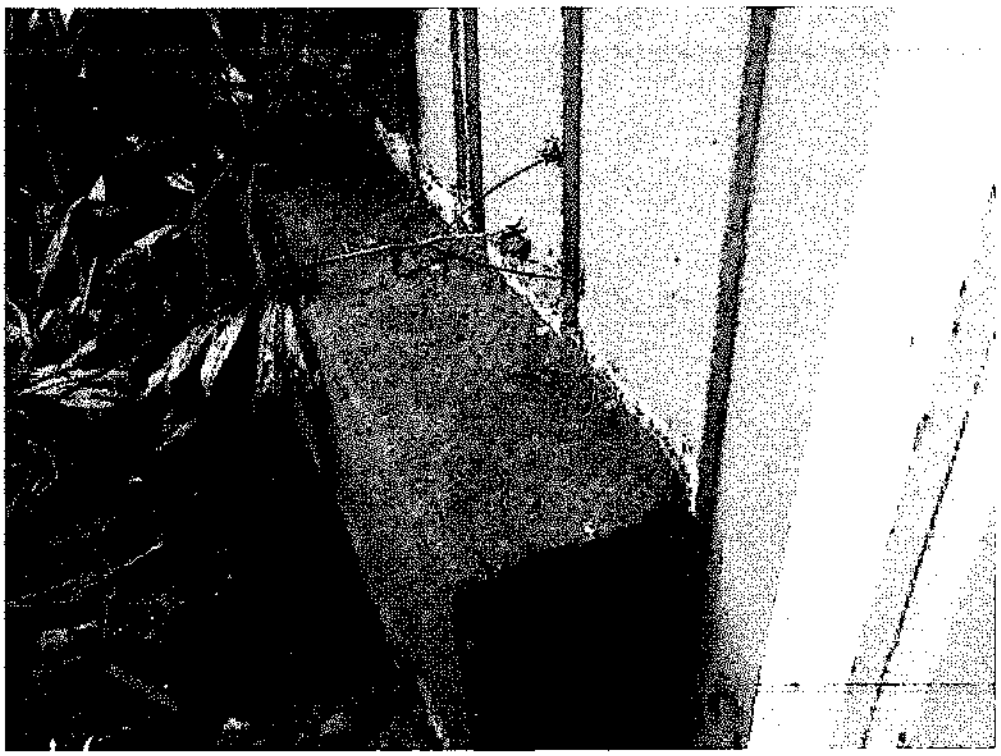


9 12-Front door
Date Taken: 1/15/2015

s.22

10 14-Settlement
Date Taken: 1/15/2015

Retaining wall against the front of the home showed signs of settlement but this was not considered a structural defect and no further settlement is anticipated. No allowance was made to repair this area. Allowance was made to repaint the siding to cover the now exposed wood.

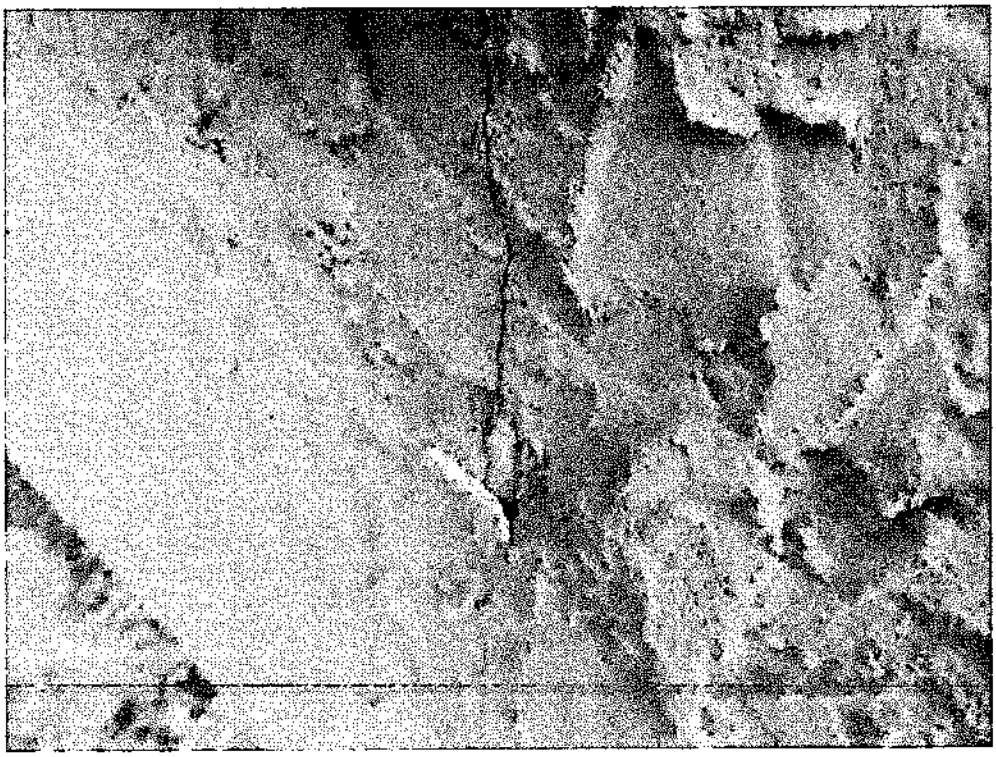


11 15-Stucco damage
Date Taken: 1/15/2015

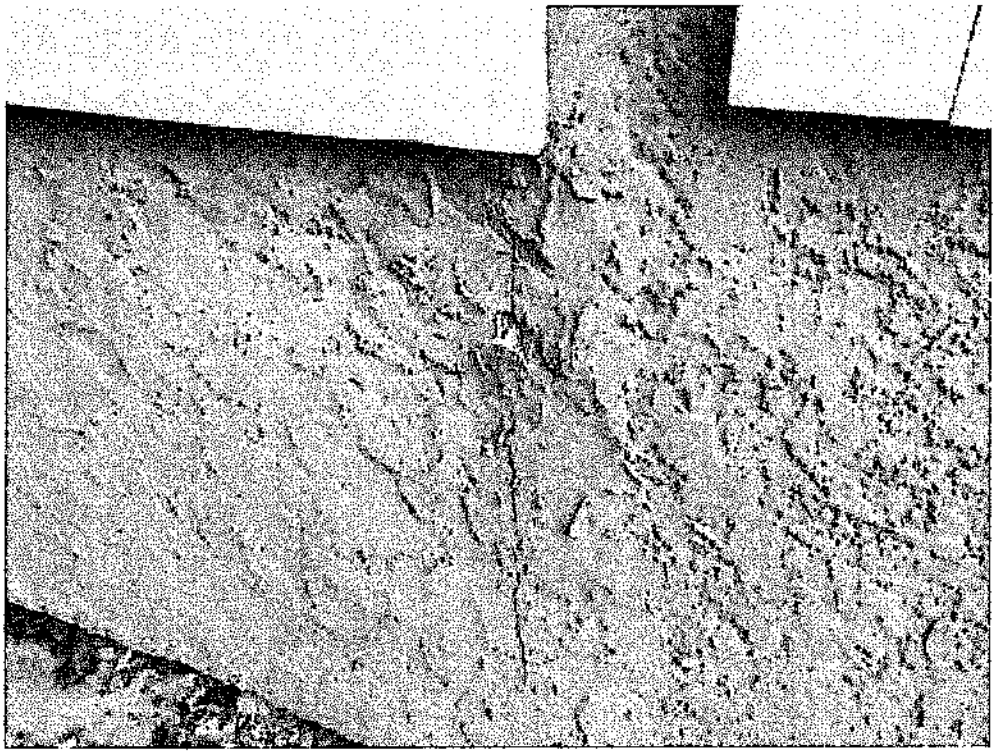
A large torrent of water ran against the corner of the storage room and dislodges sections of stucco. Allowance was made to repair the damaged section.



12 37-Stucco damage
Date Taken: 1/16/2015



13 18-Stucco damage
Date Taken: 1/15/2015



14 19-Dryer vent damage
Date Taken: 1/15/2015



15 17-Storage room
Date Taken: 1/15/2015

16 21-Rear View
Date Taken: 1/15/2015

17 3-Entry
Date Taken: 1/15/2015

18 4-Kitchen
Date Taken: 1/15/2015

Note Applicants drywall was damaged to 4 feet during the event, however the Applicants had removed all drywall from this room. Allowance was made to replace eligible damaged areas only.

19 6-Laundry room
Date Taken: 1/15/2015

20 8-Living room
Date Taken: 1/15/2015

21 9-Bathroom
Date Taken: 1/15/2015

22 24-Basement rooms
Date Taken: 1/15/2015

23 28-Damage to steps
Date Taken: 1/15/2015

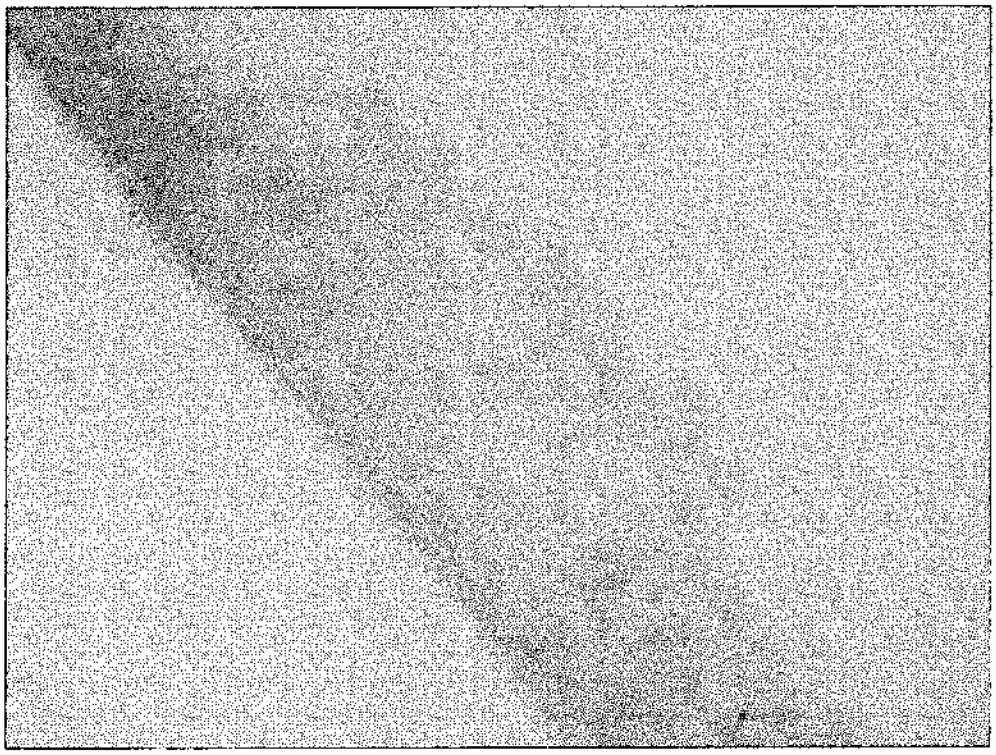


24 35-Inside storage room
Date Taken: 1/16/2015

25 41-Stairs
Date Taken: 1/19/2015

26 42-Furnace room
Date Taken: 1/19/2015

27 45-Basement ceiling damage
Date Taken: 1/19/2015

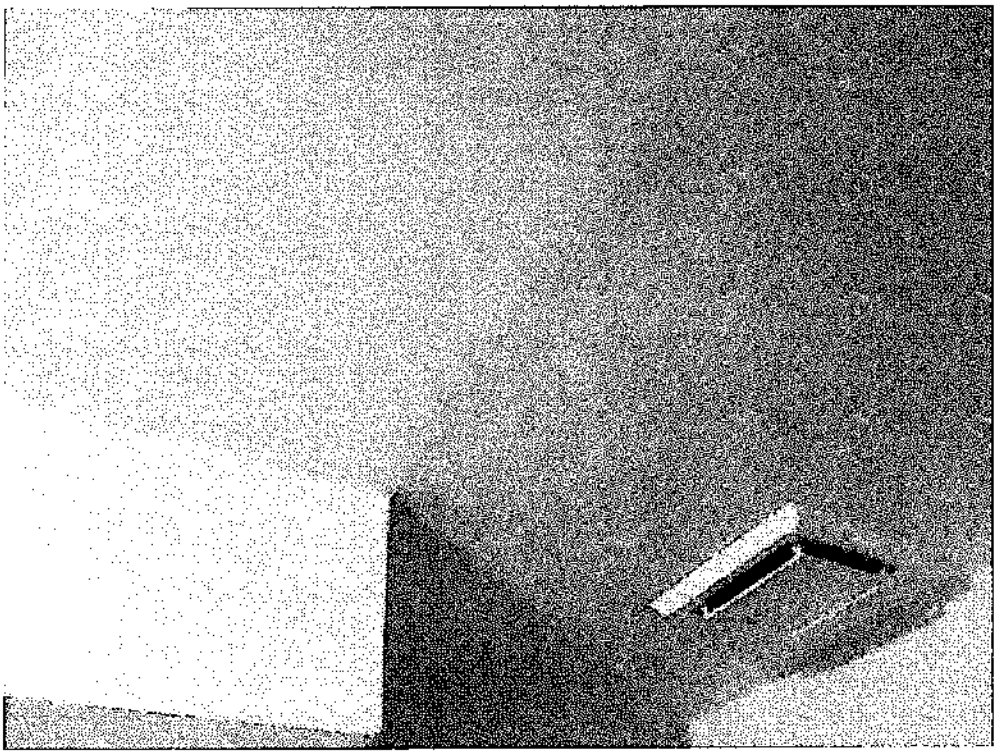


28 46-Basement level hallway
Date Taken: 1/19/2015

s.22

s.22

29 47-Basement ceiling damage
Date Taken: 1/19/2015



Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141113-4820-16D6

January 12, 2015

GOODS/SERVICES TAX
CERTIFIED THAT ...
with appropriate ...
where applicable ...
services rendered ...
SIGNED ELECTRONICALLY
Spending Authority Signature

RcSP	ACCT		
JK6	12200	7908	1500000

s.22

s.22

Dear s.22

Inv: 141113-4820-16D6 001

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$6,065.33**, payable to s.22 s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$615.00
Structural	$7,966.66
Total Eligible Amount	$8,581.66
Less $1,000.00	$7,581.66
Total Payable at 80%	$6,065.33

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

B. Mowatt

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

REVISED JAN 8/15

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141113-4820-16D6

FIELD MANAGER		EVALUATOR	EVENT
Name	Tim MacLeod	ID #	DFAGEN 14/15
Date	2014-11-13	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☑	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INC IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☑	☐	Content Calculations Sheet	NO ELIGIBE CONTENTS
☐	☑	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	NONE
☐	☐	☐	Other Documents: (i.e., medical)	NONE
☐	☑	☐	Photos	
☐	☐	☐	Insurance Letter	NONE CONFIRMED OVERLAND FLOODING NOT INSURABLE
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Jan 12/15 Initials: BP

Printed: 2014-11-13 09:56:50

Emergency ManagementBC

RECEIVED
NOV 09 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

...s move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-866-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141113-4820-16DK

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

AS ABOVE

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014 / 11 / 3-4 ✓	Exterior 18 in Interior 1 in	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

KILMER CREEK FLOOD FROM CULVERT FAILURE

Action Taken to Date (list cleanup hours on Appendix A)

SAND + DEBRIS REMOVAL, REMOVAL OF DAMAGED WALLS + FLOOR, UNDERLAY AND INSULATION, DRYING, MINOR CLEANING.

Brief Description of Damage/Loss (list damaged items on Appendix B) TWO WALLS, FLOORING

Emergency Management BC

PRIVATE SECTOR APPLICATIO
DISASTER FINANCIAL ASSISTANCE (
Home Owner or Residential Ten

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

Do you have insurance coverage for the damage/loss that incurred?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date: 2014/11/04
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22	2014/11/09	s.22	2014/11/09
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22		s.22	
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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	
2014/11/03		1.5	Moving furniture -	E	1.5
↓		1.5	Moving furniture.	E	1.5
↓		1	Moving furniture.	E	1
2014/11/04		15	Debris removal/digging/further flood prevention	5 E ✓	
↓		9	Debris removal digging/floor removal	5 E ✓	
↓		4	Debris removal/digging	E	4
2014/11/05		5	"	E	5
↓		7	"	E	7
↓		2	"	NE	0
↓		3	Cleaning	E	3
2014/11/06		2.5	Digging out /Debris removal	N/E	0
↓		6.5	"	NE	0
↓		5	"	NE	0
2014/11/07		2	Cleaning	E	2
		2.5	digging /debris removal	E	2.5
		2.5	"	E	2.5
	s.22	5	"	E	5
2014/11/09	"	3	Cleaning/Drying	E	3

EMBC Office Use Only: DFA eligible hours worked _____ x @ minimum wage = TOTAL $ _____

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

CLEAN UP
P 1 OF 2

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

APPLICANT NAME: s.22 _____ **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 Cleaning Up After The Flood: General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/10	s.22	8	Removing mud from siding	E 8
2014/11/11		4	clearing drainage	E 4
2014/11/12		3	clearing plant debris	N/E ✓ 0
11		3	clearing plant debris	N/E ✓ 0
2014/11/13		3.5	washing exterior	INC IN SCOPE 0
	TOTAL	99.5		ELIGIBLE TOTAL 60

NOTE: DISCUSSED WITH HOMEOWNERS REGARDING CLEANING NON ELIGIBLE YARD. BEST ESTIMATE WAS TO SUGGEST THAT 60% OF THESE HOURS ARE ELIGIBLE CLEAN UP HOURS. WE CONSIDERED THIS TO BE REASONABLE IN KEEPING THAT MOST DEBRIS LANDED ON THE DRIVE WAY AND SIDE YARDS, WHICH ARE ELIGIBLE ESSENTIAL ACCESS.

