



# 2017 BC Wildfires Home Mitigation Incentive Program

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PROGRAM GUIDEBOOK



## WELCOME AND CONTEXT



### INTRODUCTION

Welcome to the Home Mitigation Incentive Program Guidebook, your comprehensive resource for protecting your home against wildfires, floods, and extreme heat. This guidebook is specifically designed to help eligible residents who live in an area that was impacted by the 2017 BC Wildfires navigate the program and take necessary steps to make your home more resilient to future events.

We understand the importance of having access to expert resources and guidance when it comes to protecting your home against natural hazards such as wildfires, floods, and extreme heat. That is why we have partnered with the Intact Centre on Climate Adaptation and FireSmart BC, who bring a wealth of knowledge and expertise in the field of disaster risk reduction and climate resilience.

We encourage you to carefully review the program guidebook and use it to protect your home and community. Remember, our team is here to support you every step of the way, and we are always available to answer any questions you may have about the program or the application process.

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#### What are mitigation activities?

Mitigation activities **refer to actions taken to reduce or prevent the impact of natural hazards, such as wildfires, floods, and extreme heat events.** These actions may include measures to protect homes and infrastructure, such as installing fire-resistant roofing, clearing vegetation and debris, retrofitting vents and eaves, and implementing flood-proofing measures.

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#### Why are mitigation activities important?

Mitigation activities are important because **they help to reduce the impact of natural hazards, protect lives and property, and save homeowners and communities money in the long term.** By taking proactive steps to prevent or reduce the impact of natural hazards, communities can avoid the costs of recovery and rebuilding after a natural hazard.



## ELIGIBILITY



### ELIGIBILITY CRITERIA

#### List of eligibility criteria for the Home Mitigation Incentive Program:

**1**

**Be a resident of a community impacted by the 2017 BC Wildfires.**

**2**

**Be registered with the Canadian Red Cross for the 2017 BC Wildfires OR located in Quesnel OR Ashcroft Indian Band.**

**3**

**Provide documentation demonstrating primary residence is in a community impacted by the 2017 BC Wildfires.**

### DOCUMENTATION

Required documentation **you will need to provide with your application for the Home Mitigation Incentive Program:**

- ✓ **Proof of residency in a community impacted by the 2017 BC Wildfires:**

**Homeowners:** Land Title documents (deed), Property Tax Bill, or Mortgage (private or traditional mortgage documentation if applicable)

**Tenants:** Copy of Lease/Rental Agreement

**To successfully complete your report and receive reimbursement, you will need to provide the following documentation:**

- 📄 **Keep receipts and invoices** for all funds spent on the project, as they will need to be submitted with your report.
- 📷 **Provide pictures of your home before and after** you completed the mitigation activity for each activity you applied for. These pictures will help us verify that the mitigation activities were completed.
- ⚠️ **Canadian Red Cross reserves the right to additional documents.**





## APPLY



The "Apply" section provides step-by-step instructions on how to apply for the program. It also includes information on the application process, timeline, and reporting requirements.



### How to apply - step by step

To apply for the Home Mitigation Incentive Program, please follow these steps:

1. **Visit the program website<sup>b</sup>** and click on the "Apply Now" button.
2. **Create an account on the SM Apply platform.**  
If you need assistance, you can call us at 1-833-966-4225 from Monday to Friday between 9:00 a.m. to 6:00 p.m. PT, and a Canadian Red Cross representative will call you back to help.
3. **Fill out the application online and submit it.**  
Our program support team will review your application and confirm your eligibility and the amount of funding you are eligible for.
4. Once approved, you may **begin completing your mitigation activities.** Please note that this program does not cover your own labour.
5. Once the mitigation activities are completed, please **fill out the online report in your SM apply account and submit it.** The report includes uploading receipts, before and after photos to prove the completion of the mitigation activity, and in some instances, proof that specific requirements have been met. Canadian Red Cross reserves the right to additional documents.
6. Our program officer will review your report and ensure alignment with our program guidelines.  
**If no additional information is required, you will be reimbursed by the Canadian Red Cross.**

### REPORTING

The reporting section of the Home Mitigation Incentive Program is a crucial step in the application process. Once you have completed the mitigation activities, it is time to fill out the online report in your SM apply account.

