

CITY OF ARMSTRONG FLOOD MAPPING AND RISK ASSESSMENT REPORT

Issue Date: Project No. January 21, 2019 2018-001 (0130.05)

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Revision History

| Date | Section/Page | Description |
|-------------------|--------------|-----------------------|
| December 15, 2018 | | Issued for Discussion |
| January 21, 2019 | | Issued for Use |





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EXECUTIVE SUMMARY

This report intends to support and direct the development and implementation of an integrated flood management plan (IFMP) by providing the City with flood mapping, a risk assessment, and other flood risk mitigation information. This information is to be used by the City to inform decision makers and facilitate stakeholder engagement.

The following points cover the information included in this report:

- City-wide flood inundation maps (floodplain maps);
- City-wide flood hazard maps;
- Flood risk assessment information;
- Summary of flood risk mitigation progress;
- Discussion of future flood risk mitigation strategies; and
- Summary of findings and recommendations.



CERTIFICATION

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Acknowledgements

Interior Dams Incorporated (Interior Dams) is grateful for the support from Doug MacKay, Kevin Bertles, Lisa Gyorkos and operational staff of the City of Armstrong (City). We also acknowledge the following consultants and government staff for providing information required for the preparation of this document: Bob Askin, M.Sc., P.Geo., P.Eng. of Integrated Watersheds, Brian Hillson, Eng. L. and Mike Ogloff, P. Eng. of Gentech Engineering Inc., Trina Koch of Western Water Associates Ltd., and supporting staff of the Ministry of Forests Lands and Natural Resource Operations' Regional Water Management Branch (FLNRORD), Emergency Management BC (EMBC) and the National Disaster Mitigation Program (NDMP).

Limitations & Qualifications

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This report and its contents represent the professional judgement of Interior Dams based on current available information, including, inputs required for the development of the flood hydrology, existing drainage basin conditions, current climate conditions, and existing natural and un-natural hydraulic features in the area and at the time of the study. As information is subject to change, reliance upon this report and its contents, for any purpose, may or may not be valid if one or more inputs are reasonably compromised. No warranty, implied or expressed, is made.



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LIST OF ABBREVIATIONS

| AAR | Automobiles at risk |
|---------|--|
| AEP | Annual exceedance probability |
| BC | British Columbia |
| CDA | Canadian Dam Association |
| - | |
| CEPF | Community Emergency Preparedness Fund |
| CFA | Consolidated Frequency Analysis software v3.1 |
| CGVD28 | Canadian Geodetic Vertical Datum of 1928 |
| City | City of Armstrong |
| CSP | Corrugated steel pipe |
| EMP | Environmental management plan |
| DEM | Digital elevation model |
| DV | Product of depth-velocity |
| DPA | Development permit area |
| EGBC | Engineers and Geoscientists of British Columbia |
| FCL | Flood construction level |
| FERC | Federal Energy Regulatory Commission |
| FEMA | Federal Emergency Management Agency |
| FLNRORD | Ministry of Forests Lands and Natural Resource Operations |
| FSR | Forestry service road |
| FTD | Functionality threshold depth |
| GIS | Graphical interface system |
| GPS | Global positioning system |
| GSC | Geological Survey of Canada |
| HR | Hazard rating |
| HEC-RAS | Hydrologic Engineering Centre's Hydrologic Modelling System v4.2.1 |
| | |





| HY-8 | Culvert Hydraulic Analysis Program v7.50 |
|---------------|---|
| IFMP | Integrated flood management plan |
| Interior Dams | Interior Dams Incorporated |
| IPE | Interior Provincial Exhibition |
| LiDAR | Light imaging detection and ranging |
| LoL | Loss of life |
| LoW | Loss of wages |
| LoBP | Loss of business profit |
| LoRI | Loss of rental income |
| NAD83 | North American Datum of 1983 |
| OCP | Official community plan |
| PCIC | Pacific Climate Impacts Consortium |
| PAR | Population at risk |
| QGIS | Quantum Geographic Information System Software v3.4.2 |
| RAAD | Remote Access to Archaeological Data |
| RCEM | Reclamation Consequence Estimating Methodology |
| RDNO | Regional District of Okanagan |
| RFP | Request for proposal |
| SAR | Structures at risk |
| SDSB | Subdivision and Development Servicing Bylaw No. 1570 |
| TRIM | Terrain Resource Information Management |
| UBCM | Union of BC Municipalities |
| USACE | US Army Corps of Engineers |
| USBR | United States Bureau of Reclamation |
| UTM | Universal Transverse Mercator |
| WSA | Water Sustainability Act |
| WSC | Water Survey Canada |
| WTP | Water treatment plant |
| WWTP | Waste water treatment plant |
| | |

UNITS OF MEASURE

| acre | Acre (1 acre = 0.404686 ha) |
|-------------------|---|
| °C | Degrees Celsius ($0^{\circ}C = 32^{\circ}F, 21^{\circ}C = 70^{\circ}F$) |
| cfs | Cubic feet per second $(1cfs = 0.0283168 \text{ m}^3/\text{s})$ |
| ha | Hectare (1 ha = 2.47105 acres) |
| km | Kilometer (1 km = 0.621 miles) |
| m | Metre (1 m = 3.28084 ft) |
| mm | Millimetre $(1mm = 0.0394 \text{ inch})$ |
| m ³ /s | Cubic metres per second (1 $m^3/s = 35.31 cfs$) |



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1 INTRODUCTION

Under provincial funding from the Community Emergency Preparedness Fund (CEPF)¹, the City of Armstrong (City) retained Interior Dams Incorporated (Interior Dams) to explore preliminary flood risk mitigation strategies and complete flood mapping² for both Meighan Creek and Deep Creek. On October 11, 2018, the City engaged Interior Dams to expand the scope of work to include a flood risk assessment and a public consultation component. Funding provisioned though the Natural Disaster Mitigation Program (NDMP)³ covered these two components.

1.1 Background and Historical Flooding

On May 5 of 2017, high streamflows were generated by rapidly warming temperatures and intense rainfall⁴ following a sustained cold winter with above normal snow accumulation. The high streamflows caused extensive flooding to numerous properties along Meighan Creek and Deep Creek. A community care facility on Willowdale Drive was impacted by Meighan Creek (Figure 1-1) and Deep Creek threatened to breach its banks near the City's Sanitary Sewer Headworks building. As a result, the City declared a local emergency (City of Armstrong, 2018).



Figure 1-1: Willowdale Drive - May 5, 2017 (looking east) (Adapted from Global, 2017)

¹ The CEPF is a provincial suite of funding programs administered by the UBCM that is intended to enhance the resiliency of local governments and their residents in responding to emergencies.

² *Flood mapping* refers to both inundation maps (also know as floodplain maps) and hazard maps. For more information see Section 2 of this report.

³The NDMP is a federally funded program intended to address the rising national cost of flood impacts by assisting government in making informed risk mitigation investments for the purpose of reducing or negating the impacts of floods.

⁴ Rain gauges in Vernon, BC for May 4th and 5th of 2017 measured 19.0 mm and 18.4 mm for Climate Station ID 1128553 (Vernon Bella Vista Gauge) and 18.8 mm and 15.0 mm for Climate Station ID 1128583 (Vernon North Gauge) respectively.



Following the flood of 2017, the City applied for funding to assist in flood risk management. As a result, the City was able to secure funding from the Community Emergency Preparedness Fund (CEPF) to conduct flood mapping and mitigation planning. On March 21, 2018, Interior Dams was contracted to provide these services.

On March 22, 2018, a rain event⁵ caused rapid low-elevation snowmelt in the vicinity around the City. As a result of the antecedent saturated and/or frozen ground conditions, runoff from the event caused Meighan Creek to again breach its banks in the Pleasant Valley Road and Meadow Creek Lane areas. Flooding impacted a number of properties and prompted an evacuation of the care facility of Willowdale Drive (VMS, 2018). The City responded and declared a local state of emergency and promptly issued a media release which notified citizens of the threat of flooding posed by a high snowpack⁶. The media release provided links to flood preparation information and notice was given that sandbagging materials were available at the City's public works yard (City of Armstrong, 2018).

On May 9, 2018, the Meighan Creek freshet peaked following a short-duration high-intensity rainfall⁷. Quickly rising water overwhelmed culverts and caused overtopping at Powerhouse Road and flooding throughout Armstrong (Figure 1-2). An Interior Dams stream gauge measured the peak instantaneous streamflow to be 1.32 cubic metres per second (m³/s) at the Highway 97A crossing immediately downstream of Powerhouse Road.



Figure 1-2: Powerhouse Road following May, 9, 2018 freshet

⁵ Rain gauges in Vernon, BC for March 22nd and 23rd of 2018 measured 6.7 mm and 2.2 mm for Climate Station ID 1128553 (Vernon Bella Vista Gauge) and 11.0 mm and 2.4 mm for Climate Station ID 1128583 (Vernon North Gauge) respectively.

⁶ The high snowpack was estimated to be 152% of normal for the North Okanagan based on the current BC River Forecast Data at that time.

⁷The hourly Climate Station ID 1128582 (Vernon Auto) in Vernon, BC measured 22.5 mm of rain in the morning of May 9, 2018.



The City responded by installing temporary partial barriers on the culverts located upstream (east side) of Highway 97 between Rosedale Road East and the Highway 97A offramp at Pleasant Valley Road. These efforts effectively diverted a portion of the May 9th storm water to a private field located upstream of the City at the civic address of 1994 Rosedale Avenue East. Figures 1-3 and 1-4 depict the subject field and temporary culvert blockages at that time.



Figure 1-3: Emergency culvert blockage near Pleasant Valley Rd & Hwy 97A - May 9, 2018 (looking south)



Figure 1-4: Emergency culvert blockage north of Rosedale Rd E & Hwy 97A - May 9, 2018 (looking north)



This partial blockage of culverts proved to be effective at attenuating the Meighan Creek streamflow between Highway 97A and the junction of Deep Creek; however, the risk of flooding transferred to business properties along Smith Drive and a storage facility on Wagner Road (refer to Appendix VI for reference to stormwater mapping). Figure 1-5 illustrates some of the transferred flooding along Smith Drive.



Figure 1-5: Flooding at business plaza along Smith Drive (Froats, 2018)

1.2 Purpose and Scope of Work

This report is intended to support and direct the development and implementation of an integrated flood management plan (IFMP) by providing the City with flood mapping, a risk assessment, and other flood risk mitigation information. This information is intended to be used by the City to inform decision makers and facilitate stakeholder engagement.

The following summarizes the objectives and deliverables of this project:

- Prepare city-wide flood inundation maps (floodplain maps);
- Prepare city-wide flood hazard maps;
- Complete a flood risk assessment;
- Review current flood risk mitigation progress and discuss future strategies; and
- Provide and present findings and recommendations.

1.3 Conventional and Non-conventional Flooding

According to the flood assessment professional practice guidelines, a *flood* is a "condition in which a watercourse or body of water overtops its natural or artificial confines and covers land not normally under water." A flood can be both *conventional* and *non-conventional*. A



conventional flood is comprised of only water⁸ and is generated by rainfall, snowmelt, ice jams or combinations of these causal mechanisms. A non-conventional flood is generated by other causal mechanisms (such as a flood wave generated by a breach of a natural or constructed water impoundment, landslide, etcetera) or is comprised of a significant concentration of sediment load or debris (such as a debris flow, debris flood or hyperconcentrated flow) (EGBC, 2018).

This report does not directly address, assess, or make conclusions based on non-conventional floods or their hazards; however, non-conventional floods were considered, to a reasonable extent required, to support the completion of flood mapping. For clarity, the word *flood* in this report refers only to a conventional flood caused by snowmelt, rainfall or a combination of the two causal mechanisms⁹. As a result, all *hazards* or *risks* discussed in this report refer only to hazards and risks associated with conventional flooding as defined in this section.

2 FLOOD MAPPING

According to the Flood Hazard Area Land Use Management Guidelines, flood mapping is an important first step in developing an IFMP (FLNRORD, 2018). Flood mapping is useful to aid flood mitigation planning as it delineates the potential of flooding and supports estimates of flooding impacts to structures, people and assets, infrastructure, etcetera (Public Safety Canada 2016).

In accordance with provincial legislated guidelines, engineering best practices, and CEPF and NDMP funding requirements, a variety of tasks were completed to support the preparation of flood maps. This section provides a summary of the completed tasks, supporting information, model data input, employed methodologies, and assumptions and decisions used in the preparation of the work.

2.1 Geographic Area and Investigation

In conformance with the City's request for proposal (RFP), the geographic area covered by this investigation includes the Meighan Creek and Deep Creek drainage basins that are within, and upstream of, the City's jurisdictional boundary (City of Armstrong, 2018). A map showing the geographic area of investigation concerning the City boundary and contributing drainage basins are illustrated in Figure 2-1.

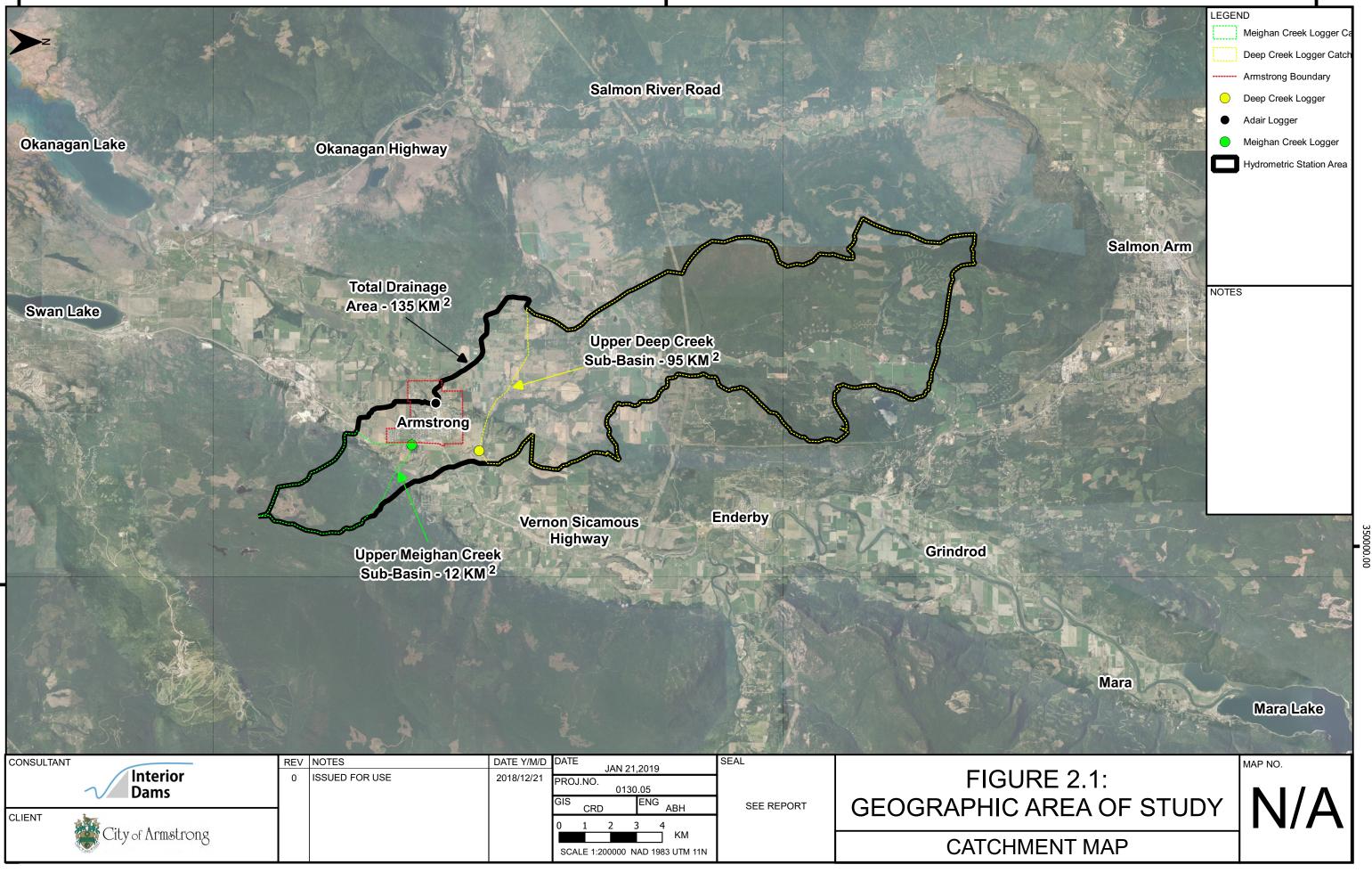
⁸ Water that does not have a significant sediment load (less than 4% by volume).

⁹ Ice jams were omitted from the analysis due to the size of the creeks and absence of any historical issues with ice jams.



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2.2 Supporting Information and Input Data

For portions of the drainage basins within the city boundary, Interior Dams conducted a detailed background investigation of all water conveyance infrastructure, road crossings, and bridges along creek channels. Where possible, the investigation utilized record drawings, infrastructure mapping, and reports collected from City archives, the provincial government, and private data sources.

For portions of the drainage basins that are outside of the City's jurisdictional boundary, the investigation predominantly relied on desktop exercises supported by field verification of critical cross-sections, channel conditions, and other field conditions previously identified. Desktop exercises included the review of available reports, climate station data, hydrometric streamflow data, aerial and satellite photo data, and other supporting environmental and hydroclimatic data.

The following sub-sections provide key supporting data used in the flood mapping analysis. For a list of sources, refer to Section 6 of this report.

2.2.1 LiDAR Elevation Data

LiDAR data was collected by Airborne Imaging between July of 2016 and August of 2017 using a Riegl Q1560 LiDAR system and competitively sourced through Tarin Resources Ltd of Airdrie, Alberta. With a point density of 8.0 points per metre-squared (pts/m²), processing of data achieved a horizontal and fundamental vertical accuracy¹⁰ of 0.30 and 0.15 metres (m) respectively. The LiDAR effectively covered approximately 85% of the City's jurisdictional boundary, and extends upstream of both Meighan Creek and Deep Creek to Powerhouse Road and Young Road.

Careful inspection of the digital elevation model (DEM) was conducted prior to importation to the flood model. As the data collection did not take place during "leaf-off" conditions, the generated surface contained some cropping of densely vegetated areas. All identified cropping and inaccurate elevations in critical flood areas were corrected using field survey data. See Figure 2.2 for an illustration of the area collected.

¹⁰ Fundamental vertical accuracy refers to the accuracy for smooth or hardened surfaces.

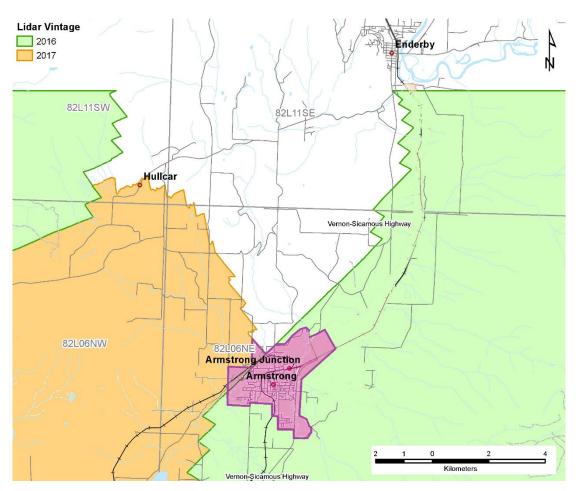


Figure 2-2: LiDAR data (purple area acquired and used in flood model)

Digital copies of the following list of processed data have been included on DVD and included with the hard-copy report:

- 1m grids (ARCINFO binary, bare earth and full feature);
- 1m grids (XYZ ASCII, bare earth and full feature);
- 1m grids (Surfer v7, bare earth and full feature);
- Point cloud (LAS v1.2, ASPRS Classes);
- 1m contours (in .dxf and .shp); and
- Hillshade images (geotiffs, bare earth and full feature).

Appendix VII provides a summary of the LiDAR specifications and terms of use.

2.2.2 Creek Cross-Section Survey

Interior

Dams

For the areas within the City's boundary, the survey included cross-sections at intervals of 100 m for both the Meighan Creek and Deep Creek reaches. In addition, cross-sections were surveyed immediately upstream and downstream at all critical creek crossings and hydraulic structures. Due to line-of-sight and GPS signal challenges posed by heavy vegetation, temporary geodetic



elevation control pins were installed at each cross-section using a Leica Total Station. Crosssections were then carefully measured using an optical builders' level, 30 m field tape, survey rod and a folding ladder system¹¹ and then georeferenced to the control pins. Critical hydraulic data was recorded and later inputted into the model. This information included the location and elevation of the thalweg, left and right banks, grade breaks, and levees (where applicable).

2.2.3 Base mapping

Graphical interface system (GIS) base mapping and other publicly available spatial data were collected and used for the flood mapping and background investigation. Data collection included property parcel geometry and parcel information (Ministry of Citizens Services, 2018) (BC Land Title & Survey, 2018), property assessment information (BC Assessment, 2018), Terrain Resource Information Management (TRIM) contour and water line mapping (Province of British Columbia, 2014), ortho and satellite imagery (RDNO, 2012) (Digital Globe), elevation contour data (RDNO, 2018), transportation mapping (GeoBC, 2017), and general location mapping for BC healthcare facility, RCMP detachment, fire department and local authority offices and public works facilities (Ministry of Health, 2018) (GeoBC, 2018) (Digital Globe).

2.2.4 Infrastructure

For both Meighan Creek and Deep Creek, existing hydraulic infrastructure was investigated in areas downstream of Young Road and Powerhouse Road respectively. Where possible, record drawings of road structures, culverts, bridges and other existing infrastructure was collected, reviewed and verified to support flood modelling.

A summary of key record drawings used included the Adair Street & Park Drive Upgrading drawings (Gentech Engineering Inc, 2004), Adair Street to Bridge Street drawings (Gentech Engineering Inc., 2007), Okanagan Highway No. 97A Armstrong Four Laning from Pleasant Valley Cross Road to Lansdowne Road drawings (Ministry of Transportation and Infrastructure, 2012), Sewer Plan drawings (Opus Daytonknight Consultants Ltd, 2014), Wood Avenue Culvert Reconstruction drawings (UMA, 1979), and City storm mapping and record drawings (City of Armstrong, 2016). The investigation verified this data, as well as the compatibility of hydraulic features using field measurements, survey elevation and control, and field measurements. Table 2-1 below summarizes the climate data reviewed. Figure 2-3 illustrates the location of the Climate Stations.

¹¹ A folding ladder system was used to provide stable foot access where creek flows, sediment deposits, and other natural barriers posed challenges to survey data collection.



| Table 2-1. Chillate Stations | | | | | |
|--|---------------------|----------------|--------|-----------|----------------|
| Station | Station | Station Period | Record | Elevation | Distance to |
| ID | Name | (years) | Туре | (m) | City core (km) |
| 1160450 NOTE | Armstrong | 1(1992) | Daily | 359 | 0.9 |
| 1160483 NOTE | Armstrong Hullcar | 27(1971-1998) | Daily | 505 | 6.0 |
| 1160485 | Armstrong North | 21(1973-1993) | Daily | 373 | 5.0 |
| 1120486 | Armstrong Otter Lk. | 81(1912-1992) | Daily | 342 | 6.5 |
| 1162680 | Enderby | 104(1893-1997) | Daily | 354 | 12.2 |
| 1128583 | Vernon North | 24 (1991-2018) | Hourly | 538 | 12.7 |
| 1128584 | Silverstar Lodge | 47(1970-2018) | Daily | 1586 | 14.0 |
| 1128586 | Vernon Swan Lk. | 13(1994-2006) | Daily | 490 | 16.8 |
| 1128553 | Vernon Bella Vista | 34 (1984-2017) | Daily | 427 | 21.8 |
| Note: Bolded station IDs are within the project's geographic study area and subject drainage basins. | | | | | |

 Table 2-1: Climate Stations



Figure 2-3: Location of climate stations relative to Armstrong

The location of the Silver Star Mountain snow course station (ID 2F10) is at 1840 m elevation near the Silver Star Lodge. Since 1960, the collection of station data was a manual process. As of 2015, the station became automated and renamed as ID2F10P. Table 2-2 provides the snow course station data reviewed.



| Table 2-2. Show Course Data (WILLT(NORD, 2014) | | | | | | |
|--|-------------|----------------|------------|---------------|-----------|----------------|
| Station | Station | Station Period | Record | Mean Snow | Elevation | Distance to |
| ID | Name | (yrs) | Туре | (mm water eq) | (m) | City core (km) |
| 2F10(P) | Silver Star | 56 (1960-2014) | Manual | 744 | 1840 | 14.0 |
| | Mountain | 4 (2015-2018) | Continuous | | | |

Table 2-2: Snow Course Data (MLFNRORD, 2014)

2.2.5 Hydrometric Data

Presently there are no active hydrometric stations located on either Meighan Creek or Deep Creek. There are three identified historical Water Survey Canada (WSC) stations along Deep Creek located at Young Road (ID 08NM177), Adair Street (ID 08NM119), and Highway 97 near Okanagan Lake. A list of the reviewed hydrometric stations is in Table 2-3 (Environment Canada, 2017).

| Table 2-3: Hydrometric Stations (Environment Canada, 2017) | | | | | | |
|--|-------------------------|------------------|----------------------|-----------|------------|--|
| Station | Drainage | Period of Record | Data Collection | Elevation | Distance | |
| ID and Name | Area (km ²) | (years) | Туре | (m) | to City | |
| | | | | | Core (km) | |
| 08NM119 | 135 | 9 (1951-1959) | Manual, Seasonal | ~358 | 0.5 | |
| Deep Creek at | | 1 (1960) | Manual, Continuous | | (at site) | |
| Armstrong NOTE | | 3 (1961-1963) | Manual, Seasonal | | | |
| | | 4 (1964-1967) | Miscellaneous | | | |
| | | 9 (1974-1982) | Manual, Continuous | | | |
| 08NM177 | 95 | 6 (1970-1975) | Manual, Continuous | ~369 | 2.0 | |
| Deep Creek at | | | | | (upstream) | |
| Young Road NOTE | | | | | | |
| 08NM075 | 207 | 3 (1930-1932) | Miscellaneous | ~351 | 11.2 | |
| Deep Creek Near | | 16 (1935-1950) | Manual, Seasonal | | (down- | |
| Vernon (Station | | 3 (1065-1967) | Miscellaneous | | stream) | |
| No. 3) | | | | | | |
| 08NM153 | 306 | 7(1969-1975) | Manual, continuous | ~349 | 13.2 | |
| Deep Creek at | | | | | (down- | |
| the Mouth | | | | | stream) | |
| 08LC035 | 41.2 | 2(1911-1912) | Manual, Continuous | ~450 | 3.9 | |
| Fortune Creek | | 2 (1959-1960) | Manual, Seasonal | | | |
| Near Armstrong | | 8 (1961-1968) | Manual, Continuous | | | |
| | | 1 (1969) | Manual, Seasonal | | | |
| | | 2 (1970-1972) | Manual, Continuous | | | |
| | | 2 (1973-1974) | Manual, Seasonal | | | |
| | | 8 (1977-1987) | Manual, Continuous | | | |
| 08NM020 | 57.5 | 6(1921-1927) | Manual, Seasonal | ~575 | 16.6 | |
| B.X Creek Above | | 17(1959-1975) | Manual, Continuous | | | |
| Vernon Intake | | 24 (1976-1999) | Recorder, Continuous | | | |
| 08LC031 | 132.0 | 1(1949) | Miscellaneous | ~356 | 8.1 | |
| | | | • | | | |

Table 2-3: Hydrometric Stations (Environment Canada, 2017)



| Station | Drainage | Period of Record | Data Collection | Elevation | Distance |
|--|-------------------------|------------------|----------------------|-----------|-----------|
| ID and Name | Area (km ²) | (years) | Туре | (m) | to City |
| | | | | | Core (km) |
| Fortune Creek at | | 10(1950-1959) | Manual, Seasonal | | |
| Stepney | | 1(1960) | Manual, Continuous | | |
| | | 1(1961) | Miscellaneous | | |
| 08NM142 | 60.6 | 26 (1967-1992) | Manual, Continuous | ~600 | 22.4 |
| Coldstream Creek | | 7 (1993-2010) | Recorder, Continuous | | |
| Above Intake | | 2 (2011-2017) | Recorder, Continuous | | |
| 08NM179 | 207 | 6(1970-1975) | Manual, Continuous | ~402 | 24.8 |
| Coldstream Creek | | 1(1976) | Seasonal, Continuous | | |
| Above Kalavista | | 6(1977-1982) | Manual, Continuous | | |
| Note: Bolded station ID/names are within, or contain part of, the project's geographic study area. | | | | | |

 Table 2-3: Hydrometric Stations (Environment Canada, 2017)

Three (3) temporary hydrometric stations were installed and maintained between April 13, 2018 to May 31, 2018. Onset Hobo Water Level Loggers were installed on Meighan Creek below Powerhouse Road and Deep Creek at Young Road and Adair Street. Hydrometric flow plots have been prepared and included in Appendix I.

Fifteen (15) temporary staff gauges were installed throughout the Meighan Creek and Deep Creek study area. These were installed upstream and downstream of critical cross sections and manually monitored from March 19, 2018 to May 31, 2018. The date, time, and local water depth were recorded and used for model calibration and flow estimation. Figure 2-4 illustrates some of these temporary staff gauges.



Figure 2-4: Typical temporary staff gauges installed

2.2.6 Aerial Photos, Satellite Photos & Land Use Mapping

Interior

Dams

Aerial and satellite photo input were used to review current and historical land use and cover characteristics. Sources included the Regional District of Okanagan's air photo imagery (RDNO, 2018), Google Earth satellite imagery (Digital Globe), Okanagan Timber supply area mapping and allowable annual cutting data (FLNRORD, 2017), range tenure mapping (MLFNRORD, 2018), and the City zoning and Official Community Plan maps (City of Armstrong, 2014). Tables 2-4 and 2-5 summarize the air and satellite photos reviewed.

| Year | Air Photo Description | Scale | Notes |
|------|------------------------------|---------|--------------------------------|
| 1974 | bc roll/frame:7675/223 | 1:16000 | |
| 1981 | bc roll/frame:81025/45 | 1:20000 | |
| 1981 | bc roll/frame:81025/46 | 1:20000 | New roads/trails constructed |
| 1981 | bc roll/frame:81024/213 | 1:20000 | |
| 1981 | bc roll/frame:81024/220 | 1:10000 | |
| 1981 | bc roll/frame:81024/219 | 1:10000 | |
| 1981 | bc roll/frame:81024/217 | 1:10000 | |
| 2004 | bc roll/frame:04036/145 | 1:30000 | New residential & commercial |
| 2004 | bc roll/frame:04036/146 | 1:30000 | |
| 2011 | RDNO air photo | n/a | |
| 2012 | RDNO air photo | n/a | |
| 2013 | DigitalGlobe satellite photo | n/a | Timber harvesting (~140-150ha) |
| 2016 | DigitalGlobe satellite photo | n/a | |

Table 2-4: Meighan Creek Watershed Air and Satellite Photos

Table 2-5: Deep Creek Watershed Air and Satellite Photos

| Year | Air Photo Description | Scale | Notes |
|------|-------------------------|---------|------------------------|
| 1967 | bc roll/frame:8/81 | 1:16000 | |
| 1981 | bc roll/frame:81024/220 | 1:10000 | |
| 1981 | bc roll/frame:81024/219 | 1:10000 | |
| 1981 | bc roll/frame:81024/217 | 1:10000 | |
| 1989 | bc roll/frame:965/8 | 1:15000 | New commercial (minor) |
| 1989 | bc roll/frame:965/87 | 1:15000 | New commercial (minor) |
| 1989 | bc roll/frame:965/115 | 1:15000 | |
| 1989 | bc roll/frame:965/114 | 1:15000 | |
| 1989 | bc roll/frame:965/113 | 1:15000 | |
| 1989 | bc roll/frame:965/124 | 1:15000 | |
| 1989 | bc roll/frame:965/125 | 1:15000 | |



| Year | Air Photo Description | Scale | Notes |
|------|------------------------------|---------|------------------------------|
| 1989 | bc roll/frame:965/126 | 1:15000 | |
| 1989 | bc roll/frame:963/52 | 1:15000 | |
| 1989 | bc roll/frame:963/53 | 1:15000 | |
| 1989 | bc roll/frame:963/54 | 1:15000 | |
| 1997 | bc roll/frame:97024/247 | 1:40000 | Timber harvesting |
| 1997 | bc roll/frame:97024/248 | 1:40000 | Timber harvesting (same) |
| 1997 | bc roll/frame:97024/267 | 1:40000 | Timber harvesting (same) |
| 1997 | bc roll/frame:97024/267 | 1:40000 | |
| 2000 | bc roll/frame:00102/92 | 1:10000 | |
| 2000 | bc roll/frame:00102/28 | 1:10000 | |
| 2001 | bc roll/frame:01025/11 | 1:30000 | Timber harvesting (~120ha) |
| 2001 | bc roll/frame:01025/11 | 1:30000 | Timber harvesting (same) |
| 2004 | DigitalGlobe satellite photo | n/a | Timber harvesting (~20-30ha) |
| 2007 | DigitalGlobe satellite photo | n/a | Timber harvesting (~60-80ha) |
| 2016 | DigitalGlobe satellite photo | n/a | |
| 2018 | DigitalGlobe satellite photo | n/a | Timber harvesting (~65-85ha) |

 Table 2-5: Deep Creek Watershed Air and Satellite Photos

In general, land use and cover have been relatively constant over the last 40-50 years. Therefore, the hydrological trend for Deep Creek and Meighan Creek sub-basins are expected to be relatively homogenous in consideration of land use.

Although some temporal variation in timber harvesting was noted, there were no significant long-term changing trends to land use activities related to timber supply and harvesting, impacts of pine-beetle, or residential and commercial development that would suggest a changing trend to watershed hydrology.

2.2.7 Inherent Flood Knowledge

As recommended by the Engineers and Geoscientists of British Columbia's flood mapping guidelines, inherent flood knowledge was collected from the public, City staff, and available historical news articles where possible (APEGBC, 2017). Knowledge collection of note includes a small archive of photographs, media reports, traditional knowledge, and other anecdotal information from the 2017 and 2018 flood events. This information was useful in supplementing other input information by verifying the extent of flooding impacts under known streamflow conditions.



2.3 Basin Drainage Areas

Considering only the geographic area of study above the Adair Street crossing on Deep Creek, the total drainage area was determined to be 135.0 kilometres squared (km²). The total drainage and sub-basin areas were checked and confirmed by remapping existing watershed boundaries using provincially available 1:20000-scale TRIM contour and water line maps (Province of British Columbia, 2014).

Three characteristically distinct catchments were identified upon review of the subject drainage: 1) upper Meighan Creek sub-basin, 2) upper Deep Creek sub-basin, and 3) low lying farmland and development areas in the immediate vicinity of the City. The following sub-sections describe these catchments.

2.3.1 Upper Meighan Creek Sub-basin

The upper Meighan Creek sub-basin is the smallest contributing catchment of the three. With an area¹² of 12.0 km², the sub-basin accounts for approximately 9% of the contributing catchment area of the total subject drainage area. Based on TRIM water line mapping, the total length of the identifiable Meighan Creek measures to approximately 4 km. The location of the catchment is at the boundary between the Northern Columbia Mountains and Okanagan Highland hydrologic zones and has a maximum elevation of approximately 1570 m, a relief of 1025 m, and average streambed slope between 10-15%.

The uppermost headwaters consist of a flatter plateau-like summit that is drained by the steep and relatively incised stream channel below. Annual maximum streamflows typically occur in mid-April to mid-May and gradually reduce in the summer months. In spring, the watershed response time is short and measured to be in the range of 5-6 hours; conversely, in winter, the stream ceases to flow and precipitation accumulates as snow (refer to Appendix I for supporting data).

Based on input data described in previous sections, the watershed is predominantly forested and periodic timber harvesting is common. No clearcutting was observed in historical air photos; however, approximately 30% of the watershed had been selectively harvested in the 1930s and 1940s (Dobson Engineering Ltd., 1998). In 2013, approximately 12% was selectively harvested totalling approximately 140-150 hectares (ha) (Figure 2-5). Based on a watershed assessment conducted in 2015, this harvesting significantly increased the equivalent clearcut area (ECA) above the H40-line¹³, and therefore, increased the potential for higher peak flows in the short-

¹² The area of the upper Meighan Creek sub-basin is referenced from the temporary streamflow logger location upstream of Highway 97A (below Powerhouse Road) at an elevation of approximately 545 m. ¹³ H40 line refers to the elevation above which 40% of the watershed lies.



term¹⁴ (Tolko Industries Ltd., 2015). Although impacts to peak flows due to increased ECA levels may contribute to short-term elevated peak flows, the current ECA levels identified in the Meighan Creek sub-catchment is consistent with historical norms for the period of record reviewed.



Figure 2-5: Typical timber harvesting in the Meighan Creek Watershed (2018)

2.3.2 Upper Deep Creek Sub-basin

The upper Deep Creek sub-basin is the largest contributing catchment. With an area¹⁵ of 95.0 km², the sub-basin accounts for approximately 70% of the contributing catchment area of the total subject drainage area. Compared to the upper Meighan Creek sub-basin, it is eight (8) times larger.

Based on input data described in previous sections, periodic timber harvesting is common throughout the period of data reviewed and has remained relatively constant. Based on TRIM water line mapping, the total length of the identifiable Deep Creek measures to approximately 23 km, where the lower 18 km is relatively flat farmland having less than 200 m of total relief. The headwaters of the catchment originate west of Enderby, BC and east of Mount Ida having a maximum elevation of approximately 1570 m. From there, it flows southward towards Armstrong via the Tohuk valley through Sleepy Hollow and Hullcar farmland. Deep Creek flows year-round with annual maximum streamflows typically occurring in early-April to mid-

¹⁴ Short-term refers to a period of 10-20 years based on the Meighan Creek watershed assessment report and other published data on ECA levels above the H40-line (Schnorbus, M.A., Winkler, R.D. and Y. Alila., 2004) (Austin, S. A., 1999).

¹⁵ The area of the upper Deep Creek sub-basin is referenced from the temporary streamflow logger location upstream of Young Road at an elevation of approximately 369 m.



May due to spring snowmelt and rainfall. The watershed response time is significantly longer than the upper Meighan Creek sub-basin due to attenuation caused by the longer and flatter lower reaches. As a result, time of concentration for the Deep Creek storm hydrograph is estimated to be between 26-30 hours which is roughly five (5) times longer than Meighan Creek (refer to Appendix I for supporting data).

2.3.3 City of Armstrong

The City of Armstrong is located within the catchment area below the upper sub-basins. This area consists of a broad valley bottom with a relatively low gradient. Both the Meighan Creek and Deep Creek reaches through this area have average gradients of less than 1.5% with distinct low-lying wetland areas. Figure 2-6 illustrates a typical Deep Creek riparian and wetland area.



Note variation in vegetation between mid-April to mid-June Figure 2-6: Typical riparian and wetland area through Armstrong, BC - Deep Creek (2018)

With the exception of riparian and wetland areas, 3.2 km² of this catchment consists of urban residential and commercial development. This area calculates to approximately 62% of the developed jurisdictional area of the City. As such, stormwater piping and ditches convey much of the runoff from this area. The creek reaches within this area are un-natural and consist of relatively straight excavated channels and a series of hydraulic structures. At the confluence of Meighan Creek and Deep Creek, both creeks are culverted and merge into a deep straightened earthen channel as illustrated in Figure 2-7. A copy of the City's stormwater map is included in Appendix VI for reference.