RECOMMEND 60 HRS @ 10.25 FOR ELIGIBLE CLEAN UP

EMBC Office Use Only: DFA eligible hours worked 60 @ minimum wage = TOTAL $ 615.00 ✓

60 X 10.25 = 615.00

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

CLEAN UP
P 2 OF 2

Emergency ManagementBC

PRIVATE SECTOR APPLICATION
DISASTER FINANCIAL ASSISTANCE
Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPENDIX B

APPLICANT NAME: s.22

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room (Living room)	Comments: ALL INC SCOPE
North Wall - insulation	INC IN SCOPE
sheething	NOT FLOOD DAMAGED W/E
vapor barrier	INC (ROT DAMAGE)
mahogany panelling	INC
West wall - drywall	INC
insulation	INC
paint	INC
vapor barrier	INC
Flooring - (continuous through out first floor)	
- laminate flooring	INC
- underlay	INC WITH FLOOR ALLOWANCE
Hallway - Rug - 4x 6 feet	N/E
~~(NORTH WALL)~~	
Exterior - Siding removal/re-cladding	INC
building paper-	INC (HOUSE WRAP)
sheething	NOT FLOOD DAMAGE N/E (ROT)
Drainage / drain tile repair	FLUSH ONLY INC
(North wall, 1/3 West wall)	
	NOTE: NO ELIGIBLE
	CONTENTS LOST
	ALL ITEMS ARE STRUCTURAL

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	13/11/2014	Date Contacted:	23/11/2014
Date Inspected:		Date Completed:	08/01/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants s.22 in reside in this s.22 home			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow across the yard causing water to enter the home through the front door and through seepage. Eligible damages are as follows.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicant did not provide a formal denial letter from their insurer we did confirm that the damages were caused from surface runoff and seepage and not sewer backup. The damages from this event are not an insurable loss. We did not request a formal denial letter. ✓ It should be noted that the debris in the yard area is not insurable but does not fall under the legislative areas eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past. ✓			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	60.00 EA @	10.25 =	615.00

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimetre drain around the home on the Applicant's property.			
3. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home damaging siding on the north wall. Allowance is made to replace the damaged section.			

CONTINUED - EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
4. Pressure wash exterior sidiing	1.00 EA @	248.08 =	248.08
5. R&R House wrap (air/moisture barrier)	56.00 SF @	0.30 =	16.80
6. R&R Siding - vinyl	56.00 SF @	3.15 =	176.40

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
7. Manipulate contents	1.00 LS @	248.08 =	248.08
8. Clean & disinfect interior	880.00 SF @	0.23 =	202.40

Note only 3 rooms sustained flood damage however we have made an allowance to clean & disinfect all the floors on the main level the home as they were heavily soiled by moving contents during the event

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed or observed.			

MAIN LEVEL

Entrance hall **Height: 8'**

Missing Wall	**3' 2" X 8'**	**Opens into STAIRS2**
Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into LIVING_ROOM**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Floor covering was ceramic tile on concrete and not damaged.			
9. Tear out wet drywall, cleanup, bag for disposal	44.00 SF @	0.84 =	36.96
10. 1/2" drywall - hung, taped, floated, ready for paint	44.00 SF @	2.07 =	91.08
11. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34

CONTINUED - Entrance hall

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
13. R&R Baseboard - 2 1/4"	60.59 LF @	2.80 =	169.65
14. Paint baseboard - two coats	60.59 LF @	1.42 =	86.04
15. Prime & paint door slab only - exterior (per side)	2.00 EA @	47.38 =	94.76
16. Paint door trim & jamb - 2 coats (per side)	1.00 EA @	30.95 =	30.95
17. Paint the surface area - two coats	88.00 SF @	0.97 =	85.36

Stairs **Height: 17'**

Subroom: Stairs2 (1) **Height: 17'**

Missing Wall	**3' 2" X 17'**	**Opens into ENTRANCE_HAL**
Missing Wall	**3' 8 5/8" X 17'**	**Opens into LANDING**

Subroom: Landing (2) **Height: 17'**

Missing Wall	**3' 1 5/16" X 17'**	**Opens into STAIRS**
Missing Wall	**3' 8 5/8" X 17'**	**Opens into STAIRS2**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
18. Tear out wet non-salvageable carpet, cut & bag for disp.	61.11 SF @	0.50 =	30.56
19. Carpet - Standard grade	70.28 SF @	3.07 =	215.76
15 % waste added for Carpet - Standard grade.			
20. Step charge for "waterfall" carpet installation	4.00 EA @	6.78 =	27.12

Note above allowance for replacing carpet up to the landing The area under the stairs was unfinished pre event and was not damaged during the event and is accessible for cleaning from the hallway while drywall is removed.

Living Room **Height: 8'**

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into ENTRANCE_HAL**
Missing Wall - Goes to Floor	**2' 8" X 6' 8"**	**Opens into DINING_ROOM_**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
21. R&R Laminate - simulated wood flooring - Standard grade	243.77 SF @	5.58 =	1,360.24
22. Tear out and bag wet insulation	104.67 SF @	0.66 =	69.08
23. R&R Polyethylene vapor barrier	104.67 SF @	0.28 =	29.31
24. Batt insulation - 4" - R12 - unfaced batt	104.67 SF @	0.79 =	82.69

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
25. Tear out wet drywall, cleanup, bag for disposal	125.33 SF @	0.84 =	105.28
26. 1/2" drywall - hung, taped, floated, ready for paint	125.33 SF @	2.07 =	259.43
27. R&R Paneling - Standard grade	112.00 SF @	2.23 =	249.76
Note this living room had wood paneling on one wall .			
28. R&R Baseboard - 2 1/4"	58.74 LF @	2.80 =	164.48
29. Paint baseboard - two coats	58.74 LF @	1.42 =	83.41
30. Paint the walls - two coats	250.67 SF @	0.97 =	243.15

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
31. Deliver material to site	1.00 EA @	60.00 =	60.00
32. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
33. Additional allowance to dispose of drywall	1.00 LS @	65.78 =	65.78
34. Equipment setup, take down	1.00 HR @	47.58 =	47.58
35. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
36. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
37. Extract water from underslab duct work	1.00 LS @	571.00 =	571.00
Above allowance to clean furnace and under slab ductwork of standing water - includes drying, disinfecting and odour killing.			
38. Final cleaning - construction - Residential	880.00 SF @	0.25 =	220.00

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
39. Siding labour minimum	1.00 EA @	75.78 =	75.78
40. Door labour minimum	1.00 EA @	80.76 =	80.76
41. Drywall labour minimum	1.00 EA @	101.97 =	101.97
42. Carpet labour minimum	1.00 EA @	157.01 =	157.01
43. Insulation labour minimum	1.00 EA @	82.73 =	82.73
44. Finish hardware labour minimum	1.00 EA @	112.89 =	112.89

Grand Total Areas:

3,107.59	SF Walls	1,035.12	SF Ceiling	4,142.71	SF Walls and Ceiling
1,061.65	SF Floor	117.96	SY Flooring	366.68	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	381.69	LF Ceil. Perimeter
1,061.65	Floor Area	818.78	Total Area	2,588.21	Interior Wall Area
1,282.39	Exterior Wall Area	142.49	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	7,458.05	92.38%	7,966.66	92.83%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	615.00	7.62%	615.00	7.17%
Total	8,073.05	100.00%	8,581.66	100.00%

Summary for Dwelling

Line Item Total	7,458.05
PST	129.23
Subtotal	7,587.28
GST	379.38
Replacement Cost Value	**$7,966.66**
Net Claim	**$7,966.66**

#120 RM reviewed by field manager TM

Summary for Cleanup completed before site visit

Line Item Total	615.00 ✓
Replacement Cost Value	**$615.00**
Net Claim	**$615.00** ✓

#120 RM reviewed by field manager TM

MAIN LEVEL

s.22

HCM Catastrophe Services Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 29/11/2014

2 Front door
Date Taken: 29/11/2014

Water seeped in under the front door during the event. water was up to 18 inches high against the ouside of this door during the event

s.22

s.22

3 Right side
Date Taken: 29/11/2014

4 Rear view
Date Taken: 29/11/2014

s.22

s.22

5 Left side
Date Taken: 29/11/2014

The Applicant did repairs to the drainage system but drains were not considered an eligible item. Allowance was made to flush the drains to clear them of debris that floated in.

6 Living room
Date Taken: 29/11/2014

7 Entry
Date Taken: 29/11/2014

8 storage room not affected
Date Taken: 29/11/2014

9 Living room

Taken By: Applicant

10 photo 2

Taken By: Applicant



s.22

s.22

11 Living room panelling

Taken By: Applicant

12 Living room
Date Taken: 15/11/2014
Taken By: Applicant

s.22

s.22

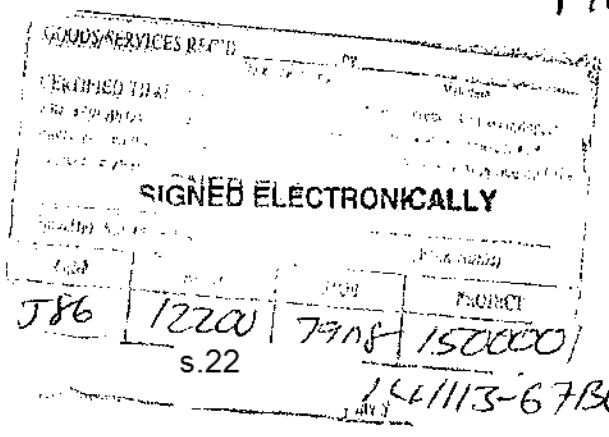
Emergency ManagementBC

COPY
Finance

File: DFA-1415-02

Application #141113-67BC-AB9C

January 27, 2015



s.22

Dear s.22

141113-67BC-AB9C

JAN 27 2015

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$3,853.13**, payable to s.22, will follow under separate cover.

Expense Category	Amount
Structural - Exterior	$4,199.89
Essential Access	$1,616.52
Total Eligible Amount	$5,816.41
Less $1,000.00	$4,816.41
Total Payable at 80%	$3,853.13

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141113-67BC-AB9C

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☐	☒	Content Calculations Sheet	NO DAMAGED CONTENTS
☐	☒	☐	Diagram	
☐	☐	☒	Receipts or Invoices paid by Applicant	NONE
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	SURFACE FLOOD NOT INSURABLE.
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:

☑ All Documents Received Date: [illegible]/15 Initials: MW

Printed: 17/11/2014 04:35:37 PM

Emergency Management BC

RECEIVED
NOV 10 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) [Last, First, Initial]			EMBC Office Use Only/Application #
s.22			141113-67BC-AB9C
Mailing Address Street	City/Town	Province	Postal Code
s.22			
Residence Telephone Number	**Cellular Telephone Number**	**Business Telephone Number**	
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
N/A	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from above) Street	City/Town	Postal Code
s.22		

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03/04		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
OVERLAND FLOODING - DRIVEWAY
OVERLAND FLOODING & CREEK VELOCITY - DECKS/FOUNDATION

Action Taken to Date (list cleanup hours on Appendix A)
DRIVEWAY/CARPORT & SIDE OF HOUSE - DEBRIS, SILT & ROCK REMOVAL - NOV. 04 & 05, 2014

Brief Description of Damage/Loss (list damaged items on Appendix B)
DRIVEWAY UNDERMINED BY WATER FLOODING
DECKS AT REAR & FOUNDATION UNDERMINED BY HASTINGS CREEK FLOODING

Emergency ManagementBC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22 Signature of Applicant	2014/11/07 Date (yyyy/mm/day)	s.22 Signature of Applicant	2014/11/07 Date (yyyy/mm/day)
s.22 Print Name		s.22 Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:		Business:	
	s.22	Cellular:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss: 03/11/2014 & 04/11/2014 BF1
Date Received: 18/11/2014 Date Contacted: 18/11/2014
Date Inspected: 19/11/2014 Date Completed: 24/01/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides s.22 in a s.22 home with a creek flowing next to the house.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused Hastings creek to exceed it's banks. The torrent of water flowed up against the Applicant's home eroding the soil from under the footings along one side of the home. Flood water also flowed down the street and over the driveway eroding the soil under the asphalt and leaving large trenches. The water then flowed under the front deck washing the soil away from the deck pier footings but not damaging the deck footings. Eligible damages are as follows.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although we never received a formal denial letter from the Applicant's insurer our site inspection confirmed that the damages were caused by overland flooding and not an insurable loss. ✓			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - $ s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property. ✓			

PREVIOUS DFA ASSISTANCE

s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who also confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Applicant did not provide a completed Appendix A, and is not claiming any cleanup hours.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The driveway was undermined by water which cut deep trenches into Applicant's essential access. Allowances are to remove the damaged asphalt and replace with gravel only in keeping with basic model.			
1. Skid Steer - includes travel - Section 10.2 (page 82) - AF	4.00 HR @	86.40 =	345.60
2. Mini Excavator - includes travel - Section 7.1 (page 54) Class 3 - AF	4.00 HR @	71.15 =	284.60
3. General Labourer -To assist	8.00 HR @	31.01 =	248.08
4. Plate compactor and operator sec 13.8 - 250 - 449 LB	4.00 HR @	60.05 =	240.20
5. Gravel (per CY)	12.00 CY @	25.06 =	300.72
6. Dispose of ashphalt	1.00 LS @	87.35 =	87.35
The above line item is to haul asphalt from site. We have based the cost of a tandem found is section 16.1 (page 125) - 12 CY Single or tandem axle. We have made no allowance for tipping fees, as we anticipate that asphalt is a recyclable item exempt from tipping fees			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to site services			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home. The allowances below are to remove the debris from the immediate area around the home.			
7. General Labourer	4.00 HR @	31.01 =	124.04
8. pressure wash perimeter of home and sidewalks	1.00 EA @	124.04 =	124.04

BANK PROTECTION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note pre existing concrete bank protection along the creek bed was eroded at the bottom during the event however according to the applicant this wall was owned, built and maintained by the local government and no allowance was made to repair this area.			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood damage to interior of home as water did not reach this level			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
All flood related damages are to the foundation, footings and driveway only. There were no damaged contents claimed or observed.			

EROSION TO FOOTINGS

EROSION TO FOOTINGS

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - EROSION TO FOOTINGS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note the torrent of the creek caused erosion and undermining of the footings that support the applicant's home. The scope of repair is to: - excavate by hand at the base of the footing to create a level bench below grade for new spread footings while leaving intervals undisturbed to maintain stability of the foundation during repairs - drill in existing footings and install 15 M rebar dowels to bond the new concrete pour to the existing footings -install forming lumber and braces for one side forming - tie rebar to installed dowels -place concrete in forms -strip forms and remove forming materials -final site prep and clean up			
While it is considered some tasks overlap , the allowance for the eligible repairs is calculated as below:			
9. Concrete - General Labourer - per hour excavate by hand	12.00 HR @	31.01 =	372.12
10. Footings - labour & materials - Reinforced	5.00 CY @	477.49 =	2,387.45
11. (Material Only) Steel rebar - #5 (5/8")	108.00 LF @	0.83 =	89.64
12. Additional labour for 1 side forming	3.00 HR @	31.01 =	93.03
13. (Material Only) 2" x 4" lumber for bracing	136.00 LF @	0.57 =	77.52
14. Additional labour for wheeling concrete - per hour	2.00 HR @	31.01 =	62.02
15. General Labourer - per hour - to strip footings and site clean up	8.00 HR @	31.01 =	248.08

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
16. Deliver material to site	1.00 EA @	60.00 =	60.00
17. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
18. Framing labour minimum	1.00 EA @	135.33 =	135.33

Grand Total Areas:

1,604.00	SF Walls	2,035.08	SF Ceiling	3,639.08	SF Walls and Ceiling
2,035.08	SF Floor	226.12	SY Flooring	255.27	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	200.50	LF Ceil. Perimeter
2,035.08	Floor Area	2,136.30	Total Area	1,604.00	Interior Wall Area
1,823.10	Exterior Wall Area	191.10	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	0.00	0.00%	0.00	0.00%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Exterior	3,916.04	72.22%	4,199.89	72.21%
Essential access	1,506.55	27.78%	1,616.52	27.79%
Total	5,422.59	100.00%	5,816.41	100.00%

Summary for Exterior

Line Item Total	3,916.04
PST	83.85
Subtotal	3,999.89
GST	200.00
Replacement Cost Value	**$4,199.89**
Net Claim	**$4,199.89**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

s.22

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Essential access

Line Item Total	1,506.55
PST	33.00
Subtotal	1,539.55
GST	76.97
Replacement Cost Value	**$1,616.52**
Net Claim	**$1,616.52**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

s.22

EROSION TO FOOTINGS

EROSION TO FOOTINGS

s.22

1 Front side view of the creek
Date Taken: 18/11/2014

2 Under front deck
Date Taken: 19/11/2014
Taken By: DEANMACL

Turbulent water washed the gravel from around and under the deck post footings .

3 Front side view
Date Taken: 19/11/2014

4 Side view
Date Taken: 19/11/2014

s.22

5 Side view
Date Taken: 19/11/2014

6 Middle Footing
Date Taken: 19/11/2014

Gravel was washed from under the footings.

7 Rear foundation
Date Taken: 19/11/2014

8 Erosion under footing
Date Taken: 19/11/2014

Soil was washed from under the footing.

s.22

s.22

DFA JAG:EX

From: Property Tax <PropertyTax@dnv.org>
Sent: Thursday, November 13, 2014 15:01
To: DFA JAG:EX
Subject: RE: H.O.G. Request for s.22 of District of North Vancouver

Hi Debra,

A 2014 home owner grant was claimed by s.22 on this property.

Thank you,

Sharon Martin
Revenue and Taxation
District of North Vancouver
General: 604-990-2488
Direct: 604-990-2235
Fax: 604-987-7160
martins@dnv.org

From: DFA JAG:EX [mailto:DFA@gov.bc.ca]
Sent: Thursday, November 13, 2014 1:56 PM
To: Property Tax
Subject: H.O.G. Request for s.22 of District of North Vancouver

To whom it may concern,

s.22 has applied for Disaster Financial Assistance.

Please confirm by return e-mail that this applicant received or is entitled to receive the Home Owner Grant for the property at s.22 , New Westminster Land District.

Relevant section of the Compensation and Disaster Financial Assistance Regulation:
"Part 2 — Disaster Financial Assistance, Division 1 — Interpretation, Definitions and application
8 (1) In this Part and in Schedules 1 to 4:

"principal residence" means, in relation to an individual claiming assistance under this Part, the residence that is occupied by the individual as the individual's home, the residence in which the majority of the individual's personal effects are located and

(a) the residence of which the individual is, at the time of the occurrence of the disaster in respect of which the assistance is claimed, an owner and for which the individual

(i) received a grant under section 2 of the *Home Owner Grant Act* or would have been entitled to receive such a grant but for section 2 (3) of that Act or Schedule 1 or Schedule 2 of that Act, or

(ii) is entitled or would, but for section 2 (3) of the *Home Owner Grant Act* or Schedule 1 or Schedule 2 of that Act, be entitled to receive a grant under section 2 of that Act as a result of becoming an owner of the residence after the date on which the last grants under that Act were provided,"

Emergency ManagementBC

File: DFA-1415-02

Application #141110-9392-D8E7

December 2, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014. We are also in receipt of the Evaluator's report.