This report is designed to provide the program officers with the necessary information and documentation to confirm that the mitigative activities have been completed. As per the program guidelines, you will be required to upload receipts, contractor invoices, as well as before and after photos to prove the completion of the mitigation activities, and in some instances, proof that specific requirements have been met. Canadian Red Cross reserves the right to additional documents.

It is essential that you keep all receipts and invoices for all funds spent on your project as you will need to submit them with your report. Please remember to take a picture before you start the mitigation activity you would like to undertake. The program officers will review your report and ensure alignment with the program guidelines. If no additional information is required, you will be reimbursed by the Canadian Red Cross.

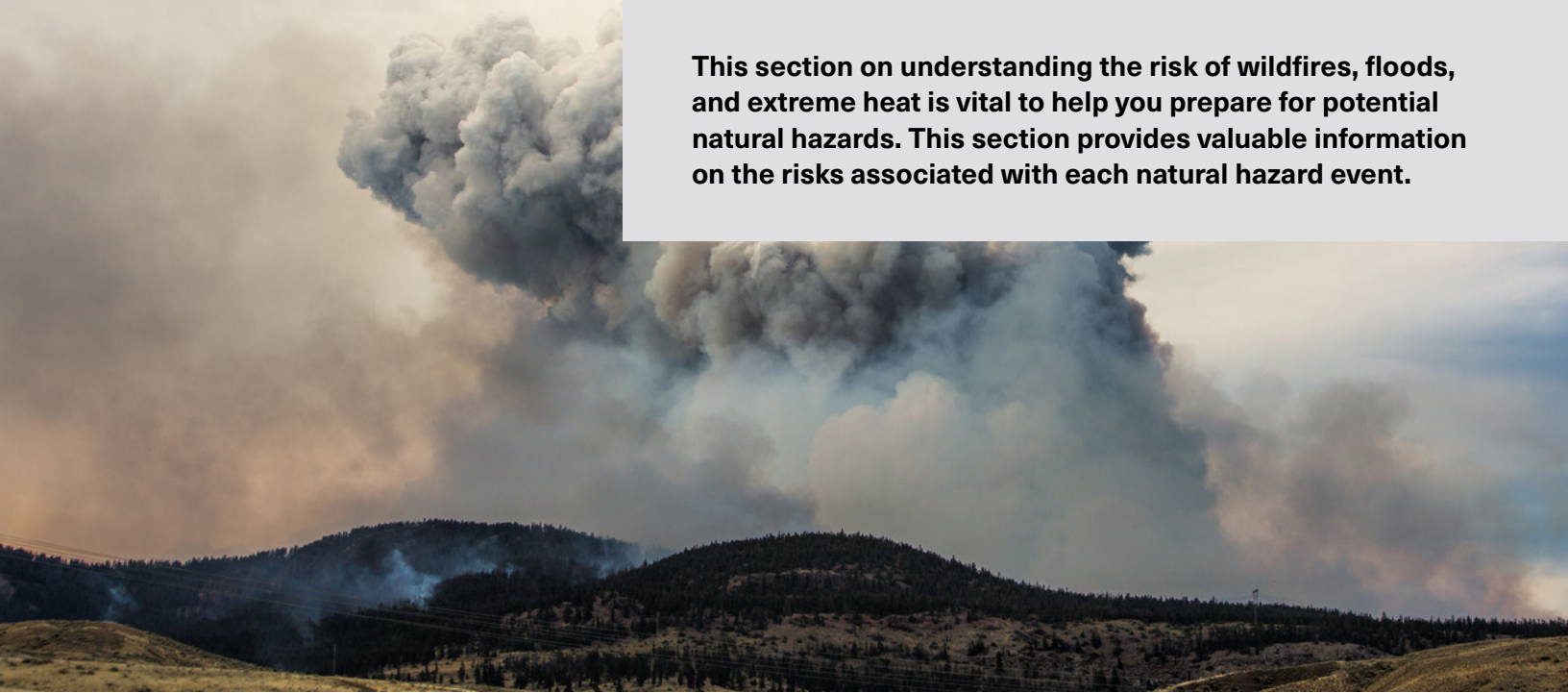
The reporting process ensures that the program is transparent and accountable to the eligible residents, and it allows us to track the success of the program in helping communities become more resilient to wildfires, floods, and extreme heat.