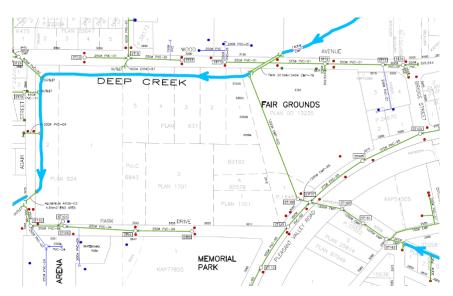


Figure 2-7: Un-natural creek with ditching and hydraulic infrastructure (City of Armstrong, 2016)

2.4 Selection of Flood Return Period and Map Type

In discussion, the City requested that flood mapping be prepared for the 1/200-year and 1/20-year floods to remain consistent with traditional provincial floodplain mapping¹⁶, recent mapping projects conducted in the region, and Health Act requirements for septic systems¹⁷. In accordance with this request, this report includes both the 1/200-year and 1/20-year flood map sets.

These maps are intended to facilitate comprehension regarding the potential variability of flooding, as well as, provide the City with additional tools¹⁸ to support the development of their IFMP.

2.5 Design Flood Determination

2.5.1 Selection of a Single Station Hydrologic Statistical Frequency Analysis

There are generally two approaches to estimating the magnitude of a design flood, either 1) hydrological statistical frequency analysis (HSFA) of streamflow data or 2) streamflow simulation analysis¹⁹ (SSA) based on consideration of rainfall and snowmelt (NRC, 1989).

¹⁶ Provincial floodplain mapping was formerly "designated".

¹⁷ The 1/20-year flood level is used in applying provincial Health Act requirements for septic tanks.

¹⁸ Section 4 of this report explores non-structural risk mitigation options related to development bylaws. By having both the 1/200-year and 1/20-year flood mapping available, setbacks or flood construction levels for different types of construction can be easily specified by referencing one or the other map set.

¹⁹ SSA is an approach that is independent of statistical analysis of streamflow and water level data. SSA requires input of meteorological data (often having a specified return period) into some form of basin model characterizing the response of the subject catchment upstream of the point of interest.



SSA is extremely sensitive to engineering judgement due to factors such as antecedent rainfall, soil moisture, volume and infiltration rate, and seasonal runoff response (Bedient, P, et al., 2008). Although SSA has its advantages, the available data described in Section 2.2 was not sufficient to adequately characterize the response of the subject drainage basins to support this approach. As such, an HSFA approach was the preferred and selected method due to the availability of useful hydrometric data.

The objective of HSFA is to interpret the past record of hydrologic events in terms of future probabilities of occurrence. The procedure involves selecting an available data series sample of hydrometric data, fitting a theoretical probability distribution to the data, and then making hypothetical inferences about the underlying population based on the fitted distribution (NRC, 1989). According to the National Research Council of Canada, the HSFA approach should consider whether single station and/or regional analysis should be used. Figure 2-8 illustrates a graphical representation of this guidance which suggests that either a single station or a combination of single station and regional analysis be implemented for the 1/20-year and 1/200-year design floods.

As the Deep Creek at Armstrong (ID 08NM119) historical WSC hydrometric station is located within the City and has the longest running period of record available within the geographic study area, the probabilities of the desired design flood outputs are plotted on Figure 2-8 for illustration. Of note, the boundary between Zone B and Zone C – the line between guidance to use either single station or a combination of single station and regional analysis respectively – is bounded by the function $T_d = 4N$, where N is the length of record. According to the Canadian Dam Association, this function can be re-arranged to 1/4N to represent the return period whereby the determination of the design flood can be confidently made based on a single station statistical analysis (CDA, 2007-2016). The application of the available length of record from Deep Creek at Armstrong (N=23) suggests that the design floods can confidently be estimated to a return period of 1/92-years provided the dataset is valid.



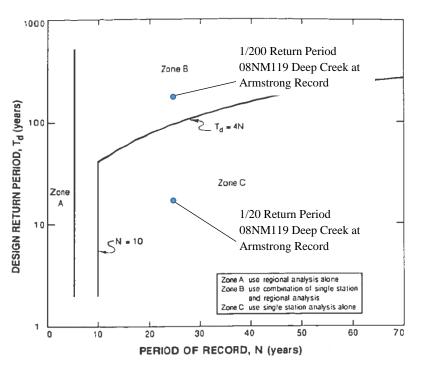
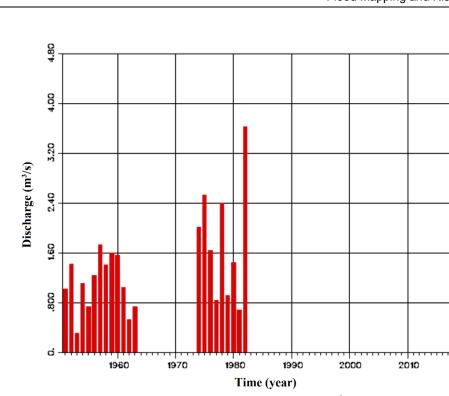


Figure 2-8: Guidance for reliance on single station and/or regional estimates - design return period vs period of record (NRC, 1989)

Although Figure 2-8 suggests that a regional analysis should be used to supplement the determination a single station HSFA for the 1/200-year design flood, it was determined that available data from Section 2.2 would not improve the result. As such, a single station HSFA approach was selected despite some uncertainty that is introduced by extrapolating beyond the 1/92-year return period.

2.5.2 Statistical Criteria and Tests

In order for the statistical frequency analysis to be valid, the hydrometric dataset must meet statistical criteria. The initial review of the identified no errors or outliers. Following this, the Run Test for General Randomness, Spearman Test for Independence, Mann-Whitney Split Sample Test for Homogeneity, and Spearman Test for Trend (stationarity) was used to test the dataset. Based on the results, the dataset was confirmed to be significantly random, independent, homogeneous and stationary and was determined to be valid. Appendix I includes a summary of the CFA-3 statistical test results. Figure 2-9 provides an illustrated summary of the dataset used in the analysis.



*Note: Figure includes a datapoint of 3.18 m³/s for 2018. Figure 2-9: Peak Annual Discharge vs. Year – Deep Creek at Armstrong (Station ID 08NM119)

2.5.3 Considerations for Missing Data

Interior

Dams

In a case where the dataset has missing data, consideration is to be given regarding whether the data is a broken record or incomplete record²⁰. The NRC guidelines suggest that, "in the case of a broken record, the different record segments should normally be combined and treated as a continuous record, unless physical changes in the period between segments have produced non-homogeneity in the combined record" (NRC, 1989). As the dataset is a broken homogeneous record, the entire dataset (including the 2018 data point) was adopted and analyzed as a combined record.

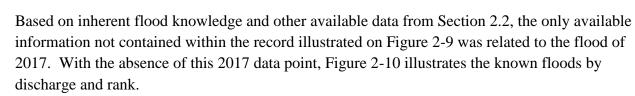
2.5.4 Considerations for Historical Flood Records

Adding historical flood records²¹ to a HSFA should be considered since it effectively extends the period of record and can increase the confidence of the estimated design flood (NRC, 1989) (USACE, 2016) (Environment Canada, 1993).

²⁰ A *broken record* is a record that has missing data due to maintenance issues such as financial or staff restraints. An *incomplete record* is a record that has missing data due to damage or data loss due to unusually large flood events.

²¹ A *historical flood record* is a large flood that either predates the existing period of record or is a large flood that was not captured in missing data.





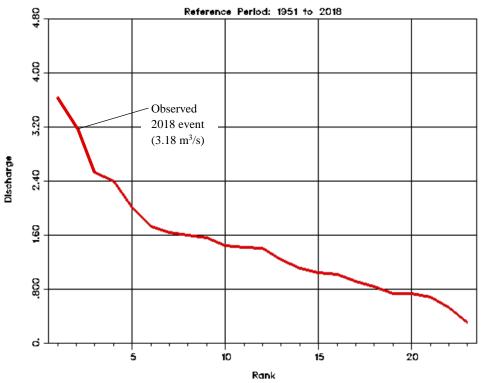


Figure 2-10: Discharge vs. Rank Plot – Deep Creek at Armstrong Station ID 08NM119

Since the absence of other large flood events during the years of missing data could not be definitively ascertained, the inclusion of a 2017 historical flood event estimate could cause the HSFA to underestimate the 1/200-year flood regardless of the selected historical threshold²². As such, the inclusion of historical floods of record were not included in the HSFA. For more information refer to Appendix I Table AI-1.

2.5.5 Hydrologic Statistical Frequency Analysis

Using the Environment Canada's Consolidated Frequency Analysis software version 3.1 (CFA-3) (Environment Canada, 1993) and the US Army Corps of Engineer's Hydrologic Engineering Center Statistical Software Package version 2.1.1 (HEC-SSP) (USACE, 2016), a statistical frequency analysis was conducted and verified using the continuous record summarized in Table

Interior

Dams

²² The inclusion of historical flood records in an HSFA requires the selection of a threshold. This threshold is a value that assumes all floods exceeding this value to be "large" and assumes that no other large floods occurred within the *extended* period. If this assumption is incorrect, the solution will underestimate the design flood.

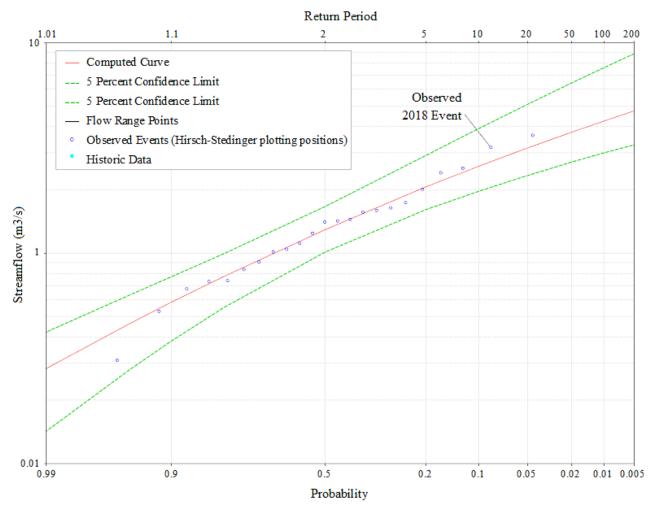


2-6 below. This record represents annual daily maximum streamflows collected at the Deep Creek at Adair Street location.

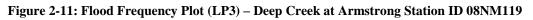
| Date | Annual Daily Maximum | | | | | | |
|----------------------------|-----------------------------------|--|--|--|--|--|--|
| Date | Streamflow (m3/s) | | | | | | |
| May 13, 1951 | 1.01 | | | | | | |
| April 20, 1952 | 1.42 | | | | | | |
| May 9, 1953 | 0.31 | | | | | | |
| May 13, 1954 | 1.11 | | | | | | |
| May 20, 1955 | 0.73 | | | | | | |
| April 23, 1956 | 1.24 | | | | | | |
| May 2, 1957 | 1.73 | | | | | | |
| May 4, 1958 | 1.40 | | | | | | |
| May 21, 1959 | 1.59 | | | | | | |
| April 6, 1960 | 1.56 | | | | | | |
| May 5, 1961 | 1.04 | | | | | | |
| April 7, 1962 | 0.53 | | | | | | |
| April 14, 1963 | 0.74 | | | | | | |
| May 2, 1974 | 2.01 | | | | | | |
| May 13, 1975 | 2.53 | | | | | | |
| May 7, 1976 | 1.64 | | | | | | |
| April 27, 1977 | 0.84 | | | | | | |
| May 1, 1978 | 2.40 | | | | | | |
| May 6, 1979 | 0.91 | | | | | | |
| March 1, 1980 | 1.44 | | | | | | |
| March 5, 1981 | 0.67 | | | | | | |
| May 18, 1982 | 3.62 | | | | | | |
| May 10, 2018 | 3.18 ^{NOTE} | | | | | | |
| NOTE: Datapoint was adde | ed to historical data from 2018 | | | | | | |
| | at Adair Street. The annual daily | | | | | | |
| maximum was determined l | | | | | | | |
| streamflow by day and sele | cting the annual maximum. | | | | | | |

The dataset in Table 2-6 above was analyzed and fitted to the Log-Pearson III (LP3), Lognormal (3P), Gumbel Max (EV1), and the General Extreme Value. Based on a preference for a 3-parameter distribution, general acceptance of the distribution for flood frequency analysis, and goodness of fit tests, the LP3 distribution was selected.

Using HEC-SSP, a general frequency analysis of the continuous dataset was conducted in accordance with the new updated Bulletin 17C (USGS, 2018). Figure 2-11 illustrates the LP3 flood frequency plot solution.



Note: Discharge represents annual daily maximum streamflows not yet factored for climate change.



The expected value for the 1/20-year and 1/200-year annual daily maximum streamflows at Deep Creek at the Adair Street were determined to be 3.10 m^3 /s and 4.75 m^3 /s respectively. CFA-3 results verified this solution and are provided in Appendix I.

2.5.6 Consideration of Climate Change

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According to the BC flood mapping guidelines, there is a predicted "increase in the frequency and intensity of unusual weather events, including floods and droughts [and] changes in the amount and intensity of rainfall, changes in snowpack and temperature regime, insect infestations, and forest fires" (APEGBC, 2017). Although climate change is difficult to estimate and impossible to accurately predict, BC's Southern Interior has already experienced significant measurable climate change over the recent century with much of the observed change taking place during the period of record used. As such, consideration of the changing climate in the BC's Southern Interior is warranted.



Based on a recent 2016 update of the document entitled "Indicators of Climate Change for British Columbia", the following changing trends²³ have been identified for BC's southern interior and this project's geographic area of study (refer to Appendix I for supporting information) (Province of BC, 2018) (Province of BC, 2016):

- Based on available April 1st snowpack data, there is a trend of -7% snow depth and -11% snow water equivalent per decade for the Southern Interior;
- The springtime average precipitation increase for the Southern Interior is +32% per century; and
- The springtime average temperature increase for the Southern Interior is +1.2°C per century.

Springtime floods in smaller watersheds, similar to that of Meighan Creek and Deep Creek, may become more rain-dominated and could have potentially higher peak flows due to increased storm precipitation intensity and warmer temperatures (EGBC, 2018). If winters continue to warm and snow-water equivalent continues to decrease, freshet flows would occur earlier, and the total freshet volume would be reduced. As such, any prediction regarding the impact to the potential flood magnitude would be difficult to ascertain based on the combined impact of changing temperature, rainfall and snowpack.

When reflecting on historical climate data, it is important to consider climate variability, climate oscillations, and climate change. Figure 2-12 provides a graphical representation of these below.

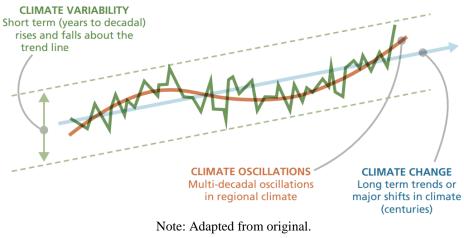


Figure 2-12: Climate variability, oscillations and change (Province of BC, 2016)

As shown in Figure 2-12, climate data may have considerable climate variability; yet, may not exhibit climate change. For an upward trend to be identified (such as is shown by the blue line in Figure 2-12), a long-running dataset must identify a statistical upward trend.

²³ Only trends associated with the project's geographic study area that are applicable to spring freshet have been listed.



Despite identified trends in temperature, rainfall, and snowpack, the HSFA solution found in Section 2.5.6 did not identify any trend based on annual daily maximum streamflows; however, that is not to say that one does not exist. According to the BC legislated flood assessment guidelines, "if no historical trend is detectable [and] when local or regional streamflow magnitude frequency relations are used, apply a 10% upward adjustment in design discharge to account for likely future change in water input from precipitation" (EGBC, 2018). As no trend was detected in the statistical analysis, a 10% (1.1 times factor) was applied to the 1/20 and 1/200-year maximum daily streamflows to account for this uncertainty.

The resulting climate-factored 1/20-year and 1/200-year annual daily maximum streamflows at Deep Creek at the Adair Street were determined to be 3.41 m^3 /s and 5.22 m^3 /s respectively.

2.5.7 Hydrograph Development

According to the Canadian Dam Association, the design hydrograph may be chosen using a synthetic hydrograph or a historic hydrograph (CDA, 2007-2016). In the absence of a valid basin model or synthetic hydrographs, the hydrographs captured from the temporary 2018 Meighan Creek and Deep Creek upper sub-basin loggers were used.

As the factored 1/20-year and 1/200-year solution from Section 2.5.6 relies on annual daily maximums, the comparison between 2018 logged streamflow data required conversion to annual daily maximum data. As such, instantaneous streamflow hydrographs from the 2018 Meighan Creek and Deep Creek logger data were averaged for the 24-hour period of the 2018 maximum daily record for the Deep Creek at Adair location. The resulting 2018 annual daily maximum streamflows for Meighan Creek and Deep Creek and Deep Creek were calculated to be 0.76 m³/s and 2.42 m³/s respectively.

Conservatively assuming²⁴ that the annual daily maximum streamflow at the Deep Creek at Adair Street location would equal the sum of the daily maximums from both the upper Meighan Creek and upper Deep Creek sub-basins ($Q_{D@A} = Q_1 + Q_2$), a ratio between the 2018 annual daily maximum streamflow at Deep Creek at Adair street to the 2018 daily maximum streamflows for each sub-basin can be calculated. This is given by the following equation:

$$R_{Q_1/Q_{D@A}} = \frac{Q_1}{(Q_1 + Q_2)}$$
 [Equation 1]
Where:

²⁴ This assumption will be used to calculate the input hydrographs to be used in the hydraulic model. By assuming that the upper sub-basins have a flow equal to the flow at Adair Street in Armstrong, runoff contributions from the lower Armstrong catchment are conservatively assumed to be already contained within the streamflow at the upper sub-basin stream logger locations (refer to Figure 2-1 in Section 2.1 for map reference).



 $R_{Q_1/Q_{D@A}} =$ Ratio between sub-catchment 1's daily maximum to daily maximum on Deep at Adair (m³/s), $Q_1 =$ 2018 daily maximum of sub-catchment 1 (m³/s); and $Q_2 =$ 2018 daily maximum of sub-catchment 2 (m³/s).

Based on Equation 1, the ratio of the Meighan Creek and Deep Creek sub-basin's daily maximum streamflows to the daily maximum streamflows of Deep Creek at Adair Street are calculated to be 0.239 and 0.761 respectively. Table 2-7 summarizes a comparison check between the annual daily maximum streamflow values logged for 2018 to values logged from Station 08NM177 (Deep Creek at Young Road) and Station 08NM191 (Deep Creek at Armstrong) for the flood of 1975.

Deep Creek
daily maximum at
Adair Street (m³/s)Upper Deep Creek
daily maximum at
Young Road (m³/s)Ratio19752.531.930.76320183.182.420.761

 Table 2-7: Validation of Ratio between Deep Creek Daily Streamflows at Adair Street and Young Street

Based on the results from Table 2-7, the assumption of Equation 1 is validated. Therefore, we can assume that the ratio between the 2018 daily maximum streamflow, in either sub-basin, could be increased proportionately to the difference between the 2018 and 1/20 or 1/200-year daily maximum floods on Deep Creek at the Adair Street location. Table 2-8 summarizes the application of this assumption and the calculation of the ratios:

| Flood | Streamflow | Ratio to 2018 Streamflow | | | | | | | | | |
|------------|-------------|--------------------------|--|--|--|--|--|--|--|--|--|
| | (m^{3}/s) | (unitless) | | | | | | | | | |
| 2018 | 3.18 | 1.000 | | | | | | | | | |
| 1/20-year | 3.41 | 1.072 | | | | | | | | | |
| 1/200-year | 5.22 | 1.642 | | | | | | | | | |

 Table 2-8: Ratio between 2018 and the 1/20 and 1/200-year Daily Streamflows at Adair Street

Based on Table 2-8, the 2018 hourly instantaneous hydrographs were adopted and multiplied by the ratios 1.072 and 1.642 for the 1/20-year and 1/200-year design floods respectively. A total hydrograph length of 72-hours was used spanning from May 9, 2018, to May 11, 2018. A graphical copy of the 72-hour hydrographs are included in Appendix I.

2.6 Model Development

To accurately model flood conditions and generate flood maps, a hydraulic computer model was required. Hydraulic models typically range from simple steady-state one-dimensional (1D) models to dynamic or unsteady-state two-dimensional (2D) models. Available software to



construct and simulate these models can vary significantly in cost and capability with licensing that may be proprietary or open-source.

2.6.1 Software Selection

For this project, an open-source based model was preferred to facilitate data sharing and future use by the City. As well, the project required a 2D dynamic hydraulic model because the hydrographs adopted from Section 2.5.7 are relatively short duration with quickly rising flood peaks. Although 2D dynamic models are more complex, a dynamic model is capable of accounting for the attenuation of the flood hydrograph through hydraulic structures, as well as, accurately modelling the flooding in ineffective areas.

To accurately characterize the large number of hydraulic structures in both the Meighan Creek and Deep Creek reaches, the channels and structures had to be constructed in 1D. This approach was ideal as it facilitated the importation of surveyed creek cross-sections and produced a model that is more flexible for future simulation of sediment removal and accumulation in both the channels and culverts.

Due to the requirements above, the Hydrologic Engineering Centers River Analysis System (HEC-RAS) Version 5.0.4 was selected. HEC-RAS is a software package developed by the US Army Corps of Engineers (USACE) and has been developed to manage rivers, harbours, and other public works under their jurisdiction. The HEC-RAS software has found wide acceptance among hydraulic engineers and researchers due to its robust channel flow analysis capabilities and its ability to determine floodplain areas using 1D and 2D state modelling routines – thus making the software ideal for this exercise.

2.7 Model Construction

The information described in Section 2.2 was used to construct the model in accordance with user reference manuals (USACE, 2016) (USACE, 2010) (USACE, 2014).

2.7.1 1D and 2D Geometry

1D channel sections were constructed and connected to 2D floodplains using lateral weir structures characterized by coefficients and geometry parameters consistent with the adjacent 2D floodplain. 2D floodplains were modelled using 2D mesh geometries having between 5 m and 8 m wide grids. These grids directly referenced bare earth LiDAR and friction factors were applied to characterize land cover type (see Appendix I for values used). Where 2D barriers or potential drainage ditches were identified, 2D breaklines were used to ensure natural barriers and flow channels would be registered within the 2D geometries.



Other 1D geometry, such as channels, culverts, and bridges, was constructed using available records and collected field data described in Section 2.2. If sediment deposits were identified, these were also included. All components were constructed as per USACE guidelines and later calibrated. Figures 2-13 graphically illustrates these features as they appear in the hydraulic model (See CN railroad crossing on Deep Creek below).

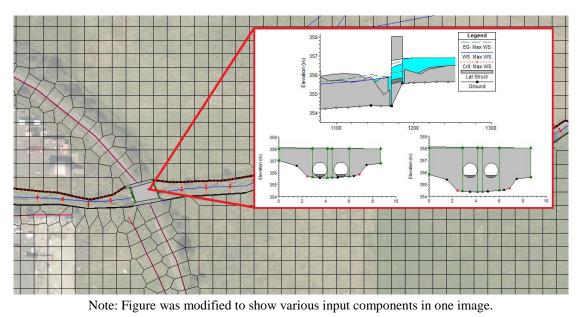


Figure 2-13: Typical 1D and 2D geometry component showing culverts, sediment buildup, ineffective flow areas, lateral structures, and breaklines

Friction coefficients for culverts, channels, and 2D overland flow areas were initially selected based on average recommended values from the HEC-RAS user manual (See Appendix I for a summary of friction factor ranges used). Overland flow areas conservatively assumed late-spring vegetated density for channel banks since the risk of flooding is possible as late as early June. Culvert and channel bottom manning coefficients were reserved for adjustment during model calibration.

2.7.2 Boundary Conditions

The model has various boundaries conditions to control the input and output of water. The input is defined by the flood hydrographs (from Section 2.5.7), and the output is defined by the capacity of the downstream channel (1D) and overland flow areas (2D).

The model has two 1D upstream boundaries, one on the Meighan Creek channel below Powerhouse Road and one on the Deep Creek channel above Young Road. Both of these upstream boundaries were selected to coincide with the temporary stream loggers (see Section 2.1 map for reference).



There are three downstream boundaries, one on each of the two overland flow areas (2D) and one on the Deep Creek channel (1D). Both boundaries are located approximately 1320 m downstream of Adair Street on Deep Creek at a private access road southwest of the City. These boundary conditions are both set to normal depth based on average slopes downstream of the geographic investigation area.

2.8 Model Simulation

2.8.1 Sensitivity Analysis

The model iteratively simulated a trial and error approach under Deep Creek and Meighan Creek calibration storms, one parameter adjusted at a time. Parameters were only adjusted within the recommended ranges as per the HEC-RAS manual guidelines (USACE, 2016) (USACE, 2010). As a result, the model was determined to be most sensitive to the variability of partial bury/sediment accumulation in culverts and the downstream boundary conditions. For this reason, careful engineering judgement was given when determining reasonable debris buildup in culverts and the setting of downstream boundary conditions.

The assumed depths of debris buildup in culverts relied on measured field observations and calibration limited to 10% of the total depth. Downstream boundary conditions were carefully adjusted based on field survey and flooding observations under the 2018 flood conditions at 2615 Otter Lake Road residential crossing. Figure 2-14 shows a panoramic photograph of this section.



Figure 2-14: Downstream boundary control section at 2615 Otter Lake Road (April 27, 2018)²⁵

²⁵ A panoramic photograph of the downstream control section taken during the City's local state of emergency 13 days prior to Meighan peak flow of 2018. For reference, the photo is taken looking southeast and Armstrong is upstream is to the left of the photo. The photo depicts the residential access at near-overtopping conditions with deep ponded flooding both upstream and downstream.



Other notable sensitivities in the model, although moderate, included entrance losses (more sensitive under submerged inlet flooding conditions when inlet controlled) and one-dimensional (1D) channel manning coefficients (friction factors). The sensitivity of all other variables was determined to be negligible within the recommended ranges.

2.8.2 Model Calibration

Model calibration simulated the hourly streamflow hydrographs from the Meighan Creek and Deep Creek loggers between April 16, 2018, and April 22, 2018. This period was ideal as it had relatively flat multi-day hydrographs that contained relatively high combined streamflow which was not directly impacted by any significant rainfall. All other periods from 2018 either had lower flow or was affected by emergency activities conducted by the City (refer to Section 1.1 for details on the temporary culvert diversions conducted on Meighan Creek).

With the multi-day hydrograph simulation complete, various reference times and locations along the creek reaches were then compared to field water elevation measurements collected from the fifteen (15) temporary staff gauges (refer to section 2.2.6 for information on temporary staff gauges). Through an iterative process, channel and culvert friction factors were adjusted within the recommended ranges to match field measurements.

As a result, Deep Creek required minor modification and typical channel manning coefficients were in the range of 0.030 and 0.040 as expected; however, Meighan Creek required a substantial increase. Typical channel manning coefficients were in the range of 0.080 to 0.140 with a short portion between downstream of Meadow Creek Lane to just beyond Okanagan Road requiring coefficients even higher as this portion was heavily impacted by sediment deposition and vegetation growth. This portion used the maximum recommended value of 0.200 representing dense willows. Figure 2-15 and 2-16 depicts a section of this reach under flood and low flow conditions.





Figure 2-15: Just upstream of Okanagan Road on Meighan Creek – flood flow conditions (March 23, 2018)



Figure 2-16: Sediment deposition and heavy vegetation growth in thalweg just upstream of Okanagan Road on Meighan – low flow conditions (April 7, 2018)

Culvert crossings required little adjustment to the friction and entrance loss coefficients. Some required minor modification to the depth of sediment deposition at most crossings but these were considered minimal and similar to field observations. All modifications to sediment deposition were limited to 10% of the total depth measured in the field. Figure 2-17 illustrates some typical sediment deposition identified in the field.



Figure 2-17: Sediment deposition in culvert – Wood Avenue right culvert shown

2.8.3 Consideration of Future Floodplain and Stream Channel Adaptation

Future adaptation to the floodplain and stream channels may include sediment deposition, vegetation encroachment, lack of maintenance to culvert and bridge, and the development of roads, structures, or temporary emergency flood protection works. These adaptations may have the potential to increase the extent of flooding or may transfer it to a less flood-prone area.

For this project, short-term development of new roads and structures was determined to be minimal based on historical rates of change and available development area within the floodplain. As such, flood modelling analysis included no modifications to the number of structures or the location or elevation of roads. In comparison, adaptation to the stream channel due to vegetation encroachment, sediment deposition, and maintenance of culvert and bridge crossings was assumed to have a large impact²⁶ based on current conditions.

Although plans to implement vegetation management, dredging, maintenance to culvert and bridge crossings, and construction of minor structural modifications to culverts are likely to occur in the near future, it was assumed that current conditions²⁷ are representative of a somewhat conservative and reasonable future adapted states. As it is likely that past emergency responses can be successfully applied in future flood events, the simulation of multiple flood scenarios with current conditions has various partially blocked²⁸ and or partially filled culverts

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²⁶ Section 2.8.1 identified the model to be sensitive to depths of debris buildup in culverts.

²⁷ For a description of current conditions of the watershed and stream channels, see Section 2.

²⁸ The Meighan Creek and Highway 97 culvert crossings between Rosedale Road East and Pleasant Valley Road were modelled with 90% flow blockage and 90% partially buried culvert conditions respectively to mimic successful emergency flood mitigation activities conducted by City of Armstrong crews. Maximum water depths



and bridge crossings. Outputs from all modelled simulations were then combined using graphical interface software (GIS) to generate a combined representation of potential flooding. These combined output layers were then used to generate the flood maps and GIS files as described later in this section.

2.9 Flood Mapping Output

In accordance with the scope of work and requested deliverables, the report includes both inundation and hazards maps for the 1/20-year and 1/200-year floods. All model output files and plots where prepared using the open source Quantum Geographic Information System Software Version 3.4.2 (QGIS) and horizontal and vertical control datums used were the North American Datum of 1983 (NAD83) and Canadian Geodetic Vertical Datum of 1928 (CGVD28) respectively. In conformance with BC mapping guidelines, the Universal Transverse Mercator (UTM) projection for topographic mapping was selected and coordinate grids expressed in metres as northings and eastings are shown on all flood plots (APEGBC, 2017).

2.9.1 Inundation Maps

Topographic maps have been prepared to show the extent of floodwater under the two defined 1/20-year and 1/200-year design floods. These maps illustrate the delineated floods and show the maximum geodetic water elevation and total depth. The following list provides a summary of the inundation plots prepared and included in Appendix II:

- Water Surface Elevation 20 Year Inundation Mapping
 - Key Map Water Surface Elevation (Scale 1:20000)
 - Map No. 1D Deep Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 2D Deep Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 3D Deep Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 1M Meighan Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 2M Meighan Creek Water Surface Elevation (Scale 1:5000)
- Water Surface Elevation 200 Year Inundation Mapping
 - Key Map Water Surface Elevation (Scale 1:20000)
 - Map No. 1D Deep Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 2D Deep Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 3D Deep Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 1M Meighan Creek Water Surface Elevation (Scale 1:5000)
 - Map No. 2M Meighan Creek Water Surface Elevation (Scale 1:5000)
- Flood Depth 20 Year Inundation Mapping
 - Key Map Flood Depth (Scale 1:20000)

and velocities were combined to other flood simulations to include this transitioned flood potential from these adaptations.



- Map No. 1D Deep Creek Flood Depth (Scale 1:5000)
- Map No. 2D Deep Creek Flood Depth (Scale 1:5000)
- Map No. 3D Deep Creek Flood Depth (Scale 1:5000)
- Map No. 1M Meighan Creek Flood Depth (Scale 1:5000)
- Map No. 2M Meighan Creek Flood Depth (Scale 1:5000)
- Flood Depth 200 Year Inundation Mapping
 - Key Map Flood Depth (Scale 1:20000)
 - Map No. 1D Deep Creek Flood Depth (Scale 1:5000)
 - Map No. 2D Deep Creek Flood Depth (Scale 1:5000)
 - Map No. 3D Deep Creek Flood Depth (Scale 1:5000)
 - Map No. 1M Meighan Creek Flood Depth (Scale 1:5000)
 - Map No. 2M Meighan Creek Flood Depth (Scale 1:5000)

Digital copies of the plots have been included on DVD and included with the hard-copy report.

2.9.2 Hazard Maps

Hazard maps are maps that go beyond inundation maps by providing information on the hazards associated with defined flood events, such as water depth and velocity. For this project, maps have been prepared to illustrate the depth, velocity, and hazard rating (HR) of floodwater in the plan under the two described 1/20-year and 1/200-year defined flood events.

HR is illustrated only for the for the hazard plots. HR is a numerical value that is calculated based on the depth and velocity. This value is intended to convey an understanding of the potential of a flood to inflict a negative impact. HR is defined by the following equation:

 $HR = d \times (v + 0.5) + DF$ [Equation 2]

Where: HR = flood hazard rating, d = depth of flooding (m), v = velocity of flood waters (m/s), and DF = debris factor (0 in this case)



The following list provides a summary of the depth, velocity and HR plots prepared and included in Appendix II:

- Hazard Index 20 Year Hazard Mapping
 - Key Map Hazard Index (Scale 1:20000)
 - Map No. 1D Deep Creek Hazard Index (Scale 1:5000)
 - Map No. 2D Deep Creek Hazard Index (Scale 1:5000)
 - Map No. 3D Deep Creek Hazard Index (Scale 1:5000)
 - Map No. 1M Meighan Creek Hazard Index (Scale 1:5000)
 - Map No. 2M Meighan Creek Hazard Index (Scale 1:5000)
- Hazard Index 200 Year Hazard Mapping
 - Key Map Hazard Index (Scale 1:20000)
 - Map No. 1D Deep Creek Hazard Index (Scale 1:5000)
 - Map No. 2D Deep Creek Hazard Index (Scale 1:5000)
 - Map No. 3D Deep Creek Hazard Index (Scale 1:5000)
 - Map No. 1M Meighan Creek Hazard Index (Scale 1:5000)
 - Map No. 2M Meighan Creek Hazard Index (Scale 1:5000)

Digital copies of the plots have been included on DVD and included with the hard-copy report.

2.9.3 GIS Mapping Files

The following GIS data was digitally prepared and exported as follows:

- Water Surface Elevation File
 - Filename: Armstrong-20YearWSE Geotiff Raster Format (NAD83 UTM 11N)
 - Filename: Armstrong-200YearWSE Geotiff Raster Format (NAD83 UTM 11N)
- Flood Depth File
 - Filename: Armstrong-20YearFD Geotiff Raster Format (NAD83 UTM 11N)
 - Filename: Armstrong-200YearFD Geotiff Raster Format (NAD83 UTM 11N)
- Hazard Index File
 - Filename: Armstrong-20YearHI Geotiff Raster Format (NAD83 UTM 11N)
 - Filename: Armstrong-200YearHI Geotiff Raster Format (NAD83 UTM 11N)

GIS mapping files have been included on DVD and included with the hard-copy report.



3 FLOOD RISK ASSESSMENT

According to the Engineers and Geoscientists of British Columbia's flood assessment professional practice guidelines, *risk* is defined as "a measure of the probability and severity of an adverse effect to health, property, or the environment [and] is often estimated by the product of probability and consequence" (EGBC, 2018).

In alignment with this project's purpose and scope, a risk assessment has been conducted using the probability of occurrence of the 1/200-year flood hazard (0.05) and the estimated consequence of that event. The risk assessment is in alignment with NDMP funding guidelines and other industry best practices. As such, this risk assessment contains the following components (Government of Canada, 2018) (EGBC, 2018):

- 1) identification of the potential hazard (*risk identification*);
- 2) determination of the probability of the flood occurring (*risk analysis*);
- 3) estimation of potential flood impact from the flood hazard (*risk evaluation*);
- 4) determination of the flood risk (*risk evaluation*); and
- 5) review of the community's vulnerabilities (*risk evaluation*).

By using the 1/200-year flood depth and hazard maps (covered in Section 2 of this report), the *risk identification* and *risk analysis* portions of the assessment are complete as 1) the potential hazard is defined by the depth and hazard maps, and 2) the probability of the flood occurring is 0.05 (or 1/200). The remainder of this section forms the *risk evaluation* components of the risk assessment.

The following sub-sections provide high-level estimations of potential flood impact for various loss categories. The loss categories included in this assessment are as follows:

- Impact on Local Infrastructure;
- Impact on Environment and Cultural Values;
- Impact on People and Society; and
- Impact on Local Economy.

The information contained in this section is to implement an IFMP and direct flood mitigation planning and decision making only. This information is based on high-level estimates, therefore general information and discussion regarding existing infrastructure components are not to be considered design review of those components; rather, it is intended to provide a general understanding of potential risk associated with the conventional flood hazard from Meighan Creek and Deep Creek.



3.1 Impact to Local Infrastructure

Some local infrastructure is fundamental to the viability and sustainability of the City's community. Based on NDMP guidelines, the infrastructure reviewed includes local electrical power, transportation, wastewater, potable water, natural gas and telecommunication systems.

3.1.1 Electric Power System

A high-level impact estimate considering local power infrastructure used the Department of Homeland Security's Federal Emergency Management Agency's (FEMA) Multi-hazard Loss Estimation Methodology data. Table 3-1 provides functionality thresholds and damage functions from that document.

| System Component | FTA ¹ | | Pe | ercent | Dam | lage l | by dep | th of | floodi | ng² (ı | n) | | | | | | |
|-----------------------------------|------------------|--------|---------|--------|--------|--------|--------|---------|----------|--------|---------|-----|---|---|---|---|---|
| System Component | (m) | 0.0 | 0.3 | 0.6 | 0.9 | 1.2 | 1.5 | 1.8 | 2.1 | 2.4 | 2.7 | 3.0 | | | | | |
| Substation (low / medium / | 0.2 | 0 | 2 | 4 | 6 | 7 | 8 | 9 | 10 | 12 | 14 | 15 | | | | | |
| high voltage) | 0.2 | 0 | 2 | 4 | 0 | / | 0 | 7 | 10 | 12 | 14 | 15 | | | | | |
| Distribution Circuits Elevated | n/a | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | | | | | |
| Crossings | 11/ a | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | | | | | |
| Distribution Circuits Buried | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | |
| Crossings | II/a | 0 | 0 | 0 | 0 | 0 | 0 | U | 0 | 0 | U | 0 | 0 | | | | |
| Distribution Circuits (non- | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | |
| crossings) | 11/ a | 0 | 0 | 0 | 0 | 0 | U | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Power Plants (small / medium / | 1.2 | 0 | 2.5 | 5 | 7.5 | 10 | 12.5 | 15 | 17.5 | 20 | 25 | 30 | | | | | |
| large) | 1.2 | 0 | 2.3 | 5 | 7.5 | 10 | 12.3 | 15 | 17.5 | 20 | 23 | 30 | | | | | |
| NOTE1 Functionality Threshold De | epth (FT. | A) ref | ers to | the d | epth o | f wat | er whe | re the | water | syster | n | | | | | | |
| component ceases to function. T | able has | been | adapt | ed to | assum | ne 0.2 | m FTA | A for s | substati | ion du | ie to t | he | | | | | |
| length of warning and the likelih | ood of a | proac | tive sl | hut-do | own. | | | | | | | | | | | | |
| NOTE2 Assumes electrical switch g | gear is lo | cated | 1.2m | abov | e grad | e. | | | | | | | | | | | |

Table 3-1: Electrical Power Components - Functionality Thresholds and Damage Function

The 1/200-year flood hazard maps were compared to known locations of key electrical power infrastructure. Overlap was identified at the Armstrong Substation as well as at various points of the distribution system. As the depth of flood water in all overlap areas was below 0.6 m, it is estimated that only the substation might be impacted. Based on Table 3-1, the substation was assumed to be temporarily shut-down, and a 2% percent damage was selected. Table 3-2 below provides an estimate of the total losses.



| Tuble 5 2. Electrical I over Loss Estimation | | | | | | | | | | | |
|--|---------------------------|--------------|-----------------------|--|--|--|--|--|--|--|--|
| Loss Component | Capital Cost ¹ | Loss Percent | Loss | | | | | | | | |
| | | | Estimate ² | | | | | | | | |
| Substation | \$10,000,000 | 2% | \$200,000 | | | | | | | | |
| | \$200,000 | | | | | | | | | | |
| NOTE1 Capital costs are based on recommended FEMA Hazus Valuation for a low-voltage sub-station (FEMA, | | | | | | | | | | | |
| 2001). | | | | | | | | | | | |
| NOTE2 Loss estimate is calculated in 2018 doll | ars. | | | | | | | | | | |

Table 3-2: Electrical Power Loss Estimation

Although FEMA's capital cost estimate may overestimate the cost of the Armstrong Substation, it does not include lost revenue or other indirect impacts caused by a prolonged electrical power shutdown. As this station powers approximately 8000 homes and many businesses in the vicinity of Armstrong, a prolonged shut-down would slow flood response and impede vital activities that are essential for the community's sustainability. As well, smaller residential and industrial sub-systems that rely on its electrical power, such as septic, storm, industrial or municipal wastewater treatment, fuel delivery, or any other electrical systems, may cause other indirect impacts.

