

Frequently Asked Questions (FAQs)



1) What is the Home Mitigation Incentive Program?

The Canadian Red Cross is committed to supporting communities impacted by natural hazards and recognizes that mitigation measures can be powerful tools for protecting against future events. The Home Mitigation Incentive Program is a new pilot program offered by the Canadian Red Cross to support residents impacted by the 2017 wildfires in British Columbia. The program provides financial incentive to targeted eligible residents who wish to undertake mitigative actions to protect their homes against future wildfires, floods, and extreme heat events.

2) Who is eligible to apply to the program?

As this is a pilot program, only targeted residents of a community impacted by the 2017 BC wildfires who would like to protect their home against future wildfires, floods and extreme heat events are eligible to apply.

Applicants must:

- Be a resident of a community impacted by the 2017 BC Wildfires.
- Be registered with the Canadian Red Cross for the 2017 BC Wildfires **OR** located in Quesnel **OR** Ashcroft Indian Band
- Provide documentation demonstrating primary residence is in a community impacted by the 2017 BC Wildfires.

3) I am a tenant; can I apply to the program?

Tenants are eligible to apply to the program for select mitigation activities where home ownership is not required to undertake the activity. Depending on the type of activities, you may need to seek permission from your landlord or your Band.

4) Are small businesses eligible to apply to this program?

Small businesses are not eligible for this program.

5) How long is the application period?

The application portal opens on May 9th, 2023, and will remain open until the application deadline on October 31st, 2023. Once you submit your application, you will have until December 31st, 2023, to undertake the mitigation activities and report back to the Canadian Red Cross. Please ensure that you click on the "submit" button before the deadline.

6) How can I apply?

To apply for the program:

- Visit the program [website](#). Click on the "Apply Now" button.
- Create an account on the SM Apply platform **OR** please call us at 1-833-966-4225 from Monday to Friday between 9:00 a.m. to 6:00 p.m. PST. We can take your information and have a Canadian Red Cross program officer will call you back to help.

- Fill out the application online and ensure to submit it. Our program team will review your application and confirm your eligibility and the amount of funding you are eligible for.
- Once approved, you may begin completing your mitigative activities. Please note, this program does not cover your own labour.
- Once the mitigative activities are completed, please fill out the online report in your SM apply account and submit. 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.
- A Canadian Red Cross program officer will review your report and ensure alignment with our program guidelines. If no additional information is required, then, you will be reimbursed by the Canadian Red Cross.

If you need help completing your application, please call 1-833-966-4225 from Monday to Friday between 9:00 a.m. to 6:00 p.m. PST. We can take your information and have a Canadian Red Cross representative call you back to provide support. You can also email us at: BCmitigation@redcross.ca to request assistance.

7) What is the maximum amount of assistance I will receive?

Applicants can receive up to \$10,000. However, the amount of reimbursement you may receive depends on the specific activities you wish to undertake. Since each case is unique, we are unable to provide an exact reimbursement amount until your application is processed and approved according to the program guidelines.

8) What if I am not able to cover the up-front costs of all the activities I want to do?

Please contact the program team or include that in your application. We will work with you to determine how you can successfully complete your mitigation activities. The Red Cross can also pay your chosen contractor (provided they are a registered business in BC) directly for the approved work you have hired them for.

9) What does the program cover?

The program provides financial incentives for targeted residents to undertake a range of mitigative actions, such as clearing vegetation and debris, installing fire-resistant roofing, and other measures to protect their homes against natural hazards, including wildfires, floods, and extreme heat events.

For a list of activities covered under this program, click [here](#).

All expenses (e.g., contractors, building supplies, etc.) needed to undertake the approved mitigation activities are eligible for reimbursement. However, please note that this program does not cover your own labour.

10) Is there any specific requirement for the receipts to be reimbursed?

To be reimbursed for incurred costs which enabled you to complete the mitigation activity, you will need to submit receipts as proof of payment. The receipts need to have the following information to be verified: date of transaction, items paid for, as well as name and information of the

supplier/contractor. The Canadian Red Cross may also ask for additional documentation based on the selected mitigative activities.

11) What documentation is required to apply?

Here is a list of required documentation you will need to provide with your application:

Proof of residency in the eligible geographical area:

For Homeowners:

1. Land Title documents (deed) **OR**
2. Property Tax Bill **OR**
3. Mortgage: Private or traditional mortgage documentation (if applicable)

For Tenants: Copy of Lease / Rental Agreement

To successfully complete your report and receive reimbursement, you will need to:

- Keep receipts and invoices for all funds spent on the project, as they will need to be submitted with your report.
- Provide before and after pictures of your home once you complete the mitigation activity for each activity you applied for. These photos will help us verify that the mitigation activity was completed according to program requirements.
- Submit other required documents as requested.

MITIGATION ACTIVITIES

12) 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.

13) 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 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 an event occurs.

14) Who can undertake mitigation activities?

Anyone can undertake mitigation activities, from individual homeowners to community groups, businesses, and governments. Mitigation activities are typically more effective when undertaken at the community level, where coordinated efforts can achieve greater impact and resilience.

15) How do I know which mitigation activities to undertake?

Mitigation activities that are appropriate for your home will depend on the specific hazards and risks in your area. Once you have identified these risks, you can review the available assessment tools in the application form to determine which mitigation activities are most relevant for your

home. Be sure to carefully consider the recommended activities and select those that are most likely to effectively protect your home against future natural hazards.

SUPPORT & TECHNICAL

16) How do I complete my application if I don't have internet access / don't own a computer?

If you need help completing your application over the phone, please call us at 1-833-966-4225 from Monday to Friday between 9:00 a.m. to 6:00 p.m. PST. We can take your information and have a Canadian Red Cross representative call you back to help. You can also email us at: BCmitigation@redcross.ca to request assistance.

17) I'm having trouble accessing the online application form. What can I do?

The application system (SM Apply) works best when you use Google Chrome as the browser. Try first opening the application in Chrome. If you are still having trouble, please contact us by emailing BCmitigation@redcross.ca or by calling 1-833-966-4225 from Monday to Friday between 9:00 a.m. to 6:00 p.m. PST.

18) I do not have an email address. Can I still apply?

Please contact the call centre for assistance in completing the application by phone. The call centre can be reached at 1-833-966-4225 from Monday to Friday between 9:00 a.m. to 6:00 p.m. PST.

19) How long does the application form take to complete?

The online application should take about 15-20 minutes at the most. You can also save it in the system and come back to it later.

20) Will anyone ask me for banking information?

Banking information is not required to apply for the program. If your application is approved, we may ask for banking information to transfer funds to you. If you are approved, you will receive an email from us along with instructions on the next steps. If you have any questions, you can contact us by emailing at BCmitigation@redcross.ca or by calling 1-833-966-4225 from Monday to Friday between 9:00 a.m. to 6:00 p.m. PST.

21) Who can I contact for help with the application?

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