

## Courtney E. Kirk

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**From:** Christine Hyde <hyde.christine@yahoo.ca>  
**Sent:** Thursday, December 14, 2017 8:40 AM  
**To:** jennifer.rice.mla@leg.bc.ca; Courtney Kirk  
**Subject:** SPAM-LOW: Bella Coola Flooding

Dear Jennifer:

I thought I should follow-up in writing, after last night's public meeting 13 December 2017 in Bella Coola regarding flooding.

I was Chair of the CCRD during the catastrophic flooding event in 2010, and have first hand knowledge of measures taken to mitigate that damage. I was myself in receipt of Disaster Financial Assistance.

What concerns me is that 7 years later following completion of all of the work by MOTI, that not one thing has been done to protect home and land owners in the valley. And as we have seen, in subsequent events, 2011, 2013, and landslides in 2012, none of these were recognized by EMBC as events that would qualify for any provincial assistance for mitigation.

We live in fear, and frustration. When my residential insurance was up for renewal this fall, I received a letter with that renewal from EMBC informing me that if I am eligible for flood insurance, I will not be eligible for DFA from overland flooding. In spite of the cost, which was more than double what I currently pay, I thought that was great news. But, because I have been flooded, naturally the insurance company turned me down. I still have no flood insurance. The rules for DFA state that a homeowner can only receive DFA for two events, so what events should I chose to apply for, I ask myself, as others must.

We have protected our property with riprap along the river, which luckily for us, we had completed in 2009 because we could see it coming, but nothing could have protected us in 2010, but we didn't lose any property because we had the riprap in place.

During this recent event in October, our property was completely overcome by water, including all of our outbuildings, and the crawl space of our home. We will, once again, have to do work in our crawlspace come spring.

My question is, what are residents to do. In fact, I have many questions.

- Will the government buy out homeowners who will eventually lose everything and help us relocate?
- Will the government change the rules for DFA and allow more than 2 applications?
- Will the government financially assist homeowners in mitigation of private property?
- In the interim, while we wait, two more long years for yet more studies, can't the provincial government fund the removal of debris from the river?

When I was a director on the CCRD we had two unresponsive governments federally and provincially, and it is indeed amazing MOTI spent the money they did in their mitigation efforts following that 2010 event. I can remember, phoning the premier, Gordon Campbell, on many occasions, but all of our concerns falling on deaf ears. I don't think I am alone in thinking and seeing that, this government and the federal government are taking our concerns seriously.

But, I think I need to reiterate that we don't have two years, which I think is the overall message you should have received from last night's meeting. Speed up the processes, why do we have to wait until May? Why can't we start now? Call the feds and tell them the need is urgent.

We will all experience more high water and flooding events sooner than anyone thinks.

Sincerely,  
Christine Hyde  
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