3.1.2 Transportation System

The flood hazard overlaps a network of transportation infrastructure including City roads, a provincial highway and a CN railroad. According to the BC consequence guideline for dams, roads and railroads are classified differently to facilitate consequence estimation. Roads are broken up into five classes: 1) primary highways, 2) secondary highways, 3) major roads, 4) minor roads, and 5) local roads. Railroads are classified as either major or minor. Of note, the portion of CN railroad in Armstrong is considered a minor railroad and Highway 97A is considered a Secondary Highway.

To estimate the impact of the flood hazard to roads and railroads, the assessment assumes that any transportation crossing overtopped by the flood hazard is at risk of washout. As such, Table 3-3 summarizes the Meighan Creek and Deep Creek crossings and identifies whether or not they at risk of washout.

| Infrastructure Crossing Name | Road Class | Washout Risk? | | | | | | | |
|------------------------------|------------------------------|---------------|--|--|--|--|--|--|--|
| MEIGHAN CREEK | | | | | | | | | |
| Powerhouse Road | Local Road | Yes | | | | | | | |
| Highway 97A | Secondary Highway | No | | | | | | | |
| Highway 97A | Secondary Highway | No | | | | | | | |
| Rosedale Road East | Local Road | No | | | | | | | |
| Highway 97A/Smith Drive | Secondary Highway/Local Road | No | | | | | | | |
| Meadow Creek Lane | Local Road | No* | | | | | | | |

 Table 3-3: Transportation Crossings – Washout Risk Identification

| Infrastructure Crossing Name | Road Class | Washout Risk? |
|---|---|---------------|
| Okanagan Street | Local Road | Yes |
| Patterson Road / CN Rail / Pleasant | Local Road / Minor / Local Road | No |
| Valley Road | | |
| | DEEP CREEK | |
| Young Road | Local Road | No |
| CN Rail | Minor | No |
| Okanagan Street | Local Road | Yes |
| Wood Avenue | Local Road | Yes |
| Adair Street | Local Road | Yes |
| *Crossing gets overtopped in a round-about | way that would not likely cause wash-out. | |
| NOTE Only crossings within the study area are | e listed. | |

It was assumed that all crossings at risk would have a 50% chance of washout. For simplicity, washout loss estimates were assumed to be in line with bridge crossings replacement costs for low volume local creek bridges as described by the BC Construction and Rehabilitation Cost Guide. Using a replacement value of \$2,950/m² per deck surface area²⁹ and an average deck area of 80 m², the loss estimate for a washed-out road was determined to be \$236,000 (MOTI, 2013). Table 3-4 below summarizes the calculation of total losses.

| Loss Component | Capital Cost ¹ | Loss Probability | Loss Estimate ² |
|---------------------------|---------------------------|------------------|----------------------------|
| Powerhouse Road | \$236,000 | 50% | \$118,000 |
| Okanagan Street (Meighan) | \$236,000 | 50% | \$118,000 |
| Okanagan Street (Deep) | \$236,000 | 50% | \$118,000 |
| Wood Avenue | \$236,000 | 50% | \$118,000 |
| Adair Street | \$236,000 | 50% | \$118,000 |
| | | TOTAL | \$590,000 |

 Table 3-4: Transportation Infrastructure Loss Estimation

^{NOTE1} Capital costs are based on the BC Construction and Rehabilitation Cost Guide for low volume creek bridges (MOTI, 2013).

NOTE2 Loss estimate is calculated in 2018 dollars.

Since all impacts to transportation infrastructure are to local roads, the impact would be limited to the City and would not have provincial or national impacts (FLNRORD, 2016). Although the loss of function to one or more roads is possible, there are alternate routes available for all road crossings at risk. As such, the indirect impact to the community due to loss of transportation infrastructure was assumed to be limited to the direct cost of replacement.

²⁹ Value includes mobilization, traffic management and quality management and is adjusted for inflation.



3.1.3 Wastewater System

The City has approximately 29 km of wastewater distribution piping. This piping conveys raw sewage and industrial wastewater to a Wastewater Treatment Plant (WWTP) located on Adair Street directly adjacent to Deep Creek. The WWTP services a population of approximately 5,000 and handles an average daily wastewater flow rate of 2,200 m³/day (Opus Daytonknight Consultants Ltd, 2014).

By comparing the 1/200-year delineated flood hazard to the location of existing wastewater infrastructure, a high-level impact estimate was conducted using the FEMA Multi-hazard Loss Estimation Methodology data. According to this guideline, the impact to functionality and damage to wastewater infrastructure components can be estimated based on flood water depth. Functionality thresholds and damage functions used in the analysis are provided below in Table 3-5.

| System Component | FTA ¹ | | | | | | | | | | | |
|---|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| System Component | (m) | 0.0 | 0.3 | 0.6 | 0.9 | 1.2 | 1.5 | 1.8 | 2.1 | 2.4 | 2.7 | 3.0 |
| Collector at River Crossings (exposed / buried) | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pipes at River Crossings | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pipes (non-crossings) | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Wastewater Treatment Plants (small / medium / large) | 0 | 0 | 5 | 8 | 10 | 17 | 24 | 30 | 30 | 30 | 30 | 40 |
| Control Vaults and Control Stations (all) | 0 | 0 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Wet well / Dry Well Lift Station (all) | 1.2 | 0 | 0 | 0 | 0 | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Submersible Lift station (all) | n/a | 0 | 0 | 0 | 0 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| ^{NOTE1} Functionality Threshold Depth (FTA) refers to the depth of water where the water system component ceases to function. ^{NOTE2} Assumes electrical switch gear is located 1.2 m above grade. | | | | | | | | | | | | |

 Table 3-5: Wastewater Components - Functionality Thresholds and Damage Function (FEMA, 2001)

Based on the above, components of the piped wastewater distribution network and WWTP were identified within the extents of the flood hazard. Applying Table 3-1 functionality thresholds and damage functions for buried pipes, exposed river crossings, and small WWTPs, no impact to the piped distribution network or creek crossings is expected; however, there is potential for loss of functionality and damage to the WWTP. Using a 10% loss and an estimated capital cost for



the entire WWTP of \$6,500,000³⁰, Table 3-6 calculates a loss estimate of \$650,000 (Province of Ontario, 2005).

| Loss Component | Capital Cost | Loss Percent | Loss Estimate |
|--|--------------|--------------|---------------|
| WWTP including all lagoons and equipment | \$6,500,000 | 10% | \$650,000 |
| Pipes (non-crossings) | n/a | 0% | \$0 |
| Pipes at River Crossings | n/a | 0% | \$0 |
| | | TOTAL | \$650,000 |
| ^{NOTE} Loss estimate is calculated in 2018 dollars. | | | |

 Table 3-6: Wastewater Infrastructure Loss Estimation

Anecdotally, loss of WWTP functionality could result from loss of electrical power due to failure of the Armstrong Substation (identified in Section 3.1.1) and failure of backup power systems due to flood water damage (150 kW standby genset and transfer switch). Failure of one or more of the aerated lagoons embankments is also plausible due to the souring of embankments or from overtopping as a result of direct infiltration (from overland flooding) or from excessive inflows (perhaps from failed pumping systems or infiltration of flood waters to any part of the piped wastewater distribution network). If reduced functionality or failure of any of these components were to occur, the uncontrolled release of raw sewage and industrial waste from the WWTP or the piped wastewater network could occur.

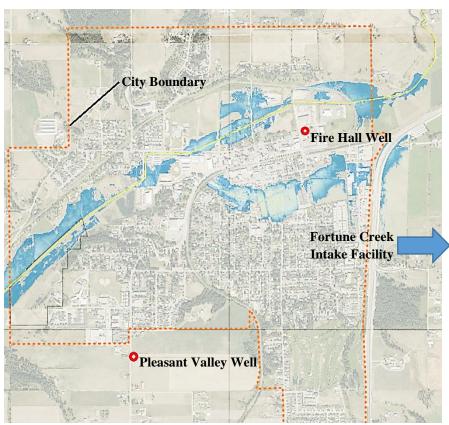
3.1.4 Potable Water System

Utilizing the City's Master Water Plan and available Water Composite Map (City of Armstrong, 2017) (City of Armstrong, April), a review of the potable water system was reviewed to identify potential flood impacts.

The City's potable water system has a maximum daily demand (MDD) of approximately 6700 m^3 /day and delivers water to six water districts located in the Township of Spallumcheen. The entire system operates on a single pressure zone and services roughly 5,000 residents. The system has two sources, surface water from Fortune Creek and groundwater from two wells within the City's service area.

As source water intakes are susceptible to damage from flooding, the location of these were compared to the extents of the flood. Figure 3-1 illustrates the City limit and the location of the three water sources in relation to the flood hazard. As none of the three sources are within the flood hazard, impact to the sources is not expected.

³⁰ The capital cost of the WWTP was determined based on the capacity and treatment type of an entire wastewater plan in accordance with Ontario Ministry of Public Infrastructure Renewal data.



Note: Fortune Creek Intake Facility is approximately 330 m above and 2700 m east of the flood.

Figure 3-1: Potable water source locations relative to flood (City of Armstrong, 2016)

For other potable water infrastructure, the FEMA Multi-hazard Loss Estimation Methodology guidelines were used (FEMA, 2001). According to this guideline, the impact to functionality and damage to potable water components can be estimated based on flood water depth. Table 3-7 below provides functionality thresholds and damage functions based by flood water depth.

| System Component | FTA ¹ | FTA ¹ Percent Damage by depth of flooding ² (m) | | | | | | | | | | | | | |
|-------------------------------------|------------------|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---|---|---|
| System Component | (m) | 0.0 | 0.3 | 0.6 | 0.9 | 1.2 | 1.5 | 1.8 | 2.1 | 2.4 | 2.7 | 3.0 | | | |
| Exposed Transmission Pipeline | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Crossing | II/ a | 0 | U | U | | | | 0 | 0 | U | | U | | | |
| Buried Transmission Pipeline | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Crossing | II/ a | 0 | U | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Buried Pipelines (non-crossing) | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Small WTP (open / gravity) | 0 | 0 | 5 | 8 | 10 | 17 | 24 | 30 | 30 | 30 | 30 | 40 | | | |
| Medium WTP (open / gravity) | 0 | 0 | 5 | 8 | 10 | 17 | 24 | 30 | 30 | 30 | 30 | 40 | | | |

 Table 3-7: Potable Water Components - Functionality Thresholds and Damage Function (FEMA, 2001)

Interior

Dams



| System Component | FTA ¹ | FTA ¹ Percent Damage by depth of flooding ² (m) | | | | | | | | | | |
|---|------------------|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| System Component | (m) | 0.0 | 0.3 | 0.6 | 0.9 | 1.2 | 1.5 | 1.8 | 2.1 | 2.4 | 2.7 | 3.0 |
| Large Water Treatment Plants (open / gravity) | 0 | 0 | 5 | 8 | 10 | 17 | 24 | 30 | 30 | 30 | 30 | 40 |
| Small Water Treatment Plants (closed / pressure) | 1.2 | 0 | 1 | 2 | 5 | 15 | 30 | 40 | 40 | 40 | 40 | 40 |
| Medium Water Treatment Plants (closed / pressure) | 1.2 | 0 | 1 | 2 | 5 | 15 | 30 | 40 | 40 | 40 | 40 | 40 |
| Large Water Treatment Plants (closed / pressure) | 1.2 | 0 | 1 | 2 | 5 | 15 | 30 | 40 | 40 | 40 | 40 | 40 |
| Pumping Plants (all / below grade) | 1.2 | 0 | 0 | 0 | 0 | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Pump Plants (all / above grade) | 1.2 | 0 | 1 | 2 | 5 | 15 | 30 | 40 | 40 | 40 | 40 | 40 |
| Control Vaults and Stations (all) | 0.3 | 0 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Water Storage Tanks (at grade conc/steel/wood) | 7.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Water Storage Tanks (all / below grade) | 1.2 | 0 | 0 | 0 | 0 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Wells (all) | 1.2 | 0 | 1 | 2 | 5 | 20 | 25 | 30 | 30 | 30 | 30 | 30 |
| NOTE1 Functionality Threshold Depth (FTA) refers to the depth of water where the water system component ceases to function. NOTE2 Assumes electrical switch gear is located 1.2 m above grade. | | | | | | | | | | | | |

Table 3-7: Potable Water Components - Functionality Thresholds and Damage Function (FEMA, 2001)

The location of the City's potable water system components was compared to the depth of the flood hazard. As a result, only the water transmission pipeline and related features such as blow-off valves, control valves, fire hydrants, and water services were identified in the flood hazard area (City of Armstrong, 2017). No air valve, metering chambers, wells, or any other system components were identified. Using Table 3-7, it was estimated that no damage or loss of functionality to the water system would occur; though, this does not consider the potential for contamination or impact from road washouts.

Comparing estimates of road washouts covered in Section 3.1.2, it was assumed that transmission mains existing within any expected washout location would be damaged and functionality would be compromised. As such, the location of washout roads was compared to the City's Water Composite Maps and two vulnerable transmission mains were identified: 1) Meighan Creek Crossing at Okanagan Street, and 2) Deep Creek crossing at Okanagan Street. Since a 50% probability of failure was assumed, only one (1) washout having a watermain pipeline was assumed to be impacted. Figure 3-2 illustrates one of these crossings.

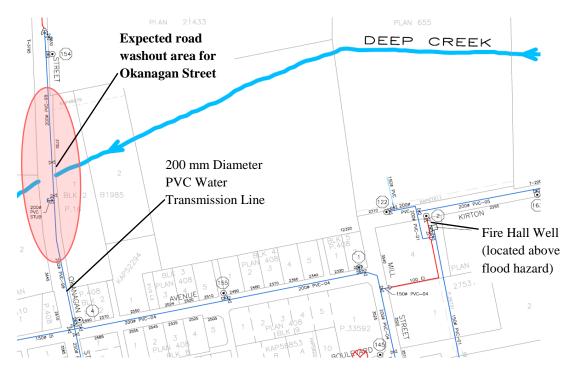


Figure 3-2: Water Composite Map compared to an expected Okanagan Street washout location

Since the water system network is looped and operates on a single pressure zone, a damaged transmission main from a washout at either location can reasonably be isolated. As such, it is expected that essential water services could continue to function with no extended loss of service. Therefore, the total direct flood impacts to the City's potable water system was assumed to be limited to the cost of repairs of the water transmission main on Okanagan Street. Assuming a 20 m length of 200 mm diameter PVC costs³¹ \$250/m, the estimated direct loss including only the watermain calculates to roughly \$5,000. Losses related to damaged transmission mains at washouts are estimated in Table 3-8.

Interior

Dams

³¹ Cost includes supply and install of watermain but does not include road construction. For road washout costs, refer to Section 3.1.2.



| Loss Component | Capital Cost | Loss Probability | Loss Percent | Loss Estimate ¹ | |
|--|--------------|------------------|--------------|----------------------------|--|
| Buried Transmission | 5000 | 50% | 100% | \$2,500 | |
| Pipeline Crossing | | | | | |
| (Okanagan Street – Deep | | | | | |
| Creek) | | | | | |
| Buried Transmission | 5000 | 50% | 100% | \$2,500 | |
| Pipeline Crossing | | | | | |
| (Okanagan Street – | | | | | |
| Meighan Creek) | | | | | |
| | • | · | TOTAL | \$5,000 | |
| NOTE1 Loss estimate is calculated in 2018 dollars. | | | | | |

| Table 3-8: Potable Water Infrastructure | Loss Estimation |
|---|-----------------|
|---|-----------------|

Overland flooding of urbanized areas has the potential to carry pollutants into waterways leading to source water contamination. As Section 3.1.3 identified a potential release of raw sewage and industrial waste to Deep Creek, increased risk of source water contamination and environmental pollution is expected.

As pollution can be carried long distances, the contamination of source water along Deep Creek downstream of the WWTP may extend as far as Okanagan Lake. A search of the BC Water Atlas identified a total of 25 water licences between the location of the City's WWTP and the mouth of Deep Creek at Okanagan Lake (BC Water Resources Atlas, 2018). Table 3-9 lists the water licences identified.

| | | | Distance |
|---------|--------------|---------------------------------|---------------|
| Licence | Source | Purpose | Downstream of |
| | | | WWTP (km) |
| C126134 | Otter Spring | 01A - Domestic | 4.8 |
| C110664 | Otter Lake | 03B – Irrigation Private | 4.9 |
| C045166 | Otter Lake | 03B – Irrigation Private | 5.0 |
| C110664 | Otter Lake | 03B – Irrigation Private | 5.4 |
| F019515 | Deep Creek | 03B – Irrigation Private | 6.9 |
| C062832 | Deep Creek | 03B – Irrigation Private | 7.8 |
| C062833 | Deep Creek | 03B – Irrigation Private | 7.8 |
| F021312 | Deep Creek | 03B – Irrigation Private | 7.8 |
| C069205 | Deep Creek | 03B – Irrigation Private | 7.8 |
| C069206 | Deep Creek | 03B – Irrigation Private | 8.3 |
| F021503 | Deep Creek | 03B – Irrigation Private | 8.3 |
| 500183 | Deep Creek | 00A – Waterworks Local Provider | 9.4 |
| F021505 | Deep Creek | 03B – Irrigation Private | 9.5 |
| F015901 | Deep Creek | 03B – Irrigation Private | 9.9 |

 Table 3-9: Water licences on Deep Creek from Armstrong to Okanagan Lake



| | | | Distance |
|---------|---------------|--------------------------|---------------|
| Licence | Source | Purpose | Downstream of |
| | | - | WWTP (km) |
| F021502 | Deep Creek | 03B – Irrigation Private | 10.8 |
| F052952 | Deep Creek | 03B – Irrigation Private | 10.8 |
| F052953 | Deep Creek | 03B – Irrigation Private | 10.8 |
| C052893 | Deep Creek | 03B – Irrigation Private | 11.1 |
| C052891 | Deep Creek | 03B – Irrigation Private | 11.1 |
| C064257 | Deep Creek | 02F – Fairway Watering | 11.1 |
| C052892 | Deep Creek | 03B – Irrigation Private | 11.1 |
| F052953 | Deep Creek | 03B – Irrigation Private | 11.1 |
| C064226 | Deep Creek | 02F – Fairway Watering | 11.1 |
| F013130 | Deep Creek | 03B – Irrigation Private | 12.1 |
| C018611 | Okanagan Lake | 03B – Irrigation Private | 14.1 |

Table 3-9: Water licences on Deep Creek from Armstrong to Okanagan Lake

Only one water licence was identified to be domestic and it sources a spring near the alignment of Deep Creek. Although no potable water licences directly source water from Deep Creek downstream of Armstrong, the indirect risk of potable water contamination in all flood areas is still possible. No monetary estimate of this impact was calculated.

3.1.5 Natural Gas System

For natural gas infrastructure, the report relies on FEMA Multi-hazard Loss Estimation Methodology guidelines. According to this guideline, the impact to functionality and damage to natural gas system components can be estimated based on flood water depth. Figure 3-10 below provides functionality thresholds and damage functions based by flood water depth.

| | FTA ¹ | FTA ¹ Percent Damage by depth of flooding ² (m) | | | | | | | | | | |
|--|------------------|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| System Component | (m) | 0.0 | 0.3 | 0.6 | 0.9 | 1.2 | 1.5 | 1.8 | 2.1 | 2.4 | 2.7 | 3.0 |
| Exposed Transmission Pipeline Crossing | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Buried Transmission Pipeline Crossing | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pipelines (non-crossing) | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Control Valves and Control Stations | 0.3 | 0 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Compressor Stations | 1.2 | 0 | 1 | 2 | 5 | 15 | 30 | 40 | 40 | 40 | 40 | 40 |
| ^{NOTE1} Functionality Threshold Depth (FTA) refers to the depth of water where the system component ceases to function (FEMA, 2001). ^{NOTE2} Assumes electrical switch gear is located 1.2 m above grade. | | | | | | | | | | | | |

 Table 3-10: Natural Gas Components - Functionality Thresholds and Damage Function (FEMA, 2001)



Since there are no identified natural gas infrastructure within the delineated flood hazard, no loss of functionality or damage is expected based on the thresholds and functions of Table 3-10.

3.1.6 Telecommunication System

For telecommunication systems, no FEMA functionality thresholds or damage functions were available to estimate flood impacts. Since there are no key telecommunication infrastructure identified within the delineated flood hazard, it is likely that only communication lines may be exposed. As such, impact to telecommunication systems is expected to be negligible in comparison to other local infrastructure.

3.2 Impact to Environment

A priority for municipal, provincial, and federal governments is to protect Canada's natural environment for current and future generations (Government of Canada, 2018). Although the City cannot be held responsible for protecting the environment from natural conventional flooding³², developed areas within the City's jurisdiction are expected to negatively impact the environment when subjected to flood conditions. As identified above, the release of pollutants due to overland flooding, erosion, and failure of urban systems is expected.

Reduced water quality can affect fish habitat, vegetation, and wildlife. Although no indications of the presence of red-listed³³ or blue-listed³⁴ species within these areas were identified by the BC Conservation Data Centre (BC CDC) mapping system (Figure 3-3), a recent report identified the potential inhabitancy of species at risk including "one plant, four avian, three mammal, one reptile, two gastropod and five insect[s]" which are all provincially blue-listed (Western Water, 2018).

³² Flooding often plays and integral role in ensuring biological productivity and diversity in the flood plain.

³³ *Red-listed* species or ecosystems are at risk of being lost (extirpated, endangered or threatened).

³⁴ *Blue-listed* is any species or ecosystem this is of special concern.

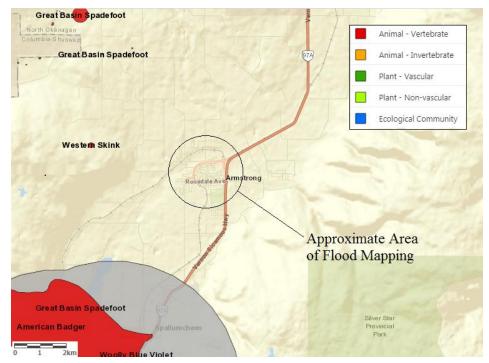


Figure 3-3: BC CDC map of red- and blue-listed species and ecosystems (BC CDC, 2018)

According to the BC guidelines for assessing environmental flood consequence in relation to dam breaches, if red- or blue-listed species are impacted, the consequence is considered $high^{35}$ (FLNRORD, 2016). The Dam Safety Regulation defines a high environmental consequence as a "significant loss or deterioration of important fisheries habitat or important wildlife habitat, rare or endangered species, or unique landscapes" where "restoration or compensation in kind is highly possible" (BC, 2016). Although a monetary value is not attributed to the environmental losses described above, significant pollution of water quality and potential impact to species at risk are identified; however, there are no expectations of permanent environmental loss

3.3 Impact to Cultural Values

Interior

Dams

Review of impact to sites of cultural significance is an important component of consequence assessment (FLNRORD, 2016).

As the City was once a "sprawling western town" with history dating back to 1892, there are many historic sites and heritage buildings throughout the municipality (City of Armstrong, 2018). As such, there is a large inventory of heritage buildings, many of which are from the 1930s. A review of all properties listed in the heritage inventory for the City was conducted and overlap with the mapped flood hazard. Table 3-11 summarizes this overlap and includes a list of properties at risk.

³⁵ *High* is a defined regulated rating which describes the consequence classification of dams in BC.

| Table 3-11. Heritage Sites Impact Summary | | | | |
|---|--|--|--|--|
| IMPACT EXPECTED | | | | |
| 2885 Patterson Avenue | | | | |
| AT RISK - WITHIN METRES | | | | |
| 3395 Patterson Avenue | | | | |
| 2315 Patterson Avenue | | | | |
| 2335 Patterson Avenue | | | | |
| 2485 Patterson Avenue | | | | |
| 2495 Patterson Avenue | | | | |
| 3120 Pleasant Valley Road | | | | |
| AT RISK - SETBACK SOMEWHAT | | | | |
| 2495 Patterson Avenue | | | | |
| 2360 Patterson Avenue | | | | |
| 2370 Patterson Avenue | | | | |
| 2590 Wood Avenue | | | | |
| 2750 Wood Avenue | | | | |
| 2850 Wood Avenue | | | | |

Table 3-11: Heritage Sites Impact Summary

In addition to the above heritage sites, there are other sites impacted that have cultural value. These sites include community assets or recreation areas such as the Okanagan Regional Library, Highland Park Elementary School yard, or the Interior Provincial Exhibition (IPE) fairgrounds. Of these, the library will be most impacted and it is expected to be fully recovered in a period of weeks to months resulting in little impact to cultural values (refer to Section 3.5.3 for more details).

A review of the flood hazard area did not identify any archaeology sites within the inundation zone³⁶. Although the absence of archaeological sites could not be definitively confirmed, if one does exist, the likelihood of impact from flood was not considered significant due to the nature of the depth and velocity of the flooding. As such, no impact to culturally significant archaeological sites is expected.

3.4 Impact to People and Society

According to NDMP, impact to people and society should be included in the risk assessment (Government of Canada, 2018). In alignment with the National Resource Canada's (NRC) guidelines for estimating flood vulnerabilities, the scope of the impacts to people and society was limited to the individuals of the community of Armstrong who are directly impacted by the flood hazard. As such, this section provides hypothetical direct cost estimates to individuals in the

³⁶ Absence of archaeological or valuable cultural sites was not confirmed due to access limitations to the Remote Access to Archaeological Data (RAAD) mapping program (FLNRORD, 2018).



following categories: loss of wages, loss of life, loss to residential property (automobiles, residential structural and content), and loss due to displacement.

3.4.1 Loss of Wages

According to NDMP guidelines, losses to people and society should include estimates for loss of wages (LoW). A comparison between the flood hazard and the location of all business structures in the City was conducted by overlaying the flood hazard GIS files to a spatial point file database (SPFD)³⁷ of all known structures in the City. Where overlap to business structures was identified, flood depth data was populated to the SPFD resulting in a list of all flood-impacted businesses which included business type, total structure area and flood depth hazard.

According to FEMA, approximate estimates of flood restoration time by building type rely on the simple linear function between the depth of flooding to the number of days displaced. By applying the recommended 45 days per 0.30 m of flood water depth, the duration of business shut-down is estimated in weeks.

Supported by a limited telephone survey, anecdotal information and other various sources, the approximate number of employees at each business was based on the building area and business type. Average weekly employment income was assumed to be on par with the average annual compensation for all Canadians since the sample population of businesses represents a non-bias selection of employment types. As such, calculation of LoW assumes an average weekly compensation of \$892.90³⁸ for all employees. Table 3-12 summarizes the results of this calculation.

| Business Type | Area/Creek | Flood Impact | E^1 | W^2 | EW^3 | LoW^4 | | | |
|-----------------------|------------------|-------------------|-------|-------|--------|------------------|--|--|--|
| | HEALTHCARE* | | | | | | | | |
| Medical Clinic* | Smith Dr/Meighan | Bldg, parking lot | 12 | 1.7 | 20.1 | 17,909 | | | |
| Dental Clinic* | Smith Dr/Meighan | Bldg, parking lot | 8 | 2.1 | 16.8 | 15,001 | | | |
| Physiotherapy Clinic* | Smith Dr/Meighan | Bldg, parking lot | 8 | 1.9 | 15.4 | 13,776 | | | |
| Pharmacy* | Smith Dr/Meighan | Bldg, parking lot | 15 | 2.1 | 31.5 | 28,126 | | | |
| Optometry Clinic* | Smith Dr/Meighan | Bldg, parking lot | 8 | 1.7 | 13.4 | 11,939 | | | |
| | PROFESSI | ONAL SERVICES | | | | | | | |
| Accounting Office | Smith Dr/Meighan | Bldg, parking lot | 8 | 1.7 | 13.4 | 11,939 | | | |
| Notary Public | Smith Dr/Meighan | Bldg, parking lot | 8 | 1.7 | 13.4 | 11,939 | | | |
| Investment Office | Smith Dr/Meighan | Bldg, parking lot | 8 | 1.7 | 13.4 | 11,939 | | | |
| Insurance Broker | Smith Dr/Meighan | Bldg, parking lot | 10 | 1.7 | 16.7 | 14,924 | | | |

³⁷ This database was manually created using recent satellite imagery supplemented by field investigation and Google Streetview data.

³⁸ Based on 2016 StatCan data, the annual average income of \$46,431 was used. This value has been adjusted for inflation.