The Evaluator reports the damages were caused from sewer back up prior to this flood event and that your homeowner's insurance policy was covering the repairs. Additionally, after inspecting your home he found no new flood damages resulting from the November 3, 2014 flood event and because of this, you wish to withdraw your homeowner application. Based on this information, we have now closed your home owner file.

Should this not be the case and you would like to continue with the application process, please contact our office toll free at 1-888-257-4777.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

pc: Ian Cunnings, A/EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141110-9392-D8E7

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date 2014-11-10	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☐	☐	Claim Summary	
☒	☐	☐	Application for DFA	
☐	☐	☐	Evaluator's Notes	
☐	☐	☐	Scope and Calculations Sheet	
☐	☐	☐	Content Calculations Sheet	
☐	☐	☐	Diagram	
☐	☐	☐	Receipts or Invoices paid by Applicant	
☐	☐	☐	Other Documents: (i.e., medical)	
☐	☐	☐	Photos	
☐	☐	☐	Insurance Letter	
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	N/A
			BCAA Property Assessment - Assessed Value	
			Property Class / Improvements / Land	
☒	☐	☐	Residential s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Initials:

Printed: 2014-11-10 15:12:35

CLAIM SUMMARY

Event Name: DFAGEN 14/15	DFA Auth #: DFAGEN 1415-02
Applicant's Name(s): s.22	DFA Application #: 141110-9392-D8E7

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

				EMBC USE ONLY	
CATEGORY	Evaluator	Sr. Evaluator	TOTAL	Recovery Unit	Total by Category
Emergency Measures					
Cleanup & Debris Removal					
Structural					
Contents					
Other					
TOTAL					
				Less $1,000 if applicable:	
				Amount calculated at 80%:	
				Less any advance payment(s):	
				Total Payable:	

EVALUATOR'S NUMBER & COMMENTS

#122

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS

CLAIM WITHDRAWN /TM

EMBC USE ONLY

PREPARED BY:

Name Date

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:

Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

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EVALUATOR'S NOTES
Withdrawn Application

Applicant's Name(s): s.22 **Application #:** 141110-9392-DBET

Event Name: GEN 14/15 Event/Task #: 1415-02 Date Assigned: NOV 24/14

Date Contacted: NOV 24/14 Appointment Date/Time: Nov 28/14

Participants/Interviewees: s.22

Site Meeting Date: Site Meeting Time:

Applicant's Reason For Withdrawing Application

MR EXPLAINED THE DAMAGED ITEMS LISTED WERE RAISED FROM SEWER BACKUP PRE NOV 3RD. THE DAMAGED ITEMS ARE BEING REPAIRED/ RENEWED UNDER THE HOMEOWNER'S INSURANCE POLICY.

THE HOME DID HAVE SOME MINOR FLOODING BUT ALL ITEMS AND AREAS AFFECTED WERE ALREADY DAMAGED.

THERE IS NO NEW DAMAGE FROM THE FLOOD EVENT ON NOV 3-4/14

s.22 STATED HE UNDERSTOOD AND AGREED.

s.22 HAS CHOSEN TO WITHDRAW THEIR APPLICATION.

Evaluator's Signature: FOR EVAL 122 Evaluator's #: 122

Emergency ManagementBC

RECEIVED
NOV 07 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*	EMBC Office Use Only/Application #
s.22	141110-9392-D8E7

Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
s.22			

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/03		☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

Flood water

Action Taken to Date (list cleanup hours on Appendix A)

Canstar Restorations has been hired to do emergency cleanup services.

Brief Description of Damage/Loss (list damaged items on Appendix B)

Basement was flooded. Drywall and cabinets were damaged.

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22		s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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 received under DFA for those expenses, must be repa

s.22	2014/11/08		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/04	Canstar Restorations	3.5	Flood Tech labour @ $41/hr	INSURED LOSS PRE-EVENT
2014/11/04	Canstar Restorations	48	Blowash, cartage removal labour @ $32/hr	INSURED LOSS PRE-EVENT
2014/11/04	Canstar Restorations	2	Cartage disposal @ $55/hr	INSURED LOSS PRE-EVENT

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

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Kitchen - cabinets and baseboards	PRE-EVENT DAMAGE FROM INSURED LOSS
Kitchen - sub-floor under cabinets	" " " " " "
Kitchen - drywall, insulation and paneling	" " " " " "
Study/Office area - paneled walls	" " " " " "
Bedroom #1 - drywall and insulation	" " " " " "
Bedroom #2 - drywall and insulation	" " " " " "
Workroom - drywall and insulation	" " " " " "
Bathroom - cabinet and baseboards	" " " " " "
Bathroom - drywall and insulation	" " " " " "
Hallway - drywall and insulation	" " " " " "

BRITISH COLUMBIA | Emergency ManagementBC

File: DFA-1415-01

Application #141009-7CF4-375E

November 13, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - July 23, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on July 23, 2014. We are also in receipt of the Evaluator's report.

The Evaluator's report indicates that the area damaged was repaired previously due to a burst water main. After the flood event of July 23, 2014 you inspected the basement and found damage to the area previously repaired. As there was no water damage in any other areas of the basement it does not appear that the damages were caused by the July 23, 2014 flood event and that you wish to withdraw your homeowner application. Based on this information, we have now closed your home owner file.

Should this not be the case and you would like to continue with the application process, please contact our office toll free at 1-888-257-4777.

Sincerely,

M. West

Maureen West
Recovery Officer, Recovery and Funding Programs

pc: EMBC Regional Managers, Central Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Emergency Management BC

RECEIVED
NOV 07 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. **The application deadline is 90 days from the date DFA was authorized.** Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
			141110-0510-1-F39

Mailing Address	s.22 *Street*	*City/Town*	*Province*	*Postal Code*
1		s.22		

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable) ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) - ( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* s.22 *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/03 ✓		☐ YES or ☒ NO		☐ YES or ☐ NO

Cause of Damage/Loss
Overland flooding

Action Taken to Date (list cleanup hours on Appendix A)
Tarps placed over slopes to prevent further erosion of land

Brief Description of Damage/Loss (list damaged items on Appendix B)
Water and rocks took out two bridges, wooden pathways, rockwalls, shrubs and bushes and eroded land on lower East side on the bottom half of our property.

Emergency Management BC

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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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)
	2014/11/7		2014/11/7

Print Name	Print Name
s.22	s.22

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management BC

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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 $_____

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

Emergency Management BC

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: _____ **APPENDIX B**

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

Emergency Management BC

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

APPLICANT NAME: _____

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	Comments

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

DFA JAG:EX

From:	DFA JAG:EX
Sent:	Thursday, November 13, 2014 12:28
To:	Prendergast, Peter L JAG:EX; Cunnings, Ian JAG:EX; Knauff, Mike JAG:EX; Newton, Steve JAG:EX
Subject:	DFAGEN 1415-01 s.22 Withdrawn letter and DFAGEN 1415-02 s.22 Not Eligible Letter
Attachments:	NE Letter s.22 .pdf; Withdrawn Letter s.22 .pdf

Tracking:

Recipient	Delivery
Prendergast, Peter L JAG:EX	Delivered: 2014-11-13 12:28
Cunnings, Ian JAG:EX	
Knauff, Mike JAG:EX	
Newton, Steve JAG:EX	Delivered: 2014-11-13 12:28

Attached is the DFAGEN 1415-01 and DFAGEN 1415-02 for your records.

Regards,

Debra
Recovery and Funding Programs
Emergency Management BC

Emergency ManagementBC

COPY
Finance.

File: DFA-1415-02

Application #141114-455C-63EC

December 22, 2014

SIGNED ELECTRONICALLY

382	12200	798	132000

s.22

14/1114 - 455C - 63EC

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$15,371.10**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean Up and Debris	$507.38
Structural	$19,206.50
Contents	$500.00
Total Eligible Amount	$20,213.88
Less $1,000.00	$19,213.88
Total Payable at 80%	$15,371.10

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

for C. Dallaway
Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

Dec 21/14 Revised/TM.

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141114-455C-63EC

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date	Date 17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:

Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	✓		Claim Summary	
X	X		Application for DFA	
	✓		Evaluator's Notes	INC IN SCOPE
	✓		Scope and Calculations Sheet	
	✓		Content Calculations Sheet	
	✓		Diagram	
			Receipts or Invoices paid by Applicant	NONE USED
			Other Documents: (i.e., medical)	- CONTENTS INSURANCE APPROVAL - NO NEW QUOTE REQ
	✓		Photos	
			Insurance Letter	
X	X		Home Owner Grant (Eligible ● Yes No)	
X	X		Land Title	
			Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

	Property Class	Improvements	Land
X X	Residential	s.22	s.22

PEP USE ONLY:

All Documents Received Date: Dec 22/14 Initials: BM

Printed: 17/11/2014 04:39:37 PM

Emergency Management

RECEIVED
NOV 12 2014
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
V s.22			141114-455C-63EC
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
	s.22		
Residence Telephone Number	**Cellular Telephone Number**	**Business Telephone Number**	**E-mail Address**
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #.

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Same

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/03 ✓	2 in.	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Overland flooding

Action Taken to Date (list cleanup hours on Appendix A)
Vacuumed out water and silt. Removed affected carpet/underlay, molding and drywall. Using fans to dry framing and insulation foundation. Used bleach/water solution to disinfect/clean floors, foundation and framing. Removed silt/soil/debris from arround perimeter of building.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Carpet, underlay, molding, drywall, clothes dryer
insulation

Emergency Management

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the FMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

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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 [illegible] expenses, up to a maximum amount of what I/we have receive under DFA for those expenses, must be

s.22 Signature of Applicant | 2014/11/12 Date (yyyy/m/day) | Signature of Applicant | Date (yyyy/m/day)

s.22 Print Name | Print Name

s.22

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax. 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

NAME OF EMPLOYEE s.22

POSITION

JOB DESCRIPTION Cleaning

SHEET NUMBER 1 of 3

DATE	HOURS	WORK PERFORMED
Nov 3/2014	2.5	- Break down gate + Fence to back yard to allow
	s.22 1.5	water to flow out. (.5 UNFENCE N/E JAM)
		- Move boxes, bags ect. off floors in basement
		- Vacuum water + silt off cement floors
		- Vacuum water from carpets
		- Move furniture
Nov 4/2014	7	- Vacuum carpet in foyer with carpet cleaner
	2	- Clean + wash cement floors with bleach solution
	s.22 2	- Move furniture + appliances for cleaning
Nov 5/2014	1	- Clean + wash foyer floor with bleach solution
Nov 6/2014	2	Clean + wash framing + foundation with
	1	bleach solution (storage room + laundry)
Nov 7/2014	s.22 1.5	Clean + wash framing + foundation in bedroom
		with bleach solution

.5 N/E

20 HOURS RELATE TO ELIGIBLE CLEANUP

20 @ $10.25 = $ 205.00 bal

NOTE .5 HRS CONSIDERED EMERGENCY MEASURE AND AS THERE WAS NO COST THE TASK IS NOT ELIGIBLE FOR DFA / TM

P1 of 3

NAME OF EMPLOYEE s.22

POSITION

JOB DESCRIPTION Cleaning

SHEET NUMBER 2 of 3

DATE	HOURS	WORK PERFORMED
Nov. 8/2014	2	- Remove silt + mud from edge of house + foundation
	½	@ North side.
Nov. 9/2014	5.5	- Clean + wash Framing + foundation @ Rec Room
		- Remove some silt ect from North + west sides
		of house - some clean silt off stucco + foundation @
		North side.
Nov. 10/2014	6.5	- clean + wash framing @ laundry room with bleach
		- Remove silt ect. from west side and east side of
		house - clean stucco + siding
Nov. 11/2014	8	Remove contents of Garage + wash + clean floor
		and framing
		~~take lunch~~ off
Nov. 12/2014	1	Clean + wash framing + floors @ laundry hallway +
		Foyer with bleach solution
Nov. 13/2014	0.5	Move contents + vacuum in garage - shift fans out.
	s.22	

24 HOURS RELATE TO ELIGIBLE CLEANUP

@ $10.25 = $ 246.00 DR

NAME OF EMPLOYEE s.22

POSITION

JOB DESCRIPTION Cleaning

SHEET NUMBER 3 OF 3

DATE	HOURS	WORK PERFORMED
Nov. 16/rem	5.5	- Vacuum - clean + wash framing, foundation + floor
		@ bathroom
		- Clean with all tools out from garage

5.5 RELATE TO ELIGIBLE CLEANUP HRS.

@ $10.25 = $ 2.38 bm

T.L.

ELIGIBLE P.1 - 20. HR.
ELIGIBLE P.2 24. HR.
ELIGIBLE P.3 5.5 HR.
49.5 HR

495 ELIGIBLE

@ $10.25 = $ 5207.38 bm

Emergency Management

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Laundry Room:	
Clothes Dryer (Kenmore Extra Capacity Heavy Duty)	INC (BASIC INSTALL ONLY)
Drywall: 70 sq. ft.	INC
Insulation: 20 sq. ft.	INC
Baseboard: 24 ft.	INC
Wall Furring	INC
Storage Room: N/E Flower + Sugar - Shirts - Towels	IN STORAGE N/E
Drywall: 70 sq. ft.	INC
Insulation: 26 sq. ft.	INC
Baseboard: 35 ft.	INC
Wall Furring	INC
Ledge trim	N/E FOR FINISHES
Bedroom: N/E	
Drywall: 130 sq. ft.	INC
Insulation: 65 sq. ft.	INC
Baseboard : 37 ft.	INC
Wall Furring	INC
Carpet/Underlay: 134 sq. ft.	REMOVE ONLY
Windowsill/Casing	N/E FINISH "PAT"
Hallway/Understair Storage Area:	
Carpet/Underlay: 65 sq. ft.	INC HALLWAY
Foyer:	
Carpet/Underlay : 155 sq. ft.	INC

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT (continued)	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Rec. Room:	
Drywall: 60 sq. ft.	I.N.C. 246 SQ FT REQUIRED
Insulation: 30 sq. ft.	INC
Baseboard: 45 ft.	INC
Carpet/Underlay: 232 sq. ft.	INC
Garage: - Bag of Concrete	N/E
- Building Materials - Plywood	N/E
- Mdf. ret.	N/E
- 3 Softball Gloves	N/E

Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: nfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

COMMENTS 2 OF 2

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	Cellular:	
		Business:	
		E-mail:	s.22

Evaluator: Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	17/11/2014	Date Contacted:	18/11/2014
Date Inspected:	23/11/2014	Date Completed:	21/12/2014

Price List: NORTHVAN_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Content items have been included where eligible, we have considered cleaning items where possible and only replaced items deemed destroyed. The prices include all taxes where applicable.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the North Vancouver area at this time.

s.22

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants reside s.22 in a s.22 home.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Excessive rainfall of November 3, 2014 caused Kilmer Creek to overflow and spill into the Applicants yard. Water pooled in the back yard about 1 foot deep against the back of the home and flowed around both sides damaging the sidewalks. Water entered the basement rooms through the dryer vent filling the dryer and also through cracks in concrete and foundation and wall joints. Water level in the basement floor reached about 2 inches throughout and wicked up the walls about 6 inches damaging floors and walls, and clothes dryer. The eligible damages are addressed in the scope below			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although the Applicant did not provide a formal denial letter from their insurer we did confirm that the damages were caused from surface runoff and seepage and not sewer backup. The damages from this event are not an insurable loss. We did not request a formal denial letter. It should be noted that the debris in the yard area is not insurable but does not fall under the legislative areas eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation from any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant spent approximately .5 removing a fence to divert flood water away from the home. As there is no incurred cost we have made no allowance for this task.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below.			
1. Cleanup completed by the Applicant before site inspection	49.50 EA @	10.25 =	507.38

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
2. Pressure wash driveway and sidewalks	1.00 EA @	124.04 =	124.04
3. General Labourer - per hour - sidewalk repair	8.00 HR @	31.01 =	248.08
Flood water eroded sidewalks. Allowance is for hand labour to repair.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
4. Flush perimeter drain	1.00 LS @	472.00 =	472.00

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it mud and debris which flowed up against the home. The allowances below are to remove the debris from the immediate area around the home.			
5. Pressure wash exterior of home	1.00 EA @	124.04 =	124.04

INTERIOR GENERAL

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
6. Manipulate contents	1.00 LS @	372.12 =	372.12
7. Clean & disinfect interior	1,234.70 SF @	0.23 =	283.98
Note that although interior doors were somewhat under water during the event, the Applicants were quick to stop the water entering the home by removing a gate and fence in the back yard that was damming the water against the back of the home. They also vacuumed up the water and dried the doors quickly, and no damage was found to the doors.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicants moved the furniture and various other items in order to avoid damage. There were no damaged contents claimed except for the damaged clothes dryer.			
8. Dryer (max 1)	1.00 EA @	500.00 =	500.00

BASEMENT LEVEL

Entry/Foyer **Height: 8'**

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into STAIRWELL**
Missing Wall	**3' 2" X 8'**	**Opens into HALLWAY**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
9. Tear out wet carpet pad and bag for disposal	149.56 SF @	0.46 =	68.80
10. Tear out wet non-salvageable carpet, cut & bag for disp.	149.56 SF @	0.50 =	74.78
11. Carpet pad	149.56 SF @	0.62 =	92.73

CONTINUED - Entry/Foyer

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. Carpet - Standard grade	171.99 SF @	3.07 =	528.01
15 % waste added for Carpet - Standard grade.			
13. Tear out and bag wet insulation	47.33 SF @	0.66 =	31.24
14. Batt insulation - 4" - R12 - unfaced batt	47.33 SF @	0.79 =	37.39
15. R&R Polyethylene vapor barrier	47.33 SF @	0.28 =	13.25
16. Tear out wet drywall, cleanup, bag for disposal	225.08 SF @	0.84 =	189.07
17. 1/2" drywall - hung, taped, floated, ready for paint	225.08 SF @	2.07 =	465.92
18. R&R Baseboard - 2 1/4"	56.27 LF @	2.80 =	157.56
19. R&R Casing - 2 1/4"	51.00 LF @	2.20 =	112.20
20. Paint baseboard - two coats	56.27 LF @	1.42 =	79.90
21. Paint casing - two coats	51.00 LF @	1.42 =	72.42
22. Paint the walls- two coats	450.17 SF @	0.97 =	436.66

Stairwell **Height: 8'**

Missing Wall - Goes to Floor **3' X 6' 8"** **Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
23. Tear out wet non-salvageable carpet, cut & bag for disp.	4.75 SF @	0.50 =	2.38
24. Carpet - Standard grade - to bottom step	5.46 SF @	3.07 =	16.76
15 % waste added for Carpet - Standard grade - to bottom step.			
25. Step charge for "waterfall" carpet installation	1.00 EA @	6.78 =	6.78
26. Tear out wet drywall, cleanup, bag for disposal	47.33 SF @	0.84 =	39.76
27. 1/2" drywall - hung, taped, floated, ready for paint	47.33 SF @	2.07 =	97.97
28. Paint the surface area - two coats	55.30 SF @	0.97 =	53.64

Living Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
29. Tear out wet carpet pad and bag for disposal	231.88 SF @	0.46 =	106.66
30. Tear out wet non-salvageable carpet, cut & bag for disp.	231.88 SF @	0.50 =	115.94
31. Carpet pad	231.88 SF @	0.62 =	143.77
32. Carpet - Standard grade	266.66 SF @	3.07 =	818.65

CONTINUED - Living Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL	
15 % waste added for Carpet - Standard grade.				
33. Tear out and bag wet insulation	95.67 SF @	0.66 =	63.14	
34. Batt insulation - 4" - R12 - unfaced batt	95.67 SF @	0.79 =	75.58	
35. R&R Polyethylene vapor barrier	95.67 SF @	0.28 =	26.79	
36. Tear out wet drywall, cleanup, bag for disposal	246.00 SF @	0.84 =	206.64	
37. 1/2" drywall - hung, taped, floated, ready for paint	246.00 SF @	2.07 =	509.22	✓
38. R&R Baseboard - 2 1/4"	45.00 LF @	2.80 =	126.00	
39. R&R Casing - 2 1/4"	17.00 LF @	2.20 =	37.40	
40. Paint casing - two coats	17.00 LF @	1.42 =	24.14	
41. Paint baseboard - two coats	45.00 LF @	1.42 =	63.90	
42. Paint the walls - two coats	492.00 SF @	0.97 =	477.24	✓
43. R&R Fireplace face, brick	8.00 SF @	18.03 =	144.24	

Above allowance to replace section of brick around the fireplace to access the wet drywall behind.

