

Wildfire & Rebuilding Update

August 23rd 2023

We are devastated to see the destruction resulting from the Bush Creek East Wildfire. Having worked in the Shuswap area for close to 20 years, Copper Island Fine Homes extends our deepest sympathies to all those affected by this unprecedented situation. Being part of this wonderful community, we want to do whatever we can to help rebuild this beautiful area—and the homes and lives of the wonderful people who live here and have lost so much.

Even as this disaster continues to unfold, we have been inundated with phone calls from those who have been impacted. In order to try and assist, we want to provide some useful information for those unfortunate enough to have had their homes burnt down or significantly damaged. This is the best information we have at hand at present, but of course this is an ever-evolving emergency situation and things may change over time.

Immediate First Steps

- Contact your home insurance company to register a claim as soon as possible.
- Try to find and organize any photos pre-fire you may have and keep them safe (if you have the ability to do so, try to get them saved online somewhere like Google Docs).
- Try to find and keep safe any property documentation such as site survey, land title, plans, insurance policies, etc.
- If you have no records or photos left, try to get satellite imaging of your property. General images are available online through Google and other sources. However there are specialist companies who can provide higher quality imaging for a small fee. We have no affiliation with any such company, but a fire assessment company from Alberta (which worked on the Fort McMurray wildfire) recommended Eagle View Aerial Imaging as a company that can do this.

Next Steps Once Safe Site Access Is Possible

- First, please make sure it is safe to go back to your property. Risks from unsecured services, fire re-ignition, and hazardous and toxic materials are very real. Please take all necessary precautions and get help and advice before entering if you are not sure. We would recommend the use of Protective Personal Equipment, such as coveralls, boots, gloves, masks, eye protection, etc.
- Properties built before the early 1990s and before could contain asbestos. During a fire, these particles could become airborne and pose a health risk. In some wildfires, specialist contractors may be called in to spray down and contain this risk at some point.
- If you have safe access to your property and it is not fully burned down, try to empty and dispose of the contents of your fridge and freezer to prevent rotting.
- Engage the services of a structural engineer to assess your structure. Concrete does not burn, but please remember that this does not mean its structural integrity has been maintained. An assessment may have to be organized through your home insurer (depending on the insurance company).
- Secure any valuables and ideally remove them from site if possible.
- Recover any documents that may remain that could aid the rebuild process.
- Get your septic system assessed to see if it has been fire damaged.

Planning For Complete New Rebuild

- If you don't have a site survey, contact a local surveyor to get in the queue for a new one. This will be needed for the permit application process, so getting this done sooner rather than later could help speed up the process.

- If you did have a paper copy of your site survey but it was destroyed in the fire, try to obtain the name of the company that originally did the survey. They should be able to provide you with another copy.
- Work with a reputable local company who builds in the area and knows all the local zoning and bylaws in this area. Lakefront properties are more complex from a permitting standpoint and it is important to work with people who fully understand the process or you could face additional delays with your application.
- There are two parts to the permit application: the initial Development Permit, and the subsequent Building Permit. Each one has specific requirements from professional consultants who will write the reports required by the Columbia Shuswap Regional District (CSRD). Ensure you are working with someone who has all the necessary companies in place who can do this.
- If you want to get a better idea of what may be required, you can go to the CSRD website and download a Property Report for your address. Here is a weblink to this section of their website: <https://web.csrdb.ca/maps/?viewer=public>
- Look under the Planning and Development information on your Property Report for more details.

Planning For Partial Rebuild Or Repair

- Depending on the work that needs to be done, there may be a need for permits, so please check or engage the services of someone who clearly knows this.
- Assessment of the structure, along with the mechanical and septic systems, may be difficult and could require additional investigation to establish what needs to be done. Structures may look safe, but intense heat can affect many things, so the entire remaining structure needs to be checked out properly by a professional with fire experience.
- Beware of working with people who have no regard for safety or the local bylaws, as this may have adverse impacts later on.
- In the short term, if you are able to, try to tarp off and protect the affected area.
- If possible, ensure that over the coming weeks you try to make sure water can drain away from your property (otherwise further damage may result).

What Is Copper Island Fine Homes Doing?

- We are consulting with experts who have worked on wildfires previously in order to better understand and plan for what will be required going forward.
- We are meeting with local structural engineers to go over post fire assessment strategies and also typical repair techniques for fire affected properties.
- We are liaising with hazardous materials and remediation companies.
- We are lobbying the CSRD on how to fast track the process for those who have lost their homes to the wildfires.
- We are speaking to local trade associations in order to provide better help and support.
- We are trying to facilitate efficiencies by thinking about how multiple properties could potentially be assessed and worked on at the same time (with economies of scale).
- We are providing guidance for those affected.
- We are standing by to provide professional services for those looking to rebuild, including management of all assessments, consultants, permitting, etc.
- We are planning ahead to meet labour and materials demand locally.

Other Considerations

- The way that things proceed may depend on the involvement of EMCR (Ministry of Emergency Management and Climate Readiness). Depending on what happens, this may alter how initial work is approached and how this is dealt with by insurance companies.
- If you do get back into your home, depending on the source of your water supply, the water may be contaminated or under a boil water advisory.
- If your furnace or A/C is still functional, change your filter as soon as possible.
- Be very cautious using companies that are not from the area and don't understand the local complexities and challenge of building in this area.

- Make sure that whatever company you are considering working with has all the necessary credentials and experience, and can provide a detailed contract for their services.
- It's sad to say this, but beware of scams! Unscrupulous people can try to take advantage of people in extreme situations like this.
- Plan ahead for the winter. Should things take a long time to get moving, freezing water under your foundations or concrete slab could cause further damage. Try to drain water away and tarp off open areas to avoid water pooling as much as possible.

For more information, please don't hesitate to contact us:

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