| Business Type Area/Creek Flood Impact E^1 W^2 EW^3 LoW^4 Real Estate Broker Smith Dr/Meighan Bldg, parking lot 6 2.1 12.6 11,251 Veterinary Clinic Smith Dr/Meighan Bldg, parking lot 2 16.3 32.6 29.03 Autobody Garage Patterson/Meighan Bldg, parking lot 5 3.0 15.0 13.394 Public Works Facility Patterson/Meighan Bldg, parking lot 40 0.0 0.0 - Fairgrounds Wood Ave/Deep Parking lot 40 0.0 0.0 - Smith Dr/Meighan Bldg, parking lot 5 3.0 15.0 13.394 Library Smith Dr/Meighan Bldg, parking lot 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 20 0.2 4.3 3.827 Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3.827 Grocary Store* Smith D | Table 3-12: Estimated Loss of Wages (LoW) – Impacted Businesses and their Employees by Industry | | | | | | |
|---|---|-------------------|-------------------|-------|-------|--------|---------|
| Veterinary Clinic Autobody Garage Smith Dr/Meighan Patterson/Meighan Parking lot Bldg, parking lot 2 8 0.0 0.0 PARKS AND PUBLIC SERVICES Public Works Facility Public Works Facility Public Works Facility Patterson/Meighan Pairgrounds Bldg, parking lot Wood Ave/Deep 5 3.0 15.0 13.394 Public Works Facility Pairgrounds Wood Ave/Deep Parking lot Bldg, parking lot Smith Dr/Meighan 5 3.0 15.0 13.394 Postal Office* Smith Dr/Meighan Bldg, parking lot Bldg, parking lot Smith Dr/Meighan 6 6.6 39.9 35,589 Library Smith Dr/Meighan Bldg, parking lot Smith Dr/Meighan 5 0.2 1.1 957 Tracking Facility Kirton Ave/Deep Yard 5 0.2 4.3 3,827 CONSTRUCTION CONTACION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Grocery Store* Smith Dr/Meighan Bldg, parking lot Bldg, parking lot 8 7.1 56.6 50,513 | Business Type | Area/Creek | Flood Impact | E^1 | W^2 | EW^3 | LoW^4 |
| Autobody Garage Patterson/Meighan Bldg, parking lot 2 16.3 32.6 29,083 PARKS AND PUBLIC SERVICES Public Works Facility Patterson/Meighan Bldg, parking lot 5 3.0 15.0 13,394 Elementary School Wood Ave/Deep Parking lot 40 0.0 0.0 - Fairgrounds Wood Ave/Deep Bldg, Parking lot 10 2.6 25.7 22,960 Postal Office* Smith Dr/Meighan Bldg, parking lot 5 0.2 1.1 35.4 31,571 TRANSPORTATION Traking Facility Kirton Ave/Deep Yard 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 20 0.2 4.3 3,827 CONSTUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Grocery Store* Smith Dr/Meighan Bldg, parking lot 3 7.1 56.6 50,513 <t< td=""><td>Real Estate Broker</td><td>Smith Dr/Meighan</td><td>Bldg, parking lot</td><td>6</td><td>2.1</td><td>12.6</td><td>11,251</td></t<> | Real Estate Broker | Smith Dr/Meighan | Bldg, parking lot | 6 | 2.1 | 12.6 | 11,251 |
| PARKS AND PUBLIC SERVICES Public Works Facility Patterson/Meighan Bldg, parking lot 5 3.0 15.0 13,394 Elementary School Wood Ave/Deep Parking lot 40 0.0 0.0 - Fairgrounds Wood Ave/Deep Bldg, parking lot 10 2.6 25.7 22.960 Postal Office* Smith Dr/Meighan Bldg, parking lot 5 7.1 35.4 31,571 TRANSPORTATION Trucking Facility Kirton Ave/Deep Yard 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 30 0.2 6.4 5,740 CONSTRUCTION CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Retail Smith Dr/Meighan Bldg, parking lot 8 2.1 16.8 15,001 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 7.1 56.6 5 | Veterinary Clinic | Smith Dr/Meighan | Parking lot | 8 | 0.0 | 0.0 | - |
| Public Works Facility Patterson/Meighan Bldg, parking lot 5 3.0 15.0 13.394 Elementary School Wood Ave/Deep Parking lot 40 0.0 0.0 $-$ Fairgrounds Wood Ave/Deep Bldg, Parking lot 10 2.6 25.7 22.960 Postal Office* Smith Dr/Meighan Bldg, parking lot 5 7.1 35.4 31.571 TRANSPORTATION TRANSPORTATION Transportation Services Kirton Ave/Deep Yard 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 20 0.2 4.3 $3,827$ CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 30 7.1 212.1 $18,9423$ Pet Retail Smith Dr/Meighan Bldg, parking lot 8 7.1 56.6 $50,513$ Electronics Retail Smith Dr/Meighan Bldg, parking lot 6 1.1 < | Autobody Garage | Patterson/Meighan | Bldg, parking lot | 2 | 16.3 | 32.6 | 29,083 |
| Elementary School Wood Ave/Deep Parking lot 40 0.0 0.0 - Fairgrounds Wood Ave/Deep Bldg, Parking lot 10 2.6 25.7 22.960 Postal Office* Smith Dr/Meighan Bldg, parking lot 5 7.1 35.4 31,571 TRANSPORTATION TRANSPORTATION Transportation Services Kirton Ave/Deep Yard 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 50 0.2 4.3 3,827 CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 30 7.1 212.1 189,423 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 7.1 56.6 50,513 Electronics Retail Smith Dr/Meighan Bldg, parking lot 6 1.1 6.4 5,740 Health Food Retailer Smith Dr/Meighan Bldg, parking lot 8 6.9 54.9 48,982 | | PARKS AND | PUBLIC SERVICES | | | | |
| Fairgrounds Wood Ave/Deep Bldg, Parking lot 10 2.6 25.7 22,960 Postal Office* Smith Dr/Meighan Bldg, parking lot 5 7.1 35.4 31,571 TRANSFORTATION TRANSFORTATION Transportation Services Kirton Ave/Deep Yard 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 30 0.2 6.4 5,740 CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Grocery Store* Smith Dr/Meighan Bldg, parking lot 8 2.1 16.8 15,001 Pet Retail Smith Dr/Meighan Bldg, parking lot 5 1.7 8.4 7,462 | Public Works Facility | Patterson/Meighan | Bldg, parking lot | 5 | 3.0 | 15.0 | 13,394 |
| Postal Office* Smith Dr/Meighan Bldg, parking lot 6 6.6 39.9 35,589 Library Smith Dr/Meighan Bldg, parking lot 5 7.1 35.4 31,571 TRANSFORTATION Transportation Services Kirton Ave/Deep Yard 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 20 0.2 4.3 3,827 CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,621 Simith Dr/Meighan Bldg, parking lot 8 7.1 212.1 18.4 <td>Elementary School</td> <td>Wood Ave/Deep</td> <td>Parking lot</td> <td>40</td> <td>0.0</td> <td>0.0</td> <td>-</td> | Elementary School | Wood Ave/Deep | Parking lot | 40 | 0.0 | 0.0 | - |
| LibrarySmith Dr/MeighanBldg, parking lot57.135.431.571Transportation ServicesKirton Ave/DeepYard50.21.1957Trucking FacilityKirton Ave/DeepYard300.26.45,740CONSTRUCTIONContractor BldgKirton Ave/DeepYard200.24.33,827Grocery Store*Smith Dr/MeighanBldg, parking lot307.1212.1189,423Pet RetailSmith Dr/MeighanBldg, parking lot82.116.815,001Pet RetailSmith Dr/MeighanBldg, parking lot87.156.650,513Electronics RetailSmith Dr/MeighanBldg, parking lot51.78.47,462Automotive RetailerSmith Dr/MeighanBldg, parking lot61.16.45,740Health Food RetailerSmith Dr/MeighanBldg, parking lot61.14.0,982General MerchandiseSmith Dr/MeighanBldg, parking lot40.93.43,061Third StorePatterson/MeighanBldg, parking lot40.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251S | Fairgrounds | Wood Ave/Deep | Bldg, Parking lot | 10 | 2.6 | 25.7 | 22,960 |
| TRANSPORTATION Transportation Services Kirton Ave/Deep Yard 5 0.2 1.1 957 Trucking Facility Kirton Ave/Deep Yard 30 0.2 6.4 5,740 CONSTRUCTION CONSTRUCTION CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 CONSTRUCTION CONSTRUCTION < | Postal Office* | Smith Dr/Meighan | Bldg, parking lot | 6 | 6.6 | 39.9 | 35,589 |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $ | Library | Smith Dr/Meighan | Bldg, parking lot | 5 | 7.1 | 35.4 | 31,571 |
| Trucking Facility Kirton Ave/Deep Yard 30 0.2 6.4 5,740 CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 Contractor Bldg Kirton Ave/Deep Yard 30 7.1 212.1 189,423 Grocery Store* Smith Dr/Meighan Bldg, parking lot 8 2.1 16.8 15,001 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 7.1 56.6 50,513 Electronics Retail Smith Dr/Meighan Bldg, parking lot 5 1.7 8.4 7,462 Automotive Retailer Smith Dr/Meighan Bldg, parking lot 6 1.1 6.4 5,740 Health Food Retailer Smith Dr/Meighan Bldg, parking lot 4 0.9 3.4 3,061 Thrift Store Patterson/Meighan Bldg, parking lot 4 2.1 | | TRANS | SPORTATION | | | | |
| CONSTRUCTION CONSTRUCTION Contractor Bldg Kirton Ave/Deep Yard 20 0.2 4.3 3,827 RETAIL Grocery Store* Smith Dr/Meighan Bldg, parking lot 30 7.1 212.1 189,423 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 2.1 16.8 15,001 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 7.1 56.6 50,513 Electronics Retail Smith Dr/Meighan Bldg, parking lot 5 1.7 8.4 7,462 Automotive Retailer Smith Dr/Meighan Bldg, parking lot 6 1.1 6.4 5,740 Health Food Retailer Smith Dr/Meighan Bldg, parking lot 8 6.9 54.9 48,982 General Merchandise Smith Dr/Meighan Bldg, parking lot 4 0.9 3.4 3,061 Thrift Store Patterson/Meighan Bldg, parking lot 6 2.1 12.6 11,251 Sandwich Eatery Smith Dr | Transportation Services | Kirton Ave/Deep | Yard | 5 | 0.2 | 1.1 | 957 |
| $\begin{array}{c cccc} Contractor Bldg & Kirton Ave/Deep & Yard & 20 & 0.2 & 4.3 & 3,827 \\ \hline RETAIL \\ \hline \\ $ | Trucking Facility | Kirton Ave/Deep | Yard | 30 | 0.2 | 6.4 | 5,740 |
| RETAIL Grocery Store* Smith Dr/Meighan Bldg, parking lot 30 7.1 212.1 189,423 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 2.1 16.8 15,001 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 2.1 16.8 15,001 Pet Retail Smith Dr/Meighan Bldg, parking lot 8 7.1 56.6 50,513 Electronics Retail Smith Dr/Meighan Bldg, parking lot 5 1.7 8.4 7,462 Automotive Retailer Smith Dr/Meighan Bldg, parking lot 6 1.1 6.4 5,740 Health Food Retailer Smith Dr/Meighan Bldg, parking lot 8 6.9 54.9 48,982 General Merchandise Smith Dr/Meighan Bldg, parking lot 4 0.9 3.4 3,061 Thrift Store Patterson/Meighan Bldg, parking lot 4 2.1 8.6 7,653 Sandwich Eatery Smith Dr/Meighan Bldg, parking lot 6 | | CONS | STRUCTION | | 1 | | |
| Grocery Store*Smith Dr/MeighanBldg, parking lot 30 7.1 212.1 $189,423$ Pet RetailSmith Dr/MeighanBldg, parking lot 8 2.1 16.8 $15,001$ Pet RetailSmith Dr/MeighanBldg, parking lot 8 7.1 56.6 $50,513$ Electronics RetailSmith Dr/MeighanBldg, parking lot 5 1.7 8.4 $7,462$ Automotive RetailerSmith Dr/MeighanBldg, parking lot 6 1.1 6.4 $5,740$ Health Food RetailerSmith Dr/MeighanBldg, parking lot 8 6.9 54.9 $48,982$ General MerchandiseSmith Dr/MeighanBldg, parking lot 4 0.9 3.4 $3,061$ Thrift StorePatterson/MeighanBldg, parking lot 4 2.1 8.6 $7,653$ RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot 6 2.1 12.6 $11,251$ Sandwich EaterySmith Dr/MeighanBldg, parking lot 6 2.1 12.6 $11,251$ Sushi RestaurantSmith Dr/MeighanBldg, parking lot 6 2.1 12.6 $11,251$ Sushi RestaurantSmith Dr/MeighanBldg, parking lot 6 8.6 51.4 $45,921$ Offee ShopSmith Dr/MeighanBldg, parking lot 6 8.6 51.4 $45,921$ Financial Institution*Smith Dr/MeighanBldg, parking lot 6 8.6 51.4 $45,921$ Fi | Contractor Bldg | Kirton Ave/Deep | Yard | 20 | 0.2 | 4.3 | 3,827 |
| Pet RetailSmith Dr/MeighanBldg, parking lot82.116.815,001Pet RetailSmith Dr/MeighanBldg, parking lot87.156.650,513Electronics RetailSmith Dr/MeighanBldg, parking lot51.78.47,462Automotive RetailerSmith Dr/MeighanBldg, parking lot61.16.45,740Health Food RetailerSmith Dr/MeighanBldg, parking lot86.954.948,982General MerchandiseSmith Dr/MeighanBldg, parking lot207.1141.4126,282Flower ShopSmith Dr/MeighanBldg, parking lot40.93.43,061Thrift StorePatterson/MeighanBldg, parking lot42.18.67,653RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot68.651.445,921OTHERFinancial Institution*Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBld | - | ŀ | RETAIL | | | | |
| Pet RetailSmith Dr/MeighanBldg, parking lot87.156.650,513Electronics RetailSmith Dr/MeighanBldg, parking lot51.78.47,462Automotive RetailerSmith Dr/MeighanBldg, parking lot61.16.45,740Health Food RetailerSmith Dr/MeighanBldg, parking lot86.954.948,982General MerchandiseSmith Dr/MeighanBldg, parking lot207.1141.4126,282Flower ShopSmith Dr/MeighanBldg, parking lot40.93.43,061Thrift StorePatterson/MeighanBldg, parking lot42.18.67,653RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot68.651.445,921OTHERFinancial Institution*Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Grocery Store* | Smith Dr/Meighan | Bldg, parking lot | 30 | 7.1 | 212.1 | 189,423 |
| Electronics RetailSmith Dr/MeighanBldg, parking lot5 1.7 8.4 $7,462$ Automotive RetailerSmith Dr/MeighanBldg, parking lot6 1.1 6.4 $5,740$ Health Food RetailerSmith Dr/MeighanBldg, parking lot8 6.9 54.9 $48,982$ General MerchandiseSmith Dr/MeighanBldg, parking lot20 7.1 141.4 $126,282$ Flower ShopSmith Dr/MeighanBldg, parking lot4 0.9 3.4 $3,061$ Thrift StorePatterson/MeighanBldg, parking lot4 2.1 8.6 $7,653$ RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot 6 2.1 12.6 $11,251$ Sandwich EaterySmith Dr/MeighanBldg, parking lot 6 2.1 12.6 $11,251$ Sushi RestaurantSmith Dr/MeighanBldg, parking lot 6 2.1 12.6 $11,251$ Sushi RestaurantSmith Dr/MeighanBldg, parking lot 6 2.1 12.6 $11,251$ Sushi RestaurantSmith Dr/MeighanBldg, parking lot 6 8.6 51.4 $45,921$ Coffee ShopSmith Dr/MeighanBldg, parking lot 6 8.6 51.4 $45,921$ Financial Institution*Smith Dr/MeighanBldg, parking lot 4 2.1 8.4 $7,500$ BarberSmith Dr/MeighanBldg, parking lot 4 2.1 8.4 $7,500$ | Pet Retail | Smith Dr/Meighan | Bldg, parking lot | 8 | 2.1 | 16.8 | 15,001 |
| Automotive RetailerSmith Dr/MeighanBldg, parking lot61.16.45,740Health Food RetailerSmith Dr/MeighanBldg, parking lot86.954.948,982General MerchandiseSmith Dr/MeighanBldg, parking lot207.1141.4126,282Flower ShopSmith Dr/MeighanBldg, parking lot40.93.43,061Thrift StorePatterson/MeighanBldg, parking lot42.18.67,653RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot62.112.611,251BakerySmith Dr/MeighanBldg, parking lot87.156.650,513Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921Financial Institution*Smith Dr/MeighanBldg, parking lot68.651.445,921Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Pet Retail | Smith Dr/Meighan | | 8 | 7.1 | 56.6 | 50,513 |
| Health Food RetailerSmith Dr/MeighanBldg, parking lot86.954.948,982General MerchandiseSmith Dr/MeighanBldg, parking lot207.1141.4126,282Flower ShopSmith Dr/MeighanBldg, parking lot40.93.43,061Thrift StorePatterson/MeighanBldg, parking lot42.18.67,653RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot120.00.0-Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Electronics Retail | Smith Dr/Meighan | Bldg, parking lot | 5 | 1.7 | 8.4 | 7,462 |
| General Merchandise Flower ShopSmith Dr/Meighan Smith Dr/MeighanBldg, parking lot Bldg, parking lot207.1141.4126,282Flower ShopSmith Dr/MeighanBldg, parking lot40.93.43,061Thrift StorePatterson/MeighanBldg, parking lot42.18.67,653RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Automotive Retailer | Smith Dr/Meighan | Bldg, parking lot | 6 | 1.1 | 6.4 | 5,740 |
| Flower Shop Thrift StoreSmith Dr/Meighan Patterson/MeighanBldg, parking lot40.93.43,061Thrift StorePatterson/MeighanBldg, parking lot42.18.67,653RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Health Food Retailer | Smith Dr/Meighan | Bldg, parking lot | 8 | 6.9 | 54.9 | 48,982 |
| Thrift StorePatterson/MeighanBldg, parking lot42.18.67,653RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921Financial Institution*Finness CentreSmith Dr/MeighanBldg, parking lot120.00.0-BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | General Merchandise | Smith Dr/Meighan | Bldg, parking lot | 20 | 7.1 | 141.4 | 126,282 |
| RESTAURANTPizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921Financial Institution*Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Flower Shop | Smith Dr/Meighan | Bldg, parking lot | 4 | 0.9 | 3.4 | 3,061 |
| Pizza EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921OTHERFinancial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Thrift Store | Patterson/Meighan | Bldg, parking lot | 4 | 2.1 | 8.6 | 7,653 |
| Sandwich EaterySmith Dr/MeighanBldg, parking lot62.112.611,251Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921EnderstandFinancial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | | RES | TAURANT | | | | |
| Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921OTHERFinancial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Pizza Eatery | Smith Dr/Meighan | Bldg, parking lot | 6 | 2.1 | 12.6 | 11,251 |
| Sushi RestaurantSmith Dr/MeighanBldg, parking lot87.156.650,513BakerySmith Dr/MeighanBldg, parking lot106.464.357,401Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921CHERFinancial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Sandwich Eatery | Smith Dr/Meighan | Bldg, parking lot | 6 | 2.1 | 12.6 | 11,251 |
| Coffee ShopSmith Dr/MeighanBldg, parking lot68.651.445,921OTHERFinancial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Sushi Restaurant | Smith Dr/Meighan | Bldg, parking lot | 8 | 7.1 | 56.6 | 50,513 |
| OTHERFinancial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Bakery | Smith Dr/Meighan | Bldg, parking lot | 10 | 6.4 | 64.3 | 57,401 |
| Financial Institution*Smith Dr/MeighanBldg, parking lot120.00.0-Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Coffee Shop | Smith Dr/Meighan | Bldg, parking lot | 6 | 8.6 | 51.4 | 45,921 |
| Fitness CentreSmith Dr/MeighanBldg, parking lot42.18.47,500BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | | | | | | | |
| BarberSmith Dr/MeighanBldg, parking lot56.432.128,700 | Financial Institution* | Smith Dr/Meighan | Bldg, parking lot | 12 | 0.0 | 0.0 | - |
| | Fitness Centre | Smith Dr/Meighan | Bldg, parking lot | 4 | 2.1 | 8.4 | 7,500 |
| Car Wash Facility Smith Dr/Meighan Bldg. parking lot 1 0.9 0.9 765 | Barber | Smith Dr/Meighan | Bldg, parking lot | 5 | 6.4 | 32.1 | 28,700 |
| | Car Wash Facility | Smith Dr/Meighan | Bldg, parking lot | 1 | 0.9 | 0.9 | 765 |
| Storage Facility Hwy 97A Parking lot 2 0.0 0.0 - | Storage Facility | Hwy 97A | Parking lot | 2 | 0.0 | 0.0 | - |
| Food Processing FacilityOkanagan St/DeepBldgs, yard8010.7856.0764,326 | | • | • | 80 | 10.7 | 856.0 | 764,326 |
| Hotel/InnSmith Dr/MeighanParking lot50.63.22,870 | | • • | | | 0.6 | 3.2 | |

Table 3-12: Estimated Loss of Wages (LoW) – Impacted Businesses and their Employees by Industry

| | _ | - | | | | | |
|---|--------------------|-------------------|-------|----------------|--------|------------------|--|
| Business Type | Area/Creek | Flood Impact | E^1 | \mathbf{W}^2 | EW^3 | LoW^4 | |
| Assisted Living Facility | Willowdale/Meighan | Bldg, parking lot | 15 | 12.6 | 189.6 | 169,333 | |
| TOTAL \$1,895,813 | | | | | | | |
| *These are considered vital to sustaining a community according to NDMP guidelines: communications technology, finance, healthcare, food, water, transportation, safety, government and manufacturing (Government of Canada, 2018) NOTE1 The number of working employees represents the number of full 8-hour working days of labour that are required for a typical business day. These numbers are approximate estimates based on building area and industry type. NOTE2 Weeks represent the approximate time the place of business is disrupted based on the severity of flooding (depth) at that particular business. NOTE3 EW is the product of the number of working employees to the number of weeks displaced. NOTE4 LoW is calculated in 2018 dollars. | | | | | | | |

| Table 3 12: Estimated Loss of Wages (LoW) | - Impacted Businesses and their Employees by Industry |
|---|---|
| Table 3-12. Estimated Loss of Wages (LOW) - | - Impacted Dusinesses and then Employees by moustry |

Based on the above, the total LoW for all displaced employees was calculated to be \$1,895,813.

3.4.2 Loss of Life

The estimation of loss of life (LoL) used the Reclamation Consequence Estimating Methodology (RCEM) published by the United States Bureau of Reclamation (USBR). Using the RCEM graphical approach, fatality rates (FR) were selected based on the upper limit of the RCEM's suggested range for cases with adequate warning³⁹. Figure 3-4 illustrates the selected FR curve used. As this method is most often applied to dam breaches and floods with quickly rising floodwaters, this selection may be conservative.

³⁹ Adequate warning is an undefined amount of time that would allow most of the PAR to understand the threat posed by dam failure, to take reasonable actions to leave the inundation plain and to successfully move to a safe location (USBR, 2015).

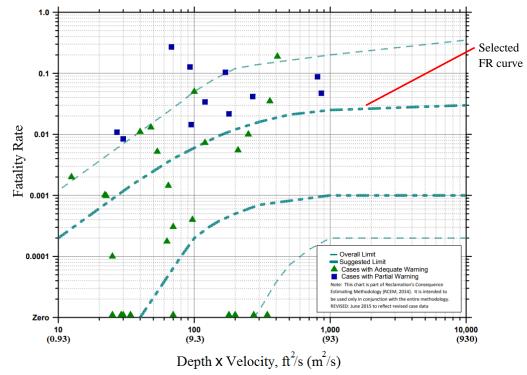


Figure 3-4: Loss of Life Fatality Rates for No Warning (USBR, 2015)

Analysis compared the the delineated flood hazard and the location of all structures in the City. Using the flood hazard GIS output files described in Section 2.9, the SPFD of structures (used in the LoW estimate) was compared to the flood hazard using QGIS. Where overlap existed, QGIS was used to apply flood hazard attributes for water depth (D) and velocity (V) at the particular location of that structure. This information was then used to estimate the LoL for the population that would be located at or within that structure.

Based on the BC dam break inundation guidelines, all residential structure types assume 3 people per residence. For businesses, the number of employees from the LoW estimate was used, and where appropriate, the number of customers was added. For all businesses that have customers, a ratio of 1:1 of customers to employees was assumed. Table 3-13 provides a summary of the LoL estimate and includes the population at risk (PAR), the value of the product of depth times velocity (DV), and the selected fatality rate (FR). The LoL estimate is the product of PAR and FR and represents a numerical value of the expected number of lives lost.

Interior

Dams



| Table 3-13: Loss of Life (LoL) Estimation | | | | | | | |
|---|--------------------------|-----------|--------------------------|-----------------|---------|--|--|
| Building Type | Area/Creek | PAR^{1} | $\mathrm{D}\mathrm{V}^2$ | FR ³ | LoL^4 | | |
| RESIDENTIAL | | | | | | | |
| Single Family Dwelling | Otter Lake Rd/Deep | 3 | 0.002 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Wood Ave/Deep | 3 | 0.165 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Wood Ave/Deep | 3 | 0.013 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.142 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.188 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.209 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.458 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.148 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.197 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.170 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.184 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 3 | 0.024 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Patterson Ave/Meighan | 3 | 0.037 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Patterson Ave/Meighan | 3 | 0.072 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Patterson Ave/Meighan | 3 | 0.046 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Patterson Ave/Meighan | 3 | 0.033 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Patterson Ave/Meighan | 3 | 0.012 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 3 | 0.004 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 3 | 0.002 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 3 | 0.000 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.016 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.049 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.007 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.002 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.000 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.001 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.000 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.000 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.001 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.003 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.001 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.015 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.007 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.007 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.001 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 3 | 0.000 | 0.0002 | 0.0006 | | |
| Single Family Dwelling | Okanagan St/Meighan | 3 | 0.021 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.000 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.001 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.003 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.003 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.039 | 0.0002 | 0.0006 | | |

Table 3-13: Loss of Life (LoL) Estimation



| Table 3-13: Loss of Life (LoL) Estimation | | | | | | | |
|--|-----------------------|------------------|--------------------------|-----------------|---------|--|--|
| Building Type | Area/Creek | PAR ¹ | $\mathrm{D}\mathrm{V}^2$ | FR ³ | LoL^4 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.062 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.022 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.039 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.011 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.002 | 0.0002 | 0.0006 | | |
| Mobile Home | Adair Rd/ Deep | 3 | 0.003 | 0.0002 | 0.0006 | | |
| Duplex | Willowdale Dr/Meighan | 6 | 0.014 | 0.0002 | 0.0012 | | |
| Duplex | Willowdale Dr/Meighan | 6 | 0.007 | 0.0002 | 0.0012 | | |
| Duplex | Willowdale Dr/Meighan | 6 | 0.021 | 0.0002 | 0.0012 | | |
| Duplex | Willowdale Dr/Meighan | 6 | 0.026 | 0.0002 | 0.0012 | | |
| Apartment Complex | Willowdale Dr/Meighan | 60 | 0.149 | 0.0002 | 0.0120 | | |
| Apartment Complex | Patterson Ave/Meighan | 45 | 0.006 | 0.0002 | 0.0090 | | |
| Apartment Complex | Patterson Ave/Meighan | 21 | 0.034 | 0.0002 | 0.0042 | | |
| | HEALTHCAR | E* | | • | | | |
| Medical Clinic* | Smith Dr/Meighan | 24 | 0.003 | 0.0002 | 0.0048 | | |
| Dental Clinic* | Smith Dr/Meighan | 16 | 0.005 | 0.0002 | 0.0032 | | |
| Physiotherapy Clinic* | Smith Dr/Meighan | 16 | 0.005 | 0.0002 | 0.0032 | | |
| Pharmacy* | Smith Dr/Meighan | 30 | 0.005 | 0.0002 | 0.0060 | | |
| Optometry Clinic* | Smith Dr/Meighan | 16 | 0.003 | 0.0002 | 0.0032 | | |
| PROFESSIONAL SERVICES | | | | | | | |
| Accounting Office | Smith Dr/Meighan | 16 | 0.003 | 0.0002 | 0.0032 | | |
| Notary Public | Smith Dr/Meighan | 16 | 0.003 | 0.0002 | 0.0032 | | |
| Investment Office | Smith Dr/Meighan | 16 | 0.003 | 0.0002 | 0.0032 | | |
| Insurance Broker | Smith Dr/Meighan | 20 | 0.003 | 0.0002 | 0.0040 | | |
| Real Estate Broker | Smith Dr/Meighan | 12 | 0.014 | 0.0002 | 0.0024 | | |
| Autobody Garage | Patterson/Meighan | 4 | 0.285 | 0.0002 | 0.0008 | | |
| PARKS AND PUBLIC SERVICES | | | | | | | |
| Public Works Facility | Patterson Ave/Meighan | 10 | 0.012 | 0.0002 | 0.0020 | | |
| Postal Office* | Smith Dr/Meighan | 12 | 0.005 | 0.0002 | 0.0024 | | |
| Library | Smith Dr/Meighan | 10 | 0.014 | 0.0002 | 0.0020 | | |
| | RETAIL | - | | | | | |
| Grocery Store* | Smith Dr/Meighan | 60 | 0.014 | 0.0002 | 0.0120 | | |
| Pet Retail | Smith Dr/Meighan | 16 | 0.005 | 0.0002 | 0.0032 | | |
| Pet Retail | Smith Dr/Meighan | 16 | 0.014 | 0.0002 | 0.0032 | | |
| Electronics Retail | Smith Dr/Meighan | 10 | 0.003 | 0.0002 | 0.0020 | | |
| Automotive Retailer | Smith Dr/Meighan | 10 | 0.002 | 0.0002 | 0.0020 | | |
| Health Food Retailer | Smith Dr/Meighan | 16 | 0.012 | 0.0002 | 0.0024 | | |
| General Merchandise | Smith Dr/Meighan | 40 | 0.014 | 0.0002 | 0.0080 | | |
| Flower Shop | Smith Dr/Meighan | 8 | 0.001 | 0.0002 | 0.0016 | | |
| Thrift Store | Patterson/Meighan | 8 | 0.001 | 0.0002 | 0.0016 | | |
| RESTAURANT | | | | | | | |
| Pizza Eatery Smith Dr/Meighan 12 0.005 0.0002 0.0024 | | | | | | | |
| 1 1220 Dator y | Sinti Di Weghan | 14 | 0.005 | 0.0002 | 0.0024 | | |

Table 3-13: Loss of Life (LoL) Estimation



| Table 5-15. Loss of Life (LoL) Estimation | | | | | | | |
|---|------------------|------------------|--------------------------|-----------------|---------|--|--|
| Building Type | Area/Creek | \mathbf{PAR}^1 | $\mathrm{D}\mathrm{V}^2$ | FR ³ | LoL^4 | | |
| Sandwich Eatery | Smith Dr/Meighan | 12 | 0.005 | 0.0002 | 0.0024 | | |
| Sushi Restaurant | Smith Dr/Meighan | 16 | 0.014 | 0.0002 | 0.0032 | | |
| Bakery | Smith Dr/Meighan | 20 | 0.014 | 0.0002 | 0.0040 | | |
| Coffee Shop | Smith Dr/Meighan | 12 | 0.014 | 0.0002 | 0.0024 | | |
| OTHER | | | | | | | |
| Financial Institution* | Smith Dr/Meighan | 24 | 0.005 | 0.0002 | 0.0048 | | |
| Fitness Centre | Smith Dr/Meighan | 8 | 0.005 | 0.0002 | 0.0016 | | |
| Barber | Smith Dr/Meighan | 10 | 0.014 | 0.0002 | 0.0020 | | |
| Car Wash Facility | Smith Dr/Meighan | 2 | 0.002 | 0.0002 | 0.0004 | | |
| Food Processing Facility | Okanagan St/Deep | 80 | 0.006 | 0.0002 | 0.0160 | | |
| Calculated Value | | | | 0.1788 | | | |
| LoL ESTIMATE | | | | | 0 | | |

Table 3-13: Loss of Life (LoL) Estimation

*These are considered vital to sustaining a community according to NDMP guidelines: communications technology, finance, healthcare, food, water, transportation, safety, government and manufacturing (Government of Canada, 2018)

^{NOTE1} The population at risk (PAR) was assumed based on 3 people per home as per BC dam break inundation guidelines. PAR at places of businesses was assumed to be equal to the number of employees (from Section 3.3.4). The PAR at places of businesses with customers was assumed to be 2 times the number of employees. ^{NOTE2} DV is the product of depth (D) and velocity (V).

NOTE3 FR is the fatality rate as per the RCEM graphical method.

NOTE4 Loss of life (LoL) is the product of PAR and DV.

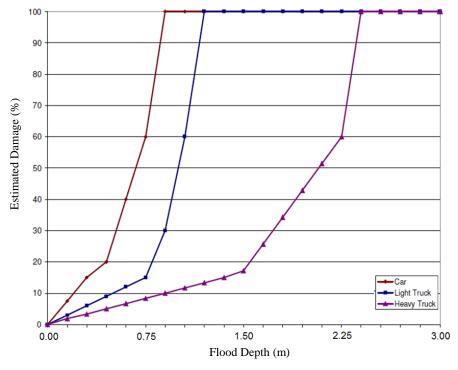
Based on calculations from Table 3-13, the direct LoL estimate is 0 for the 1/200-year flood hazard. Although the flood hazard is not expected to cause loss of life, the risk to human life does exist for the 1/200-year flood.

3.4.3 Loss to Property

The following sub-categories provide estimates for loss to automobiles and residential structural and content damage.

3.4.3.1 Loss to Automobiles

According to NRC guidelines, loss to automobiles can be estimated based on the depth of flooding. Figure 3-5 illustrates some typical loss functions illustrating the potential damage expected to various vehicle types.



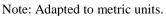


Figure 3-5: Vehicle Depth vs. Damage Curves

If the location of a vehicle is known relative to the flood hazard, the flood depth can be estimated and the loss can be calculated. Using the spatial SPFD of all structures (refer to Section 3.4.1), the Canadian average of 1.43 vehicles per residence⁴⁰ was applied to all nodes representing residential residences (Statistics Canada, 2018). The probability of damage from Table 3-14 was spatially attributed to each node based on the depth of flooding (D) from the GIS mapping output files using QGIS.

| Flood Level (m) | Description | % of Damage |
|-----------------|----------------------------|-------------|
| 0-0.149 | Below carpet | 0 % |
| 0.150 - 0.456 | Between carpet & dashboard | 15 % |
| 0.457 - 0.732 | At dashboard | 60 % |
| > 0.732 | Above dashboard | 100 % |

Table 3-14: Adopted Loss Function for Automobile Loss Estimation

The application of the FEMA guideline accounted for automobiles not located at residences. Assuming a density of 3 automobiles per 1000 ft² (93 m²), the total number of automobiles at all public lots was estimated and the loss function from Table 3-14 was applied.

Interior

Dams

⁴⁰ The average number of vehicles owned per residence is based on 2018 StatsCan data.

The weighted average value of vehicles was calculated to be \$19,487.50 based on the age and type of all vehicles owned in Canada (Statistics Canada, 2018). By multiplying this value by the number of vehicles, all individual nodes representing number of vehicles at each node (NV) and the depth of flooding at that location (DF), the total loss was calculated in 2018 dollars. Table 3-15 provides a summary of this calculation.

| Automobile | Area/Creek | D ¹ (m) | NV^2 | DF ³ (%) | Total |
|---------------|-----------------------|--------------------|------------|---------------------|------------------------|
| Location | | | | DI (/0) | Loss ⁴ (\$) |
| <u> </u> | | | ESIDENCES | | |
| Single Family | Wood Ave/Deep | 0.487 | 1.43 | 60% | 16,720 |
| Single Family | Wood Ave/Deep | 0.251 | 1.43 | 15% | 4,180 |
| Single Family | Willowdale Dr/Meighan | 0.579 | 1.43 | 60% | 16,720 |
| Single Family | Willowdale Dr/Meighan | 0.718 | 1.43 | 60% | 16,720 |
| Single Family | Willowdale Dr/Meighan | 0.800 | 1.43 | 100% | 27,867 |
| Single Family | Willowdale Dr/Meighan | 0.970 | 1.43 | 100% | 27,867 |
| Single Family | Willowdale Dr/Meighan | 0.959 | 1.43 | 100% | 27,867 |
| Single Family | Willowdale Dr/Meighan | 1.118 | 1.43 | 100% | 27,867 |
| Single Family | Willowdale Dr/Meighan | 0.896 | 1.43 | 100% | 27,867 |
| Single Family | Willowdale Dr/Meighan | 1.125 | 1.43 | 100% | 27,867 |
| Single Family | Willowdale Dr/Meighan | 0.338 | 1.43 | 15% | 4,180 |
| Single Family | Patterson Ave/Meighan | 0.421 | 1.43 | 15% | 4,180 |
| Single Family | Patterson Ave/Meighan | 0.882 | 1.43 | 100% | 27,867 |
| Single Family | Patterson Ave/Meighan | 0.871 | 1.43 | 100% | 27,867 |
| Single Family | Patterson Ave/Meighan | 0.471 | 1.43 | 60% | 16,720 |
| Single Family | Patterson Ave/Meighan | 0.369 | 1.43 | 15% | 4,180 |
| Single Family | Meadow Ck Ln/ Meighan | 0.153 | 1.43 | 15% | 4,180 |
| Single Family | Meadow Ck Ln/ Meighan | 0.376 | 1.43 | 15% | 4,180 |
| Single Family | Meadow Ck Ln/ Meighan | 0.186 | 1.43 | 15% | 4,180 |
| Single Family | Meadow C Ln/ Meighan | 0.624 | 1.43 | 60% | 16,720 |
| Mobile Home | Adair Rd/ Deep | 0.308 | 1.43 | 15% | 4,180 |
| Mobile Home | Adair Rd/ Deep | 0.378 | 1.43 | 15% | 4,180 |
| Mobile Home | Adair Rd/ Deep | 0.169 | 1.43 | 15% | 4,180 |
| Mobile Home | Adair Rd/ Deep | 0.227 | 1.43 | 15% | 4,180 |
| Duplex | Willowdale Dr/Meighan | 0.175 | 2.86 | 15% | 8,360 |
| Duplex | Willowdale Dr/Meighan | 0.280 | 2.86 | 15% | 8,360 |
| Apartment | Willowdale Dr/Meighan | 0.600 | 28.6 | 60% | 334,406 |
| Apartment | Patterson Ave/Meighan | 0.823 | 21.45 | 100% | 418,008 |
| Apartment | Patterson Ave/Meighan | 0.423 | 10.01 | 15% | 29,261 |
| | AUTOMOBI | LES IN PU | BLIC AREAS | | - |
| Commercial | Smith Dr/Meighan | 0.180 | 99.0 | 15% | 289,390 |
| Commercial | Smith Dr/Meighan | 0.332 | 90.0 | 15% | 263,082 |
| Commercial | Smith Dr/Meighan | 0.203 | 78.0 | 15% | 228,004 |

Interior

Dams



| | Table 5-15. Impact to Automobiles Loss Estimation | | | | | | |
|--|---|--------------------|--------|---------------------|---------------------------------|--|--|
| Automobile Location | Area/Creek | D ¹ (m) | NV^2 | DF ³ (%) | Total Loss ⁴ (\$) | | |
| | AUTOMOBILES AT RESIDENCES | | | | | | |
| Commercial | Smith Dr/Meighan | 0.193 | 30.0 | 15% | 87,694 | | |
| School | Wood Ave/ Deep | 0.671 | 78.0 | 60% | 912,017 | | |
| Commercial | Okanagan St/Deep | 0.583 | 69.0 | 60% | 806,785 | | |
| | TOTAL \$3,737,8 | | | | | | |
| NOTE1 D represents the depth of flood at a particular GIS node location. NOTE2 NV represents the number of vehicles at that GIS node. NOTE3 DF is the damage function in percent. NOTE4 Values are in 2018 dollars. | | | | | | | |

Based on the results of the above, a total loss to automobiles was estimated to be \$3,737,887.

3.4.3.2 Impact on Residential Property

Impact to residential structures and content was estimated using available NRC damage functions. An example damage function used in this analysis is illustrated by Figure 3-6. For all other damage functions used, refer to Appendix IV.

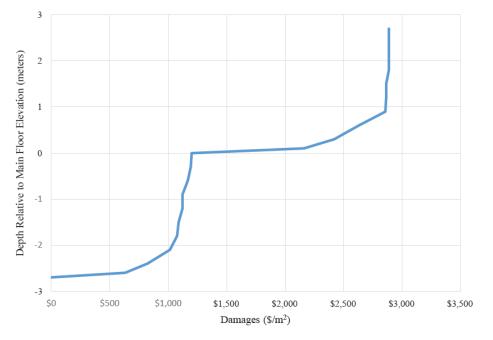


Figure 3-6: Residential One-Storey Class A – Damage Function

Since both structural and content damage varies significantly depending on the class of the structure, type of structure, and whether or not the structure has a basement, population of this data to the SPFD was required.



With the assistance of City, staff collected the BC Assessment information for all Armstrong property parcels. The information included information about the type of structures on each property and information regarding the presence of a basement, finished area, number of stories, and other assessment information required to determine structure class (BC Assessment, 2018). Using property parcel and geometry data collected from the Ministry of Citizens Services, BC Assessment data was populated to the parcel geometry attributes and spatially joined to the SPFD using QGIS (Ministry of Citizens Services, 2018).

Structure-specific information for each SPFD node was then exported to Microsoft Excel where loss calculations were conducted using the damage functions for residential one- and two-storey homes (Class A, B, and C), one-storey mobile homes, and apartment buildings. Table 3-16 and Table 3-17 provides a summary of the calculation results for residential structural, content, and property damage.

| | | Flood | Structural | Content | Total |
|-------------------------|--------------------------|-------|------------|----------|-------------|
| Building Classification | Area/Creek | Depth | Damage | Damage | Residential |
| | | (m) | $(\%/m^2)$ | $(/m^2)$ | Loss (\$) |
| Single Family Dwelling | Otter Lake Rd/Deep | 0.070 | 614 | 637 | 62,308 |
| Single Family Dwelling | Wood Ave/Deep | 0.487 | 965 | 907 | 43,782 |
| Single Family Dwelling | Wood Ave/Deep | 0.251 | 914 | 835 | 94,922 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.579 | 986 | 923 | 113,825 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.718 | 1,034 | 947 | 101,644 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.800 | 1,073 | 963 | 128,913 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.970 | 1,111 | 981 | 211,577 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.959 | 1,111 | 980 | 209,634 |
| Single Family Dwelling | Willowdale Dr/Meighan | 1.118 | 1,111 | 986 | 165,072 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.896 | 1,103 | 976 | 191,162 |
| Single Family Dwelling | Willowdale Dr/Meighan | 1.125 | 1,111 | 987 | 149,841 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.338 | 923 | 875 | 155,776 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.421 | 949 | 895 | 64,769 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.882 | 1,103 | 976 | 152,845 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.871 | 1,096 | 973 | 83,986 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.471 | 960 | 903 | 165,153 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.369 | 934 | 883 | 141,034 |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.129 | 907 | 763 | 74,115 |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.081 | 813 | 703 | 58,206 |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.061 | 719 | 655 | 56,751 |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.153 | 908 | 775 | 34,834 |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.376 | 934 | 883 | 96,727 |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.136 | 907 | 763 | 92,002 |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.063 | 719 | 655 | 51,126 |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.024 | 532 | 559 | 12,634 |

Table 3-16: Residential Structural and Content Damage Loss Estimation



| | | Flood | Structural | Content | Total | |
|---|-----------------------|-------|------------|----------|-------------|--|
| Building Classification | Area/Creek | Depth | Damage | Damage | Residential | |
| | | (m) | $(/m^2)$ | $(/m^2)$ | Loss (\$) | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.043 | 626 | 607 | 31,313 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.057 | 626 | 607 | 29,438 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.117 | 906 | 751 | 71,287 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.076 | 719 | 655 | 38,701 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.026 | 532 | 559 | 17,322 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.186 | 911 | 799 | 94,580 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.065 | 719 | 655 | 42,731 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.032 | 532 | 559 | 17,378 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.026 | 532 | 559 | 16,469 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.624 | 1,004 | 934 | 108,210 | |
| Single Family Dwelling | Meadow Cr Ln/ Meighan | 0.129 | 907 | 763 | 74,115 | |
| Single Family Dwelling | Okanagan St/Meighan | 0.081 | 813 | 703 | 58,206 | |
| Mobile Home | Adair Rd/ Deep | 0.077 | 217 | 146 | 19,828 | |
| Mobile Home | Adair Rd/ Deep | 0.137 | 366 | 257 | 34,024 | |
| Mobile Home | Adair Rd/ Deep | 0.108 | 362 | 243 | 33,046 | |
| Mobile Home | Adair Rd/ Deep | 0.308 | 405 | 379 | 42,822 | |
| Mobile Home | Adair Rd/ Deep | 0.378 | 405 | 388 | 43,337 | |
| Mobile Home | Adair Rd/ Deep | 0.169 | 375 | 284 | 35,979 | |
| Mobile Home | Adair Rd/ Deep | 0.227 | 388 | 325 | 81,207 | |
| Mobile Home | Adair Rd/ Deep | 0.109 | 362 | 243 | 68,965 | |
| Mobile Home | Adair Rd/ Deep | 0.037 | 72 | 49 | 13,793 | |
| Mobile Home | Adair Rd/ Deep | 0.120 | 362 | 243 | 68,965 | |
| Mobile Home | Adair Rd/ Deep | 0.077 | 217 | 146 | 19,828 | |
| Duplex | Willowdale Dr/Meighan | 0.133 | 907 | 763 | 135,687 | |
| Duplex | Willowdale Dr/Meighan | 0.083 | 813 | 703 | 77,010 | |
| Duplex | Willowdale Dr/Meighan | 0.175 | 910 | 787 | 104,314 | |
| Duplex | Willowdale Dr/Meighan | 0.280 | 917 | 859 | 186,552 | |
| Apartment Complex | Willowdale Dr/Meighan | 0.600 | 1,105 | 494 | 1,260,243 | |
| Apartment Complex | Patterson Ave/Meighan | 0.823 | 1,177 | 546 | 1,725,318 | |
| Apartment Complex | Patterson Ave/Meighan | 0.423 | 990 | 434 | 438,905 | |
| TOTAL \$7,702,21 | | | | | | |
| IOTAL \$7,702,213 NOTE Values are calculated in 2018 dollars. | | | | | | |

| Table 3-16: | Residential Structural and | Content Damage Loss Estimation |
|-------------|----------------------------|---------------------------------|
| 14010 0 101 | Residential Structural and | Content Duniage Loss Lotinution |



| Table 3-17: Residential Property Cleanup Damages | | | | | | |
|--|-----------------------|--------------------------|--------------------|-------------|--|--|
| Building Classification | NRC Classification | Area/Creek | Flood Depth (m) | Damage (\$) | | |
| Single Family Dwelling | В | Otter Lake Rd/Deep | 0.07 | 5,326 | | |
| Single Family Dwelling | С | Wood Ave/Deep | 0.487 | 2,663 | | |
| Single Family Dwelling | С | Wood Ave/Deep | 0.251 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 0.579 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 0.718 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 0.8 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 0.97 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 0.959 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 1.118 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 0.896 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 1.125 | 2,663 | | |
| Single Family Dwelling | С | Willowdale Dr/Meighan | 0.338 | 2,663 | | |
| Single Family Dwelling | С | Patterson Ave/Meighan | 0.421 | 2,663 | | |
| Single Family Dwelling | С | Patterson Ave/Meighan | 0.882 | 2,663 | | |
| Single Family Dwelling | С | Patterson Ave/Meighan | 0.871 | 2,663 | | |
| Single Family Dwelling | С | Patterson Ave/Meighan | 0.471 | 2,663 | | |
| Single Family Dwelling | С | Patterson Ave/Meighan | 0.369 | 2,663 | | |
| Single Family Dwelling | С | Wolfden Terrace/ Meighan | 0.129 | 2,663 | | |
| Single Family Dwelling | С | Wolfden Terrace/ Meighan | 0.081 | 2,663 | | |
| Single Family Dwelling | С | Wolfden Terrace/ Meighan | 0.061 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.153 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.376 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.136 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.063 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.024 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.043 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.057 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.117 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.076 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.026 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.186 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.065 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.032 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.026 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.624 | 2,663 | | |
| Single Family Dwelling | С | Meadow Creek Ln/ Meighan | 0.129 | 2,663 | | |
| Single Family Dwelling | С | Okanagan St/Meighan | 0.081 | 2,663 | | |
| Duplex | С | Willowdale Dr/Meighan | 0.133 | 2,663 | | |
| Duplex | С | Willowdale Dr/Meighan | 0.083 | 2,663 | | |
| Duplex | С | Willowdale Dr/Meighan | 0.175 | 2,663 | | |

 Table 3-17: Residential Property Cleanup Damages



| Tuble e 177 Restaction 110perty Cleaning Duninges | | | | | | |
|---|-----------------------|-----------------------|--------------------|-------------|--|--|
| Building Classification | NRC Classification | Area/Creek | Flood Depth (m) | Damage (\$) | | |
| Duplex | С | Willowdale Dr/Meighan | 0.28 | 2,663 | | |
| Apartment Complex | MW | Willowdale Dr/Meighan | 0.6 | 15,977 | | |
| Apartment Complex | MW | Patterson Ave/Meighan | 0.823 | 15,977 | | |
| Apartment Complex | MW | Patterson Ave/Meighan | 0.423 | 15,977 | | |
| | | | TOTAL | \$159,765 | | |
| NOTE Values are calculated | in 2018 dollars. | | | | | |

 Table 3-17: Residential Property Cleanup Damages

Based on Table 3-16 and 3-17, the total impact on residential structural, content, and property damage was estimated to be \$7,861,978.