Although the he Applicant mentions the rec room in the basement he stated this the main living room and where the majority of the family gathers to play games, watch tv etc. We have considered this room to be essential living area and eligible to return the finishes.

Hallway **Height: 8'**

Missing Wall	**3' 2" X 8'**	**Opens into ENTRY_FOYER**
Missing Wall	**5' 1 9/16" X 8'**	**Opens into LAUNDRY_ROOM**

DESCRIPTION	QTY	UNIT PRICE	TOTAL	
44. Tear out wet carpet pad and bag for disposal	37.26 SF @	0.46 =	17.14	✓
45. Tear out wet non-salvageable carpet, cut & bag for disp.	37.26 SF @	0.50 =	18.63	
46. Carpet pad	37.26 SF @	0.62 =	23.10	
47. Carpet - Standard grade	42.85 SF @	3.07 =	131.55	✓
15 % waste added for Carpet - Standard grade.				
48. Tear out wet drywall, cleanup, bag for disposal	85.46 SF @	0.84 =	71.79	
49. 1/2" drywall - hung, taped, floated, ready for paint	85.46 SF @	2.07 =	176.90	
50. R&R Baseboard - 2 1/4"	21.36 LF @	2.80 =	59.81	
51. Paint baseboard - two coats	21.36 LF @	1.42 =	30.33	
52. Paint the walls- two coats	170.91 SF @	0.97 =	165.78	✓

Bedroom N/E **Height: 8'**

Subroom: Closet (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
53. Tear out wet carpet pad and bag for disposal	135.23 SF @	0.46 =	62.21
54. Tear out wet non-salvageable carpet, cut & bag for disp.	135.23 SF @	0.50 =	67.62
55. R&R Furring strip - 2" x 2" - applied to concrete	95.67 SF @	2.15 =	205.69
56. Tear out and bag wet insulation	65.00 SF @	0.66 =	42.90
57. Batt insulation - 4" - R12 - unfaced batt	65.00 SF @	0.79 =	51.35
58. R&R Polyethylene vapor barrier	65.00 SF @	0.28 =	18.20
59. Tear out wet drywall, cleanup, bag for disposal	253.65 SF @	0.84 =	213.07
60. Remove Baseboard - 2 1/4"	37.00 LF @	0.36 =	13.32
61. Remove Casing - 2 1/4"	17.00 LF @	0.44 =	7.48
62. 1/2" drywall - hung & fire taped only	253.65 SF @	1.56 =	395.69
Returning finishes in this non-essential bedroom is not eligible.			

Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
63. R&R Sleepers/underlay over concrete 1" x 3" sleepers	36.01 SF @	1.25 =	45.01
64. R&R Sheathing - plywood - 3/4" - tongue and groove	36.01 SF @	3.59 =	129.27
65. R&R 1/4" Cement board	36.01 SF @	4.37 =	157.37
66. R&R Tile floor covering - Standard grade	21.01 SF @	10.11 =	212.41
67. R&R Furring strip - 2" x 2" - applied to concrete	39.00 SF @	2.15 =	83.85
68. R&R 1/2" water rock (greenboard) hung, taped	192.04 SF @	2.58 =	495.46
69. R&R Casing - 2 1/4"	17.00 LF @	2.20 =	37.40
70. R&R Ceramic tile - Standard grade - to walls	192.04 SF @	10.91 =	2,095.15
71. Shower curtain rod - Detach & reset	1.00 EA @	13.54 =	13.54
72. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
73. Vanity - Detach & reset	2.00 LF @	48.53 =	97.06
74. P-trap assembly - Detach & reset	1.00 EA @	45.76 =	45.76
75. Bathtub - Detach & reset	1.00 EA @	437.80 =	437.80
76. Paint casing - two coats	17.00 LF @	1.42 =	24.14
Note: walls were tiled and painting was not necessary.			

Laundry Room **Height: 8'**

Missing Wall **5' 1 9/16" X 8'** **Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Laundry Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this room has no floor finish only bare concrete pre event.			
77. R&R Furring strip - 2" x 2" - applied to concrete	33.67 SF @	2.15 =	72.39
78. Tear out and bag wet insulation	20.00 SF @	0.66 =	13.20
79. Batt insulation - 4" - R12 - unfaced batt	20.00 SF @	0.79 =	15.80
80. R&R Polyethylene vapor barrier	20.00 SF @	0.28 =	5.60
81. R&R 220 volt outlet	1.00 EA @	28.88 =	28.88
82. Tear out wet drywall, cleanup, bag for disposal	183.47 SF @	0.84 =	154.11
83. 1/2" drywall - hung, taped, floated, ready for paint	183.47 SF @	2.07 =	379.78
84. R&R Baseboard - 2 1/4"	24.00 LF @	2.80 =	67.20
85. R&R Casing - 2 1/4"	34.00 LF @	2.20 =	74.80
86. Paint baseboard - two coats	24.00 LF @	1.42 =	34.08
87. Paint casing - two coats	34.00 LF @	1.42 =	48.28
88. Paint the walls - two coats	366.95 SF @	0.97 =	355.94
89. R&R Water heater - 40 gallon - Gas	1.00 EA @	963.12 =	963.12
During inspection we discovered the lower section of the water heater had been inundated with flood water and it is considered destroyed.			
90. Furnace - check, clean, replace filters and service	1.00 EA @	122.63 =	122.63

Storage room N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note this room has no floor finish - bare concrete pre event.			
91. R&R Furring strip - 2" x 2" - applied to concrete	33.67 SF @	2.15 =	72.39
92. Tear out and bag wet insulation	26.00 SF @	0.66 =	17.16
93. Batt insulation - 4" - R12 - unfaced batt	26.00 SF @	0.79 =	20.54
94. R&R Polyethylene vapor barrier	26.00 SF @	0.28 =	7.28
95. Tear out wet drywall, cleanup, bag for disposal	156.00 SF @	0.84 =	131.04
96. 1/2" drywall - hung & fire taped only	156.00 SF @	1.56 =	243.36
97. Remove Baseboard - 2 1/4"	35.00 LF @	0.36 =	12.60
98. Remove Casing - 2 1/4"	17.00 LF @	0.44 =	7.48
Returning finishes is not eligible in this non-essential storage room.			

Garage **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note garage foundation walls were higher than the flood level and no flood damage was found other than cleaning as addressed in Interior General heading.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
99. Deliver material to site	1.00 EA @	60.00 =	60.00
100. Haul debris - per pickup truck load - including dump fees	2.00 EA @	142.77 =	285.54
101. Additional allowance to dispose of drywall	1.00 LS @	541.71 =	541.71
102. Equipment setup, take down	1.00 HR @	47.58 =	47.58
103. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
104. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
105. Final cleaning - construction - Residential	1,234.70 SF @	0.25 =	308.68

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
106. Insulation labour minimum	1.00 EA @	24.87 =	24.87
107. Fireplace repair labour minimum	1.00 EA @	14.62 =	14.62
108. Cabinetry labour minimum	1.00 EA @	76.04 =	76.04
109. Finish hardware labour minimum	1.00 EA @	118.69 =	118.69
110. Heat, vent, & air cond. labour minimum	1.00 EA @	109.73 =	109.73
111. Electrical labour minimum	1.00 EA @	156.54 =	156.54

Grand Total Areas:

3,282.02 SF Walls	1,124.69 SF Ceiling	4,406.72 SF Walls and Ceiling
1,124.69 SF Floor	124.97 SY Flooring	409.25 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	415.25 LF Ceil. Perimeter
1,124.69 Floor Area	1,222.22 Total Area	3,282.02 Interior Wall Area
1,475.10 Exterior Wall Area	163.90 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	17,947.16	94.69%	19,206.50	95.02%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	500.00	2.64%	500.00	2.47%
Cleanup completed before site visit	507.38	2.68%	507.38	2.51%
Total	18,954.54	100.00%	20,213.88	100.00%

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Summary for Dwelling

Line Item Total	17,947.16
PST	344.74
Subtotal	18,291.90
GST	914.60
Replacement Cost Value	**$19,206.50**
Net Claim	**$19,206.50**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

s.22

Summary for Contents

Line Item Total	500.00
Replacement Cost Value	**$500.00**
Net Claim	**$500.00**

RD. /TM.

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

Summary for Cleanup completed before site visit

Line Item Total	507.38 ✓
Replacement Cost Value	**$507.38**
Net Claim	**$507.38**

Prepared by RM Evaluator #120
Reviewed by Field Manager /TM

s.22

BASEMENT LEVEL

HCM Catastrophe Management Inc

Serving the Province of British Columbia

1 Front view
Date Taken: 23/11/2014

2 Left side
Date Taken: 23/11/2014

The torrent of flood water dislodged paving stones and eroded soil on this side of the home

s.22

s.22

3 Left side
Date Taken: 23/11/2014

Water also leaked into the living room through a crack by the brick fireplace

4 Entry
Date Taken: 23/11/2014

s.22

5 Entry
Date Taken: 23/11/2014

6 Living room
Date Taken: 07/11/2014

Fireplace in the living room showing where flood water entered

s.22

7 Living room

Date Taken: 07/11/2014

Taken By: Applicant

Applicant supplied photo of livingroom before tearout of brick

8 Bedroom N/E

Date Taken: 23/11/2014

s.22

9 Bathroom after tearout
Date Taken: 23/11/2014

Water entered the bathroom over top of the raised foundtion wall and also through a crack in the foundation. The crack was not considered to be flood related or a structural flaw .

10 Bathroom
Date Taken: 15/11/2014

Applicant supplied photo showing bathroom before tearout with ceramic tile finish on all walls which required removal to dry walls behind

s.22

11 Bathroom
Date Taken: 15/11/2014

Applicant supplied photo before tearout

12 Hallway
Date Taken: 23/11/2014



s.22

13 Laundry room
Date Taken: 23/11/2014

Furnace and water heater were located off the laundry room

14 Laundry room
Date Taken: 23/11/2014

s.22

s.22

15 Storage room
Date Taken: 23/11/2014

s.22

Emergency ManagementBC

File: DFA-1415-02

Application #141114-A461-315B

December 22, 2014

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We are in receipt of your Application for Disaster Financial Assistance (DFA) under the Home Owner category, which you submitted as a result of damage to your property during flooding on November 3, 2014.

The Evaluator's report confirms the damages to the interior of your home were not from overland flooding and that the retaining wall is not critical to the eligible residence. As a result, these damages are not eligible for DFA.

Although your property did sustain damage as a result of this event, Part 2, Division 1, Section 8 of the Compensation and Disaster Financial Assistance Regulation states:

> "'eligible costs' does not include costs or expenses
>
> (1)(e) for repair, rebuilding or replacement that cannot be considered essential to a home, livelihood or community service, including, without limitation, non-essential roads and bridges, landscaping or pleasure items," and
>
> "eligible personal expenses" means eligible costs incurred or required for
>
> (v) retaining walls that form part of the eligible residence or that are essential to sustain land that is immediately adjacent to and critical to the eligible residence

We regret that we cannot provide you with financial assistance and wish you well in your recovery efforts. Documentation on the appeal process is enclosed for your information.

Sincerely,

Beth Mowatt
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

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DEC 19 2014
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141114-A461-315B

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID # 101	DFAGEN 14/15
Date	Date 17/11/2014	DFA Auth # 1415-02

EVALUATOR USE ONLY:
Missing documentation No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
	X		Claim Summary	
X	X		Application for DFA	
	X		Evaluator's Notes	1 PAGE DAMAGE NOT ELIGIBLE
			Scope and Calculations Sheet	NONE
	X		Content Calculations Sheet	
			Diagram	NONE
			Receipts or Invoices paid by Applicant	NONE
			Other Documents: (i.e., medical)	NONE
	X		Photos	
			Insurance Letter	NOT PROVIDED
X	X		Home Owner Grant (Eligible Yes ● No)	Assessed above grant threshold, please confirm principle residence
X	X		Land Title	
			Land Title Covenant	N/A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
X	X		Residential	s.22	s.22

PEP USE ONLY:
All Documents Received Date: Dec 22/14 Initials: BJ

Printed: 17/11/2014 04:41:17 PM

CLAIM SUMMARY

Event Name: DFAGEN 14/15	DFA Auth #:1415-02
Applicant's Name(s) s.22	DFA Application #: 141114-A461-315B

CLAIM AMOUNT RECOMMENDED FOR APPROVAL

CATEGORY	Evaluator	Sr. Evaluator	TOTAL	EMBC USE ONLY Recovery Unit	EMBC USE ONLY Total by Category
Emergency Measures					
Cleanup & Debris Removal					
Structural					
Contents					
Other					
TOTAL	-0-				
				Less $1,000 if applicable:	
				Amount calculated at 80%:	
				Less any advance payment(s):	
				Total Payable:	

DAMAGE NOT ELIGIBLE

EVALUATOR'S NUMBER & COMMENTS

EVAL # 120

SENIOR EVALUATOR OR FIELD MANAGER COMMENTS

① DAMAGES INSIDE HOME ARE NOT CAUSED BY OVERLAND FLOODING.

② RETAINING WALL NOT CRITICAL TO THE HOME.

DAMAGES NOT ELIGIBLE /TM

EMBC USE ONLY

PREPARED BY:
Name [signature] Date Dec. 22/14

RECOVERY OFFICER COMMENTS:

COMPLIANCE CHECK COMPLETE & IN AGREEMENT:
Name Date

Compliance Checker Comments:

APPLY THIS PAYMENT TO: ☐ Current Fiscal Year ☐ Accrual FY _____

Damage Not Eligible

DFA task #: **1415-02** DFA Event name: **DFAGEN 14/15**

Applicant Name: s.22 Claim Category: Homeowner

Application #: 141114-A461-315B

THE DAMAGES LISTED BY THE APPLICANT

- RETAINING WALL: IS IN THE BACK YARD AND IS NOT CRITICAL TO THE ELIGIBLE STRUCTURE

- LOSS OF FILL, GRASS, SHRUBS, OUTDOOR LIGHTING: IS IN THE BACK YARD AND NOT PART OF ESSENTIAL ACCESS

- WATER DAMAGE TO BEDROOM: WAS CAUSED BY A LEAK IN THE HOME ABOVE 8" FROM GRADE AND NOT CAUSED BY OVERLAND FLOODING BUT BY DECK OR ROOF LEAK.

Evaluator 120

[redacted]

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MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL EMBC HQ

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*			EMBC Office Use Only/Application #
s.22			14114-A461-315B
Mailing Address *Street*	*City/Town*	*Province*	*Postal Code*
[redacted]	s.22 [redacted]	[redacted]	[redacted]

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	s.22	s.22	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 s.22 ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/03	2-3feet	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss
Overland Flooding caused collapse of retaining walls in our back yard, which caused a landslide in our back yard, electrical and lights were also washed out. Leakages in the house are wet wall and carpet.

Action Taken to Date (list cleanup hours on Appendix A)
Took Pictures of Damage, called Home Insurance, Adjuster denied claim due to overland flooding. Called contractor to repair water damage in home, they cut drywall etc. Awaiting quote to remediate retaining wall repair and landslide damage. Called friend who is an engineer to come take give advice, to prevent future issues as much as possible, he has not yet come.