## UNDERSTAND THE RISK



This section on understanding the risk of wildfires, floods, and extreme heat is vital to help you prepare for potential natural hazards. This section provides valuable information on the risks associated with each natural hazard event.



### WILDFIRES

Wildfires are a common natural hazard in many regions of the world, including North America. With climate change exacerbating extreme weather conditions, wildfires have become increasingly frequent and intense, posing a significant threat to people and property. It is crucial to take proactive measures to reduce the risk of wildfires and to make homes more resilient to them.

By undertaking mitigation activities, such as maintaining your property, creating defensible spaces, and using fire-resistant materials, you can help protect your home and community from the devastating effects of wildfires.

In the resources provided on the side, you can explore the risks associated with wildfires. There are tips and resources to help you mitigate those risks and prepare for potential wildfires.

- ✓ Learn what to do before, during, and after wildfires by visiting the Canadian Red Cross website [here](#)<sup>b</sup> and our partner resources [here](#)<sup>b</sup>.
- ✓ Learn to reduce the potential impacts of wildfires on your home by downloading the FireSmart BC Homeowner's Manual [here](#)<sup>b</sup>.
- ✓ Access how-to videos, checklists and more [here](#)<sup>b</sup>.

# ⚠ UNDERSTAND THE RISK



## EXTREME HEAT

Extreme heat can have serious consequences on people's health and well-being, especially the elderly, young children, and those with pre-existing health conditions. As temperatures rise due to climate change, heatwaves are becoming more frequent and intense. In addition to personal measures, such as staying hydrated and avoiding prolonged exposure to the sun, there are also ways to make homes and buildings more resilient to extreme heat.

Mitigation activities can include shading windows and outdoor areas, installing energy-efficient air conditioning systems, and insulating attics and roofs. By taking these measures, we can reduce the risk of heat-related illnesses and improve our community's resilience to extreme heat events.

- ✓ Learn what to do before, during, and after heat waves by visiting the Canadian Red Cross website [here](#)<sup>b</sup>.
- ✓ Learn how to make your home more extreme heat resilient [here](#)<sup>b</sup>.
- ✓ Listen to the **CBC What on Earth podcast** on extreme heat [here](#)<sup>b</sup>.
- ✓ Read CBC article “**Canadians need to do more to prep for 'potentially lethal' extreme heat events: report**” [here](#)<sup>b</sup>.



## FLOODS

Floods are a common and destructive natural hazard that can have significant impacts on homes and communities. As a homeowner or tenant, it is important to be aware of the flood risk to your property and take steps to mitigate that risk to protect your home and family.

Mitigation activities can range from simple measures such as cleaning out gutters and downspouts to more extensive projects like elevating your home or installing flood barriers. Please find below resources to help homeowners and tenants understand their flood risk and provide guidance on mitigation activities they can undertake to make their homes more resilient to flooding.

- ✓ Learn what to do before, during and after flooding [here](#)<sup>b</sup>.
- ✓ Three steps to Cost-Effective Home Flood Protection [here](#)<sup>b</sup>.
- ✓ Complete a free home flood risk self-assessment [here](#)<sup>b</sup>.
- ✓ Access to how-to videos, checklists and more [here](#)<sup>b</sup>.







## REDUCING RISK IS A SHARED RESPONSIBILITY

Whether you rent or own, residents are responsible for managing the risks to privately owned property such as homes, properties and personal belongings.



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### Tenants

Tenants are **responsible for reducing the risk of damage to their personal belongings**. They may purchase tenant insurance to help replace damaged belongings and cover the cost of accommodation in the event of an emergency. These costs are not typically covered by landlords.

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### Property Owners

Property owners are **responsible for reducing the risk of damage to their lot, buildings and personal belongings**. They may purchase home insurance, including optional flood coverages (where available), to help repair damage, replace belongings and cover the cost of emergency accommodations.



## LIST OF MITIGATION ACTIVITIES

In this section, you will find a list of mitigation activities that are incentivized by the program. These activities are designed to help you protect your homes against wildfires, floods, and extreme heat.