3.4.4 Loss due to Displacement

The FEMA Multi-hazard Loss Estimation Methodology document guides the estimation of flood restoration time by building type. This restoration time was assumed to be equal and representative of displacement time for this analysis.

For typical structures located in the study area, depths up to 1.2 m of floodwater can indicate a large range of restoration times. In some cases, between seven to 13 months. In comparison, a floodwater depth of several centimetres could be recovered from in months. For flood depths higher than 1.2 m, it is reasonable to assume that the length of disruption time would be reduced since re-construction (a 100% loss) can often be achieved in less than 2 years (FEMA, 2001).

By applying a linear function fitted to the above information, the time that inhabitants would be displaced was calculated for all structures by the depth of floodwater. It was assumed that for every 0.30 m of floodwater there would be 45 days of displacement to a maximum displacement time of 24 months. Using QGIS, the displacement time was calculated for all residential structures in the SPFD using this linear relationship and mapping output from Section 2.9.

According to the Canadian Floodplain Mapping Guidelines, the loss due to displacement is estimated based on the displacement time and typical behavior of displaced individuals. Assuming three people per household (as per LoL estimate), loss calculations relied on the following typical behaviours:

- Displaced households will spend up to 14 days in a hotel (\$150/day per household for the first 14 days);
- In the first 14 days, each individual spends an extra amount per day on personal goods or meals that they otherwise wouldn't have purchased (an additional \$100/day per household for first 14 days);



- People requiring alternate accommodation beyond 14 days will rent (\$33.20/day⁴¹ per household for each day in excess of 14 days); and
- Many displaced households will find accommodation with friends or family resulting in a negligible displacement cost for those households (40% assumed to be accommodated, a 0.6 factor to the losses was assumed) (NRC, 2017).

Applying the assumptions above, the total loss due to displacement was calculated. Table 3-18 provides a summary of the loss estimation.

| | * | | | Loss (\$) | | |
|--------------------------------|--------------------------|-------|--------|-----------|-------|------------|
| Building Classification | Area/Creek | D^1 | DT^2 | 1-14 | 14+ | Sum losses |
| - | | (m) | (days) | days | days | x 0.6 |
| Single Family Dwelling | Otter Lake Rd/Deep | 0.070 | 11 | 2,950 | 0 | 1,770 |
| Single Family Dwelling | Wood Ave/Deep | 0.487 | 73 | 2,300 | 1,959 | 2,555 |
| Single Family Dwelling | Wood Ave/Deep | 0.251 | 38 | 2,300 | 797 | 1,858 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.579 | 87 | 2,300 | 2,424 | 2,834 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.718 | 108 | 2,300 | 3,121 | 3,252 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.800 | 120 | 2,300 | 3,519 | 3,492 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.970 | 146 | 2,300 | 4,382 | 4,009 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.959 | 144 | 2,300 | 4,316 | 3,970 |
| Single Family Dwelling | Willowdale Dr/Meighan | 1.118 | 168 | 2,300 | 5,113 | 4,448 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.896 | 134 | 2,300 | 3,984 | 3,770 |
| Single Family Dwelling | Willowdale Dr/Meighan | 1.125 | 169 | 2,300 | 5,146 | 4,468 |
| Single Family Dwelling | Willowdale Dr/Meighan | 0.338 | 51 | 2,300 | 1,228 | 2,117 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.421 | 63 | 2,300 | 1,627 | 2,356 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.882 | 132 | 2,300 | 3,918 | 3,731 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.871 | 131 | 2,300 | 3,884 | 3,711 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.471 | 71 | 2,300 | 1,892 | 2,515 |
| Single Family Dwelling | Patterson Ave/Meighan | 0.369 | 55 | 2,300 | 1,361 | 2,197 |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.129 | 19 | 2,300 | 166 | 1,480 |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.081 | 12 | 3,200 | 0 | 1,920 |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.061 | 9 | 2,450 | 0 | 1,470 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.153 | 23 | 2,300 | 299 | 1,559 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.376 | 56 | 2,300 | 1,394 | 2,217 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.136 | 20 | 2,300 | 199 | 1,500 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.063 | 10 | 2,700 | 0 | 1,620 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.024 | 4 | 1,200 | 0 | 720 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.043 | 7 | 1,950 | 0 | 1,170 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.057 | 9 | 2,450 | 0 | 1,470 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.117 | 18 | 2,300 | 133 | 1,460 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.076 | 11 | 2,950 | 0 | 1,770 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.026 | 4 | 1,200 | 0 | 720 |

Table 3-18: Loss Due to Displacement of Residents Loss Estimation

⁴¹ \$33.20 is the daily rental cost of a typical rental unit assuming a 30-day month. See Section 3.5.1 for average rental costs per month.



| | -10. Loss Due to Displacement of | | | | Loss (\$) | |
|---|----------------------------------|-------|--------|-------|-----------|------------|
| Building Classification | Area/Creek | D^1 | DT^2 | 1-14 | 14+ | Sum losses |
| C | | (m) | (days) | days | days | x 0.6 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.186 | 28 | 2,300 | 465 | 1,659 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.065 | 10 | 2,700 | 0 | 1,620 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.032 | 5 | 1,450 | 0 | 870 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.026 | 4 | 1,200 | 0 | 720 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.624 | 94 | 2,300 | 2,656 | 2,974 |
| Single Family Dwelling | Meadow Creek Ln/ Meighan | 0.129 | 19 | 2,300 | 166 | 1,480 |
| Single Family Dwelling | Okanagan St/Meighan | 0.081 | 12 | 3,200 | 0 | 1,920 |
| Mobile Home | Adair Rd/ Deep | 0.077 | 12 | 3,200 | 0 | 1,920 |
| Mobile Home | Adair Rd/ Deep | 0.137 | 21 | 2,300 | 232 | 1,519 |
| Mobile Home | Adair Rd/ Deep | 0.108 | 16 | 2,300 | 66 | 1,420 |
| Mobile Home | Adair Rd/ Deep | 0.308 | 46 | 2,300 | 1,062 | 2,017 |
| Mobile Home | Adair Rd/ Deep | 0.378 | 57 | 2,300 | 1,428 | 2,237 |
| Mobile Home | Adair Rd/ Deep | 0.169 | 25 | 2,300 | 365 | 1,599 |
| Mobile Home | Adair Rd/ Deep | 0.227 | 34 | 2,300 | 664 | 1,778 |
| Mobile Home | Adair Rd/ Deep | 0.109 | 16 | 2,300 | 66 | 1,420 |
| Mobile Home | Adair Rd/ Deep | 0.037 | 6 | 1,700 | 0 | 1,020 |
| Mobile Home | Adair Rd/ Deep | 0.120 | 18 | 2,300 | 133 | 1,460 |
| Mobile Home | Adair Rd/ Deep | 0.077 | 12 | 3,200 | 0 | 1,920 |
| Duplex | Willowdale Dr/Meighan | 0.133 | 20 | 2,300 | 199 | 1,500 |
| Duplex | Willowdale Dr/Meighan | 0.083 | 13 | 3,450 | 0 | 2,070 |
| Duplex | Willowdale Dr/Meighan | 0.175 | 26 | 2,300 | 398 | 1,619 |
| Duplex | Willowdale Dr/Meighan | 0.280 | 42 | 2,300 | 930 | 1,938 |
| Apartment Complex | Willowdale Dr/Meighan | 0.600 | 90 | 2,300 | 2,523 | 2,894 |
| Apartment Complex | Patterson Ave/Meighan | 0.823 | 124 | 2,300 | 3,652 | 3,571 |
| Apartment Complex | Patterson Ave/Meighan | 0.423 | 64 | 2,300 | 1,660 | 2,376 |
| TOTAL | | | | | | \$117,647 |
| ^{NOTE1} D represents the depth of flood at a particular GIS node location. ^{NOTE2} DT represents the calculated displacement time in days. | | | | | | |

Based on Table 3-18, the total loss due to displacement was calculated to be \$117,647.

3.5 Impact to Local Economy

According to NDMP guidelines, it is necessary to consider the impact to the local economy. The risk assessment should include estimation of "losses to local economically productive assets, as well as, disruptions to the normal functioning of the community/region's local economic system" (Government of Canada, 2018).



The following statement from NRC's Canadian Guidelines and Database of Flood Vulnerability Functions document provides an important perspective on the estimation of impacts to local economy:

"Due to limited budgets, time, and a lack of reliable data, no flood damage estimate can ever be considered complete. Damage estimates are generally utilized to inform decisions that reduce risks, not to reach a conclusion on the economic impact of flooding. As such, the assessment of damages takes a financial impact approach, rather than an economy-wide perspective. Financial impact refers to the sum of losses experienced by individuals or organisations as a result of a flood. The assumed scale of a damage study is the flood-affected area and the goal is to reduce the damages upon impacted properties and individuals" (NRC, 2017).

The scale of impact estimation to the local economy was limited to the loss of rental income (LoRI), the loss of business profit (LoBP), and the impacts to non-residential property (structural and content damage) since these were identified to be the most significant direct economic impacts to individuals and organizations within the City's community.

3.5.1 Loss of Rental Income to Landlords

The Tenancy Act in BC requires that landlords maintain their rental properties in a state that is suitable for occupancy (Province of BC, 2018). When a renter's home is no longer habitable and neither the landlord or tenant is responsible, the tenancy is deemed to be frustrated, and neither party has to give notice to end the tenancy and landlords are exposed to loss of rental income.

According to StatCan, the 2016 homeownership rate was 68% (StatsCan, 2017). Assuming 32% of structures in the Armstrong flood area are renting and paying an average monthly rate of \$996 per month⁴², an estimated total potential loss of rental income can be calculated. Using the duration of displacement from Section 3.5.1 for all residential structures and the average monthly rental rate, the total LoRI was calculated. Table 3-19 provides the results of this calculation.

| Building Classification | Area/Creek | Displacement Time (Months) | Rental Value (\$/month) | LoRI (\$) |
|-------------------------|-----------------------|----------------------------------|-------------------------------|-----------|
| | RESIDENTIA | L | | |
| Single Family Dwelling | Otter Lake Rd/Deep | 0.37 | 996 | 117 |
| Single Family Dwelling | Wood Ave/Deep | 2.43 | 996 | 776 |
| Single Family Dwelling | Wood Ave/Deep | 1.27 | 996 | 404 |
| Single Family Dwelling | Willowdale Dr/Meighan | 2.90 | 996 | 924 |
| Single Family Dwelling | Willowdale Dr/Meighan | 3.60 | 996 | 1,147 |

⁴² The City of Vernon average rental rate used in the calculation of the Canadian Rental Housing Index's Okanagan-Similkameen average of \$996/month.





| Table 3-19: Loss of Rental Income (LoRI) Estimation | | | | | |
|---|--------------------------|--------------|--|-----------|--|
| | | Displacement | Rental | | |
| Building Classification | Area/Creek | Time | Value | LoRI (\$) | |
| | | (Months) | (\$/month) | | |
| Single Family Dwelling | Willowdale Dr/Meighan | 4.00 | 996 | 1,275 | |
| Single Family Dwelling | Willowdale Dr/Meighan | 4.87 | 996 | 1,551 | |
| Single Family Dwelling | Willowdale Dr/Meighan | 4.80 | 996 | 1,530 | |
| Single Family Dwelling | Willowdale Dr/Meighan | 5.60 | 996 | 1,785 | |
| Single Family Dwelling | Willowdale Dr/Meighan | 4.47 | 996 | 1,424 | |
| Single Family Dwelling | Willowdale Dr/Meighan | 5.63 | 996 | 1,795 | |
| Single Family Dwelling | Willowdale Dr/Meighan | 1.70 | 996 | 542 | |
| Single Family Dwelling | Patterson Ave/Meighan | 2.10 | 996 | 669 | |
| Single Family Dwelling | Patterson Ave/Meighan | 4.40 | 996 | 1,402 | |
| Single Family Dwelling | Patterson Ave/Meighan | 4.37 | 996 | 1,392 | |
| Single Family Dwelling | Patterson Ave/Meighan | 2.37 | 996 | 754 | |
| Single Family Dwelling | Patterson Ave/Meighan | 1.83 | 996 | 584 | |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.63 | 996 | 202 | |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.40 | 996 | 127 | |
| Single Family Dwelling | Wolfden Terrace/ Meighan | 0.30 | 996 | 96 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.77 | 996 | 244 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 1.87 | 996 | 595 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.67 | 996 | 212 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.33 | 996 | 106 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.13 | 996 | 42 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.23 | 996 | 74 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.30 | 996 | 96 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.60 | 996 | 191 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.37 | 996 | 117 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.13 | 996 | 42 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.93 | 996 | 297 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.33 | 996 | 106 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.17 | 996 | 53 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.13 | 996 | 42 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 3.13 | 996 | 999 | |
| Single Family Dwelling | Meadow Crk Ln/ Meighan | 0.63 | 996 | 202 | |
| Single Family Dwelling | Okanagan St/Meighan | 0.40 | 996 | 127 | |
| Mobile Home | Adair Rd/ Deep | 0.40 | 996 | 127 | |
| Mobile Home | Adair Rd/ Deep | 0.70 | 996 | 223 | |
| Mobile Home | Adair Rd/ Deep | 0.53 | 996 | 170 | |
| Mobile Home | Adair Rd/ Deep | 1.53 | 996 | 489 | |
| Mobile Home | Adair Rd/ Deep | 1.90 | 996 | 606 | |
| Mobile Home | Adair Rd/ Deep | 0.83 | 996 | 266 | |
| Mobile Home | Adair Rd/ Deep | 1.13 | 996 | 361 | |
| | | 1.15 | <i>,,,</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | 501 | |

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| Table 3-19: Loss of Rental Income (LoRI) Estimation | | | | | |
|---|-----------------------|----------------------------------|-------------------------------|-----------|--|
| Building Classification | Area/Creek | Displacement Time (Months) | Rental Value (\$/month) | LoRI (\$) | |
| Mobile Home | Adair Rd/ Deep | 0.53 | 996 | 170 | |
| Mobile Home | Adair Rd/ Deep | 0.20 | 996 | 64 | |
| Mobile Home | Adair Rd/ Deep | 0.60 | 996 | 191 | |
| Mobile Home | Adair Rd/ Deep | 0.40 | 996 | 127 | |
| Duplex | Willowdale Dr/Meighan | 0.67 | 1,992 | 425 | |
| Duplex | Willowdale Dr/Meighan | 0.43 | 1,992 | 276 | |
| Duplex | Willowdale Dr/Meighan | 0.87 | 1,992 | 552 | |
| Duplex | Willowdale Dr/Meighan | 1.40 | 1,992 | 892 | |
| Apartment Complex | Willowdale Dr/Meighan | 3.00 | 19,920 | 19,123 | |
| Apartment Complex | Patterson Ave/Meighan | 4.13 | 14,940 | 19,761 | |
| Apartment Complex | Patterson Ave/Meighan | 2.13 | 6,972 | 4,760 | |
| | | | TOTAL | \$70,628 | |

Based on Table 3-19, the total LoRI to landlords was estimated to be \$70,628.

3.5.2 Loss of Profits to Local Businesses

LoBP was selected to represent impacts to business activity and lost opportunity costs since other indicators, such as total revenue, do not account for the reduced overhead of inactive businesses (such as frustrated rent/leaseholds, reduced payroll obligations and limited operating expenditures).

Due to the time-sensitive nature and limited scope of this project, calculation of LoPB was simplified since an in-depth survey of businesses in Armstrong was not feasible. As such, a simple approach to estimating an approximate LoBI based on the total LoW estimate from Section 3.4.1 was used.

Primarily, it was assumed that all businesses in Armstrong of a particular industry category will have the same ratio of net profit to total employee and labour compensation (NP/C) as the average of all Canadian businesses in the same industry category. Using 2016 StatCan data, the net profit to compensation ratio (NP/C) was calculated for each industry category. Table 3-20 summarizes these calculations.

Table 3-20: Ratio of Net Profit to Employee and Labour Compensation (Statistics Canada, 2016)

| Industry Category | TR (\$) | C (\$) | NP (\$) | NP/C (\$) |
|-----------------------|---------|--------|---------|-----------|
| Construction (23) | 427.3 | 108.8 | 11.5 | 0.106 |
| Food Services (722) | 642.6 | 193.0 | 24.4 | 0.126 |
| Grocery Stores (4451) | 782.0 | 80.7 | 22.6 | 0.280 |



| Table 3-20: Ratio of Net Profit to Employee and Labour Compensation (Statistics Canada, 2016) | | | | | |
|--|---------|--------|---------|-----------|--|
| Industry Category | TR (\$) | C (\$) | NP (\$) | NP/C (\$) | |
| Hotels and Motels (72111) | 764.3 | 210.6 | 52.0 | 0.247 | |
| Professional & Technical Services (54) | 259.3 | 79.5 | 77.6 | 0.976 | |
| Retail Trade (44-45) | 667.0 | 99.1 | 36.7 | 0.370 | |
| Offices of Physician (6211) | 411.1 | 89.7 | 235.3 | 2.623 | |
| Offices of Other Health Practitioners (6213) | 211.6 | 47.7 | 84.4 | 1.769 | |
| Offices of Dentists (6212) | 647.0 | 200.6 | 213.0 | 0.941 | |
| Slaughtering and Processing (31161) | 962.1 | 205.6 | 46.0 | 0.224 | |
| Transportation and Warehousing (48-49) | 272.6 | 58.9 | 38.1 | 0.647 | |
| Nursing & Residential Care (623) 757.7 378.8 39.5 0.104 | | | | 0.104 | |
| Calculated Average for All Categories 0.701 | | | | | |
| All values represent national averages and in thousands of dollars for that category. All data used had quality indicators of <i>Very Good</i> or <i>Excellent</i> based on StatsCan financial performance data statistics. TR – whole industry average total revenue. C – average total wages including benefits and commission expenses. NP – average total net profit. NP/C – ratio of net profit to compensation | | | | | |

Table 3-20: Ratio of Net Profit to Employee and Labour Compensation (Statistics Canada, 2016)

Assuming LoW from Section 3.4.1 is equal to C, the LoBP was calculated by multiplying LoW by NP/C. Table 3-21 summarizes the results of this calculation.

| Table 3-21: Loss of Busine | ss Pront (LODP) Estimati | IOII | | | |
|----------------------------|--------------------------|-------|--------|--|--|
| Business Type | LoW | NP/C | LoBP | | |
| HEALT | HCARE* | | | | |
| Medical Clinic* | 17,909 | 2.623 | 46,976 | | |
| Dental Clinic* | 15001 | 0.941 | 14,116 | | |
| Physiotherapy Clinic* | 13776 | 1.769 | 24,370 | | |
| Pharmacy* | 28126 | 1.769 | 49,756 | | |
| Optometry Clinic* | 11939 | 1.769 | 21,121 | | |
| PROFESSION | IAL SERVICES | | | | |
| Accounting Office | 11939 | 0.976 | 11,653 | | |
| Notary Public | 11939 | 0.976 | 11,653 | | |
| Investment Office | 11939 | 0.976 | 11,653 | | |
| Insurance Broker | 14924 | 0.976 | 14,566 | | |
| Real Estate Broker | 11251 | 0.976 | 10,981 | | |
| Veterinary Clinic | - | 0.976 | n/a | | |
| Autobody Garage | 29083 | 0.976 | 28,385 | | |
| TRANSPO | ORTATION | | | | |
| Transportation Services | 957 | 0.647 | 619 | | |
| Trucking Facility | 5740 | 0.647 | 3,714 | | |
| CONSTRUCTION | | | | | |
| Contractor Bldg | 3827 | 0.106 | 406 | | |
| RETAIL | | | | | |
| Grocery Store* | 189423 | 0.280 | 53,038 | | |

Table 3-21: Loss of Business Profit (LoBP) Estimation



| Table 3-21: Loss of Business Profit (LoBP) Estimation | | | | | |
|---|--------|---------|-----------|--|--|
| Business Type | LoW | NP/C | LoBP | | |
| Pet Retail | 15001 | 0.370 | 5,550 | | |
| Pet Retail | 50513 | 0.370 | 18,690 | | |
| Electronics Retail | 7462 | 0.370 | 2,761 | | |
| Automotive Retailer | 5740 | 0.370 | 2,124 | | |
| Health Food Retailer | 48982 | 0.370 | 18,123 | | |
| General Merchandise | 126282 | 0.370 | 46,724 | | |
| Flower Shop | 3061 | 0.370 | 1,133 | | |
| Thrift Store | 7653 | 0.370 | 2,832 | | |
| RESTAURANT | | | | | |
| Pizza Eatery | 11251 | 0.126 | 1,418 | | |
| Sandwich Eatery | 11251 | 0.126 | 1,418 | | |
| Sushi Restaurant | 50513 | 0.126 | 6,365 | | |
| Bakery | 57401 | 0.126 | 7,233 | | |
| Coffee Shop | 45921 | 0.126 | 5,786 | | |
| OTHER | | | | | |
| Financial Institution* | 0 | n/a | n/a | | |
| Fitness Centre | 7500 | 0.701** | 5,258 | | |
| Barber | 28700 | 0.701** | 20,119 | | |
| Car Wash Facility | 765 | 0.701** | 537 | | |
| Storage Facility | 0 | 0.647 | n/a | | |
| Food Processing Facility | 764326 | 0.224 | 171,209 | | |
| Hotel/Inn | 2870 | 0.247 | 709 | | |
| Assisted Living Facility | 169333 | 0.104 | 17,611 | | |
| | | TOTAL | \$638,603 | | |
| *These sectors are considered critical according to NDMP guidelines: healthcare, food, water, transportation, safety, government and manufa **The average NP/NC for all categories was used. ^{NOTE1} Values are calculated in 2018 dollars. | | | | | |

Table 3-21: Loss of Business Profit (LoBP) Estimation

Based on Table 3-21, the total LoBP was estimated to be \$638,603.

3.5.3 Impact to Non-Residential Properties

To account for economic losses related to non-residential structural and content damage, the impact was estimated using available NRC damage functions. Damage functions used in this analysis for structural and content damage for all industry categories are illustrated in Figure 3-7 and Figure 3-8.

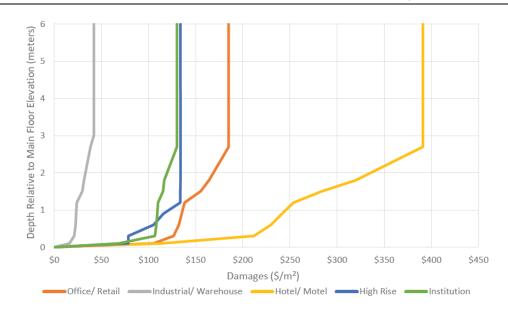


Figure 3-7: Non-Residential Structural Damage Function

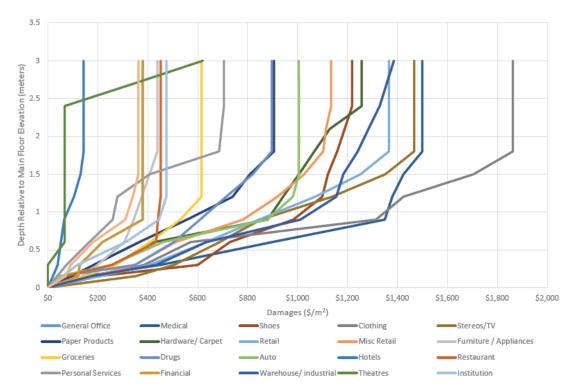


Figure 3-8: Non-Residential Content Damage Function

Since both structural and content damage varies significantly depending on the industry category of the structure and the depth of floodwaters, the SPFD was used in the same manner as with residential loss calculations conducted in Section 3.4. Results of the calculations are summarized in Table 3-22.

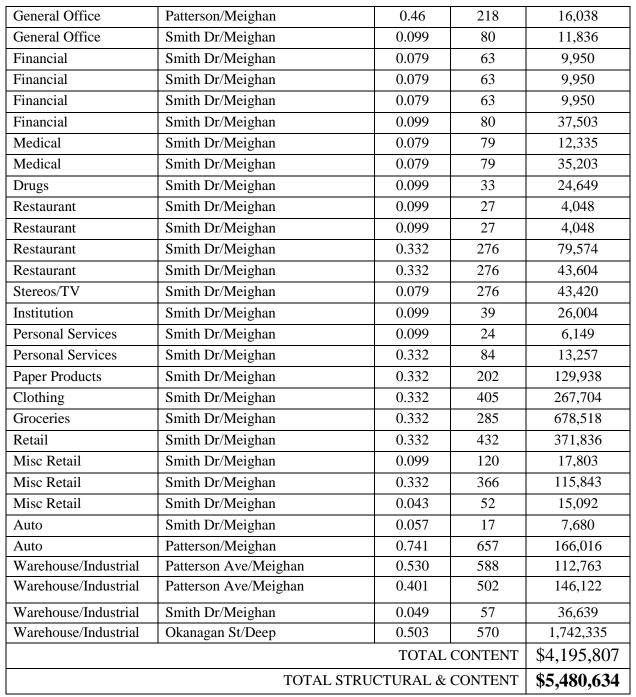
Interior

Dams



| Building Classification | Area/Creek | Flood Depth (m) | Structural Damage (\$/m ²) | Total Damage |
|-------------------------|-----------------------|-----------------------|--|--------------|
| Office/Retail | Patterson/Meighan | 0.60 | 135 | 9,948 |
| Office/Retail | Patterson/Meighan | 0.46 | 134 | 36,782 |
| Office/Retail | Smith Dr/Meighan | 0.08 | 82 | 12,952 |
| Office/Retail | Smith Dr/Meighan | 0.08 | 82 | 12,952 |
| Office/Retail | Smith Dr/Meighan | 0.08 | 82 | 12,952 |
| Office/Retail | Smith Dr/Meighan | 0.08 | 82 | 12,952 |
| Office/Retail | Smith Dr/Meighan | 0.08 | 82 | 12,952 |
| Office/Retail | Smith Dr/Meighan | 0.08 | 82 | 36,962 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 48,816 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 77,642 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 15,407 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 15,407 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 15,407 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 69,358 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 15,407 |
| Office/Retail | Smith Dr/Meighan | 0.10 | 104 | 26,175 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 84,981 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 87,518 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 38,192 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 315,261 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 41,856 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 20,928 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 20,928 |
| Office/Retail | Smith Dr/Meighan | 0.33 | 132 | 113,872 |
| Office/Retail | Smith Dr/Meighan | 0.06 | 60 | 26,297 |
| Office/Retail | Smith Dr/Meighan | 0.04 | 45 | 13,061 |
| Industrial/Warehouse | Patterson/Meighan | 0.74 | 23 | 5,808 |
| Industrial/Warehouse | Patterson Ave/Meighan | 0.53 | 23 | 4,319 |
| Industrial/Warehouse | Patterson Ave/Meighan | 0.40 | 22 | 6,312 |
| Industrial/Warehouse | Smith Dr/Meighan | 0.05 | 8 | 5,083 |
| Industrial/Warehouse | Okanagan St/Deep | 0.50 | 22 | 68,342 |
| TOTAL STRUCTURAL | | | \$1,284,827 | |
| Building Classification | Area/Creek | Flood Depth (m) | Content Damage (\$/m ²) | Total Damage |
| General Office | Patterson/Meighan | 0.60 | 177 | 48,596 |

Table 3-22: Impact to Non-Residential Properties Loss Estimation



Based on Table 3-22, the total impact to non-residential property, including structural and content damage, was estimated to be \$5,480,634.

Interior

Dams



3.6 Summary of Flood Risk

In accordance with best practices, NDMP guidelines and requests from the City, impacts to all individuals and organizations within Armstrong were estimated based on the 1/200-year flood hazard. As a result, the total monetary losses were estimated to be \$21,248,190. Table 3-23 provides a summary of this estimate and includes descriptions of other non-monetary impacts for each category.

| Category | Table 5-25: Summary of 1/200 | | Sub-Category | Total | | |
|------------------------------|--|---------|--------------|--------------|--|--|
| | Sub-category | Section | Loss (\$) | Loss (\$) | | |
| | Electrical Power System | 3.1.1 | \$200,000 | | | |
| | Transportation System | 3.1.2 | \$590,000 | | | |
| | Wastewater System | 3.1.3 | \$650,000 | \$1.445.000 | | |
| | Potable Water System | 3.1.4 | \$5,000 | \$1,445,000 | | |
| | Natural Gas System | 3.1.5 | - | | | |
| Local | Telecommunication System | 3.1.6 | - | | | |
| Infrastructure | Other non-monetary impacts: • Electrical power outage • Local road washout(s) (non-isolating) • Failure of WWTP functionality | | | | | |
| | Impact to watermain (not causing extended shut-down) Increased risk of potable water contamination | | | | | |
| | n/a | 3.2 | - | _ | | |
| Impact to | Other non-monetary impacts: | | | | | |
| Environment | Risk of impacts. Risk of impact to red- and blue-listed species Contamination of water and pollution of wetlands | | | | | |
| | n/a | 3.3 | - | - | | |
| Impact to Cultural Values | One (1) heritage site was impacted by flood 12 other heritage sites were considered to be at risk but outside of 1/200-year inundation Impact to the Okanagan Regional Library, Highland Park Elemen and the IPE fairgrounds | | | | | |
| | Loss of Wages | 3.4.1 | \$1,895,813 | | | |
| | Loss of Life | 3.4.2 | - | | | |
| | Loss of Automobiles | 3.4.3.1 | \$3,737,887 | | | |
| | Loss of Residential Property (includes structural, content & property) | 3.4.3.2 | \$7,861,978 | \$13,613,325 | | |
| | Loss due to Displacement | 3.4.4 | \$117,647 | | | |
| Impact to People | Other non-monetary impacts: | | | | | |
| and Society | Stress and other non-monetary hardships related to displacement, property loss and loss of wages Shut-down of vital service providers including a financial institution, a grocery store, postal office, and five medical service providers (medical clinic, dental office, physiotherapy clinic, pharmacy, and optometry clinic) Incremental increase of risk to health and safety due to increased potential of water contamination and drowning | | | | | |

| Table 3-23: | Summarv | of 1/200-year | Flood Impact |
|--------------|---------|---------------|---------------|
| I WOIC C LOI | Summary | or ranged | I loou impact |



| - | - | | - | | | |
|-----------------|--|-------|-------------|--------------|--|--|
| Impact to Local | Loss of Rental Income | 3.5.1 | \$70,628 | | | |
| | Loss of Business Profits | 3.5.2 | \$638,603 | \$6,189,865 | | |
| | Impact to Non-Residential Properties | 3.5.3 | \$5,480,634 | | | |
| Economy | y Other non-monetary impacts: | | | | | |
| | • Stress and other non-monetary hardships related to business displacement, property loss, and loss of profits | | | | | |
| TOTAL S | | | | \$21,248,190 | | |

 Table 3-23:
 Summary of 1/200-year Flood Impact

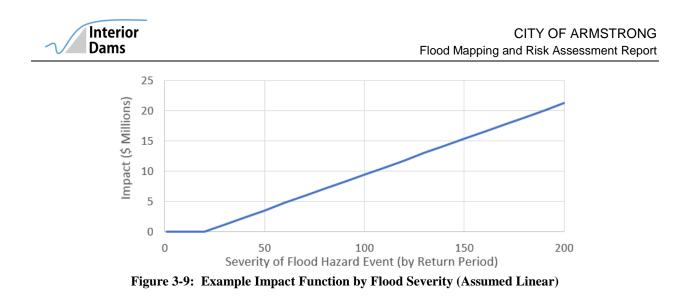
According to the Engineers and Geoscientists of British Columbia's flood assessment professional practice guidelines, *risk* is defined as "a measure of the probability and severity of an adverse effect to health, property, or the environment" and "is often estimated by the product of probability and consequence" (EGBC, 2018).

In consideration of the above quote, it is important to recognize that loss estimates provided in Table 3-22 are based on the occurrence of a single event having a probability⁴³ of 1/200. As such, the risk of <u>this event</u> (the 1/200-year) can be represented as the product of the probability (1/200 or 0.005) and the impact (value from Table 3-23). The result of the product calculates to an annual risk to all individuals and organizations in Armstrong for <u>this event</u> (the 1/200-year) to be \$106,240/year.

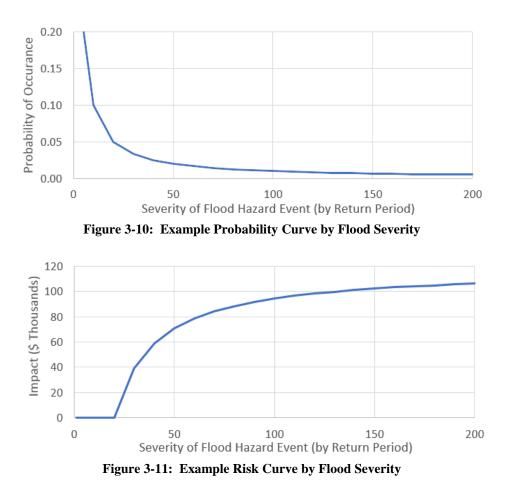
Since smaller floods that are more likely to occur have significant negative consequences (for example, the 1/100-year flood may have roughly half the impact), it is important to consider the *total risk* of all combinations of flood probabilities and impacts. To illustrate this, if it is assumed that there are no negative impacts (impact of \$0) from a flood having a severity equivalent to the 1/20-year flood event, a straight-line⁴⁴ relationship may be drawn to the total impact and severity of the 1/200-year flood event. Figure 3-9 below graphically represents the assumed *impact function* by flood severity between the 1/20-year and 1/200-year floods.

⁴³ The probability of 0.005 represents the likelihood of a particular event occurring in any one-year period (or a 0.5% chance per year).

⁴⁴ The relationship will not be linear. In the absence of data, this is a rough approximation to calculate *total risk* for illustration purposes.



To obtain a *risk curve*, the probability for all flood severities (*probability curve*) must be multiplied by the *impact function* shown in Figure 3-9. Figure 3-10 and Figure 3-11 graphically illustrate the *probability curve* and resulting *risk curve* respectively. Tabulated data used to generate these graphs has been included in Appendix IV.





By summing the risk for all combinations of flood probabilities and impacts, the total annual impact of flooding to all individuals and organizations roughly calculates to \$1.6 million/year. By applying the ratio of impacts from Table 3-23 for People and Society to total impacts, the example suggests that the individuals of Armstrong may bear roughly \$1.3 million/year due to flooding.

4 FLOOD RISK MITIGATION

In alignment with the purpose of this project, this section is intended to support and direct the development and implementation of an IFMP. It contains contextual information regarding flood management roles and responsibilities, general mitigation strategies, and an overview of the current flood mitigation efforts that are already in place or are currently being implemented. Where any opportunity to improve flood mitigation efforts was identified, findings are provided at the end of each their appropriate sub-section sections.

4.1 Flood Management Roles and Responsibilities

Everyone is affected by flooding. As such, everyone has a role in flood mitigation planning and implementation. For this reason, it is important that all stakeholders work together to develop and implement a balanced and effective IFMP (Province of British Columbia, 1999). A brief summary of the roles and responsibilities for individuals, local authorities, and provincial agencies and federal government agencies has been provided.

4.1.1 Individuals

According to the Flood Planning and Response Guide for BC, "regardless of governmental involvement, the first line of defense against floods always rests with the individual. All homeowners, landlords and individuals, although not mandated by legislation, have a responsibility to protect their homes and families to the greatest extent possible. It is up to each individual to know what to do in an emergency. Individuals living in flood-prone areas should be aware or made aware, of that fact so they can take appropriate precautions in regard to their living arrangements and their planned response to a flood event" (Province of British Columbia, 1999). In addition to this, individuals play an important role in supporting their community and local authorities in the effort to implement an IFMP.

4.1.2 Local Authorities

According to the Flood Hazard Area Land Use Management guidelines, local authorities have the responsibility to act on behalf of individuals to coordinate and direct flood management. Local authorities are the conduit in which flood mitigation activities are directed and implemented. For this reason, local governments have been given the authority to:

• Develop flood hazard area bylaws without provincial government approval, but with consideration for their policies and guidelines;



- Grant flood hazard area land development exemptions, provided that the exemptions are consistent with provincial government guidelines, or certified by a suitably qualified professional engineer or geoscientist; and
- Establish the requirements for subdivision in flood-prone areas, which includes engineering reports assessing flood hazards and restrictive covenants (FLNRORD, 2018)

In consideration of the above role and granted authority, local governments must consider the Flood Hazard Area Land Use Management Guidelines if designating floodplains (Local Government Act). The designation of floodplains, as well as management of approvals for residential, commercial, and industrial development, must protect riparian areas as per requirements under the Riparian Areas Protection Act (APEGBC, 2017).

4.1.3 Provincial and Federal Agencies

Relative to the scale of emergencies and the impact of flooding, both provincial and federal government provide emergency response and disaster assistance to both individuals and local governments. In addition, both provincial and federal governments are committed in providing support, education, and tools necessary for local authorities to direct and implement flood risk management. As an example of this commitment, this project was funded under the NDMP and CEMP programs which are both federal and provincial programs respectfully.

Although the provincial government still provides a role in development approvals in certain cases, according to the Legislated Flood Assessment guidelines for BC, "the role of the provincial government has lessened in the area of development approvals in Flood Hazard areas, with an increasing role for local governments and consultants." As such, it is expected that the provincial government will continue to shift towards a supportive role whereby the local government will be responsible for tailoring and implementing local flood risk management.

4.2 Introduction to Flood Risk Mitigation Strategies for Local Authorities

Flood risk mitigation planning "is the process by which a community reflects on its identified risks, and uses this information to make informed planning decisions" (Government of Canada, 2018). According to NDMP guidelines, this process should be led by the local authority and should include the following steps:

- 1. Identification of broad mitigation goals;
- 2. Identification of feasible strategies which can achieve those goals; and
- 3. Develop a plan for execution that will clearly state the identified goals and strategies which identifies key activities to be completed (IFMP).

In alignment with the above process, these flood mitigation steps align with the *risk reduction* components of a risk-based approach according to the Engineers and Geoscientists guidelines (EGBC, 2018). Figure 4-1 below illustrates this risk-based approach.