Brief Description of Damage/Loss (list damaged items on Appendix B)
Overland Flooding caused collapse of retaining walls in our back yard, which caused a landslide in our back yard, electrical and lights were also washed out. Some other retaining walls cracked. Leakages in the house are wet wall and carpet

[redacted]

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☐ YES or ☒ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22	s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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.

s.22 — 2014/11/14 — Date (yyyy/m/day) — Signature of Applicant — Date (yyyy/m/day)

s.22 — Print Name — Print Name

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

[redacted]

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
Downstairs Bedroom - Wet Wall, Wet Carpet	N/E Water Leak
Outside Retaining Walls	N/E
Outside Electrical & Lights	N/E
Loss of Fill, Turf, Grass, Shrubs	N/E

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

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& SOLICITOR GENERAL

1 1-Front view
Date Taken: 2014-12-01

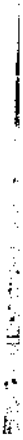
2 2-Rear view
Date Taken: 2014-12-01

s.22

3 3-Yard damage
Date Taken: 2014-12-01



4 4-Yard damage
Date Taken: 2014-11-05



s.22

s.22

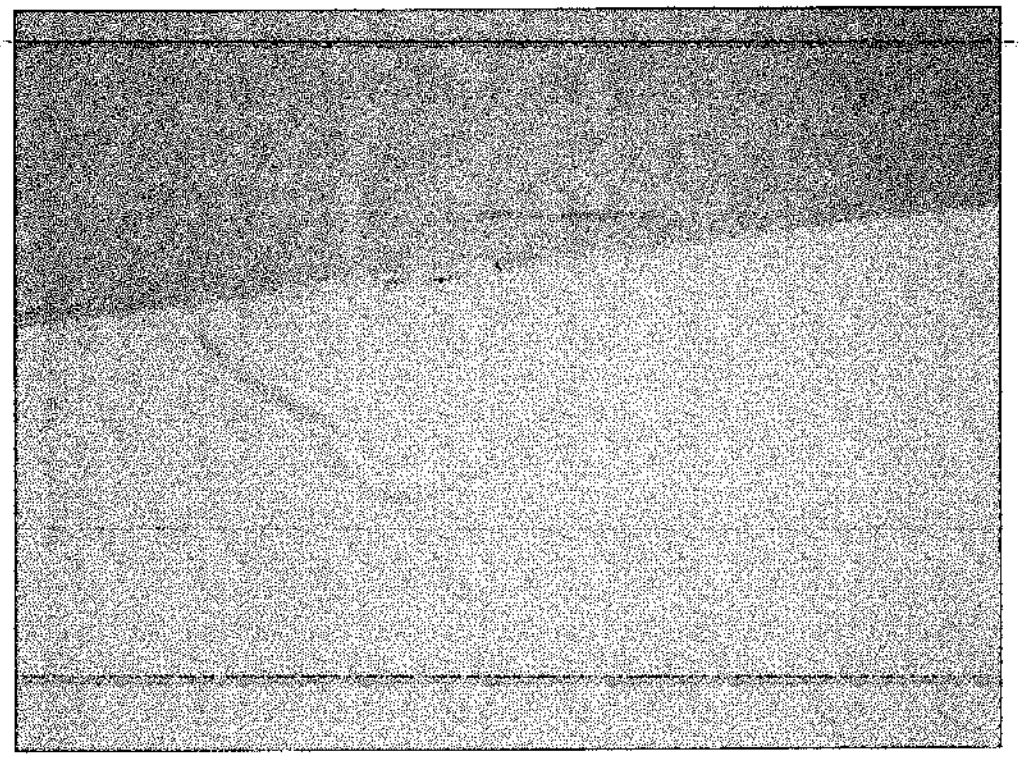
5 5-Retaining wall
Date Taken: 2014-12-01

Retaining wall is in the back yard and not is critical to the structure.

s.22

6 6-Bedroom damage
Date Taken: 2014-11-04
Taken By: Applicant

Applicant supplied photo showing water entered at the ceiling which is more than 8 ft above grade



7 7-Bedroom damage

Date Taken: 2014-11-04

Taken By: Applicant

Entry point of water was in the ceiling which is more than 8 feet above grade and not caused from overland flooding.

8 8-Bedroom repaired

Date Taken: 2014-12-01

Repairs were all completed at time of the site visit.

s.22

BRITISH COLUMBIA | Emergency ManagementBC

COPY
Finance

GOODS/SERVICES REC'D _____ by _____
Date (mm/yy/dd) Signature

CERTIFIED THAT THE AMOUNT TO BE PAID is correct, is in accordance with appropriate statute or other authority for payment and/or contract and where applicable, that the work has been performed and the goods supplied and the services rendered and/or conditions

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RESP	ACCT	STOB	PROJECT
15J86	12200	7908	1500000
FEB 16 2015	s.22		14113-3AD5-C2D2

File: DFA-1415-02

Application #141113-3AD5-C2D2

February 13, 2015

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$30,454.14**, payable to s.22 will follow under separate cover.

Expense Category	Amount
Structural	$36,498.27
Contents	$850.00
Essential Access	$1,133.49
Site Services	585.91
Total Eligible Amount	$39,067.67
Less $1,000.00	$38,067.67
Total Payable at 80%	$30,454.14

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

Shelley Ballantyne
Recovery Officer, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

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FEB 04 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22

DFA Application # 141113-3AD5-C2D2

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date 2014-11-26	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY:
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☒	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	INCLUDED IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	INCLUDED IN SCOPE
☐	☒	☐	Diagram	INCLUDED IN SCOPE
☐	☐	☒	Receipts or Invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☒	☐	Insurance Letter	
☒	☒	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☒	☐	Land Title	
☒	☒	☐	Land Title Covenant	#G52663A

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☒	☐	Residential	s.22	s.22

PEP USE ONLY:
☒ All Documents Received Date: Feb 5/15 Initials: SB

Printed: 2014-11-26 11:17:04

Emergency Management BC

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EMBC HQ

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *(Last, First, Initial)*				EMBC Office Use Only/Application #
s.22				141113-3ADS-C2D2
Mailing Address *Street*		*City/Town*	*Province*	*Postal Code*
		s.22		
Residence Telephone Number	**Cellular Telephone Number**	**Business Telephone Number**		**E-mail Address**
s.22	( ) -	( ) - ext		s.22

Alternate contact name and telephone number where you can be reached (if applicable)

s.22 Leaving Friday November 14, 2014 ( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

Same as Above

Date of Damage/Loss (year/month/day)	**Approximate Depth of water** (if applicable)	**On First Nations Reserve?**	**Name of First Nations Reserve**	**Manufactured Home?**
2014/11/03 ✓	13" inches	☐ YES or ☒ NO		☒ YES or ☐ NO

Cause of Damage/Loss
Flood - overland

Action Taken to Date (list cleanup hours on Appendix A)
Debris and mud removal from front of house
Clean up in house - basement and first floor

Brief Description of Damage/Loss (list damaged items on Appendix B)
Main kitchen floor (wood) warped, front entrance flooded
Front and side outside decks damaged, erosion of land by creek
Suite: lower level; entry, kitchen and bathroom
Crawlspace - flooded

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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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☒ YES or ☐ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☐ YES or ☒ NO

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

s.22	

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC website or by contacting our office toll-free at 1-888-257-4777.

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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.

s.22	2014/11/08		
Signature of Applicant	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5642 Telephone: 1-888-257-4777 (Toll Free)

Emergency ManagementBC

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/10	s.22	40 HRS		

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

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

Emergency ManagementBC

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

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at: ement/management.html

APPLICANT NAME: s.22

APPENDIX B

	LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
	Description of Damaged Items Listed by Room	Comments
✓	Perimeter Drainage is blocked	
✓	Upright Piano (17 years old) N/E	
✓	Refridgerator N/E	
✓	Dishwasher N/E	
✓	Cannister Vacumn (Crawlspace)	
✓	Pressure Washer N/E	
✓	Front and back doors	
✓	Carpet on first floor N/E	
✓	Kitchen Cupboards, cabinets N/E KITCHEN	
✓	Upright Vacumn N/E (ALREADY INCLUDED BUILT-IN)	
✓	Hardwood Floor in Kitchen	
✓	Cedar outside deck N/E	
✓	Oven	
✓	Baseboards	
✓	FREEZER ✓	
✓	✓	
✓	✓	

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: #120 RM reviewed by field manager
TM

Auth #: 1415-02 **Event #:** DFAGEN 14/15

Date of Loss:	11/3/2014		
Date Received:	11/27/2014	Date Contacted:	11/27/2014
Date Inspected:	12/15/2014	Date Completed:	2/4/2015

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

Contents items are added and include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van area at this time.

DWELLING

DESCRIPTION				QTY	UNIT PRICE	TOTAL
The Applicants and t s.22	reside in this	s.22	home built in s.22			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water and copious amounts of debris to flow down the street and across the yard causing water to enter the home through the doors, walls and crawlspace vents. One side of the main floor was on a concrete slab and 10 inches lower than the side on a crawlspace. The crawlspace was filled with water , mud and debris to above the bottom of the floor joists, the lower level floors had about 10 inches of water throughout. The eligible damages are as follows.			

RESTRICTIVE COVENANTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The property has a restrictive covenant stating minimum setbacks from the creek easement which runs through the applicants property. The original building site survey was obtained which shows that the home is in compliance with covenant restrictions. The flood damage was not caused by this creek running through the property but by a different creek higher up the street. ✓			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property. ✓			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant provided a formal denial letter from their insurer and we did also confirm that the damages were caused from overland flooding and not sewer backup. The damages from this event are not an insurable loss. It should be noted that the debris in the yard area is not insurable but the area is not considered eligible for Disaster Financial assistance under the Emergency Program act and no allowance for cleanup or repairs in the yard area have been included. ✓			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated they are not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No clean up hours were claimed by the Applicants as they had moved out of the home and hired a contractor to perform clean up and tear out tasks. We did not use the provided receipt as it included non essential items and tear out but have included allowance for the eligible related tasks in the scope below under the relevant headings.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Below line items relate to removing heavy mud and debris from driveway and essential access area and repairing eroded section on the left side of the home.			
1. Gravel (per CY)	2.00 CY @	25.06 =	50.12
2. Single or tandem axle dump truck - section 16.1 (page 125) 4 Cu Yd - AF	1.00 HR @	62.75 =	62.75
The above line item is to allow a small haul delivery charge.			
3. Skid Steer - includes travel - Section 10.2 (page 82) - AF	6.00 HR @	86.40 =	518.40
4. General Labourer -To assist	6.00 HR @	31.01 =	186.06
5. Pressure wash driveway and concrete walkways	1.00 EA @	248.08 =	248.08

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The storm drains of this home were flooded with floating debris. Allowance is made to flush the perimeter drain around the home on the Applicant's property.			
6. Flush perimeter drain	1.00 LS @	472.00 =	472.00
Note the torrent of water washed away the wooden lid of a wood lined sump located next to the north wall of the home. Allowance below is to install new wood lid to return the sump to it's pre disaster condition			
7. (Material Only) 2" x 10" lumber - treated (1.67 BF per LF)	8.00 LF @	2.14 =	17.12
8. Carpenter - General Framer - per hour	1.00 HR @	54.13 =	54.13

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The flood water brought with it copious amounts of mud and debris which flowed up against the home.			
9. Pressure wash exterior siding	1.00 EA @	248.08 =	248.08
Note wood siding at the rear and left side of the home was damaged by gravel rock and debris flow but the siding was previously deteriorated and no allowance was made to replace it.			

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Note the damaged drapes were in the eligible living room and dining room and were water stained during the event and not cleanable. The Applicants also claimed a fridge, stove and dishwasher but these were located in the non-essential second kitchen and were not considered eligible. The freezer however was considered eligible, as it was the only freezer used by the family.			
10. Drapes/Curtains (1 per room, max 10)	2.00 EA @	50.00 =	100.00
11. Freezer (upright/chest) (max 1)	1.00 EA @	750.00 =	750.00
There was no damaged food claimed.			

CRAWLSPACE **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
12. 2" trash pump rental - per week - includes hoses	1.00 LS @	119.25 =	119.25
Pump allowance found in Section 12.1 based on a weekly rental for 2" pump and hoses.			
13. Remove mud and silt - up to 4 inches	914.00 EA @	1.30 =	1,188.20
14. Clean and disinfect crawlspace	914.00 SF @	0.65 =	594.10
15. Tear out and bag wet insulation to floor joists	914.00 SF @	0.66 =	603.24
16. Batt insulation - 8" - R28 - unfaced batt - to floor joists	914.00 SF @	1.46 =	1,334.44
17. R&R Water supply line - PEX with fitting and hanger, 1"	8.00 LF @	12.25 =	98.00

CONTINUED - CRAWLSPACE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
18. Extract water from duct work	1.00 LS @	571.00 =	571.00
Above allowance to clean furnace duct work of standing water - includes drying and disinfecting.			
19. HVAC Technician - per hour-to reattach ductwork	2.00 LS @	89.94 =	179.88
Allowance to reconnect duct work that was dislodged during the event, including the dryer vent.			
20. R&R Central vacuum - wall unit only	1.00 EA @	310.00 =	310.00
The built in vacuum is part of the home and we considered it to be eligible but have made the allowance to replace it with the basic model.			
21. Electrician - per hour - to check clean and service junction boxes	2.00 HR @	70.35 =	140.70

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
22. Manipulate contents	1.00 LS @	496.16 =	496.16
23. Clean & disinfect interior	1,527.00 SF @	0.23 =	351.21

MAIN LEVEL

Lower entry **Height: 8'**

Missing Wall - Goes to Floor	**3' 9" X 6' 8"**	**Opens into LOWER_KITCHE**
Missing Wall	**3' X 8'**	**Opens into STAIRS_TO_UP**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
24. Tear out wet carpet pad and bag for disposal	149.55 SF @	0.46 =	68.79
25. Tear out wet non-salvageable carpet, cut & bag for disp.	149.55 SF @	0.50 =	74.78
26. Carpet pad	149.55 SF @	0.62 =	92.72
27. Carpet - Standard grade	171.98 SF @	3.07 =	527.98
15 % waste added for Carpet - Standard grade.			
28. Tear out and bag wet insulation	51.33 SF @	0.66 =	33.88
29. Batt insulation - 4" - R12 - unfaced batt	51.33 SF @	0.79 =	40.55
30. R&R Polyethylene vapor barrier	51.33 SF @	0.28 =	14.37
31. Tear out wet drywall, cleanup, bag for disposal	204.40 SF @	0.84 =	171.70
32. 1/2" drywall - hung, taped, floated, ready for paint	204.40 SF @	2.07 =	423.11
33. R&R Baseboard - 2 1/4"	51.10 LF @	2.80 =	143.08

CONTINUED - Lower entry

DESCRIPTION	QTY	UNIT PRICE	TOTAL
34. Door lockset - Detach & reset	1.00 EA @	19.34 =	19.34
35. R&R Exterior door - double - metal - insul. - flush or panel	1.00 EA @	1,717.48 =	1,717.48
36. Outlet	3.00 EA @	10.44 =	31.32
37. R&R Baseboard electric heater - 3'	1.00 EA @	107.08 =	107.08
38. Paint baseboard - two coats	51.10 LF @	1.42 =	72.56
39. Prime & paint door slab only - exterior (per side)	4.00 EA @	47.38 =	189.52
The allowance is to paint both sides of the double doors at the entry.			
40. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
41. Paint the walls - two coats	408.81 SF @	0.97 =	396.55

Line # 39 confirmed quantity of "4" with EH/BA

Entry/Foyer **Height: 8'**

Missing Wall - Goes to Floor	**6' X 6' 8"**	**Opens into SUNKEN_LIVIN**
Missing Wall	**3' 7" X 8'**	**Opens into HALLWAY**
Missing Wall	**3' X 8'**	**Opens into STAIRS**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
42. R&R Tile floor covering - Standard grade	65.71 SF @	10.11 =	664.32
43. R&R 1/2" Cement board - tile backer	65.71 SF @	4.63 =	304.23
44. R&R Baseboard - 2 1/4"	19.92 LF @	2.80 =	55.77
45. Paint baseboard - two coats	19.92 LF @	1.42 =	28.29
Found no other flood related damage in the Entry / Foyer.			

Hallway **Height: 8'**

Missing Wall	**3' 7" X 8'**	**Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Hallway had hardwood flooring pre-event, which was damaged and we have made an allowance to remove. You will note though that we included an allowance to renew it with laminate flooring in keeping with basic model.			
46. Remove Pre-finished solid wood flooring	34.34 SF @	2.02 =	69.37
47. Laminate - simulated wood flooring - Standard grade	34.34 SF @	4.57 =	156.93
48. R&R Baseboard - 2 1/4"	22.75 LF @	2.80 =	63.70
49. Paint baseboard - two coats	22.75 LF @	1.42 =	32.31

CONTINUED - Hallway

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Found no other flood related damage in the hallway.			

Stairs **Height: 17'**

Missing Wall **3' X 17'** **Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage was found to the stairs. The area under the stairs was bare plywood pre event and was not damaged			

Bathroom (eligible) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
50. R&R Tile floor covering - Standard grade	22.55 SF @	10.11 =	227.98
51. R&R 1/2" Cement board - tile backer	22.55 SF @	4.63 =	104.41
52. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
53. R&R Baseboard - 2 1/4"	19.04 LF @	2.80 =	53.31
54. Paint baseboard - two coats	19.04 LF @	1.42 =	27.04
Found no other flood related damage in the bathroom.			

Kitchen **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The kitchen had hardwood flooring pre-event, which was damaged and we have made an allowance to remove. You will note though that we included an allowance to renew it with laminate flooring in keeping with basic model.			
55. Remove Pre-finished solid wood flooring	314.97 SF @	2.02 =	636.24
56. Laminate - simulated wood flooring - Standard grade	314.97 SF @	4.57 =	1,439.41
57. Tear out and bag wet insulation	85.00 SF @	0.66 =	56.10
58. Batt insulation - 4" - R12 - unfaced batt	85.00 SF @	0.79 =	67.15
59. R&R Polyethylene vapor barrier	85.00 SF @	0.28 =	23.80
60. Tear out wet drywall, cleanup, bag for disposal	151.67 SF @	0.84 =	127.40
61. 1/2" drywall - hung, taped, floated, ready for paint	151.67 SF @	2.07 =	313.96

CONTINUED - Kitchen

DESCRIPTION	QTY	UNIT PRICE	TOTAL
62. R&R Baseboard - 2 1/4"	77.67 LF @	2.80 =	217.47
We have made allowances to detach and reset cabinets and counter tops for access to damaged wall behind it.			
63. P-trap assembly - Detach & reset	1.00 EA @	45.76 =	45.76
64. Detach & Reset Countertop - post formed plastic laminate - Standard grade	19.42 LF @	15.96 =	309.94
65. Cabinetry - lower (base) units - Detach & reset	11.00 LF @	56.75 =	624.25
66. Paint baseboard - two coats	77.67 LF @	1.42 =	110.29
67. Paint walls - two coats	621.33 SF @	0.97 =	602.69
Found no other flood related damage in the kitchen.			