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### Home Maintenance Activities

- Build an emergency preparedness kit
- Roof maintenance/repairs
- Repair windows and/or exterior doors
- Repair cracks, gaps and holes in exterior cladding/siding
- Remove debris from eavestroughs
- Remove combustible materials like non-fire-resistant vegetation within 0 - 1.5 m from your home
- Remove combustible materials like non-fire-resistant vegetation from under the deck
- Prune coniferous/evergreen trees to create a 2 m clearance from the ground to the lowest tree branches
- Clean out existing backwater valve
- Remove debris from storm drain, or ditch and culvert



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## Home Mitigation Activities

### Floods

- Replace at or below grade windows and/or exterior doors
- Install backwater valve and alarm
- Install alarm on existing backwater valve
- Install sump pump
- Replace existing sump pump
- Install backup sump pump and battery
- Extend sump pump discharge pipe
- Install flood alarms
- Disconnect downspouts from foundation drain (deposits into underground storm or sanitary sewer)
- Install downspout extensions
- Install whole home backup generators

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### Wildfires

- Replace existing roofing with fire rated roofing (Class A)
- Replace single pane windows with double glazed/tempered
- Replace exterior doors with ones that are fire-rated and thermally insulated
- Replace combustible siding with non-combustible or ignition resistant material
- Replace combustible eavestroughs with non-combustible
- Install non-combustible eavestrough covers
- Enclose eaves with non-combustible material
- Install non-combustible or fire-rated decking with no debris under the deck. Deck skirting, if applicable, must also be non-combustible.
- Create a minimum of 15 cm of non-combustible material between grade and the bottom edge of siding material
- Replace combustible fencing within 1.5m of the home and attachments with non-combustible fencing

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### Extreme Heat

- Install window film/tint
- Install insulated/blackout curtains - heat resistant
- Install blinds/window coverings - heat resistant
- Install portable air conditioning unit
- Install ceiling fans
- Install exterior roll shutters or awnings
- Install double glazed windows - Low E glazing
- Replace furnace/air conditioner with heat pump
- Install whole home air conditioning unit
- Install whole home backup generators



**Mitigation activities that are appropriate for you to complete will depend on the specific hazards and risks in your home.** Once you complete your application form and answer the questions for the hazards you would like to mitigate against, our program officers will determine which mitigation activities are most relevant for your home and report those back in your approval letter. Be sure to carefully consider the recommended activities and attempt to complete as many as possible to effectively protect your home against future natural hazards.



**BE READY**



## Know the risks in your community

Taking action to protect your home from flood and wildfire damage can reduce, but not eliminate risks. To identify if your property is located in a higher risk area for Fires, Floods and/or Extreme Heat hazard, please check out the [British Columbia hazard map](#)<sup>b</sup>.

### For additional resources and to learn more about:

- > What to do before, during, and after an emergency
- > Emergency shelter locations and evacuation routes
- > Guidance to assist those with special needs, and more



## Make an emergency plan

Make an emergency plan that includes emergency contacts and evacuation plans to help you be ready to deal with any emergency that comes your way. Be sure to practice your plan.



## Build an emergency kit

Buy or make an emergency kit with enough supplies to meet your family's needs for at least 72 hours.

Download emergency plan templates and emergency kit checklists [here](#)<sup>b</sup>.

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**For more information, visit: [www.redcross.ca/ready](http://www.redcross.ca/ready)** 



## ACKNOWLEDGEMENTS

The Canadian Red Cross gratefully acknowledges the contributions to this program by the Intact Center for Climate Adaptation and FireSmart BC materials.

The information in this publication is for reference only. It should not be considered as a substitute for advice, consultations, or information regarding particular situations. It should not be assumed that all fire, floods, or extreme heat recovery measures are contained in this publication as other or additional measures may be required under particular or exceptional circumstances.

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**Disclaimer:** While the Home Mitigation Incentive Program provides financial support for residents to undertake mitigative actions to protect their homes against future wildfires, floods, and extreme heat events, it is important to note that no measure can completely eliminate the risk of damage or loss. Mitigation activities can help reduce the risk and potential impact of natural hazards, but they do not guarantee that homes will not be affected or damaged in the event of a hazard. The Program is designed to support individuals in protecting their homes and families, but it is important to always have a plan in place for emergencies and follow any evacuation orders issued by local authorities.