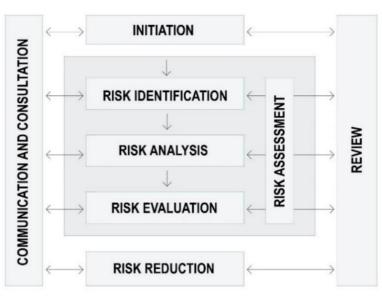


Figure 4-1: Flood Risk Assessment - Risk-based approach (Adapted from EGBC, 2018)

The components bound by the shaded box in Figure 4-1 have been covered in the flood mapping and flood risk assessment portions of this report (Section 2, 3, and 4) of this report. The remainder of this report is intended to focus on *risk reduction*. As such, the following sections provide potential flood risk mitigation strategies that are intended to be reviewed, and if appropriate, implemented through communication and consultation.

At the present time, since no design-based or risk-based goals⁴⁵ have been defined at this time, the mitigation strategies presented are broadly aimed at reduction of flooding risk and have not been guided by any prescribed targets.

4.3 Non-Structural Mitigation

This section covers non-structural flood risk mitigation (also known as passive mitigation). Nonstructural mitigation is defined as "non-physical measures that incorporate the measurement and assessment of the risk environment and contribute to risk reduction" (Government of Canada, 2018). Upon completing a review of the referenced flood-related information, including, the results of the flood mapping and flood risk assessments, a discussion is provided for the following non-structural mitigation categories:

- Flood Mapping;
- Risk Assessment;

⁴⁵ Goals for risk reduction may be design-based or risk-based. Design-based goals typically involve descriptive targets such as water elevations or flow capacities, whereas risk-based goals typically involve more general thresholds for acceptable impacts.



- Official community planning;
- Subdivision and development servicing bylaws
- Emergency Response; and
- Integrated Flood Management Planning.

4.3.1 Flood Mapping

In recent years, the City has been actively seeking opportunities to develop flood mapping. Upon acceptance of a 2017 application for funding, the City initiated the mapping portion of this project. As of the date of this report, flood mapping is available to the City to guide and support other flood mitigation strategies (Section 2 of this report).

This information is valuable in that it supports risk assessment and guides the implementation of other non-structural mitigation activities. These are discussed in the following sections.

4.3.1.1 Flood Mapping – Future Strategies

Flood mapping should be reviewed, and if necessary, updated once every 10 years. This ensures that flood mapping is useful and continues to represent current conditions since changes to design criteria, land use, or climate change is expected to occur. Other changes requiring updates may include: significant hydrologic or hydraulic change in the upstream watershed, changes to the channel geometry (such as a flood, landslide or other event), identification of new flood hazards (may include collection and analysis of more recent data), construction of structural mitigation works, land use changes and urbanization, or other significant impacts (APEGBC, 2017).

4.3.2 Risk Assessment

Similar to flood mapping, the City has been seeking opportunities to conduct a flood risk assessment. As of the date of this report, a completed risk assessment is available to the City to guide and support other flood mitigation strategies (Section 3 of this report).

4.3.2.1 Risk Assessment – Future Strategies

Risk assessment information provides valuable information about the frequency of negative impacts from floods. As this is required to fully understand the ongoing cost to individuals and organizations in the community, risk assessment provides the necessary information to determine the feasibility of flood mitigation options, as well as, set balanced and attainable goals.

Although BC has not developed formal flood risk tolerance criteria, it is important that the City consider and identify a risk tolerance that reflects the community's level of acceptable risk. This level of risk should be balanced and determined in consultation with stakeholders.



Once an acceptable level of risk is determined, this will guide the development and implementation of other feasible mitigation strategies, of which, some may include design standards. As Figure 4-2 illustrates, a simple adoption of common design standards from another jurisdiction may not necessarily provide the optimum mitigation plan for the City (often referred to as a design-standard approach). However, careful selection and implementation of design standards have significant benefits if implemented with consideration of total risk.

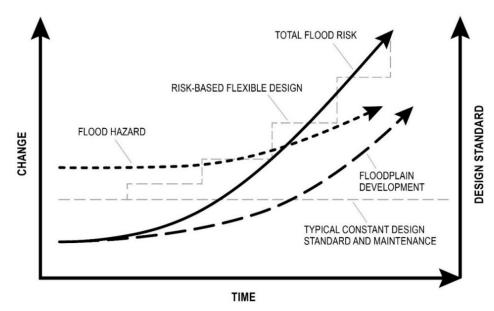


Figure 4-2: Flood Risk and Design Standards vs. Time (EGBC, 2018)

In addition to providing informed design standard implementation, risk assessment provides the necessary information needed to perform loss estimation analysis⁴⁶. According to NDMP guidelines, all structural mitigation options should be assessed for feasibility and effectiveness prior to implementation, therefore, ensuring the maximum benefit and prioritization of all flood management activities (Government of Canada, 2018).

4.3.3 Official Community Planning

Over considerable time and investment, the City has developed a robust Official Community Plan (OCP). In that OCP, there are identified development permit areas, as well as, a clear framework for implementing specific development permit requirements for "hazardous condition and natural environment areas" which are mapped and designated on a Development Permit Areas (DPA) map. In relation to flooding, the DPA map generally identifies: 1) riparian wetland, the Meighan Creek watercourse, and the Deep Creek watercourse, referred to as *natural*

⁴⁶ Loss estimation analysis compares the loss differences between implementing and not implementing any particular mitigation option. The feasibility and effectiveness of implementing that option is then determined by comparing the net loss avoidance gained to the costs of implementation or construction.



environment, and 2) the City's floodplain, referred to as a *hazardous condition* area. For reference, the City's DPA map has been included in Appendix VI (City of Armstrong, 2014).

4.3.3.1 Official Community Planning – Future Strategies

Although the OCP has some effective components that support integrated flood management, the document's DPA map requires review and revision as its pre-dates the 2016 Riparian Areas Regulation revisions as well as the flood mapping and risk assessment work contained within this report.

4.3.4 Subdivision and Development Servicing Bylaws

The City's Subdivision and Development Servicing Bylaw No. 1570 (SDSB) contains information to address site drainage design requirements⁴⁷ and provides some general considerations for riparian areas and flooding. In the event that a proposed subdivision is traversed by a watercourse, Bylaw No. 1570 requires that the subdivisions provide the City with an SRW along the watercourse (or its planned realignment) to facilitate "construction, maintenance, conservation and/or beautification purposes" (City of Armstrong, 2007). This effectively assists the City's ability to implement future flood management strategies by providing necessary access to newly developed areas.

The SDSB references the requirements of the Provincial Riparian Areas Regulation and encourages all applicants to contact the Province to obtain prior confirmation that proposed subdivisions, strata or developments will not likely adversely affect the environment. The bylaw also prescribes that "discharges to natural drainage courses shall not adversely affect downstream properties"; however, no specific outflow requirement is defined⁴⁸ (City of Armstrong, 2007). For reference, a copy of the City Composite Map illustrating the existing stormwater infrastructure is included in Appendix V (City of Armstrong, 2014).

4.3.4.1 Subdivision and Development Servicing Bylaws – Future Strategies

According to the Flood Hazard Area Land Use Management guidelines, "local governments are responsible for understanding the risks of flooding in their areas and make appropriate land use decisions so that developments are built in a manner that limits flood damage and ensures public safety." The document goes on affirming that the incorporation of flood risk management principals and standards into development bylaws may be "the key requirement of land use planning" (FLNRORD, 2018).

As new flood mapping information is available, the SDSB should be reviewed and implementation of appropriate flood construction levels (FCL) and/or setbacks should be

⁴⁷ The bylaw includes prescriptive site drainage design requirements for the 1/25-year and 1/100-year rainfall events. ⁴⁸ In some cases, site specific drainage systems are required to have a maximum outflow that is less than or equal to pre-development conditions at a prescribed return period.



considered. The Flood Hazard Area Land Use Management Guidelines provides useful recommendations for FCL and setbacks which could be easily referenced to flood mapping. These setback recommendations must also consider riparian requirements which may be greater; however, they are useful in guiding the design standard setback and FCL assuming that the 1/200-year flood map is the "natural boundary". The following bullets summarize applicable quotations from these guidelines:

- Small lakes, ponds, swamps and marsh areas⁴⁹ Buildings should be set back at least 7.5 metres from the natural boundary of the lake, pond, swamp or marsh. The elevation requirement may be reduced to 1.5 metres above the natural boundary of the lake, pond or adjacent swamp or marsh area (MWLAP, 2004)
- Standard requirements for ordinary watercourse set backs Buildings should be setback at least 30 metres from the natural boundary of any watercourse⁵⁰ (MWLAP, 2004); and
- Where a designated flood level has been determined Areas used for habitation, business, or storage of goods damageable by floodwaters should be constructed within any building at an elevation such that the underside of the floor system thereof is no less than the FCL (MWLAP, 2004).

As discussed earlier, the Riparian Areas Protection Act requires that consideration is given to riparian protection during residential, commercial and industrial development. As such, setbacks established under this Act may be greater or less than flood hazard listed above and therefore should be given due consideration (APEGBC, 2017).

4.3.5 Emergency Response

The City's Emergency Program is established through the Armstrong's Emergency Program Bylaw No. 1794, 2016. This bylaw provides a framework for City Council to select and appoint persons to fill the roles of the Emergency Management Executive Committee, Emergency Program Management Committee, and Emergency Program Coordinator, as well as, establish the council's responsibility to:

- Declare a State of Local Emergency,
- Appoint the Emergency Management Executive Committee,
- Adopt an Emergency Plan,
- Delegate powers available under the Emergency Program Act,
- Establish emergency policies, resolutions, or bylaws necessary to facilitate the response to an emergency or disaster,

⁴⁹ Small lakes where a lake is less than 15 kilometres in length and where there is no history of severe flooding or concern for shoreline erosion, and for ponds, swamps or marsh areas:

⁵⁰ Some exceptions are recommended in the guideline (MWLAP, 2004).



- Ensure that sufficient budget and staff are provided to maintain an essential level of emergency program preparedness, and
- Enter into agreements with other local authorities for the purpose of emergency assistance or the formulation of coordinated emergency preparedness, response or recovery (City of Armstrong, 2016).

Based on the information reviewed regarding the City's response to 2018 flooding, a variety of successes were noted. Section 1 of this report identified the following successful activities that were conducted as a result of emergency response planning and the existing Emergency Program:

- A local state of emergency was declared promptly facilitating emergency activities;
- Media releases were promptly and routinely made which kept the public informed regarding flood hazard potential, availability of flood protection supplies and notification of post-disaster assistance availability; and
- The City demonstrated effectiveness by forecasting weather and adjusting emergency response activities which proved successful in mitigating some of the impacts of flooding.

4.3.5.1 Emergency Response – Future Strategies

Based on the above, the 2018 flood response demonstrated that emergency preparedness does reduce risk. As such, it is important to reflect on the recent incidents of 2017 and 2018, and where appropriate, improve the emergency response plans.

With flood mapping now available, emergency plans should also be updated to consider the potential impacts to infrastructure (Section 3.1) and vital structures (Section 3.5.3). Of note, infrastructure impacts to electrical power, potable water, wastewater, and certain road crossings, as well as, impacts to the public works yard on Patterson Avenue will impact operations staff and ability to respond.

Newly delineated areas for potential flood hazard should also be considered when designating suitable sites for distribution of flood supplies. Of note, sand and sandbags were provided to residents free of charge in support of the 2017 flood mitigation effort; however, if the flood had been more severe, this location would have been underwater and would have hindered the ability of individuals to take advantage of these vital resources in their time of need.

4.3.6 Integrated Flood Management Planning

Over the past year, the City has engaged Western Water Associates Ltd, Gentech Engineering Inc, and Integrated Watersheds to support a variety of activities related to flood mitigation. These activities have included the repair of culverts, preparation of creek sediment removal



plans, maintenance of culverts, and preparation of required environmental management plans to facilitate the work. These consultants have also provided an in-kind contribution of their time in providing information in the support of the preparation of this report.

At this time, it is understood that the City has engaged Integrated Watersheds to prepare a scope of work to prepare an IFMP for both Deep and Meighan Creeks.

4.3.6.1 Integrated Flood Management Planning – Future Strategies

As stated above, flood risk mitigation planning "is the process by which a community reflects on its identified risks, and uses this information to make informed planning decisions." As such, it is recommended that the IFMP development is conducted through public consultation in the context of the risk assessment findings, such that it achieves a balanced, feasible, and cost-effective approach to flood risk mitigation in accordance with the recommended NDMP steps summarized in Section 4.2.

4.4 Structural Mitigation

This section covers structural flood risk mitigation (also known as active mitigation). Structural mitigation is defined as "physical measures designed to mitigate the impact of hazards (e.g., channel improvement [construction of floodways and dykes], flow regulation [diversions, creating upstream storage], flood-proofing measures [reinforcing or raising homes to minimize vulnerability to floods])" (Government of Canada, 2018). Upon completing a review of the referenced flood-related information, including, the results of the flood mapping and flood risk assessments, a discussion is provided for the following structural mitigation categories:

- Hydraulic capacity of creek crossings;
- Headwall upgrade at Patterson Ave;
- Channel and culvert maintenance; and
- Meighan Creek bypass (concept).

According to the BC Flood Hazard Land Use Management branch, "well-designed structural measures can be highly effective in reducing flood damage when used appropriately; however, they can inherently reduce the risk of flood in one location while increasing it in another". As such, <u>feasibility analysis should be conducted and consideration for *transferred* flood risk should be given prior to implementing any structural mitigation option (FLNRORD, 2018). In addition, all mitigation options should be assessed using loss estimation analysis (as described in Section 4.3.2) and modelled to ensure that downstream obstructions do not limit the effectiveness of risk reduction.</u>



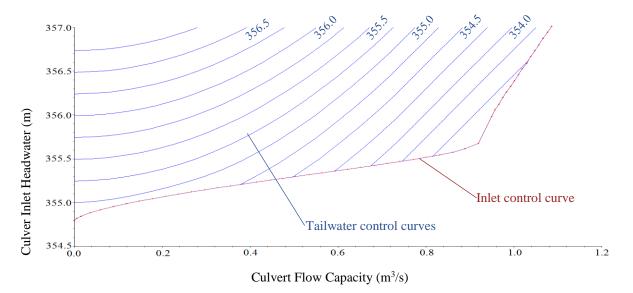
4.4.1 Hydraulic Capacity of Creek Crossings

According to the findings from Section 3.1.2, there are four (4) road crossings that get overtopped under the 1/200-year flood (Okanagan Street at two locations, Wood Avenue, and Adair Street). The Patterson Avenue (culverted hydraulic works through IPE to Deep Creek) and Meadow Creek Lane crossings were also identified as flow restriction points⁵¹.

A brief discussion of these flow restriction points is included below. These discussions are intended to guide and prioritize structural mitigation options only.

4.4.1.1 Patterson Avenue to Deep Creek Crossing

This crossing was identified as the largest contributor to flood impact. The crossing consists of a long 1200 mm diameter corrugated steel pipe (CSP) with an approximate length of 365 m. Under most flow conditions in Deep Creek and Meighan Creek, this pipe capacity is dictated by the geometry of the culvert's inlet (referred to as inlet controlled). However, under high flow conditions in Deep Creek – such as from obstructions in Deep Creek in the vicinity of Adair Street, or a combination of both – the water elevations at the downstream end of the pipe limit the flow capacity (referred to as tailwater controlled). Streamflow in Meighan Creek that cannot be managed by this simply backs up causing significant impacts to upstream flood risk. Figure 4-3 illustrates the estimated rating curves showing flow capacity under inlet control and tailwater control conditions.



*Note: Tailwater could not be calibrated as all field data collected was under headwater control⁵²

Figure 4-3: Meighan Creek with and without sediment management and new headwall

⁵¹ Based on current conditions and results from the flood model.

⁵² Headwater control is when a culvert's capacity is dictated by the inlet losses of a culvert. Since the culvert is only tailwater controlled under severe flood conditions, collection of data for calibration could not be conducted and therefore making calibration of the tailwater curves unfeasible



Structural mitigation of this culvert has the potential to significantly mitigate flood risk. Mitigation strategies may include implementation of any of the following strategies:

- Shortening the overall length of the culvert (such as reverting to a smoothed ditch where possible improves tailwater control);
- Reducing the wall friction coefficients in the pipe (such as slip-lining or application of other trenchless rehabilitation options that do not significantly reduce the diameter but provide much lower manning coefficients improves tailwater control),
- Increasing the diameter of the pipe where possible (such as replacing accessible upstream and downstream portions of the culvert with a larger diameter improves tailwater control);
- Reducing inlet restrictions at the headwall (such as with the installation of a new headwall and bar rack that reduce head losses [discussed further in Section 4.4.3] improves headwater control);
- Reducing tailwater at the downstream of the culvert by making changes downstream of the culvert (such as improving the capacity downstream of the Meighan Creek and Deep Creek junction at Adair Street [discussed further in Section 4.4.1.2] or in the channel section below); and
- Reducing streamflows in Meighan Creek by making changes upstream of the culvert (such as with a Meighan Creek bypass [discussed further in Section 4.4.4]).

4.4.1.2 Adair Street on Deep

Under the 1/200-year flood, the Adair Street crossing on Deep Creek was identified as a causal mechanism to the overtopping of the Deep Creek channel banks between Adair Street and Wood Avenue. Figure 4-3 depicts a portion of this channel under moderately high flows.



Figure 4-4: Deep Creek Channel Along Adair Street (2018)



Based on results from Section 3, overtopping of the Deep Creek banks at this location causes impact to the City's WWTP. As such, improvement of this crossing's capacity may significantly reduce the flood risk to the WWTP and other indirect loss categories as described in the risk assessment. In addition, backup of this channel was identified as being a direct contributor to the reduced capacity of the Meighan Creek Patterson Avenue culvert. According to Figure 4-3, if the Adair Street crossing were to be the direct cause of a tailwater increase of 0.5 m at the Patterson Avenue culvert (say between 354.0 to 354.5 m), the flow capacity through that culvert could be reduced by roughly 35%. As such, optimization of this crossing may have significant benefits to the Patterson Avenue culvert on Meighan Creek.

4.4.1.3 Okanagan Street on Deep

The Deep Creek crossing at Okanagan Street was identified in Section 3.1.2 as being undersized and at risk of washout. In addition to the possible impact on local transportation and potable water systems, the crossing also increases the floodwater upstream of Okanagan Street. Figure 4-5 illustrates this crossing under moderately high flood flows.



Figure 4-5: Okanagan Street Crossing on Deep Creek (2018)

The structures shown in Figure 4-5 were identified as being large contributors to the local economy, and indirectly, to individuals who are employed by this business. As such, improvement of this crossing may significantly reduce the total risk to the individuals and organizations within the community of Armstrong⁵³.

4.4.2 Channel and Culvert Maintenance

This sub-section discusses channel and culvert maintenance and includes components of nonstructural and structural mitigation. Although physical maintenance of hydraulic structures is considered structural, there are non-structural strategies that can greatly benefit the City regarding water licensing and associated future approvals for in-stream routine maintenance of drainage works.

⁵³ Note: risk reduction may be limited by Wood Avenue / IPE private crossing.



Currently, the City has a conditional water licence for the purpose of land improvement and drainage control. Authorized works associated with the licence are described to be consisting of pipe and open ditch, and as a condition of this licence, the City is obligated to maintain the works in accordance with the Water Sustainability Act (WSA) (Ministry of Environment, 1989) (Ministry of Environment, 1957). The licence is registered to both the Deep Creek and Meighan Creek sources and therefore has two separate reference locations. These reference locations were identified in the BC Water Resources Atlas mapping system and are summarized in Table 4-1 below. A copy of the water licence and map has been included in Appendix VI.

| License | Date | Source | Licensee | Purpose | Map Location |
|-------------------------------------|------|------------------|----------------------|--------------------------------|--|
| C066582 (substitutes C023643) | 1956 | Deep Creek | City of Armstrong | 04A - Land Improve: General | Lat 50.4486, Long -119.2007 (Wood Ave & Deep Creek) |
| C066582 (substitutes C023643) | 1956 | Meighan Creek | City of Armstrong | 04A - Land Improve: General | Lat 50.447, Long -119.1989 (Pleasant Valley Rd & Meighan Creek) |

| Table 4-1: Point of Diversions (| (BC Water | Resources Atlas, 2018) | |
|-----------------------------------|-----------|-------------------------|--|
| Table 4-1. I only of Diversions (| | itesources minus, 2010) | |

As the reaches of lower Meighan Creek and Deep Creek through Armstrong are subject to continual aggradation and sediment deposition, the City routinely conducts maintenance and repairs of the licensed works when required.

Earlier this year, the City submitted a Change Approval⁵⁴ application to upgrade the existing works on Meighan Creek by replacing a portion of Patterson Avenue culvert and install a new headwall assembly (Change Approval Application File no. R8003862 and Tracking no. 100206821). This application has been approved and work is planned to be completed by March 30, 2019 (Western Water, 2018).

In a parallel project, Integrated Watersheds assessed the feasibility of conducting sediment removal⁵⁵ along the Meighan Creek from behind the Shopping Plaza on Smith Drive to the Pleasant Valley Road culvert (Station 1+600 to Station 2+910 as referenced in the Appendix II maps). The report concluded that "improvements to the in-channel storage and conveyance of streamflows along [Meighan Creek] can be achieved through the implementation of a channel [sediment management] program" (Integrated Watersheds, 2018). The City subsequently submitted a second Change Approval application to conduct sediment removal and culvert maintenance along Meighan Creek (Change Approval Tracking no. 100243511). On October 25, 2018, Western Water Associates assisted the City in obtaining approvals by preparing an updated environmental management plan (EMP) (Western Water, 2018). Currently this

⁵⁴ A *Change Approval* is a type of application made under Section 11 of the Water Sustainability Act.

⁵⁵ Sediment removal is often referred to as dredging when the sediment is removed by a dredge. This is the process of cleaning out the bed of a creek harbour, river, or other area of water, by mechanically removing mud, weeds, and rubbish.





application has not yet been approved; however, work is planned to be completed by March 30, 2019.

As requested by the City, an assessment of the effectiveness of the above structural mitigation modifications was conducted using the new model. By inputting the proposed channel sections from the Integrated Watersheds report (to characterize the removal of sediment and vegetation with an assumed channel bottom manning coefficient of 0.035) and modifying the inlet of the Patterson Avenue culvert (to characterize the installation of the new headwall), the 1/20-year and 1/200-year floods were simulated. As a result, the flood inundation area was reduced for both floods; however, the reduction was not as significant as expected. This is due to tailwater restrictions from an elevated head in Deep Creek (refer to Section 4.4.1.1 for details).

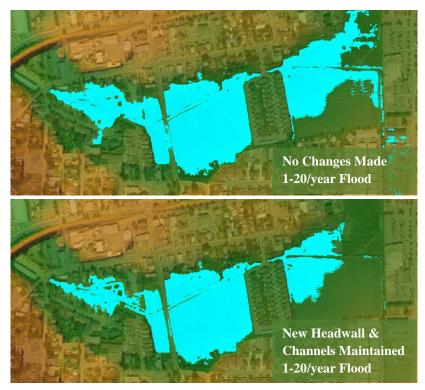


Figure 4-6: Meighan Creek with and without sediment management and new headwall – 1/20-Year

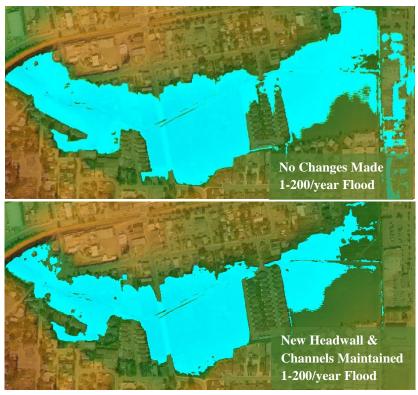


Figure 4-7: Meighan Creek with and without sediment management and new headwall – 1/200-Year

4.4.2.1 Channel and Culvert Maintenance – Future Strategies

Interior

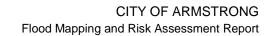
Dams

Through stakeholder engagement and consideration of all applicable best practices, exploration of the opportunity to licence and maintain all critical ditched and culverted portions of the Meighan Creek and Deep Creek should take place. If the works⁵⁶ and associated required plans⁵⁷ are detailed within a licence which has been granted approval, future maintenance and operations may be conducted under *notification* through the Water Sustainability Act (WSA), and more specifically, the Water Sustainability Regulation. Text from this regulation has been included in Appendix V for convenience and clarification.

In consideration of hydraulics, banks stability, and future vegetation encroachment, it is recommended that the Environmental Guidelines for Vegetation Management on Flood Protection Works to Protect Public Safety and the Environment be followed (MOE & DFO, 1999). If required, modify these guidelines to suit more recent environmental regulatory updates by following recommended best practices provided in the Western Water report (Western Water, 2018).

⁵⁶ Works refer to either future or existing drainage works such as ditches, culverts, access roads, water diversions

pipes, etcetera ⁵⁷ *Plans* refer to all environmental and work-specific maintenance and operational procedures to isolate work areas, divert streamflows and remove sediment/vegetation in accordance with best practices and applicable regulations.





Regarding current plans to dredge Meighan Creek, the Wester Water report identified challenging access conditions to certain reaches of Meighan Creek along private land. The existing Bylaw 1570 is effective in acquiring SRWs to simplify access challenges in newly developed property; however, there is no provision for facilitating City access on existing private property. Strategic acquisition of SRWs on existing private land along the creek alignments could secure access to support various flood management activities such as vegetation maintenance and dredging operations.

4.4.3 Meighan Bypass - Concept

Based on the risk assessment results of Section 3, the majority of flood risk was identified along Meighan Creek. Of this risk, the Patterson Avenue culvert was determined to be the largest causal mechanism. After considering various mitigation strategies (some of these included in Section 4.4.1.1), merit in the exploration of a Meighan Creek bypass concept was identified. Figure 4.8 and Figure 4.9 illustrate the alignment of the conceptual bypass in plan and profile.

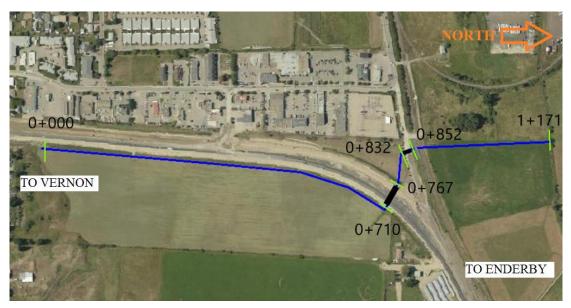


Figure 4-8: Meighan Creek Bypass Concept – Plan View

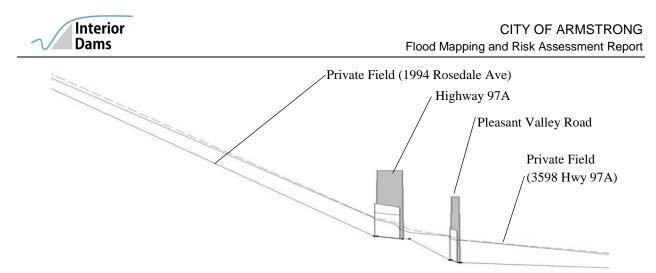


Figure 4-9: Meighan Creek Bypass Concept – Profile View

Figure 4-9 illustrates the profile of the Meighan Creek bypass alignment in HEC-RAS under a selected design flow of 1.0 m³/s. The conceptual bypass consists of vegetated earthen channel ditches, existing culvert infrastructure, and one (1) new 1200 mm culvert. Based on the results of a 1D steady-state HEC-RAS analysis, the available head and existing alignment are adequate to convey the flow by gravity to Deep Creek. Table 4-2, summarizes the modelled input components of the Meighan Bypass as per Figure 4-7 and 4-8.

| Description | Station | Invert (m) | Length (m) | |
|---|---------|------------|------------|--|
| Earthen Channel – vegetated 2:1 side slopes | | | | |
| Bottom width 1m | 0+000 | 363.15 | 710 | |
| Side Slope 1:1 | | | | |
| Earthen Channel – vegetated 2:1 side slopes | | | | |
| Bottom width 2m | 0+710 | 357.50 | 1 | |
| Side Slope 1:1 | | | | |
| Existing Culvert Inlet | 0+711 | 357.50 | 55 | |
| 1200mm Diameter | 0+711 | 557.50 | 55 | |
| Existing Culvert Outlet | 0+766 | 357.40 | | |
| 1200mm Diameter | 0+700 | 557.40 | | |
| Existing Culvert Invert | 0+711 | 357.55 | 55 | |
| 900mm Diameter | 0+711 | 557.55 | 55 | |
| Existing Culvert Outlet | 0+766 | 357.40 | | |
| 900mm Diameter | 0+700 | 557.40 | - | |
| Earthen Channel – vegetated 2:1 side slopes | | | | |
| Bottom Width 2m | 0+767 | 357.40 | 65 | |
| Side Slope 1:1 | | | | |
| Earthen Channel – vegetated 2:1 side slopes | | | | |
| Bottom Width 1.2m | 0+832 | 356.90 | 1 | |
| Side Slope 1:1 | | | | |
| Culvert Inlet | | | | |
| 1200 mm Diameter | 0+833 | 356.90 | 16 | |
| 0.5 Metres of Bury | | | | |

| Table 4-2: Meighan Bypa | ss – HEC-RAS Innuts |
|--------------------------|--------------------------|
| Table 4-2. Mieighan Dypa | 100 - 1120 - KAS IIIputs |



| Description | Station | Invert (m) | Length (m) |
|---|---------|------------|------------|
| Culvert Outlet | | | |
| 1200 mm Diameter | 0+851 | 356.8 | - |
| 0.5 Metres of Bury | | | |
| Earthen Channel – vegetated 2:1 side slopes | | | |
| Bottom Width 1.2m | 0+852 | 356.8 | 319 |
| Side Slope 1:1 | | | |
| Earthen Channel – vegetated 2:1 side slopes | | | |
| Bottom Width 1.2m | 1+171 | 356.6 | End |
| Side Slope 1:1 | | | |

The construction of the ditches and culvert crossing would not be considered work in and about a stream, and therefore, would not require approval under the WSA. However, parts of the alignment would be on private land and would require a statutory right-of-way (SRW).

The new 1200 mm CSP culvert crossing at Pleasant Valley Road (on City property) would also need to cross the railroad. Although this railroad is not part of the CN mainline, it was identified as being owned by the Kelowna Pacific Railway and is referred to as the Okanagan Subdivision (CN, 2018) (CP, 2018). At this time, the requirements to expedite the approval and construction of this culvert crossing is unknown. Alternatively, if an existing crossing of the railway exists nearby, the bypass may be altered to utilize an existing crossing (similar to the Hwy 97A culvert). As there is available head in the energy grade line shown in Figure 4-9, this may be a feasible alternative.

The following two properties would require SRWs to achieve this. They are as follows:

| Civic: Plan: Legal property: | 1994 Rosedale Ave E KAP998B SECTION 5, KAMLOOPS DIV OF YALE, PLAN KAP998B, TOWNSHIP 35 EXCEPT PLAN B5180, 16621, H732, KAP89122 &KAP90326. |
|------------------------------------|--|
| Civic: | 3598 Highway 97A |
| Plan | KAP807B |
| Legal Property: | SECTION 5, KAMLOOPS DIV OF YALE, PLAN KAP807B, |
| | TOWNSHIP 35 |



5 FINDINGS AND RECOMMENDATIONS

5.1 Key Findings

Based on the information reviewed and analysis conducted, the following information summarizes key findings that are intended to aid in the direction and development of the City's IFMP:

- 1. The resulting climate-factored 1/20-year and 1/200-year annual daily maximum streamflows at Deep Creek at the Adair Street were determined to be 3.41 m^3 /s and 5.22 m^3 /s respectively.
- 2. The 2018 storm of May 9, 2018, was estimated to be of a severity similar to that of a 1/15-year flood event.
- 3. The estimated impact from the 1/200-year flood to individuals and organizations of the community of Armstrong included:
 - Total monetary losses of \$21,248,190 (Local Infrastructure \$1,445,000, People and Society \$13,613,325, and Local Economy \$6,189,865)
 - Loss of functionality (full or partial) to the following infrastructure systems: electrical power, local roads, WWTP, and potable water;
 - The contamination of water and wetland and possible impact to red-listed and blue-listed species;
 - Direct impact to one (1) heritage site and risk of impact to various others;
 - Impact on vital services including a financial institution, a grocery store, postal office, and five medical service providers; and
 - An incremental increase of risk to human health and safety due to increased potential for water contamination and drowning.
- 4. The total cost of flooding based on total risk was estimated to be roughly \$1.6 million/year where \$1.3 million/year is borne by the category of People and Society;
- 5. The City's OCP pre-dates the 2016 Riparian Areas Regulation revisions as well as the flood mapping and risk assessment work contained within this report and is therefore considered out-of-date;
- 6. The City's SDSB pre-dates the flood mapping and risk assessment work contained within this report and is therefore considered out-of-date;
- 7. The City has a robust and effective emergency plan, however, there are no flood-specific emergency plans currently in place;
- 8. A risk tolerance⁵⁸ or acceptable level of flood hazard for the City not been defined;
- 9. There are no streamflow measurement programs in place;
- 10. Based on the 1/200-year flood mapping, at least 5 hydraulic structures do not meet the 1/200-year design flow requirements; and
- 11. The Patterson Avenue culvert on Meighan Creek was identified as the largest contributor to flood risk.

⁵⁸ Risk tolerance is referred to as risk threshold in the NDMP guidelines.





5.2 Recommendations

In support of the development and implementation of the City's IFMP, it is recommended that the City do the following:

- 1. Through stakeholder consultation, determine an acceptable risk tolerance;
- 2. Develop the IFMP in the context of determined risk tolerance, such that it achieves a balanced, feasible, and cost-effective approach to flood risk mitigation in accordance with the recommended NDMP steps summarized in Section 4.2;
- 3. Within the IFMP, include a prioritized plan for execution that considers the following discussed structural and non-structural mitigation strategies based on loss estimation analysis:
 - Review and revise, if necessary, the OCP, DPA map, and SDSB as may be required to improve future development planning per IFMP risk tolerance;
 - Develop a flood-specific emergency plan with consideration of the flood mapping and risk assessment information to facilitate emergency responses;
 - Upgrade hydraulic structures identified in Section 4.4.1;
 - Explore water licensing opportunities and conducted culvert and ditch maintenance on a regular basis (sediment removal and vegetation management);
 - Proceed with preliminary design on the Meighan Creek bypass strategy outlined in Section 4.4.3 and elsewhere in this report;
- 4. Install streamflow measurement stations on Deep Creek and Meighan Creek to support future updates to the design flood and flood mapping; and
- 5. Review, and if necessary, update the flood mapping and risk assessment every 10 years.



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APPENDIX I: SUPPORTING FLOOD MAPPING DATA



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Field photos of Meighan Creek crossings:



Figure AI-6-1: Meighan Creek – Powerhouse Road crossing (2018)



Figure AI-6-2: Meighan Creek – Hwy 97A crossing near Game Court – Station 0+000 (2018)





Figure AI-6-3: Meighan Creek – Royal York Golf Course – Station 0+600 (2018)



Figure AI-6-4: Meighan Creek – Hwy 97A crossing near Catherine Crescent – Station 1+040 (2018)





Note: Parallel 600 mm diameter CSP culvert partially blocked and submerged (not shown) Figure AI-6-5: Meighan Creek – Rosedale Road East near Hwy 97A – Station 1+258 (2018)



Figure AI-6-6: Meighan Creek – Hwy 97A north of Rosedale Road East – Station 1+375 (2018)





Figure AI-6-7: Meighan Creek – Meadow Creek Lane crossing – Station 2+320 (2018)



Figure AI-6-8: Meighan Creek – Okanagan Street crossing – Station 2+610 (2018)





Figure AI-6-9: Meighan Creek – Patterson Street & Becker Street crossing – Station 2+910 (2018)



Field photos of Deep Creek crossings - Young Rd to Adair St (clear span bridges omitted):

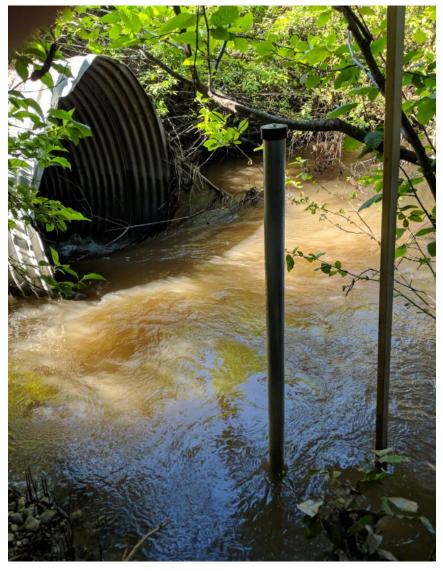


Figure AI-6-10: Deep Creek – Young Road crossing – Station 0+000 (2018)





Figure AI-6-11: Deep Creek – CN Rail crossing – Station 1+660 (2018)



Figure AI-6-12: Deep Creek – Okanagan Street crossing – Station 2+400 (2018)





Figure AI-6-13: Deep Creek – Private crossing (3010 Wood Ave) – Station 2+790 (2018)



Figure AI-6-14: Deep Creek – Wood Avenue crossing – Station 2+810 (2018)

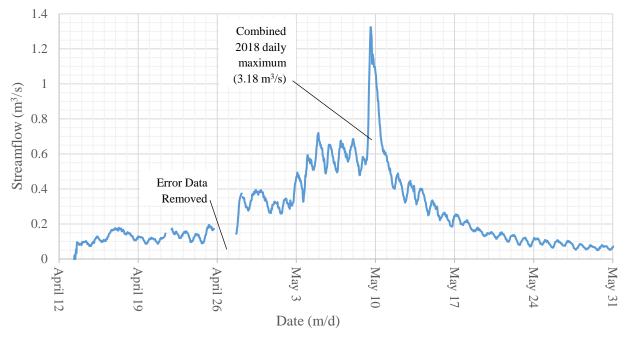




Figure AI-6-15: Deep Creek – Adair Street crossing – Station 3+300 (2018)

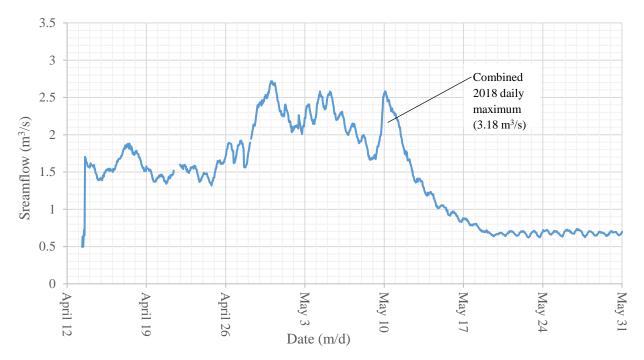


2018 Streamflow Logger Data:



Note: Gaps show times when logger was temporarily removed for data downloading.

Figure AI-6-16: Meighan Creek Streamflow Log (2018)



Note: Gaps show times when logger was temporarily removed for data downloading.