Dining Room **Height: 8'**

Missing Wall - Goes to Floor **3' 2" X 6' 8"** **Opens into SUNKEN_LIVIN**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The dining room had hardwood flooring pre-event, which was damaged and we have made an allowance to remove. You will note though that we included an allowance to renew it with laminate flooring in keeping with basic model.			
68. Remove Pre-finished solid wood flooring	134.17 SF @	2.02 =	271.02
69. Laminate - simulated wood flooring - Standard grade	134.17 SF @	4.57 =	613.16
70. Tear out and bag wet insulation	92.67 SF @	0.66 =	61.16
71. Batt insulation - 4" - R12 - unfaced batt	92.67 SF @	0.79 =	73.21
72. R&R Polyethylene vapor barrier	92.67 SF @	0.28 =	25.95
73. Tear out wet drywall, cleanup, bag for disposal	92.67 SF @	0.84 =	77.84
74. 1/2" drywall - hung, taped, floated, ready for paint	92.67 SF @	2.07 =	191.83
75. R&R Baseboard - 2 1/4"	43.17 LF @	2.80 =	120.87
76. Paint baseboard - two coats	43.17 LF @	1.42 =	61.30
77. Paint walls - two coats	345.33 SF @	0.97 =	334.97

Laundry Room **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
78. R&R Tile floor covering - Standard grade	41.51 SF @	10.11 =	419.66
79. R&R 1/2" Cement board - tile backer	41.51 SF @	4.63 =	192.19
80. Tear out wet drywall, cleanup, bag for disposal	105.99 SF @	0.84 =	89.03

CONTINUED - Laundry Room

DESCRIPTION	QTY	UNIT PRICE	TOTAL
81. 1/2" drywall - hung, taped, floated, ready for paint	105.99 SF @	2.07 =	219.40
82. R&R Baseboard - 2 1/4"	26.50 LF @	2.80 =	74.20
83. Paint baseboard - two coats	26.50 LF @	1.42 =	37.63
84. Paint the walls - two coats	211.98 SF @	0.97 =	205.62
Found no other flood related damage in the laundry room.			✓

Sunken Living room (eligible) **Height: 8'**

Missing Wall - Goes to Floor	**3' 2" X 6' 8"**	**Opens into DINING_ROOM**
Missing Wall - Goes to Floor	**6' X 6' 8"**	**Opens into ENTRY_FOYER**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Sunken living room had hardwood flooring pre-event, which was damaged and we have made an allowance to remove. You will note though that we included an allowance to renew it with laminate flooring in keeping with basic model.			
~~85. Remove Pre-finished solid wood flooring~~	~~252.85 SF @~~	~~2.02 =~~	~~510.76~~
86. Laminate - simulated wood flooring - Standard grade	252.85 SF @	4.57 =	1,155.52
87. Tear out and bag wet insulation	129.33 SF @	0.66 =	85.36
88. Batt insulation - 4" - R12 - unfaced batt	129.33 SF @	0.79 =	102.17
89. R&R Polyethylene vapor barrier	129.33 SF @	0.28 =	36.21
90. Tear out wet drywall, cleanup, bag for disposal	222.00 SF @	0.84 =	186.48
91. 1/2" drywall - hung, taped, floated, ready for paint	222.00 SF @	2.07 =	459.54
92. R&R Baseboard - 2 1/4"	55.50 LF @	2.80 =	155.40
93. Paint baseboard - two coats	55.50 LF @	1.42 =	78.81
94. Paint the walls - two coats	444.00 SF @	0.97 =	430.68
Found no other flood related damage in the laundry room.			✓

Lower Kitchen/Living room N/E **Height: 8'**

Missing Wall - Goes to Floor	**3' 9" X 6' 8"**	**Opens into LOWER_ENTRY**
Subroom: Mechanical (2)		**Height: 8'**
Subroom: Closet (1)		**Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL

CONTINUED - Lower Kitchen/Living room N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The lower kitchen / Living area is considered a non-essential area. The area is built on a sub-floor over concrete and we have made an allowance to remove and renew the sub-flooring as it is part of the structure. We have made no allowances to return finishes in this room.			
Note this room had drywall and 2x4 furring on the exterior load bearing walls. The furring was installed some time after original construction, as the original sill plates had wood rot. Behind the furring is an additional layer of drywall, which was also damaged during the event. The allowances relating to furring and drywall are to remove the drywall and furring as well as the drywall directly on the exterior of those walls located behind the furring. We have then renewed the furring and covered it with drywall but have made no allowance to renew the drywall located on the outside original studs as their purpose would be moot. ✓			
95. R&R Polyethylene vapor barrier to floor	377.90 SF @	0.28 =	105.81
96. R&R Sleepers/underlay over concrete 2" x 4" sleepers	377.90 SF @	1.72 =	649.99
97. R&R Sheathing - plywood - 5/8" - tongue and groove	377.90 SF @	3.34 =	1,262.18
98. Tear out wet carpet pad and bag for disposal	377.90 SF @	0.46 =	173.83
99. Tear out wet non-salvageable carpet, cut & bag for disp.	377.90 SF @	0.50 =	188.95 ✓
100. Tear out and bag wet insulation	156.00 SF @	0.66 =	102.96
101. Batt insulation - 4" - R12 - unfaced batt	156.00 SF @	0.79 =	123.24
102. R&R Polyethylene vapor barrier	156.00 SF @	0.28 =	43.68 ✓
103. Tear out wet drywall, cleanup, bag for disposal - off exterior to 8' and and interior walls to 4'	623.37 SF @	0.84 =	523.63
104. Tear out wet drywall, cleanup, bag for disposal - behind furring to 4'	156.00 SF @	0.84 =	131.04 ✓
105. R&R Furring strip - 2" x 4"	312.00 SF @	1.33 =	414.96
106. 1/2" drywall - hung & fire taped only to interior wall to 4' and furring walls to 8" (not floated)	623.37 SF @	1.56 =	972.46 ✓
107. Detach & Reset Door lockset - exterior ✓	1.00 EA @	19.34 =	19.34
108. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA @	337.32 =	337.32
109. Remove Bifold door set - Colonist - Double	1.00 EA @	12.93 =	12.93
110. Remove Bifold door - Colonist - Single	1.00 EA @	10.78 =	10.78 ✓
The allowances below are to remove the top and bottom cabinets in order to access the exterior walls.			
111. Remove Countertop - post formed plastic laminate	8.58 LF @	3.57 =	30.63
112. Remove Cabinetry - lower (base) units	8.58 LF @	6.47 =	55.51
113. Remove Cabinetry - upper (wall) units	13.58 LF @	6.47 =	87.86 ✓
114. Cap plumbing drain to avoid sewer gas entering home	1.00 EA @	51.79 =	51.79
115. R&R Baseboard electric heater - 6'	1.00 EA @	149.33 =	149.33 ✓
116. R&R Outlet	4.00 EA @	14.78 =	59.12
117. R&R Water heater - 40 gallon - Gas - 9 yr ✓	1.00 EA @	963.12 =	963.12
118. Furnace - forced air - Detach & reset - required for access ✓	1.00 EA @	599.60 =	599.60 ✓
We have made an allowance to paint the exterior door and the exterior trim in order to protect them from the weather.			
119. Prime & paint door slab only - exterior (per side) 1.0ea	2.00 EA @	47.38 =	94.76
120. Paint door trim & jamb - 2 coats - exterior side only	1.00 EA @	30.95 =	30.95 ✓
Found no other flood related damage in this non-essential kitchen / living area.			

s.22
Line - #120 Confirmed by PM 16M
#119 [Paint exterior side only] in this N/E Room.

47.38

CONTINUED - Lower Kitchen/Living room N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL

N/E Bathroom **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
121. Remove 1/2" Cement board - tile backer	57.00 SF @	0.71 =	40.47
122. Remove Tile floor covering - Standard grade	57.00 SF @	2.16 =	123.12
123. Tear out and bag wet insulation	41.00 SF @	0.66 =	27.06
124. Batt insulation - 4" - R12 - unfaced batt	41.00 SF @	0.79 =	32.39
125. R&R Polyethylene vapor barrier	41.00 SF @	0.28 =	11.48
126. Tear out wet drywall, cleanup, bag for disposal	126.49 SF @	0.84 =	106.25
127. 1/2" drywall - hung & fire taped only	126.49 SF @	1.56 =	197.32
128. Remove Baseboard - 2 1/4"	31.62 LF @	0.36 =	11.38
129. Toilet - Detach & reset	1.00 EA @	187.68 =	187.68
130. Remove Vanity	4.00 LF @	6.47 =	25.88
131. Remove Bathtub	1.00 EA @	64.67 =	64.67
132. Cap plumbing drain to avoid sewer gas entering home	2.00 EA @	51.79 =	103.58
The above allowance is to cap the vanity sink and tub.			
Found no other flood related damage in this non-essential bathroom.			

Stairs to up N/E **Height: 8'**

Missing Wall **3' X 8'** **Opens into LOWER_ENTRY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The stairway in this room was considered non-essential, as it lead to non-essential rooms on the 2nd floor.			
133. Tear out wet carpet pad and bag for disposal - under stairs	28.74 SF @	0.46 =	13.22
134. Tear out wet non-salvageable carpet, cut & bag for disp. - under stairs	28.74 SF @	0.50 =	14.37
135. Tear out wet carpet pad and bag for disposal - on stair treads	19.75 SF @	0.46 =	9.09
136. Tear out wet non-salvageable carpet, cut & bag for disp. - on stair treads	19.75 SF @	0.50 =	9.88
137. Tear out and bag wet insulation	42.33 SF @	0.66 =	27.94
138. Batt insulation - 4" - R12 - unfaced batt	42.33 SF @	0.79 =	33.44
139. R&R Polyethylene vapor barrier	42.33 SF @	0.28 =	11.85

CONTINUED - Stairs to up N/E

DESCRIPTION	QTY	UNIT PRICE	TOTAL
140. Tear out wet drywall, cleanup, bag for disposal	64.67 SF @	0.84 =	54.32
141. 1/2" drywall - hung & fire taped only	64.67 SF @	1.56 =	100.89
Found no other flood related damage in this non-essential interior stairs and the area under them.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
142. Deliver material to site	1.00 EA @	60.00 =	60.00
143. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA @	440.00 =	440.00
144. Disposal of drywall	1.00 LS @	646.20 =	646.20
145. Equipment setup, take down	1.00 HR @	47.58 =	47.58
146. Dehumidifier (per 24 hour period) - No monitoring	6.00 EA @	63.75 =	382.50
147. Air mover (per 24 hour period) - No monitoring	12.00 EA @	31.50 =	378.00
The above drying allowances are for 2 dehumidifier and 4 fans for 3 days to aid in the drying process.			
148. Final cleaning - construction - Residential	1,527.00 SF @	0.25 =	381.75

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
149. Carpet labour minimum	1.00 EA @	88.89 =	88.89
150. Finish hardware labour minimum	1.00 EA @	93.55 =	93.55

Grand Total Areas:

6,454.85	SF Walls	3,327.01	SF Ceiling	9,781.86	SF Walls and Ceiling
3,355.69	SF Floor	372.85	SY Flooring	653.37	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	672.94	LF Ceil. Perimeter
2,441.69	Floor Area	2,606.14	Total Area	4,893.97	Interior Wall Area
2,983.50	Exterior Wall Area	331.50	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	34,161.26	93.29%	36,548.03	93.43%
Cleanup completed before site visit	0.00	0.00%	0.00	0.00%
Contents	850.00 ✓	2.32%	850.00	2.17%
Essential access	1,065.41 ✓	2.91%	1,133.49	2.90%
Site services	543.25 ✓	1.48%	585.91	1.50%
Total	36,619.92 ✓	100.00%	39,117.43	100.00%

Summary for Dwelling

Line Item Total	34,161.26
PST	646.38
Subtotal	34,807.64
GST	1,740.39
Replacement Cost Value	**$36,548.03**
Net Claim	**$36,548.03**

#120 RM reviewed by field manager TM

See new total 36,498.37 ✓85

Summary for Contents

Line Item Total	850.00
Replacement Cost Value	**$850.00**
Net Claim	**$850.00**

20. /TM

#120 RM reviewed by field manager TM

✓ 85

Summary for Essential access

Line Item Total	1,065.41
PST	14.11
Subtotal	1,079.52
GST	53.97
Replacement Cost Value	**$1,133.49**
Net Claim	**$1,133.49**

2D. /TM

#120 RM reviewed by field manager TM

Summary for Site services

Line Item Total	543.25
PST	14.75
Subtotal	558.00
GST	27.91
Replacement Cost Value	**$585.91**
Net Claim	**$585.91**

#120 RM reviewed by field manager TM

MAIN LEVEL

s.2
2

s.22

MAIN LEVEL

CRAWLSPACE

s.22

s.22

CRAWLSPACE

Page 1447

Withheld pursuant to/removed as

s.22

Maxwell

FOR **MAX**IMUM SERVICE

Claims Services Inc.

November 19, 2014

s.22

Re: **Policy #** s.22
Loss: **Flood claim**
Claim # s.22
Date: **November 3-4, 2014**

As you are aware, we are independent insurance adjusters appointed by Certain Underwriters at Lloyd's, London ("Underwriters") who underwrite your policy LP121216 ("the policy").

Your policy is a Homeowners Comprehensive Form A2 with Sewer Back-up Endorsement. Insurance limits of $596,000.00 for building, $417,200.00 for Contents, subject to a $500.00 deductible, 80% co-insurance.

Our investigation into this matter has revealed that the damage to your property was caused by a creek overflowing and debris being washed down the road and entering your house under the doors and/or through the foundation. ✓

At this time we refer you to your A2 Homeowners Insurance Comprehensive form, page 5 which reads as follows:

PERILS LYOU ARE INSURED AGAINST
Dwelling Building, and Detached Buildings or Structure, and Personal Property
We insure the property described in this Section One against all risks of direct physical loss, destruction or damage, other than the risks listed below and those mentioned in the "General Exclusions applicable to Property Insurance".
We do not cover loss or damage:

g. Caused by flood, surface water, spray, waves, tidal waves, waterborne objects or ice, all whether driven by wind or not, except loss or damage resulting: ✓
1) from fire, explosion or theft;
2) from the escape of water from a public water main, swimming pool or equipment attached;
3) to personal property in transit

1861 Welch Street, Unit 108, North Vancouver, BC V7P 1B7

Tel 604-983-8787 Fax: 604-983-8789 Toll free 1-800-658-8668

website www.maxwellclaims.net

trish@maxwellclaims.net

As you will see, the above-wording indicates that damage from flood and/or surface water is excluded for coverage.

As a result of the above wordings, Underwriters must respectfully deny coverage for your claim.

By stating the reason for this denial, Underwriter's do not intend to waive any of their rights or defenses, which they may now have or may discover in the future, under the above Policy number.

All rights, defenses and privileges afforded to Underwriters under the above noted policy are hereby expressly reserved on their behalf.

In accordance with the Insurance Act, we are attaching a blank Proof of Loss form and a copy of the relevant policy wording for your review.

Underwriters hereby give you notice that the limitation period for commencing an action against them in relation to coverage under the policy is set out in section 23 of the Insurance Act which states:

Limitation of actions

23 (1) An action or proceeding against an insurer in relation to a contract must be commenced:

(a) in the case of loss or damage to insured property, not later than 2 years after the date the insured knew or ought to have known the loss or damage occurred, and

(2) An action must not be brought for the recovery of money payable under a contract of insurance until the expiration of 60 days after proof, in accordance with the contract

(a) of the loss, or

(b) of the happening of the event on which the insurance money is to become payable,

Or of such shorter period as may be set by the contract of insurance.

If you have any information that would serve to alter Underwriter's decision or if you have any questions please feel free to contact the undersigned.

Yours truly

MAXWELL CLAIMS SERVICES INC
Marion Maxwell
Encl:
Policy Wordings an, blank Proof of Loss

RECEIVED
FEB 04 2015
MIN. OF PUBLIC SAFETY & SOLICITOR GENERAL

1 1-Left side view
Date Taken: 12/14/2014

2 2-Front view
Date Taken: 12/14/2014

s.22

3 3-Right side
Date Taken: 12/14/2014

4 4-Decks
Date Taken: 12/14/2014

Decks were not considered eligible fo
repairs although there was damaged
found to the guard rails.

s.22

5 5-Left side

Date Taken: 12/14/2014

Left side of home suffered erosion of the soil. Shown here is an old wood sump that had the lid swept away. Siding was also damaged along this side but no allowance was made as the siding was deteriated pre event

6 6-Lower Entry

Date Taken: 12/14/2014

7 7-N/E living and kitchen
Date Taken: 12/14/2014

This room had a raised floor and a second kitchen pre event. Allowance was made to remove the kitchen only.

8 8-Furnace and water heater
Date Taken: 12/14/2014

s.22

s.22

9 9-N/E Kitchen/Living
Date Taken: 12/14/2014

Wall in this room had 2 layers of drywall and wood furring to remove. This was due to a repair done to compensate for rotting sill plates.

10 10-N/E bathroom
Date Taken: 12/14/2014

Water level appeared to have reached above the floor level in this non essential bathroom

s.22

11 11-Crawlspace access

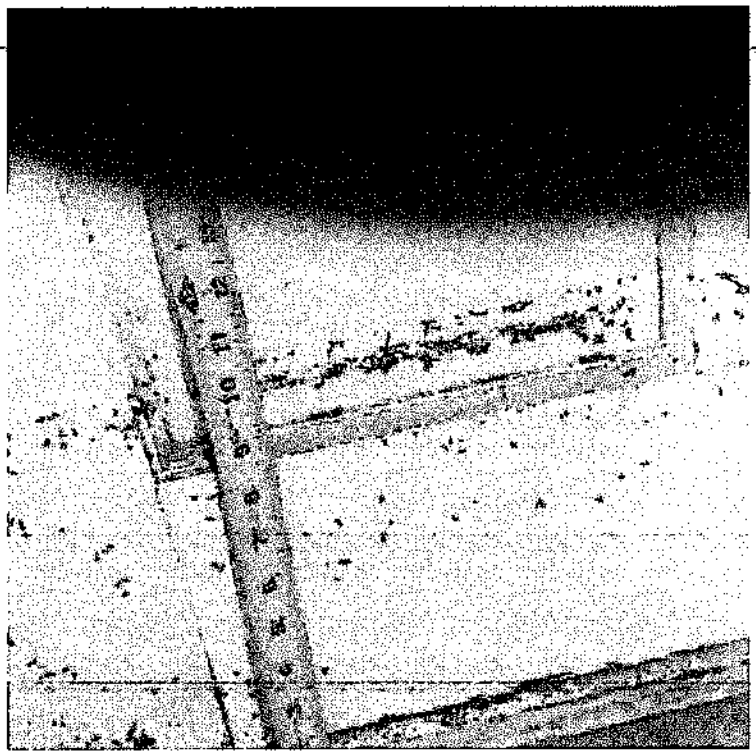
Date Taken: 12/14/2014

Access to the crawlspace was through a hinged landing by the main kitchen door

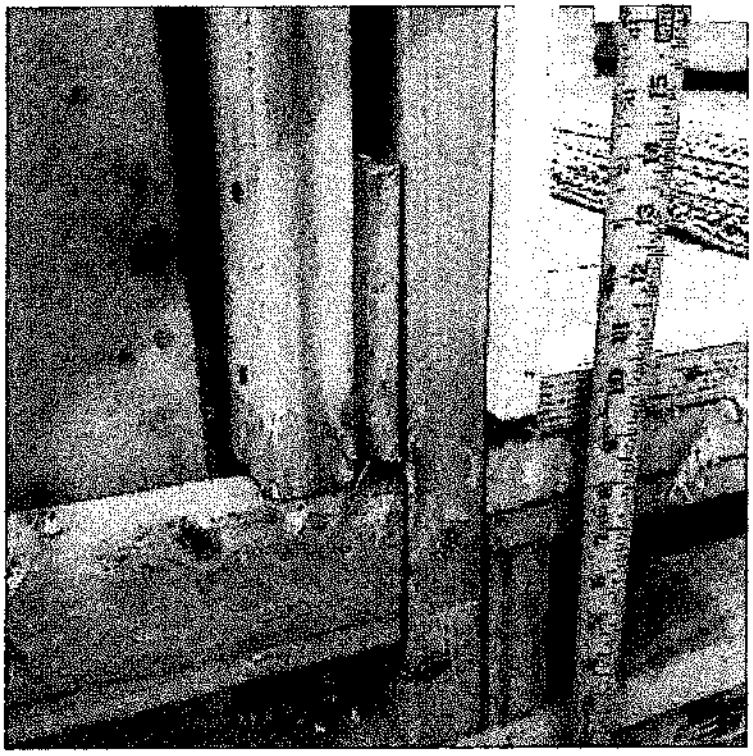
s.22

12 12-Water level

Date Taken: 12/14/2014



13 13-Water level
Date Taken: 12/14/2014



14 14-Lower Living room N/E
Date Taken: 12/14/2014

This section of the home was built on wood Joist floor over a concrete slab. The floor had been remove at the time of the site visit to aid in drying.



15 15-Site plan

16 16-Applicant supplied photo

Applicant supplied photo taken shortly after the event



s.22

17 17-Deck railing

Applicant suppied photo showing handrails knocked off the deck. This non essential area was not considered eligible for repair.

18 18-Crawlspace

Date Taken: 12/14/2014

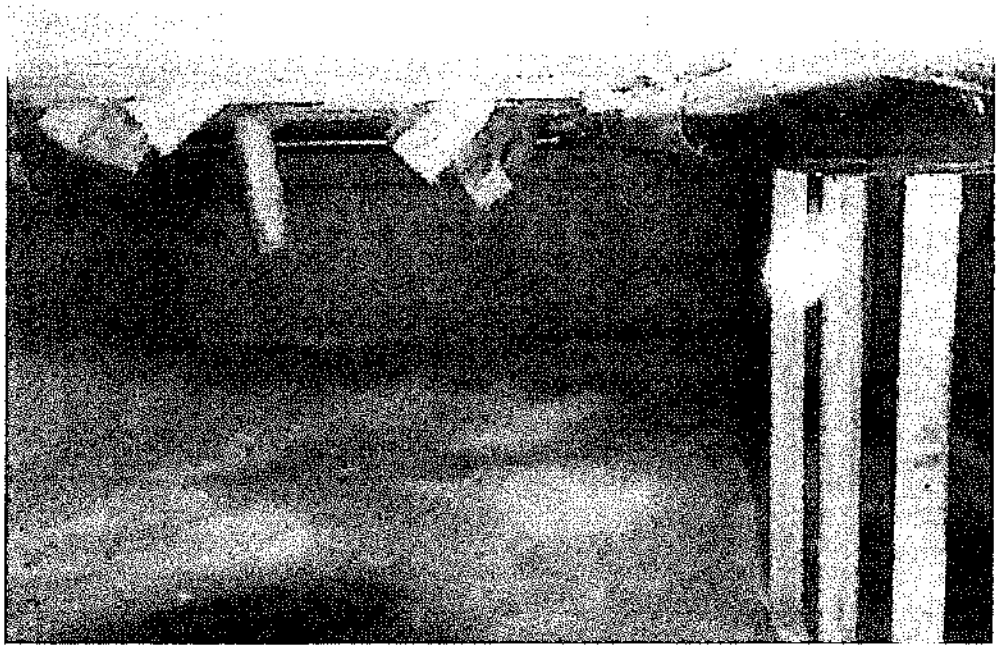
Showing damaged electrical and dryer venting. The main water line was also broken during the event and was repaired before the site visit as addressed in scope under "crawlspace" heading.



s.22

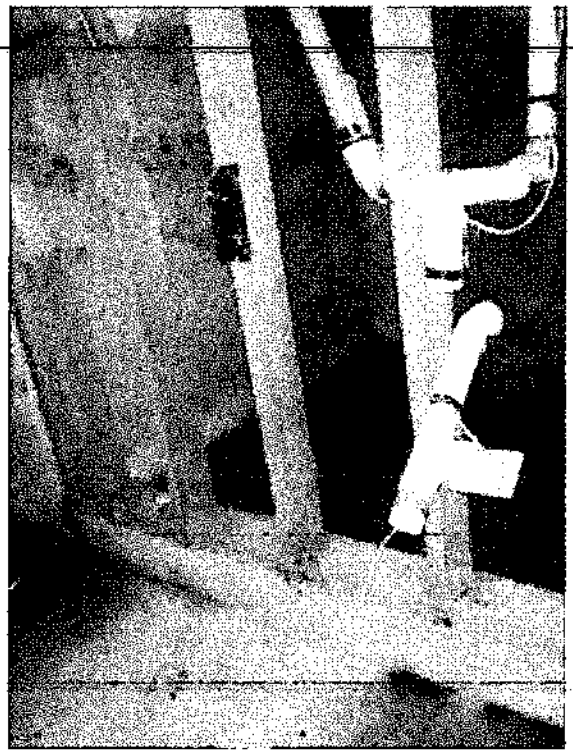
s.22

19 19-IMG_20141214_160443
Date Taken: 12/14/2014



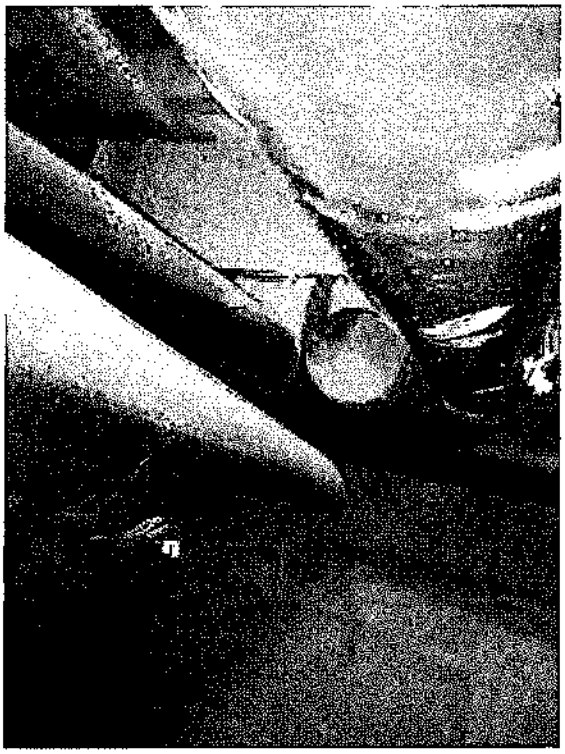
20 21-Central vacuum
Date Taken: 12/14/2014

Central vacuum unit located in the crawlspace was submerged during the event.



21 22-Crawlspace
Date Taken: 12/14/2014

The heat ducts were filled with water and some dislodged during the event



22 23-Front door
Date Taken: 12/14/2014

Front doors were severley warped from the event.



23 24-Rear view
Date Taken: 12/14/2014

s.22

Emergency ManagementBC

COPY

File: DFA-1415-02

Application #141125-183A-E770

January 6, 2015

SIGNED ELECTRONICALLY

Spending Authority Signature (Print Name)

RCSP	ACCT	STOB	PROJECT
J86	12200	7908	150000

s.22 141125-183A-E770

07/15

s.22

Dear s.22

Re: Disaster Financial Assistance (DFA) Home Owner
DFAGEN 14/15 - November 3-4, 2014

We have received your Application for Disaster Financial Assistance, as well as the Evaluator's report.

The amount of assistance payable for any application accepted under Part 2, Division 2 of the Compensation and Disaster Financial Assistance Regulation is 80 percent of the amount by which the total accepted claim exceeds $1,000.00, to a maximum amount.

The approved amount of **$15,283.64** payable to s.22 will follow under separate cover.

Expense Category	Amount
Clean-Up and Debris	$1,025.00
Structural	$16,569.55
Contents	$2,510.00
Total Eligible Amount	$20,104.55
Less $1,000.00	$19,104.55
Total Payable at 80%	$15,283.64

You are reminded that any restorative work performed as a result of an emergency or disaster must comply with local, provincial and federal legislation and permits.

This assistance is considered to be the final payment on your Home Owner application. We wish you well in your recovery efforts and are pleased we could be of assistance to you. Documentation on the appeal process is enclosed for your information.

Sincerely,

C. Dallaway

Carrie Dallaway
Coordinator, Recovery and Funding Programs

Enclosure: DFA appeal process information

pc: Ian Cunnings, EMBC Senior Regional Manager, South West Region

Ministry of Justice
Emergency Management BC
Provincial Emergency Program
Recovery and Funding Programs

Mailing Address:
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Website: www.embc.gov.bc.ca

Toll Free: 1-888-257-4777
Telephone: 250-952-5505
Facsimile: 250-952-5542
Email: dfa@gov.bc.ca

RECEIVED
DEC 22 2014
MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

APPLICATION STATUS - Home Owner

Applicant's Name(s) s.22 DFA Application # 141125-183A-E770

FIELD MANAGER	EVALUATOR	EVENT
Name Tim MacLeod	ID #	DFAGEN 14/15
Date 2014-11-25	Date	DFA Auth # 1415-02

EVALUATOR USE ONLY :
☐ Missing documentation ☐ No contact

RECEIVED	ATTACHED	TBD BY PEP	Document Name	Comments
☐	☒	☐	Claim Summary	
☒	☐	☐	Application for DFA	
☐	☒	☐	Evaluator's Notes	IN SCOPE
☐	☒	☐	Scope and Calculations Sheet	
☐	☒	☐	Content Calculations Sheet	IN SCOPE
☐	☒	☐	Diagram	
☐	☐	☒	Receipts or invoices paid by Applicant	
☐	☐	☒	Other Documents: (i.e., medical)	
☐	☒	☐	Photos	
☐	☐	☒	Insurance Letter	NO RENTAL LETTER / NOT INSURABLE - OVERLAND FLOOD
☒	☐	☐	Home Owner Grant (Eligible ● Yes ○ No)	
☒	☐	☐	Land Title	
☐	☐	☐	Land Title Covenant	NA

BCAA Property Assessment - Assessed Value

			Property Class	Improvements	Land
☒	☐	☐	Residential	s.22	s.22

PEP USE ONLY:
☐ All Documents Received Date: Dec 29/14 Initials:

Printed: 2014-11-25 15:02:36

Emergency Management

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

Tab to move forward between fields, shift-tab to move backward 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.

Note: Applications will not be accepted after the deadline. The application deadline is 90 days from the date DFA was authorized. Please check our website at embc.gov.bc.ca or call toll free 1-888-257-4777 to verify the application deadline for this event.

APPLICANT INFORMATION

Name(s) *[Last, First, Initial]*			EMBC Office Use Only/Application #
			141125-183A-E70
Mailing Address s.22 *Street*	*City/Town*	*Province*	*Postal Code*

s.22

Residence Telephone Number	Cellular Telephone Number	Business Telephone Number	E-mail Address
s.22	( ) -	( ) - ext	s.22

Alternate contact name and telephone number where you can be reached (if applicable)

( ) - ( ) -

First Nations Status: ☐ YES or ☒ NO If Yes, Status Card Registry #:

For Residential Tenant/Renter Applicants:

Provide Registered Building Owner(s) and/or Landlord(s) Name(s)	Contact Telephone Number(s)
	( ) -
	( ) -

DAMAGED PROPERTY INFORMATION

Damaged Property Address (if different from mailing address) *Street* *City/Town* *Postal Code*

s.22

Date of Damage/Loss (year/month/day)	Approximate Depth of water (if applicable)	On First Nations Reserve?	Name of First Nations Reserve	Manufactured Home?
2014/11/3	5 TO 6 INCHES	☐ YES or ☒ NO		☐ YES or ☒ NO

Cause of Damage/Loss

STORM DAMAGE (FLOODING)

Action Taken to Date (list cleanup hours on Appendix A)

CLEAN UP

Brief Description of Damage/Loss (list damaged items on Appendix B)

BASEMENT FLOODED

Emergency Management

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?	☐ YES or ☒ NO
As the Home Owner or Tenant, do you occupy this property as your principal residence	☒ YES or ☐ NO
As the Home Owner, are you eligible for a BC Home Owner Grant for this property?	☒ YES or ☐ NO
Excluding luxury/non-essential items and landscaping, do your losses total more than $1,000?	☒ YES or ☐ NO
Were you evacuated during the event?	☐ YES or ☒ NO
If yes, when did you return to the residence?	Date:
Are you now residing in the residence?	☒ YES or ☐ NO

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

s.22

s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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.

Please complete this application and submit to Emergency Management BC as soon as possible. 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

s.22	2014/11/7		
	Date (yyyy/m/day)	Signature of Applicant	Date (yyyy/m/day)
s.22			
Print Name		Print Name	

TO APPLY, PLEASE COMPLETE AND RETURN THIS FORM TO:
Emergency Management BC, PO Box 9201 Stn Prov Govt, Victoria BC V8W 9J1
E-mail: dfa@gov.bc.ca Fax: 250 952-5542 Telephone: 1-888-257-4777 (Toll Free)

Emergency Management

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

APPLICANT NAME: s.22

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 Cleaning Up After The Flood-General Information and One Step at a Time – A Guide to Disaster Recovery, both of which are available on the EMBC 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
2014/11/3	s.22	3	Clean up	*
2014/11/4	" "	10	Bucketing Water	*
2014/11/5	" "	15	Moving Stuff	*
2014/11/6	" "	10	General Maintenance	*
2014/11/3	s.22	3	Bucketing Water	*
2014/11/4	" "	10	Hauling soaked stuff	*
2014/11/5	" "	15	Moving Stuff	*
			Drying & fanning	*
2014/11/3	s.22	3	Bucketing Water	*
2014/11/4	" "	10	Mopping	*
2014/11/6	" "	12	General water ki...	*
2014/11/3	s.22	3	... water	*
2014/11/4	" "	12	mopping ...	*
2014/11/5	" "	10	dry ... fanning	*
2014/11/6	" "	5	... furniture	*
		121 TOTAL		* = ELIGIBLE
		100 ELIGIBLE		

EMBC Office Use Only: DFA eligible hours worked 100 @ minimum wage = TOTAL $1025.00

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

Emergency Management

PRIVATE SECTOR APPLICATION FOR DISASTER FINANCIAL ASSISTANCE (DFA)

Home Owner or Residential Tenant

The Compensation and Disaster Financial Assistance Regulation is available for viewing on the Internet at:
http://embc.gov.bc.ca/em/management/management.html

APPLICANT NAME: s.22

APPENDIX B

LIST BY ROOM ITEMS SUBMITTED FOR DAMAGE ASSESSMENT	EMBC Office Use Only:
Description of Damaged Items Listed by Room	**Comments**
BASEMENT BATHROOM:	
FLOODED TO 5 TO 6 INCHES	
FLOORING MOLDING DRYWALL	IN SCOPE
SHOWER TOILET SINK	IN SCOPE
BASEMENT HALLWAY:	HALLWAY CONTENTS N/E
CARPET DRYWALL ~~FURNISHINGS~~	IN SCOPE
BASEMENT BEDROOM:	
SUBFLOOR CARPET DRYWALL	IN SCOPE
FURNISHINGS	IN CONTENTS
BASEMENT STORAGE ROOM:	STORAGE ROOM CONTENTS N/E
SUBFLOOR DRYWALL STORED MISC.	IN SCOPE
BASEMENT SEWING ROOM	
SUBFLOOR DRYWALL	IN SCOPE
BASEMENT LAUNDRY: FREEZER ✓	
DRYWALL WASHING/DRYER HEATER HOT WATER	IN CONTENTS
	IN SCOPE.
BASEMENT FLOOR/FOUNDATION	FLOOR IS IN SCOPE
	NO DAMAGE TO FOUNDATION

EVALUATOR'S NOTES
Home Owner/Residential Tenant

Applicant's Name(s): s.22 **Application #:**

Event Name: BRAGLYN Event/Task #: 1415 02 Date Assigned: NOV 27

Date Contacted: NOV 27 Appointment Date/Time: DEC. 3 9AM

Covenant Review (if applicable): N/A

Missing Documents/Irregularities: NO OCCUPANCY

SITE MEETING

Dwelling Description s.22 HOUSE WITH A FULL RESIDENT

Participants/Interviewees: s.22

Site Meeting Date: DEC 2 Site Meeting Time: 7 AM

Date of Damage: NOV. 3/14

How did water enter the property? (Name of River or Lake, etc.): OVERLAND FLOOD

Type of Water

1. Overland Flooding	☒ Yes	☐ No
2. Seepage Due to Ground Saturation	☒ Yes	☐ No
3. Other		

How did the water enter structure?