Figure AI-6-17: Deep Creek Streamflow Log (2018)



Hydrometric Annual Maximum Streamflow – Dataset Checks:

--- RUN TEST FOR GENERAL RANDOMNESS ---

DEEP AT ARMSTRONG

ANNUAL MAXIMUM DAILY FLOW SERIES 1 TO 23 DRAINAGE AREA = 135.0000

THE NUMBER OF RUNS ABOVE AND BELOW THE MEDIAN (RUNAB) = 12 THE NUMBER OF OBSERVATIONS ABOVE THE MEDIAN(N1) = 11 THE NUMBER OF OBSERVATIONS BELOW THE MEDIAN(N2) = 11 Range at 5% level of significance: 8. to 16. NOT SIGNIFICANT

Interpretation: The null hypothesis is that the data are random.

At the 5% level of significance, the null hypothesis cannot be rejected. That is, the sample is significantly random.

Press <RETURN> to continue , <CTRL> P to obtain hard copy

--- SPEARMAN TEST FOR INDEPENDENCE ---

DEEP AT ARMSTRONG ANNUAL MAXIMUM DAILY FLOW SERIES 1 TO 23 DRAINAGE AREA = 135.0000SPEARMAN RANK ORDER SERIAL CORRELATION COEFF = .055 D.F. = 20CORRESPONDS TO STUDENTS T = .245CRITICAL T VALUE AT 5% LEVEL = 1.725 NOT SIGNIFICANT - - - 1% - = 2.528 NOT SIGNIFICANT

Interpretation: The null hypothesis is that the correlation is zero.

At the 5% level of significance, the correlation is not significantly different from zero. That is, the data do not display significant serial dependence.

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Interior Dams

--- MANN-WHITNEY SPLIT SAMPLE TEST FOR HOMOGENEITY ---DEEP AT ARMSTRONG ANNUAL MAXIMUM FLOW SERIES 1 TO 23 DRAINAGE AREA = 135.0000 SPLIT BY TIME SPAN, SUBSAMPLE 1 SAMPLE SIZE= 11 SUBSAMPLE 2 SAMPLE SIZE= 12 MANN-WHITNEY U = 51.0 CRITICAL U VALUE AT 5% SIGNIFICANT LEVEL = 38.0 NOT SIGNIFICANT - 1% = 28.0 NOT SIGNIFICANT _ _ _ Interpretation: The null hypothesis is that there is no location difference between the two samples. At the 5% level of significance, there is no significant location difference between the two samples. That is, they appear to be from the same population. Press <RETURN> to continue , <CTRL> P to obtain hard copy_ --- SPEARMAN TEST FOR TREND ---DEEP AT ARMSTRONG ANNUAL MAXIMUM DAILY FLOW SERIES 1 TO 23 DRAINAGE AREA = 135.0000SPEARMAN RANK ORDER CORRELATION COEFF = -.354 D.F. = 21CORRESPONDS TO STUDENTS T =-1.733CRITICAL T VALUE AT 5% LEVEL =-2.080 NOT SIGNIFICANT - 1% -=-2.831NOT SIGNIFICANT

Interpretation: The null hypothesis is that the serial(lag-one) correlation is zero.

At the 5% level of significance, the correlation is not significantly different from zero. That is, the data do not display significant trend.

Press <RETURN> to continue , <CTRL> P to obtain hard copy_



Statistical Frequency Analysis – CFA Solution Check:

*** FREQUENCY ANALYSIS PROGRAM *** WSC STATION NO = WSC STATION NAME = DEEP AT ARMSTRONG NUMBER OF OBSERVATIONS = 23

C.S. of lmX series = -.3170 LOWER OUTLIER LIMIT of X = .300 UPPER OUTLIER LIMIT of X = 5.235 NOTE: 0 LOW OUTLIER(S) DETECTED. 0 HIGH OUTLIER(S) DETECTED.

Do you want to alter the number of low outliers? : 🚺

FREQUENCY ANALYSIS - LOG PEARSON TYPE III DISTRIBUTION DEEP AT ARMSTRONG

| | | SAMPLE STAT | FISTICS | | |
|-------------------------------------|------------------------------|-------------|----------------|---|--------|
| | MEAN | S.D. | C.V | C.S. | C.K. |
| X SERIES | 1.462 | .831 | .569 | 1.133 | 4.545 |
| LN X SERIES | .226 | .584 | 2.579 | 317 | 3.744 |
| X(MIN)= X(MAX)= LOWER OUTLIER | .309 3.620 LIMIT OF X= | . 300 | NO. 0 | AL SAMPLE S F LOW OUTLI OF ZERO FL(| ERS= 0 |

Press <RETURN> to continue , <CTRL> P to obtain hard copy_



*** FREQUENCY ANALYSIS PROGRAM *** --- SAMPLE STATISTICS ---

WSC STATION NO.= WSC STATION NAME=DEEP AT ARMSTRONG DRAINAGE AREA= 135.00 NUMBER OF OBSERVATIONS= 23

| | X series | lnX series |
|------|----------|------------|
| Mean | 1.462 | .2264 |
| S.D. | .831 | .5837 |
| C.V. | .5685 | 2.5785 |
| C.S. | 1.1326 | 3170 |
| С.К. | 4.5454 | 3.7441 |

You should always check :

- > that the data are accurate
- > for historic information

> that the data and historic information are up to date

Press <RETURN> to continue

SOLUTION OBTAINED VIA MAXIMUM LIKELIHOOD DISTRIBUTION IS UPPER BOUNDED AT M= 33.20 LP3 PARAMETERS: A= -.9985E-01 B= 32.81 LOG(M)= 3.502 M = 33.20

FLOOD FREQUENCY REGIME

| RETURN PER IOD | EXCEEDANCE PROBABILITY | FLOOD |
|-------------------|---------------------------|-------|
| 1.003 | .997 | .210 |
| 1.050 | .952 | . 460 |
| 1.250 | .800 | .780 |
| 2.000 | .500 | 1.30 |
| 5.000 | .200 | 2.04 |
| 10.000 | . 100 | 2.55 |
| 20.000 | .050 | 3.03 |
| 50.000 | .020 | 3.64 |
| 100.000 | .010 | 4.10 |
| 200.000 | . 005 | 4.54 |
| 500.000 | .002 | 5.13 |

Press <RETURN> to continue , <CTRL> P to obtain hard copy

Frequency Analysis Distribution Ranking:

| Distribution | Kolmogorov Smirnov | | Anderson | n Darling | Chi-Squared | | |
|---------------------------------------|---|---|-----------|-----------|-------------|------|--|
| Distribution | Statistic Rank | | Statistic | Rank | Statistic | Rank | |
| Log-Pearson III (LP3) ^{NOTE} | 0.08974 | 2 | 0.14126 | 3 | 0.07565 | 1 | |
| Lognormal (3P) | 0.094 | 3 | 0.12819 | 1 | 0.46629 | 3 | |
| Gumbel Max | 0.08717 | 1 | 0.14803 | 4 | 0.21461 | 2 | |
| General Extreme Value (GEV) | 0.10073 | 4 | 0.12887 | 2 | 1.2554 | 4 | |
| NOTE: The distribution in bold was s | NOTE: The distribution in bold was selected for the design flood determination. | | | | | | |

Table AI-6-1: Ranking of Frequency Distributions

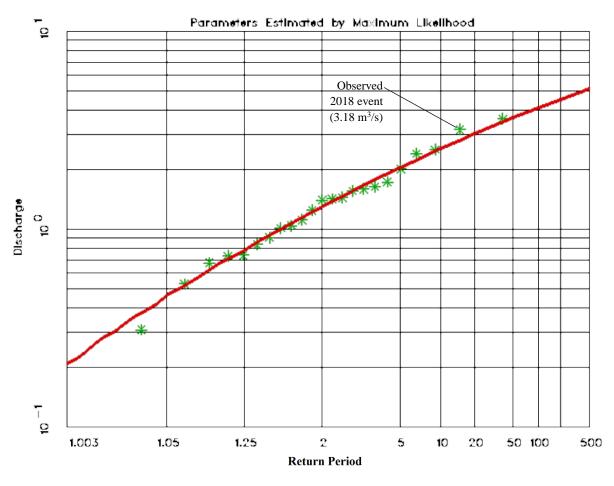
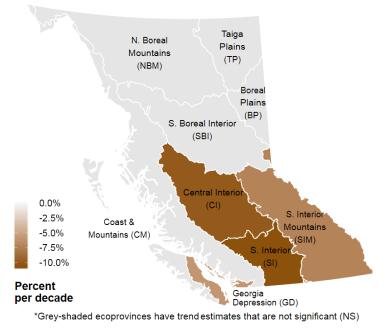


Figure AI-6-18: CFA LP3 Solution (Check)

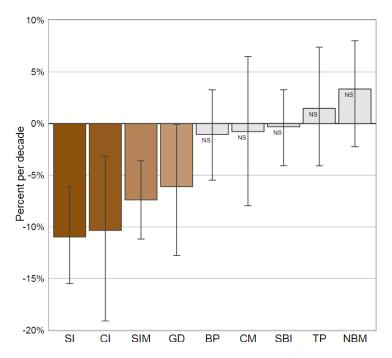


Observed climate change data for BC:



Note: There is a trend of -11% snow water equivalent per decade for the Southern Interior.

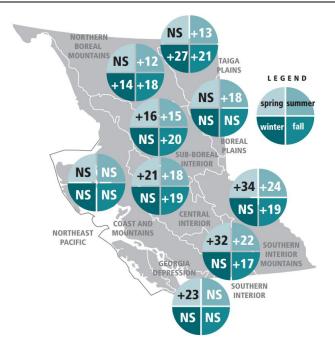
Figure AI-6-19: Observed change in Snow Water Equivalents for 1950-2014 (Province of BC, 2018)



Note: There is a trend of -11% snow water equivalent per decade for the Southern Interior.

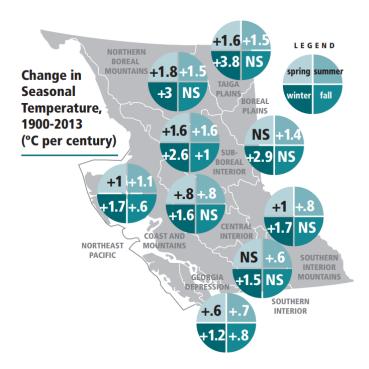
Figure AI-6-20: Observed change in Snow Depth for 1950-2014 - Graph (Province of BC, 2018)





Note: The springtime average precipitation increase for the Southern Interior is +32% per century (year-round average increase of +17% per century).

Figure AI-6-21: Observed change in annual temperature for 1900-2013 (Province of BC, 2016)



Note: The springtime average temperature increase for the Southern Interior is +1.2°C per century (year-round average increase of +0.9°C per century).

Figure AI-6-22: Observed change in annual temperature for 1900-2013 (Province of BC, 2016)

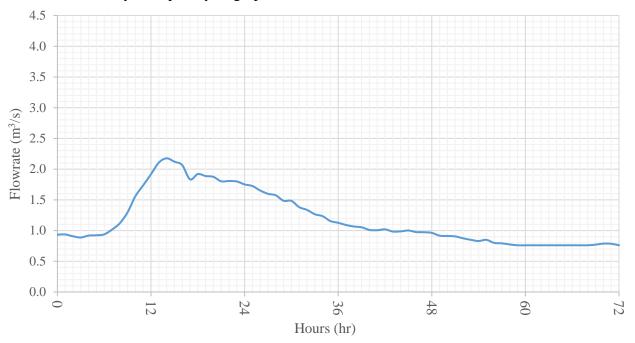
| | | | Antecedent Avg. Rainfall (mm/day) | | | | | | Antecedent Avg. Rainfall (mm | | | |
|-----------------------|----------------------------|--|-----------------------------------|-----------------------|--------------------|------------------|-------------------------------|--------------------|------------------------------|-------------------|--|--|
| Date Annual | | Armstrong ID 1160450 | | Enderby ID 1162680 | | | Armstrong North ID 1160485 | | | | | |
| | Max (m ³ /s) | Day of event | 1 day earlier | 2 days earlier | Day of event | 1 day earlier | 2 days earlier | Day of event | 1 day earlier | 2 days earlier | | |
| May 2, 1974 | 2.01 | 0.0 | 0.3 | 1.8 | 0.0 | 0.0 | 4.3 | 0.0 | 0.3 | 3.3 | | |
| May 13, 1975 | 2.53 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| May 1, 1978 | 2.40 | - | - | - | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| May 18, 1982 | 3.62 | - | - | - | - | - | - | 0.0 | 6.0 | Т | | |
| | | Silver CreekVernon NorthSilver StarID 1167337ID 1128583ID 11 | | r Star Mo D 11285 | | | | | | | | |
| May 6, 2017 | unknown | 0.0 | 13.9 | 13.9 | 0.0 | 15.0 | 18.8 | - | - | - | | |
| May 10, 2018 | 3.18 | 3.2 | 16.2 | 0.6 | 14.6 | 11.4 | 1.4 | 17.9 | 13.6 | 0.0 | | |
| T-trace precipitation | | | | | | | | | | | | |

Five (5) largest floods on record having greater than 2.0 m³/s maximum daily streamflows:

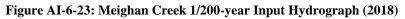
Under these antecedent conditions, sub-basins response times (time of concentrations) were estimated to be approximately 5-6 hours and 26-30 hours for Meighan Creek and Deep Creek respectively. Although all large flood events are snowmelt induced, the flood events of 2017 and 2018 were exasperated by rainfall.

 Table AI-6-2: Known floods and antecedent average rainfall





Streamflow 1/200-year Input Hydrographs:



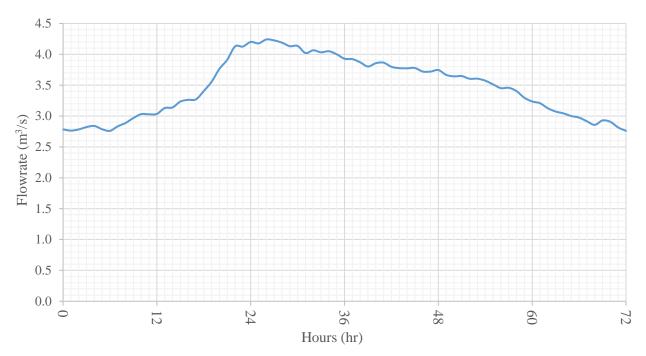


Figure AI-6-24: Deep Creek 1/200-year Input Hydrograph (2018)



Streamflow 1/20-year Input Hydrographs:

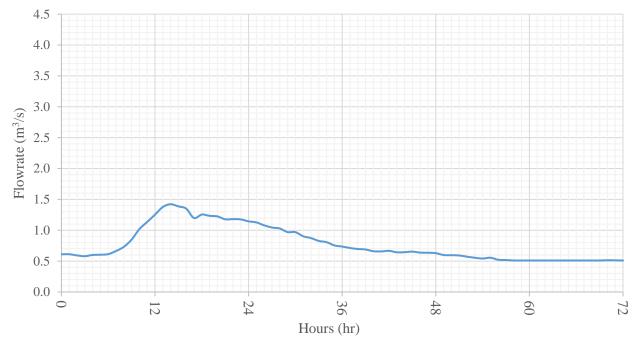


Figure AI-6-25: Meighan Creek 1/20-year Input Hydrograph (2018)

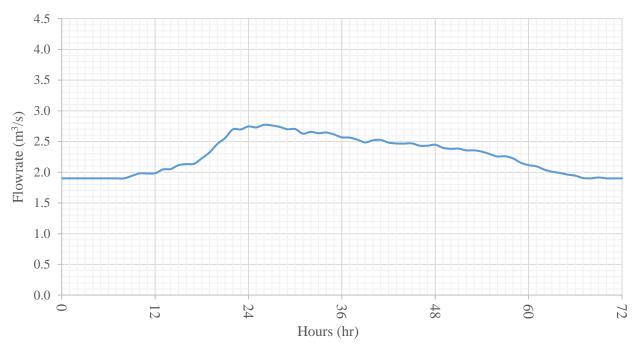


Figure AI-6-26: Deep Creek 1/20-year Input Hydrograph (2018)



| | Manning n | | | |
|--|-----------|--------|---------|--|
| Description | Minimum | Normal | Maximum | |
| Natural Stream Main Channels | | | | |
| a. Clean, Straight, full, no rifts or deep pools | 0.025 | 0.030 | 0.033 | |
| b. Same as above, but more stones and weeds | 0.030 | 0.035 | 0.040 | |
| c. Clean, winding, some pools and shoals | 0.033 | 0.040 | 0.045 | |
| d. Same as above, but some weeds and stones | 0.035 | 0.045 | 0.050 | |
| e. Same as above, lower stages, more ineffective slopes and sections | 0.040 | 0.048 | 0.055 | |
| f. Same as "d" but more stones | 0.045 | 0.050 | 0.060 | |
| g. Sluggish reaches, weedy, deep pools | 0.050 | 0.070 | 0.080 | |
| h. Very weedy reaches or floodways with heavy timber stand and brush | 0.070 | 0.100 | 0.150 | |
| Excavated or Dredged Channels - Earth, Straight and Uniform | | | | |
| a. Clean, recently completed | 0.016 | 0.018 | 0.020 | |
| b. Clean, after weathering | 0.018 | 0.022 | 0.025 | |
| c. Gravel, uniform section, clean | 0.022 | 0.025 | 0.030 | |
| d. With short grass, few weeds | 0.022 | 0.027 | 0.033 | |
| Excavated or Dredged Channels - Earth, Winding and Sluggish | | | | |
| a. No vegetation | 0.023 | 0.025 | 0.030 | |
| b. Grass, some weeds | 0.025 | 0.030 | 0.033 | |
| c. Dense weeds or aquatic plants in deep channels | 0.030 | 0.035 | 0.034 | |
| d. Earth bottom and rubble side | 0.028 | 0.030 | 0.035 | |
| e. Stony bottom and weedy banks | 0.025 | 0.035 | 0.040 | |
| f. Cobble bottom and clean sides | 0.030 | 0.040 | 0.050 | |
| Channels not maintained, weeds and brush | | | | |
| a. Clean bottom, brush on sides | 0.040 | 0.050 | 0.080 | |
| b. Same as above, highest stage of flow | 0.045 | 0.070 | 0.110 | |
| c. Dense weeds, high as flow depth | 0.050 | 0.080 | 0.120 | |
| d. Dense brush, high stage | 0.080 | 0.100 | 0.140 | |
| Flood Plains | | | | |
| a. Pasture no brush | | | | |
| 1. Short grass | 0.025 | 0.030 | 0.035 | |
| 2. High grass | 0.030 | 0.035 | 0.050 | |
| b. Cultivated areas | | | | |
| 1. No crop | 0.020 | 0.030 | 0.040 | |
| 2. Mature row crops | 0.025 | 0.035 | 0.045 | |
| 3. Mature field crops | 0.030 | 0.040 | 0.050 | |
| c. Brush | | | | |
| 1. Scattered brush, heavy weeds | 0.035 | 0.050 | 0.070 | |
| 2. Light brush and trees, in winter | 0.035 | 0.050 | 0.060 | |
| 3. Light brush and trees, in summer | 0.040 | 0.060 | 0.080 | |

Table AI-6-3: Flood Mapping Model Inputs – Manning Coefficients (USACE, 2010)



| | | , , | |
|--|-------|-------|-------|
| 4. Medium to dense brush, in winter | 0.045 | 0.070 | 0.110 |
| 5. Medium to dense brush, in summer | 0.070 | 0.100 | 0.160 |
| d. Trees | | | |
| 1. Cleared land with tree stumps, no sprouts | 0.030 | 0.040 | 0.050 |
| 2. Same as above, but heavy sprouts | 0.050 | 0.060 | 0.080 |
| 3. Heavy stand of timber, little undergrowth, flow below | | | |
| branches | 0.080 | 0.100 | 0.120 |
| 4. Same as above, but with flow into branches | 0.100 | 0.120 | 0.160 |
| 5. Dense willows, summer, straight | 0.110 | 0.150 | 0.200 |
| Pipe and Conduit Materials | | | |
| a. Concrete, steel forms | 0.009 | 0.011 | 0.013 |
| b. Concrete, wooden forms | 0.012 | 0.015 | 0.018 |
| c. Concrete, centrifugally spun | 0.012 | 0.013 | 0.015 |
| d. Corrugated metal | 0.020 | 0.022 | 0.040 |
| e. Steel, smooth | 0.010 | 0.012 | 0.014 |
| f. Steel, riveted | 0.017 | 0.019 | 0.021 |
| g. Wood | 0.012 | 0.014 | 0.016 |
| h. Masonry | 0.022 | 0.025 | 0.028 |

Table AI-6-3: Flood Mapping Model Inputs – Manning Coefficients (USACE, 2010)



Frequency Analysis Solution for daily maximum streamflows at Deep Creek at Adair Street:

| Year | Probability | Flood |
|------|-------------|-------|
| 1 | 1.0000 | 1.007 |
| 5 | 0.2000 | 2.270 |
| 10 | 0.1000 | 2.850 |
| 20 | 0.0500 | 3.409 |
| 30 | 0.0333 | 3.717 |
| 40 | 0.0250 | 3.947 |
| 50 | 0.0200 | 4.134 |
| 60 | 0.0167 | 4.270 |
| 70 | 0.0143 | 4.393 |
| 80 | 0.0125 | 4.499 |
| 90 | 0.0111 | 4.593 |
| 100 | 0.0100 | 4.676 |
| 110 | 0.0091 | 4.753 |
| 120 | 0.0083 | 4.822 |
| 130 | 0.0077 | 4.886 |
| 140 | 0.0071 | 4.945 |
| 150 | 0.0067 | 5.000 |
| 160 | 0.0063 | 5.051 |
| 170 | 0.0059 | 5.100 |
| 180 | 0.0056 | 5.145 |
| 190 | 0.0053 | 5.188 |
| 200 | 0.0050 | 5.216 |

(includes climate-factors)



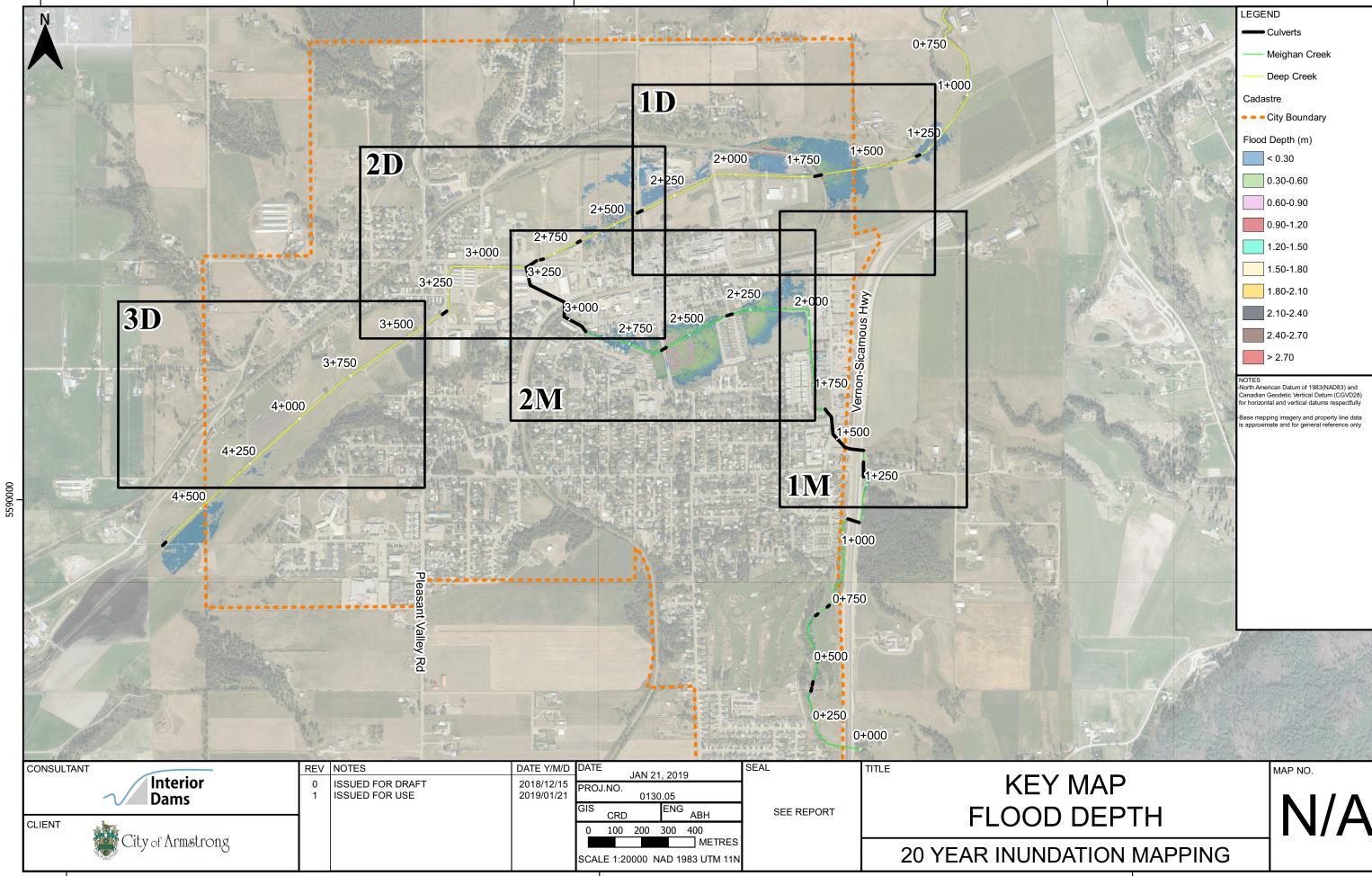
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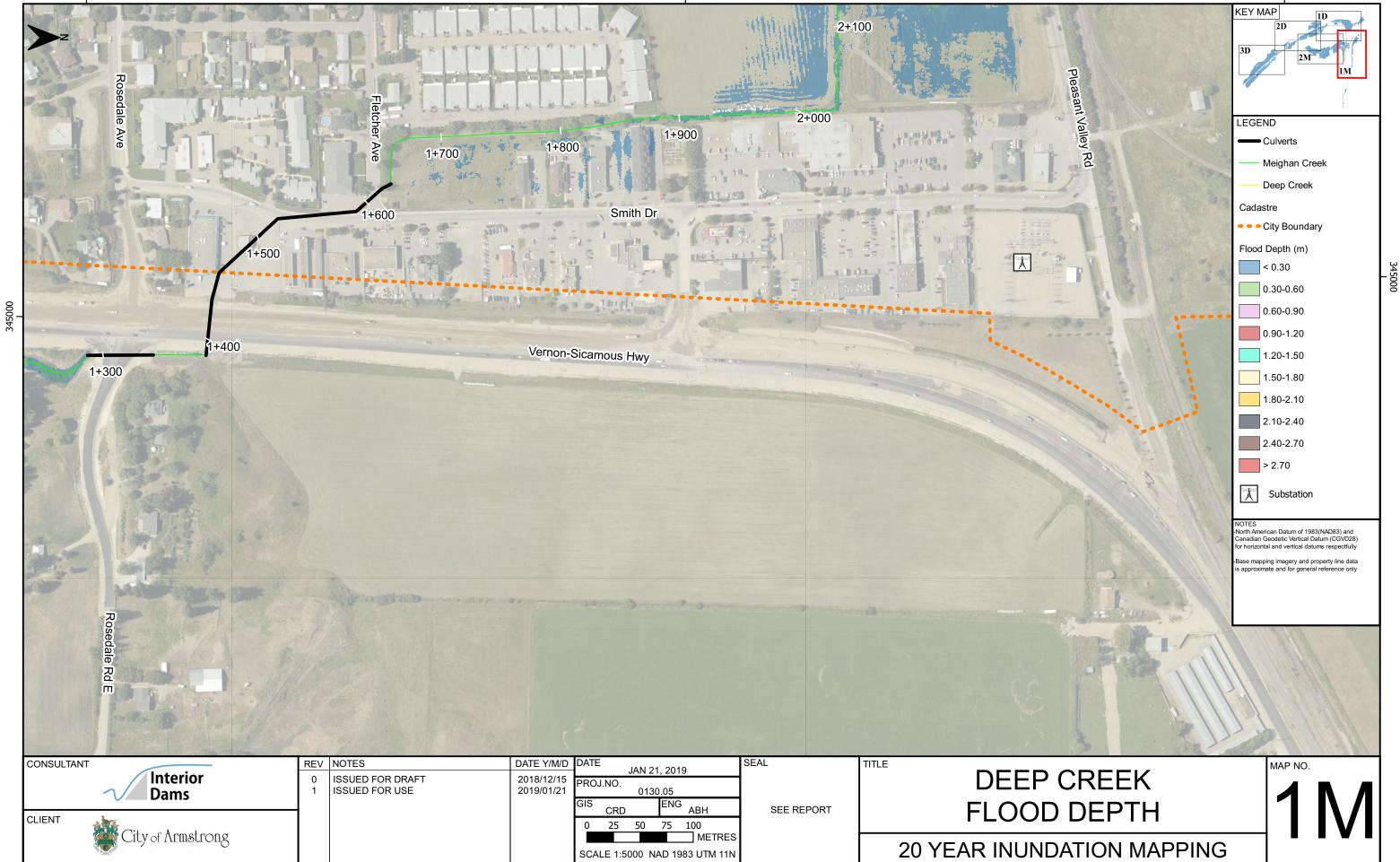


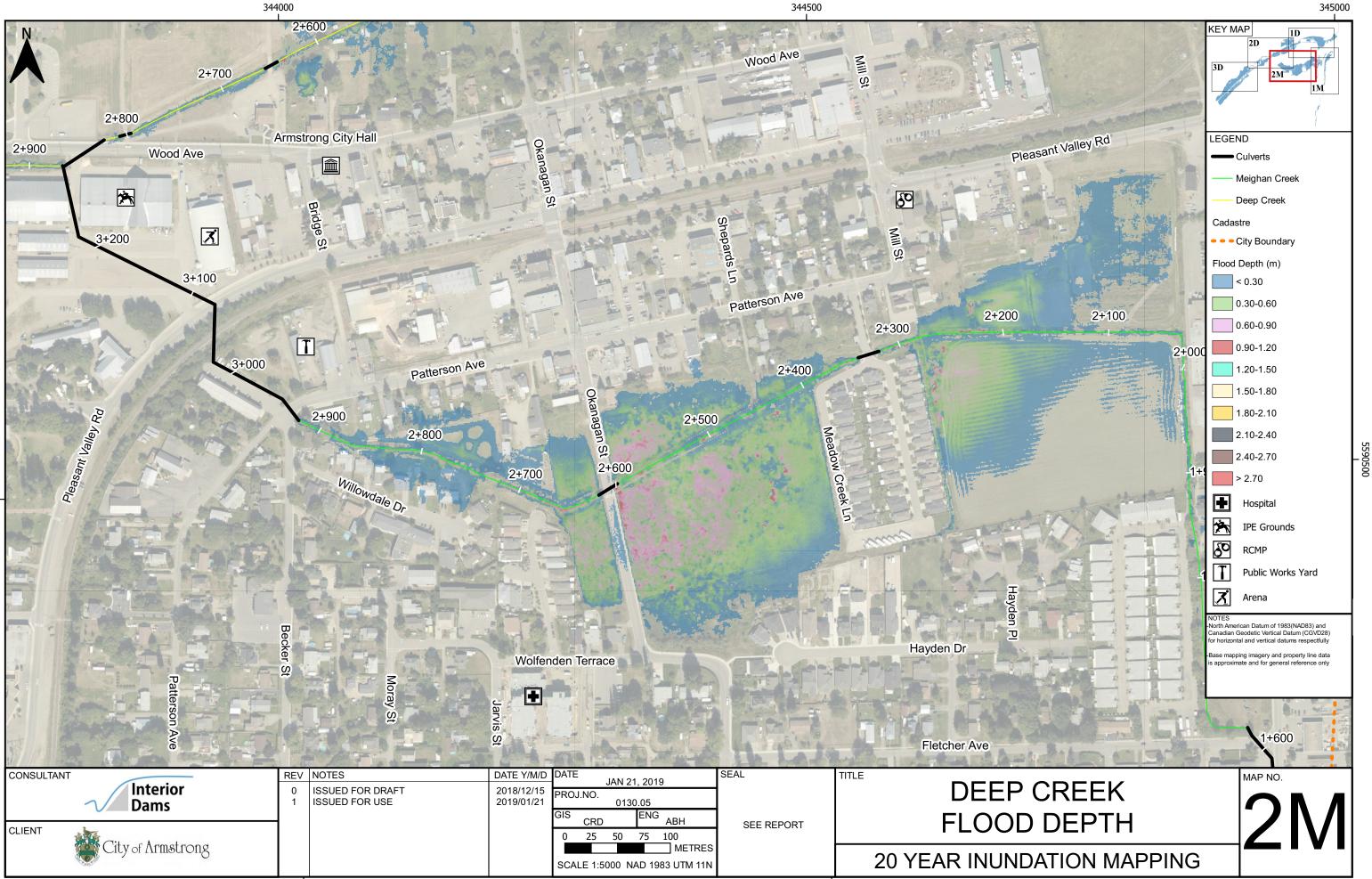
APPENDIX II: FLOOD MAPS



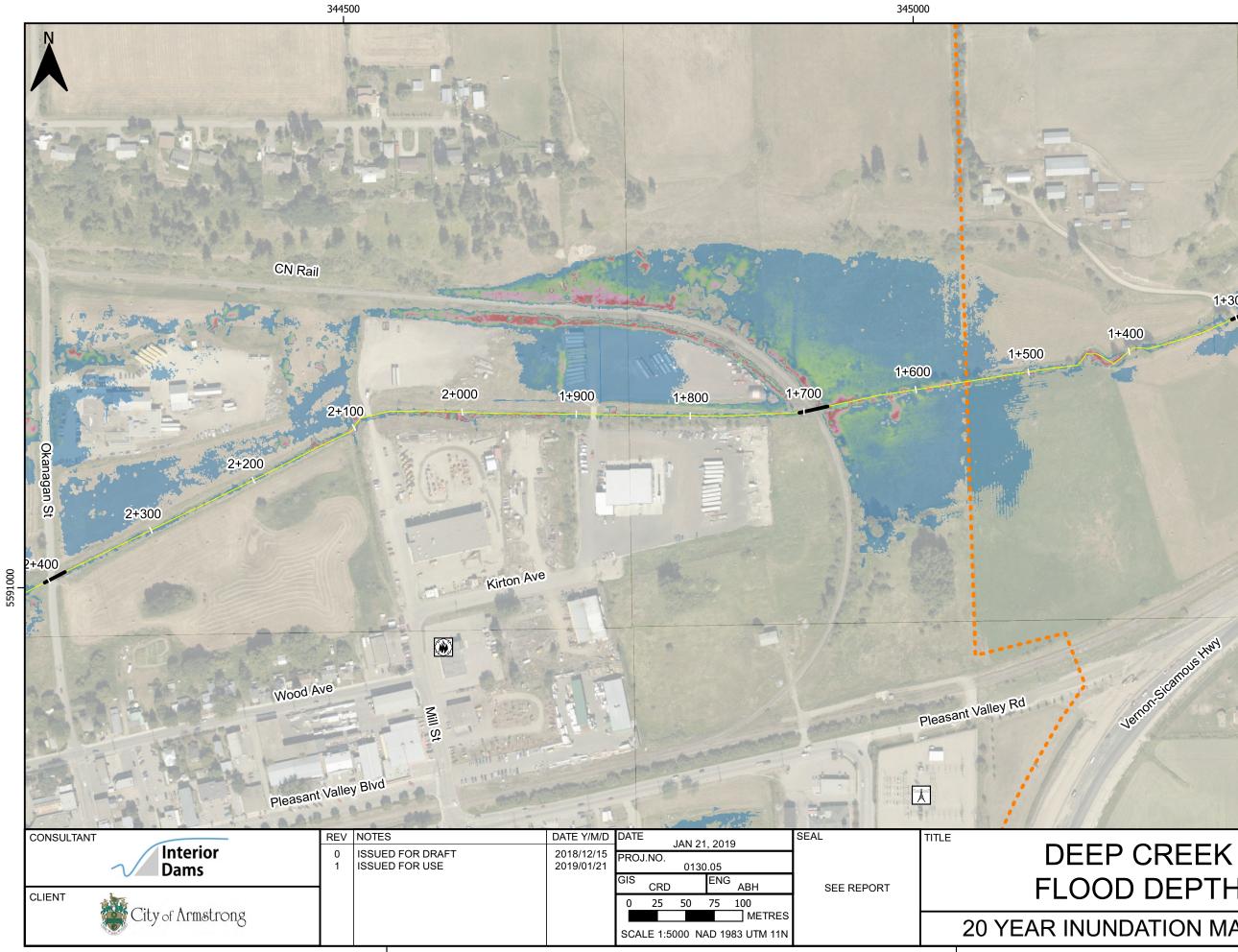
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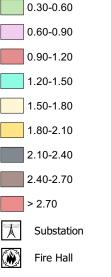


FLOOD DEPTH 20 YEAR INUNDATION MAPPING



horizontal and vertical datums espectfull e mapping imagery and property line data ate and for general refer

North American Datum of 1983(NAD83) and anadian Geodetic Vertical Datum (CGVD28)



5591000

1+300 1+400

1+20

< 0.30

• • City Boundary

Flood Depth (m)