1. Roof	☐ Yes	☒ No
2. Basement Windows	☐ Yes	☒ No
3. Basement Wall Cracks	☐ Yes	☒ No
4. Basement Floor Cracks	☒ Yes	☐ No
5. Basement Floor/Foundation Wall Joint	☒ Yes	☐ No
6. Floor Drains	☐ Yes	☒ No
7. Doors	☐ Yes	☒ No
8. Other		

Did the water enter through the internal drain?	☐ Yes	☒ No
Insurable loss?	☐ Yes	☒ No

EVALUATOR'S NOTES
Home Owner/Residential Tenant

Applicant's Name(s): s.22 **Application #:** 2 of 3

Depth of Water	Actual Level	Wicked Level
1. Crawlspace	# of cm/in 0	# of cm/in
2. Basement Floor	# of cm/in 4"	# of cm/in 6"
3. Main Floor	# of cm/in	# of cm/in

Is the Applicant Considering Civil Litigation? ☐ Yes ☒ No ✓

Previous DFA Assistance? ☐ Yes ☒ No ✓ If Yes, Date: _____

Location & Number of Rooms:

	Total #	# Located in Basement	# Located on Main Floor	# Located on 2nd Story	# Located Elsewhere
Bedrooms	5	1	3	1	
Bathrooms	3	1	2		
Living Areas*	1		1		
Kitchens	1		1		

Location of Main Living Area: _____ Location of Main Kitchen Area: _____

*Living area is defined as an informal area where a family gathers to watch television, converse, play board games, etc.

Name, Age Category & Bedroom Location of All Permanent Occupants (Including Applicant):

*Age Categories: Adults, Teens (13-18 yrs), School Children (6 yrs +), Pre-School (3-5), Toddlers/Infants (0-2)

Full Name	Age Category	Location of Bedroom	Bedroom Damage?
	ADULT	MAIN	☐ Yes ☒ No
	ADULT	MAIN	☐ Yes ☒ No
	ADULT	BASEMENT	☒ Yes ☐ No ✓
	ADULT	MAIN	☐ Yes ☒ No
s.22	ADULT	MAIN	☐ Yes ☒ No
			☐ Yes ☐ No
			☐ Yes ☐ No

EVALUATOR'S NOTES
Home Owner/Residential Tenant

Applicant's Name(s): s.22 **Application #:** 3 of 3

Cause of damages: EXTREAM RAINFALL AND OVERLAND FLOODING CAUSED WATER TO SEEP INTO APPLICANTS BASEMEN TO A LEVEL OF 4" WATER DAMAGED THE FLOORING WALLS

Emergency Measures: ☐ Yes ☒ No

If yes, describe: REVERTED WATER FROM BASEMENT

Clean-Up:

Repairs Completed: SOME TEAR OUT

Damaged Contents Viewed: ☒ Yes ☐ No

If no, why:

Guideline Package Reviewed with Applicant: ☐ Yes ☐ No

If no, why:

Other Relevant Information:

Evaluator's Signature: Evaluator's #:

HCM Catastrophe Management Inc

Serving the Province of British Columbia

Applicant:		Home:	
Home:	s.22	E-mail:	s.22

Evaluator: evaluator #122

Auth #: DFAGEN 14/15 **Event #:** 1415-02

Date of Loss:	03/11/2014		
Date Received:	27/11/2014	Date Contacted:	27/11/2014
Date Inspected:	02/12/2014	Date Completed:	22/12/2014

Price List: NorthVan_NOV14

Estimate: s.22

In keeping with DFA regulations, we have considered repairing vs replacement and used the most cost affective method in returning property to the pre-event condition.

PST is included on applicable materials unless indicated otherwise.

GST for "dwelling" items has been applied where applicable. It should be noted however that the tax is calculated on a line item basis, which can cause the final figures shown in the summary to be out slightly.

We have not included GST for any Applicant, family members or volunteer hours, as it is not applicable.

Contents items have been added where eligible and include all applicable taxes.

While we cannot guarantee the complete accuracy of our appraisal figures, we believe them to fairly reflect the cost of the eligible damages in the
North Van areas at this time.

HCM Catastrophe Management Inc

Serving the Province of British Columbia

s.22

Main Level

DWELLING

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant resides s.22 in a s.22 / home with a full basement.			

DAMAGE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
On November 3, 2014 the severe rains caused flood water to seep into Applicant's basement through the cold joint between the footing and foundation. The water reached a hight of 6 inches in some parts of the basement but wicked up much higher. Damage are to to the the floors, walls, and contents. Eligible damages are as follows.			

INSURABILITY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
~~Although we did not receive a formal denial letter from the Applicant's insurer our site inspection confirmed that the damages were~~ not caused by sewer backup and not an insurable loss.			

BC ASSESSMENT

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The assessed value is listed according to the BC Assessment form provided with this assignment as follows: Land - s.22 Improvements - $ s.22 We have ensured eligible repairs did not exceed the assessed value of the improvements for this property.			

COVENANT REVIEW

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There are no known covenants on this property.			

PREVIOUS DFA ASSISTANCE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Although already confirmed by the DFA office, we inquired with the Applicant who confirmed they have not received DFA in the past.			

CIVIL LITIGATION

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The Applicant stated he is not considering civil litigation against any person or body.			

EMERGENCY MEASURES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There were no emergency measures taken during this flash flood event.			

ESSENTIAL ACCESS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No damage found or claimed to the essential access.			

EXTERIOR

DESCRIPTION	QTY	UNIT PRICE	TOTAL
There was no flood related damage to the exterior of the home.			

SITE SERVICES

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The home is connected to a city storm sewer system, we have however made an allowance to flush the perimeter drain around the home on the Applicant's property.			
1. Flush perimeter drain	1.00 LS @	472.00 =	472.00

CLEANUP COMPLETED

DESCRIPTION	QTY	UNIT PRICE	TOTAL
As noted on Appendix A, we have indicated the hours that relate to eligible "cleanup and debris removal" completed before our site inspection and have made allowances according below. You will find a total 121 hours claimed, however we have included 100 only, which is the maximum allowable.			
2. Cleanup completed by the Applicant before site inspection	100.00 EA @	10.25 =	1,025.00

CONTENTS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Eligible damaged contents are listed by room.			

INTERIOR GENERAL

DESCRIPTION	QTY	UNIT PRICE	TOTAL
3. Manipulate contents	1.00 LS @	372.12 =	372.12
4. Clean & disinfect interior	752.36 SF @	0.23 =	173.04

ENTRY. **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
5. R&R Sleepers/underlay over concrete 2" x 3" sleepers	83.36 SF @	1.47 =	122.54
6. R&R Sheathing - plywood - 3/4" - tongue and groove	83.36 SF @	3.59 =	299.26
7. Tear out wet carpet pad and bag for disposal	83.36 SF @	0.46 =	38.35
8. Tear out wet non-salvageable carpet, cut & bag for disp.	83.36 SF @	0.50 =	41.68
9. Carpet pad	83.36 SF @	0.62 =	51.68
10. Carpet - Standard grade	95.86 SF @	3.07 =	294.29
15 % waste added for Carpet - Standard grade.			
11. Tear out wet drywall, cleanup, bag for disposal	183.00 SF @	0.84 =	153.72
12. 1/2" drywall - hung, taped, floated, ready for paint	183.00 SF @	2.07 =	378.81
13. R&R Baseboard - 2 1/4"	45.75 LF @	2.80 =	128.10
14. Paint baseboard - two coats	45.75 LF @	1.42 =	64.97
15. Paint walls - two coats	366.00 SF @	0.97 =	355.02

LAUNDRY/FURNACE ROOM **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
16. Paint concrete the floor	221.80 SF @	0.91 =	201.84
Flood water damaged the painted concrete floor in the laundry room.			
17. Tear out and bag wet insulation	43.33 SF @	0.66 =	28.60
18. Batt insulation - 4" - R12	43.33 SF @	0.79 =	34.23
19. R&R Polyethylene vapor barrier	43.33 SF @	0.28 =	12.13
20. Tear out wet drywall, cleanup, bag for disposal	228.00 SF @	0.84 =	191.52
21. R&R 1/2" drywall - hung, taped, floated, ready for paint	228.00 SF @	2.43 =	554.04
22. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
23. R&R Interior door unit - Standard grade	1.00 EA @	162.90 =	162.90
24. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
25. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90
26. Paint walls - two coats	456.00 SF @	0.97 =	442.32
27. Furnace - check, heavy clean, replace filters and service	1.00 EA @	192.59 =	192.59
28. R&R Water heater - 40 gallon - Electric	1.00 EA @	763.38 =	763.38
CONTENTS			
29. Dryer (max 1)	1.00 EA @	500.00 =	500.00
30. Washer (max 1)	1.00 EA @	700.00 =	700.00
31. Freezer (chest) (max 1)	1.00 EA @	750.00 =	750.00
There was no freezer food destroyed or claimed.			

BEDROOM. s.22 **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
32. R&R Sleepers/underlay over concrete 2" x 3" sleepers	142.41 SF @	1.47 =	209.34
33. R&R Sheathing - plywood - 3/4" - tongue and groove	142.41 SF @	3.59 =	511.25
34. Tear out wet non-salvageable carpet, cut & bag for disp.	142.41 SF @	0.50 =	71.21
35. Tear out wet carpet pad and bag for disposal	142.41 SF @	0.46 =	65.51
36. Carpet pad	142.41 SF @	0.62 =	88.29
37. Carpet - Standard grade	163.77 SF @	3.07 =	502.77
15 % waste added for Carpet - Standard grade.			
38. Tear out wet drywall, cleanup, bag for disposal	208.28 SF @	0.84 =	174.96
39. 1/2" drywall - hung, taped, floated, ready for paint	208.28 SF @	2.07 =	431.14
40. Tear out and bag wet insulation	97.66 SF @	0.66 =	64.46
41. Batt insulation - 4" - R12	97.66 SF @	0.79 =	77.15
42. R&R Polyethylene vapor barrier	97.66 SF @	0.28 =	27.35
43. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
44. Interior door unit - Standard grade	1.00 EA @	146.73 =	146.73
45. R&R Bifold door set - Colonist - Double	1.00 EA @	212.49 =	212.49
46. R&R Baseboard - 2 1/4"	52.07 LF @	2.80 =	145.80
47. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
48. Paint bifold door set - slab only - 2 coats (per side)	2.00 EA @	50.01 =	100.02

CONTINUED - BEDROOM s.22

DESCRIPTION	QTY	UNIT PRICE	TOTAL
49. Paint door trim & jamb - 2 coats (per side)	3.00 EA @	30.95 =	92.85
Allowance to paint entry door and bi fold jam and trim.			
50. Paint baseboard - two coats	52.07 LF @	1.42 =	73.94
51. Paint walls - two coats	416.56 SF @	0.97 =	404.06
CONTENTS			
52. Frame on Rollers (max 1)	1.00 EA @	80.00 =	80.00
53. Chest of Drawers (max 2)	1.00 EA @	350.00 =	350.00
54. Night Table (max 2)	1.00 EA @	130.00 =	130.00

BATHROOM. **Height: 8'**

Subroom: BEDROOM. (1) **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
55. R&R Sleepers/underlay over concrete 2" x 3" sleepers	51.71 SF @	1.47 =	76.02
56. R&R Sheathing - plywood - 3/4" - tongue and groove	51.71 SF @	3.59 =	185.64
57. Underlayment - 1/4" lauan/mahogany plywood	51.71 SF @	1.60 =	82.74
We have made no allowance for removal of the underlayment, as it would be removed with the floor sheathing at no extra cost.			
58. Remove Vinyl floor covering (sheet goods) - Standard grade	51.71 SF @	0.80 =	41.37
59. Vinyl floor covering (sheet goods) - Standard grade	59.47 SF @	2.80 =	166.52
15 % waste added for Vinyl floor covering (sheet goods) - Standard grade.			
60. Tear out and bag wet insulation	23.33 SF @	0.66 =	15.40
61. Batt insulation - 4" - R12	23.33 SF @	0.79 =	18.43
62. R&R Polyethylene vapor barrier	23.33 SF @	0.28 =	6.53
63. Tear out wet drywall, cleanup, bag for disposal	155.57 SF @	0.84 =	130.68
64. 1/2" water rock - hung, taped, floated, ready for paint	155.57 SF @	2.36 =	367.15
65. Detach & Reset Door knob - interior	1.00 EA @	19.34 =	19.34
66. R&R Interior door unit	1.00 EA @	188.13 =	188.13
67. R&R Baseboard - 2 1/4"	38.89 LF @	2.80 =	108.89
68. Detach & Reset Toilet	1.00 EA @	187.68 =	187.68
69. Pedestal sink - Detach & reset	1.00 EA @	216.99 =	216.99
70. Fiberglass shower unit - Detach & reset	1.00 EA @	383.92 =	383.92
71. Tub/shower faucet - Detach & reset	1.00 EA @	159.71 =	159.71
72. Detach & Reset Bath accessories	1.00 EA @	14.26 =	14.26
73. Paint door slab only - 2 coats (per side)	2.00 EA @	30.83 =	61.66
74. Paint door trim & jamb - 2 coats (per side)	2.00 EA @	30.95 =	61.90

CONTINUED - BATHROOM.

DESCRIPTION	QTY	UNIT PRICE	TOTAL
75. Paint baseboard - two coats	38.89 LF @	1.42 =	55.22
76. Paint walls - two coats	311.13 SF @	0.97 =	301.80

SEWING ROOM.N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The floor finish in the sewing room was painted plywood with no other covering.			
77. R&R Sleepers/underlay over concrete 2" x 3" sleepers	128.31 SF @	1.47 =	188.62
78. R&R Sheathing - plywood - 3/4" - tongue and groove	128.31 SF @	3.59 =	460.63
79. Tear out and bag wet insulation	92.00 SF @	0.66 =	60.72
80. Batt insulation - 4" - R12	92.00 SF @	0.79 =	72.68
81. R&R Polyethylene vapor barrier	92.00 SF @	0.28 =	25.76
82. Tear out wet drywall, cleanup, bag for disposal	181.44 SF @	0.84 =	152.41
83. 1/2" drywall - hung & fire taped only	181.44 SF @	1.56 =	283.05
84. Remove Interior door unit	1.00 EA @	16.17 =	16.17
85. Remove Baseboard - 2 1/4"	45.36 LF @	0.36 =	16.33
We have made no allowance for returning finishes in this non-essential sewing room.			

STORAGE.N/E **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
The floor finish in the storage room was painted plywood with no other covering.			
86. R&R Sleepers/underlay over concrete 2" x 3" sleepers	55.26 SF @	1.47 =	81.24
87. R&R Sheathing - plywood - 3/4" - tongue and groove	55.26 SF @	3.59 =	198.38
88. Tear out and bag wet insulation	119.11 SF @	0.66 =	78.61
89. Batt insulation - 4" - R12	119.11 SF @	0.79 =	94.10
90. R&R Polyethylene vapor barrier	119.11 SF @	0.28 =	33.35
91. Tear out wet drywall, cleanup, bag for disposal	119.11 SF @	0.84 =	100.05
92. 1/2" drywall - hung & fire taped only	119.11 SF @	1.56 =	185.81
93. Remove Interior door unit	1.00 EA @	16.17 =	16.17
We have made no allowance for returning finishes in this non-essential storage room.			

STAIRWAY, **Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
No flood related damage in this area as the stairway floor is concrete and raised up approximately 8 inches higher than the rest of the basement.			

GENERAL CONDITIONS

DESCRIPTION	QTY	UNIT PRICE	TOTAL
94. Deliver material to site	1.00 EA @	60.00 =	60.00
95. Haul debris - per pickup truck load - including dump fees	1.00 EA @	142.77 =	142.77
96. Additional allowance to dispose of drywall	1.00 LS @	419.25 =	419.25
97. Equipment setup, take down	1.00 HR @	47.58 =	47.58
98. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA @	63.75 =	191.25
99. Air mover (per 24 hour period) - No monitoring	6.00 EA @	31.50 =	189.00
The above drying allowances are for 1 dehumidifier and 2 fans for 3 days to aid in the drying process.			
100. Final cleaning - construction - Residential	752.36 SF @	0.25 =	188.09

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TOTAL
101. Vinyl floor covering labour minimum	1.00 EA @	56.86 =	56.86
102. Finish hardware labour minimum	1.00 EA @	59.95 =	59.95
103. Heat, vent, & air cond. labour minimum	1.00 EA @	47.75 =	47.75

Grand Total Areas:

2,652.50	SF Walls	752.36	SF Ceiling	3,404.86	SF Walls and Ceiling
752.36	SF Floor	83.60	SY Flooring	331.56	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	331.56	LF Ceil. Perimeter
752.36	Floor Area	828.12	Total Area	2,652.50	Interior Wall Area
1,065.00	Exterior Wall Area	118.33	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	15,468.91	81.40%	16,569.55	82.42%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	2,510.00	13.21%	2,510.00	12.48%
Cleanup completed before site visit	1,025.00	5.39%	1,025.00	5.10%
Total	19,003.91	100.00%	20,104.55	100.00%

Summary for Dwelling

Line Item Total	15,468.91
PST	311.57
Subtotal	15,780.48
GST	789.07
Replacement Cost Value	**$16,569.55**
Net Claim	**$16,569.55**

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Summary for Contents

Line Item Total	2,510.00
Replacement Cost Value	**$2,510.00**
Net Claim	**$2,510.00**

REVIEWED

evaluator #122

Summary for Cleanup completed before site visit

Line Item Total	1,025.00
Replacement Cost Value	**$1,025.00**
Net Claim	**$1,025.00**

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LD. /TM.

evaluator #122

s.22

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MIN. OF PUBLIC SAFETY
& SOLICITOR GENERAL
EMBC HQ

1 FRONT VIEW
Date Taken: 30/11/2014

2 REAR VIEW
Date Taken: 30/11/2014

s.22

s.22

3 ENTRY
Date Taken: 30/11/2014

4 LAUNDRY ROOM
Date Taken: 30/11/2014

5 BEDROOM s.22
Date Taken: 30/11/2014

6 BATHROOM
Date Taken: 30/11/2014

s.22

s.22

7 SEWING ROOM
Date Taken: 30/11/2014

s.22