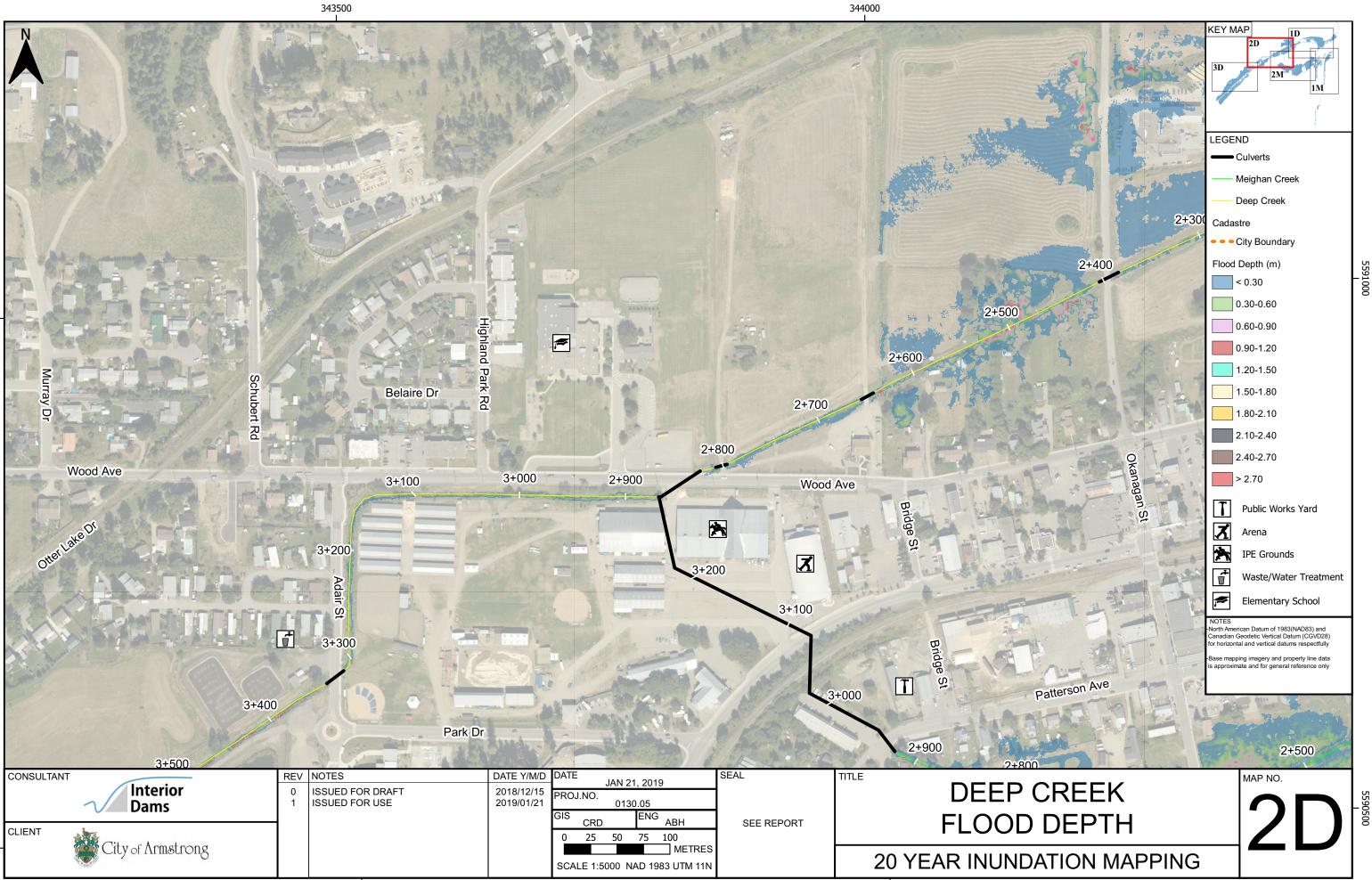
KEY MAP

LEGEND

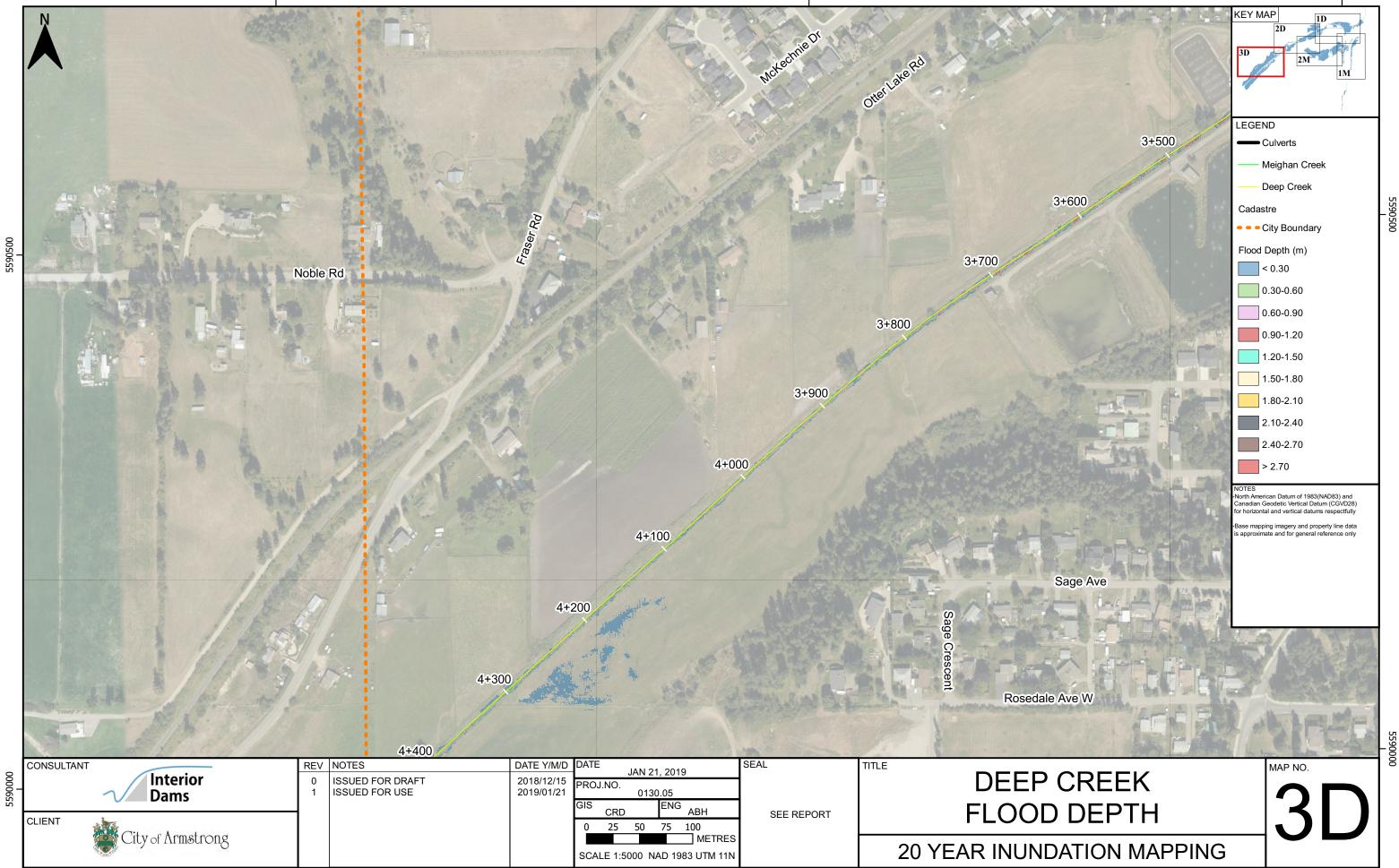
Cadastre

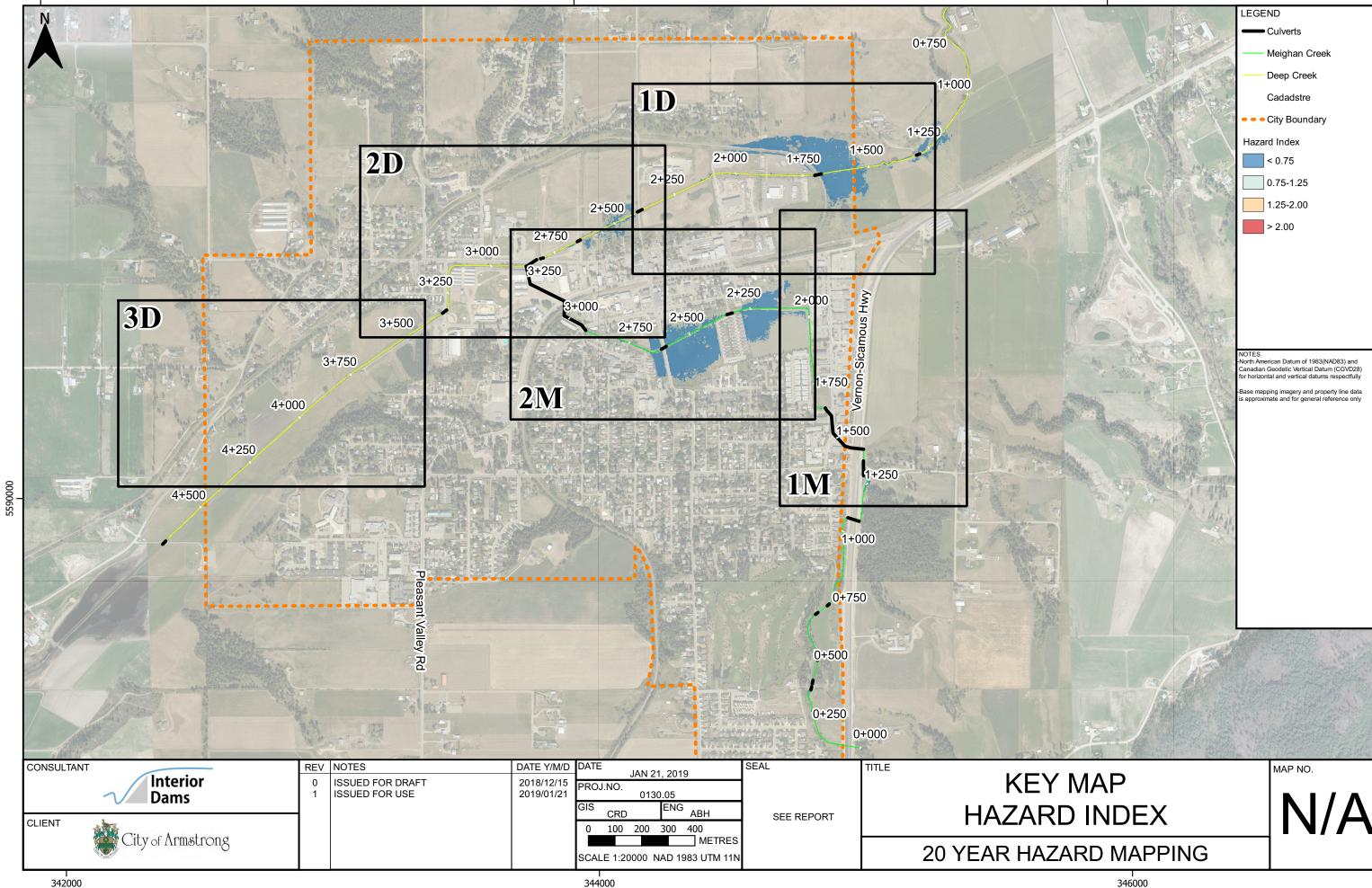
Culverts

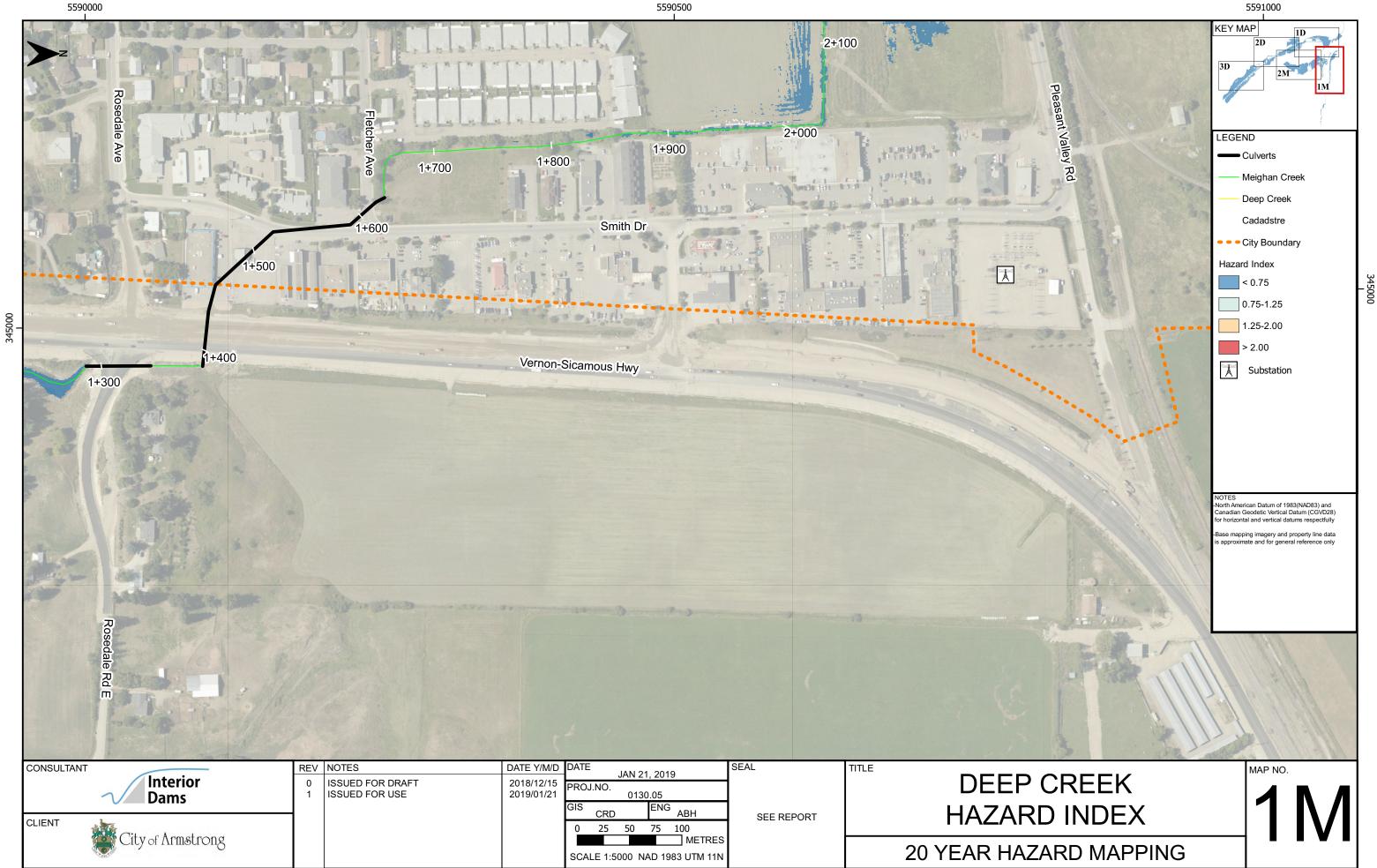
Meighan Creek - Deep Creek

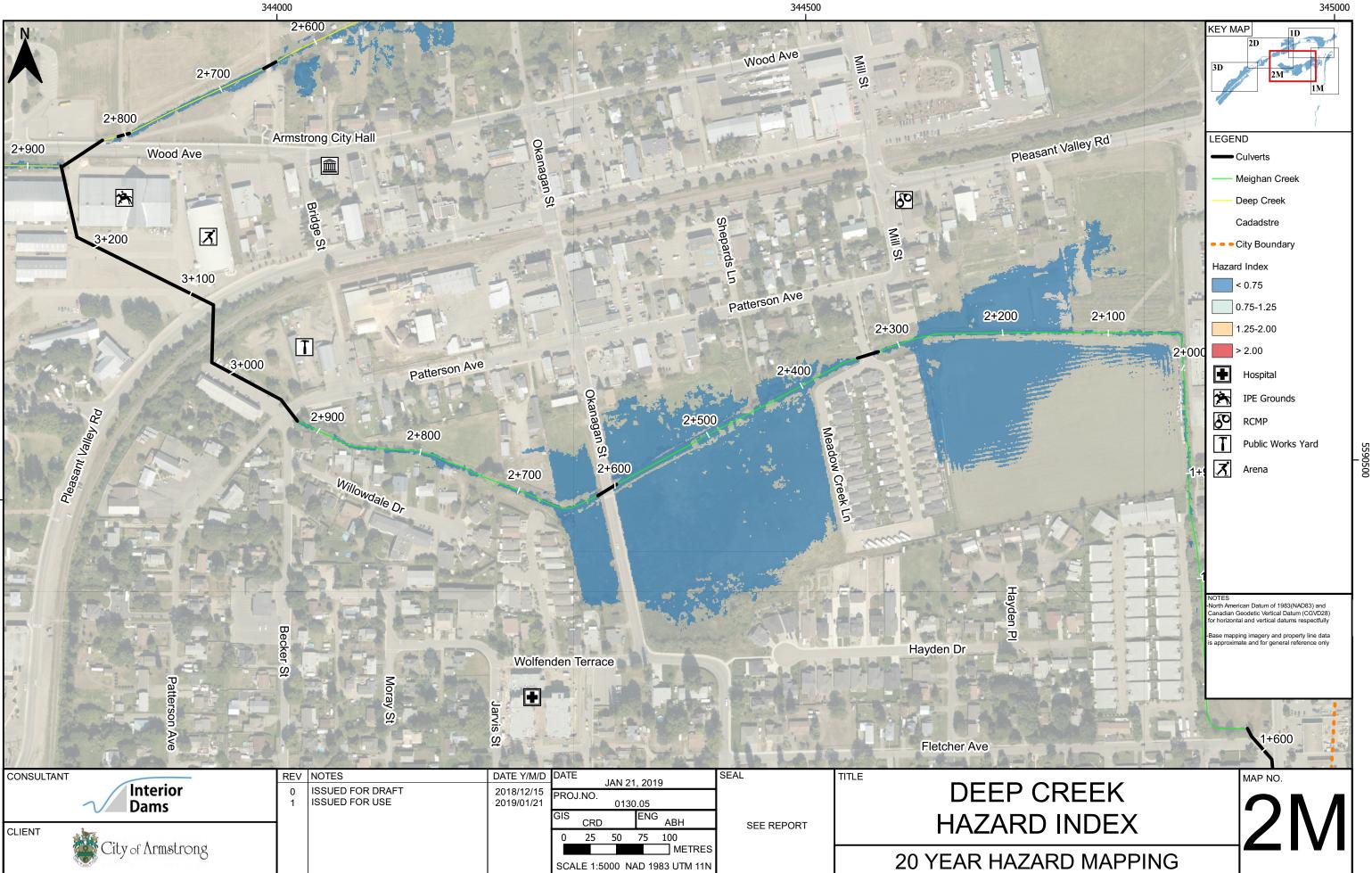




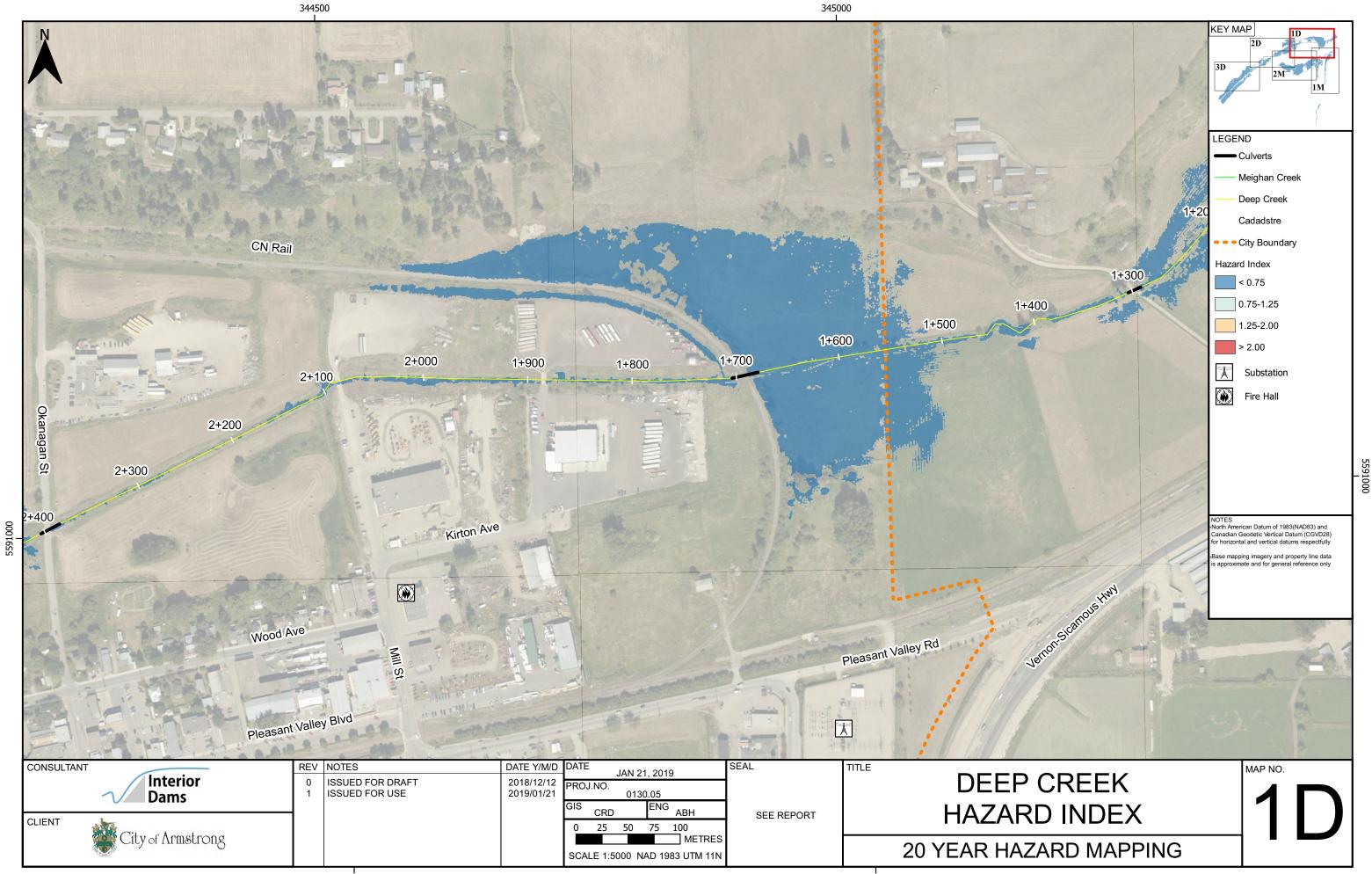


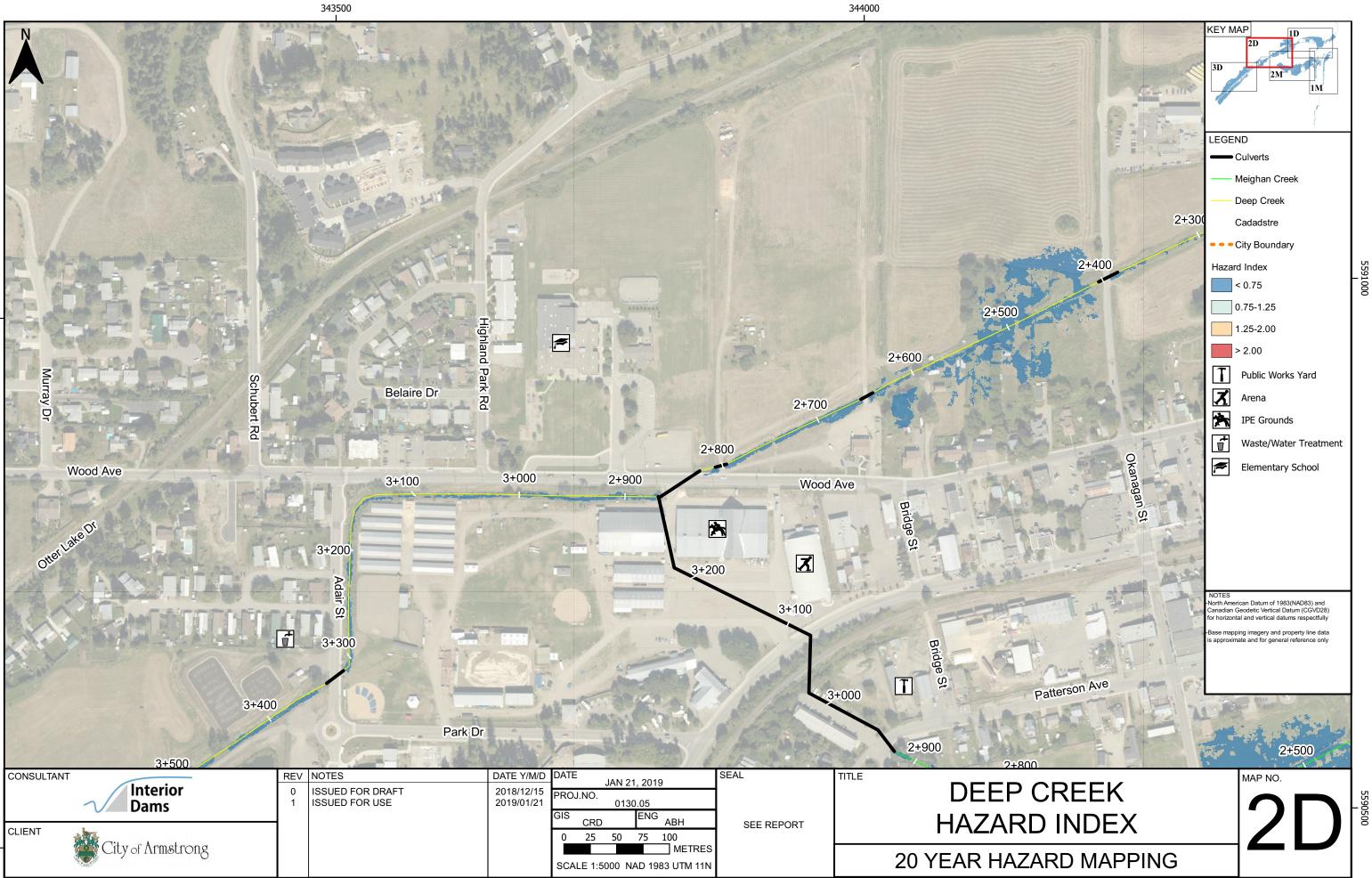


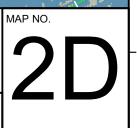




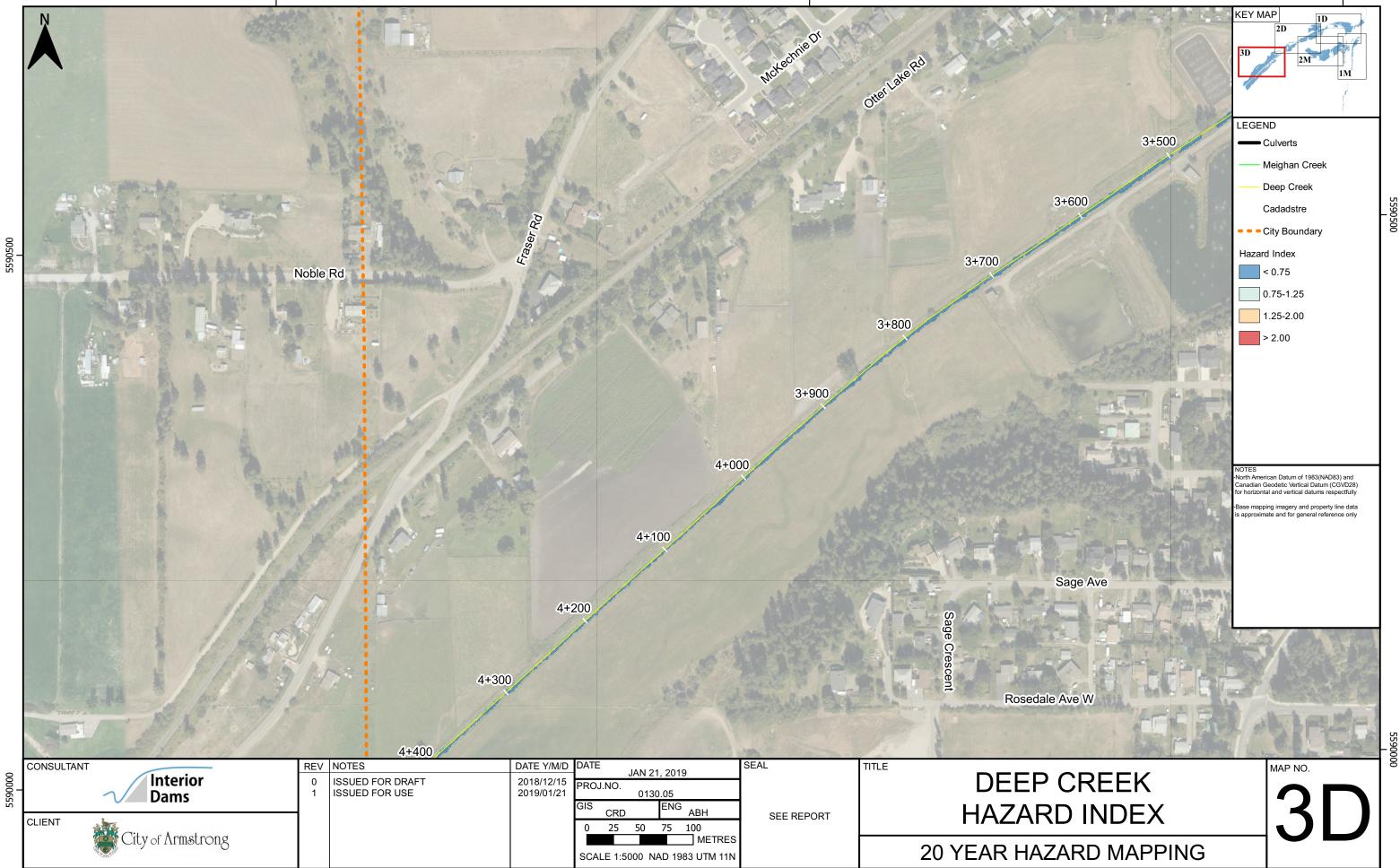


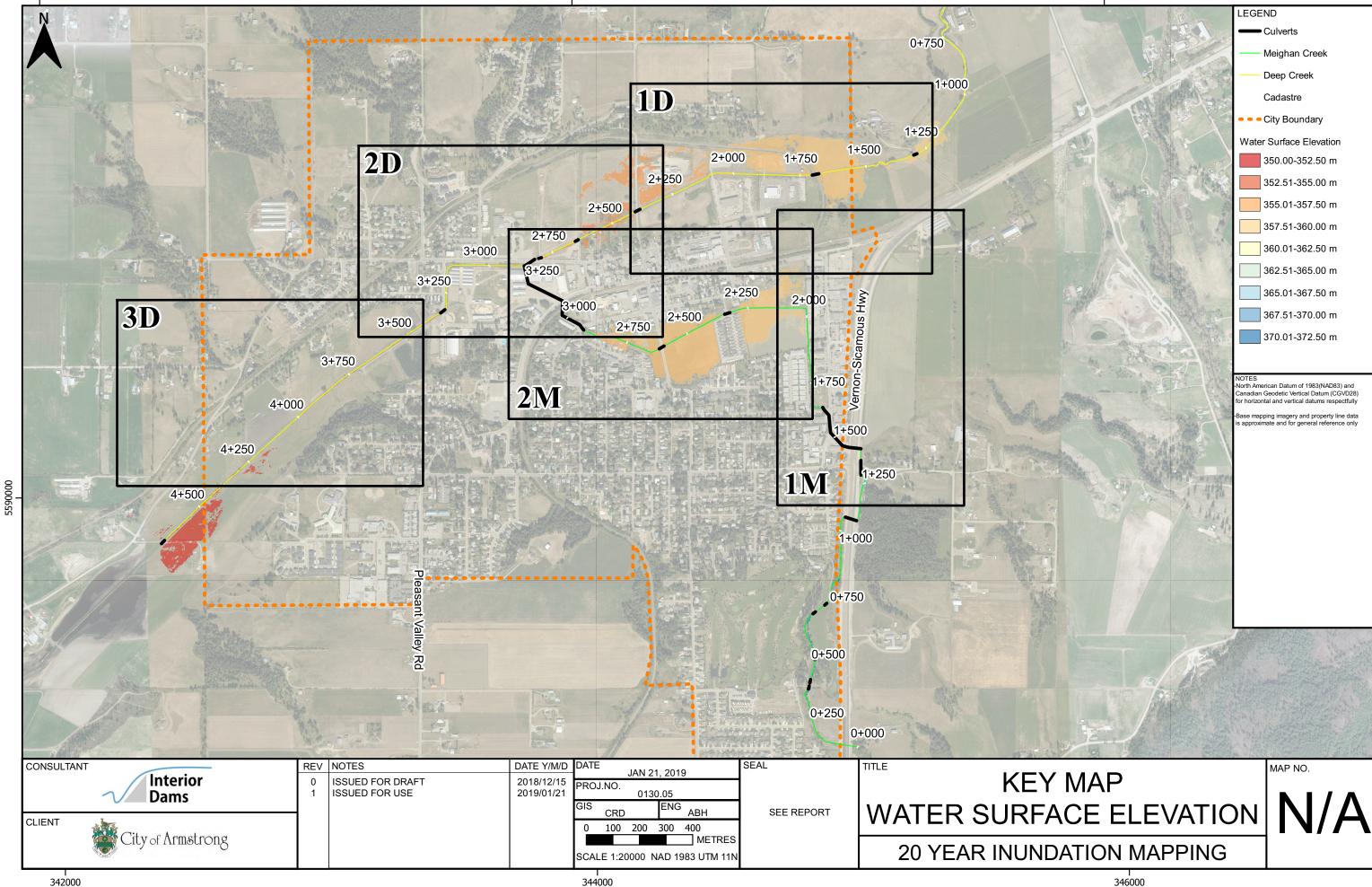






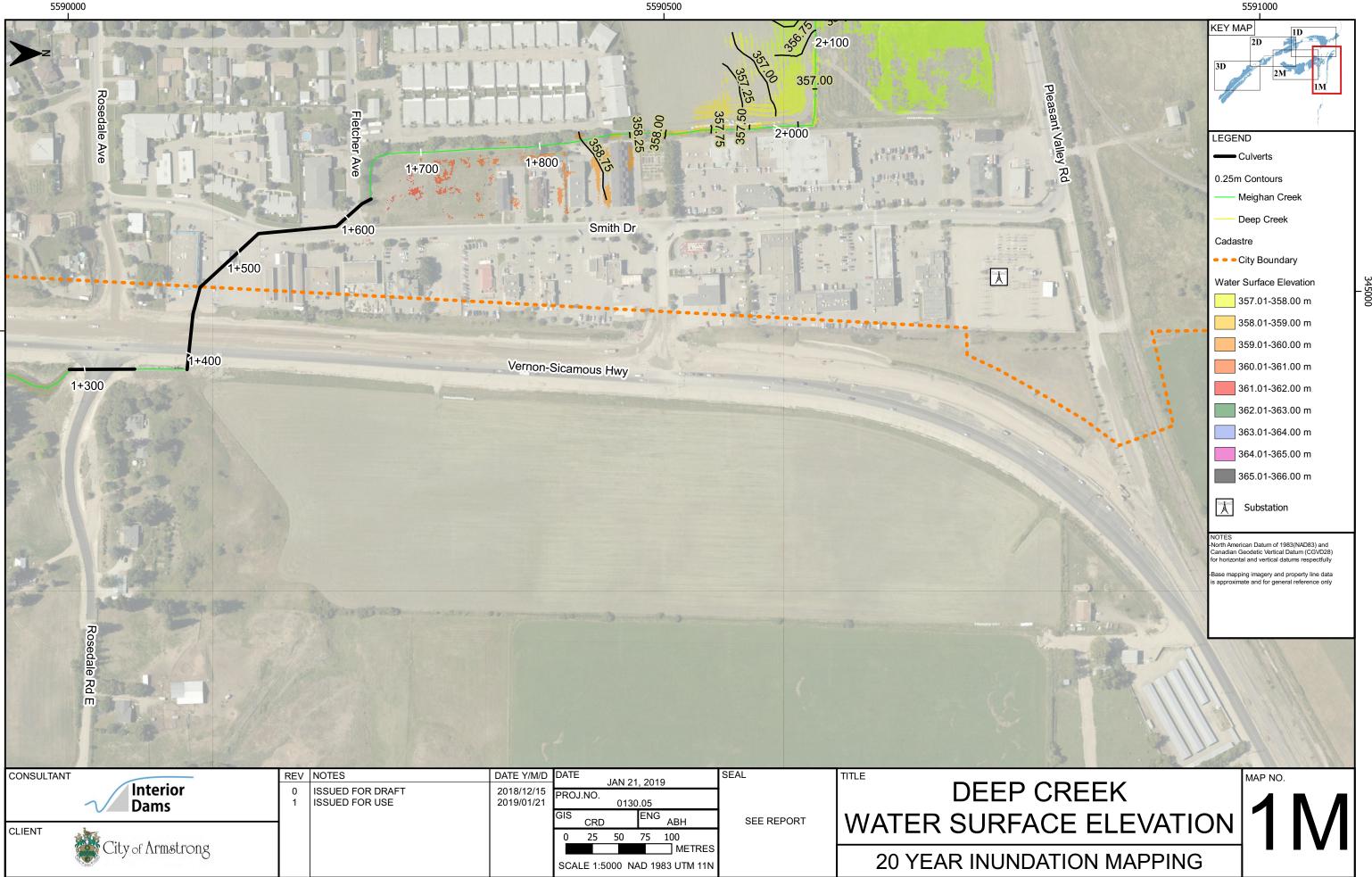


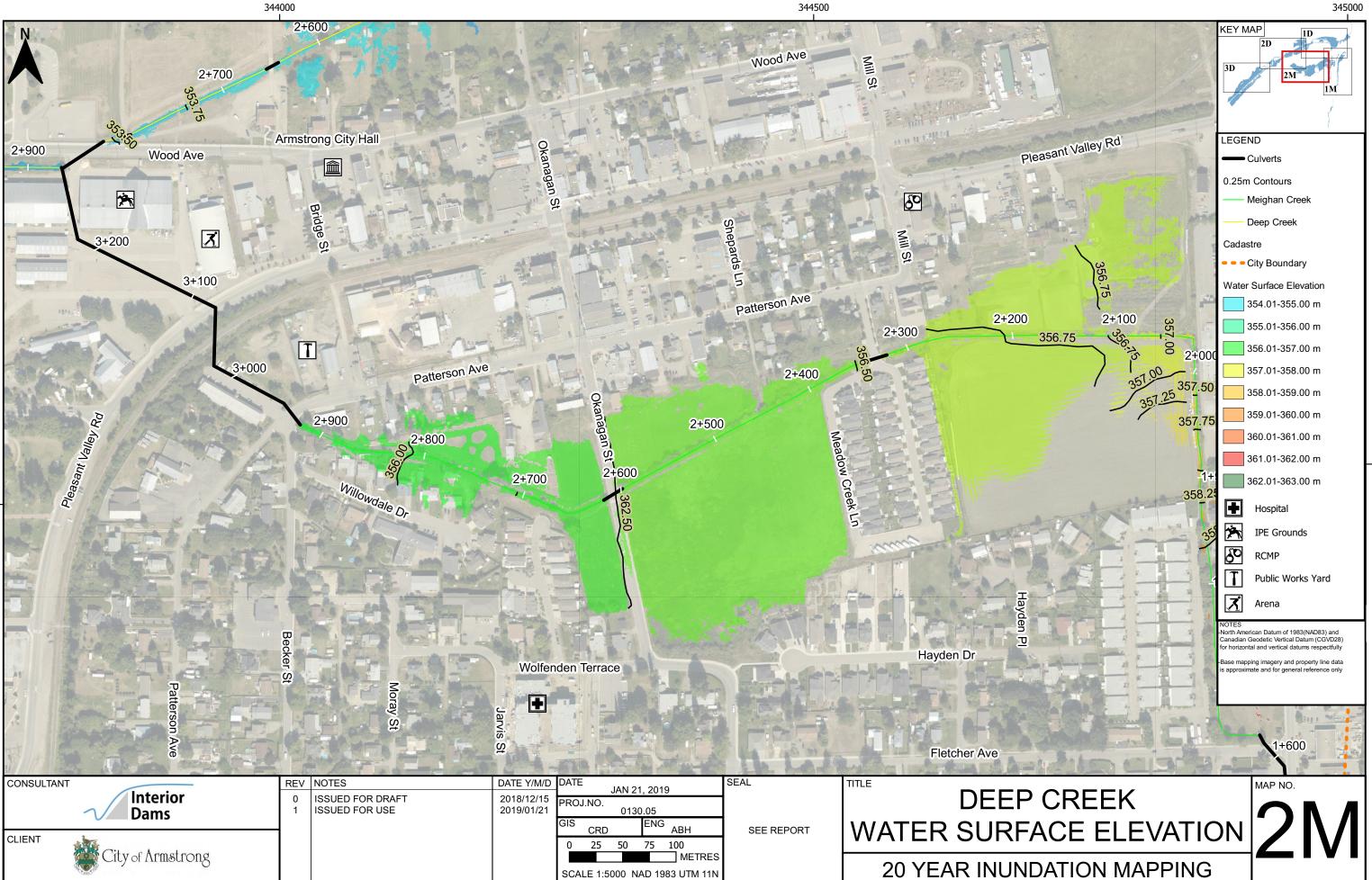


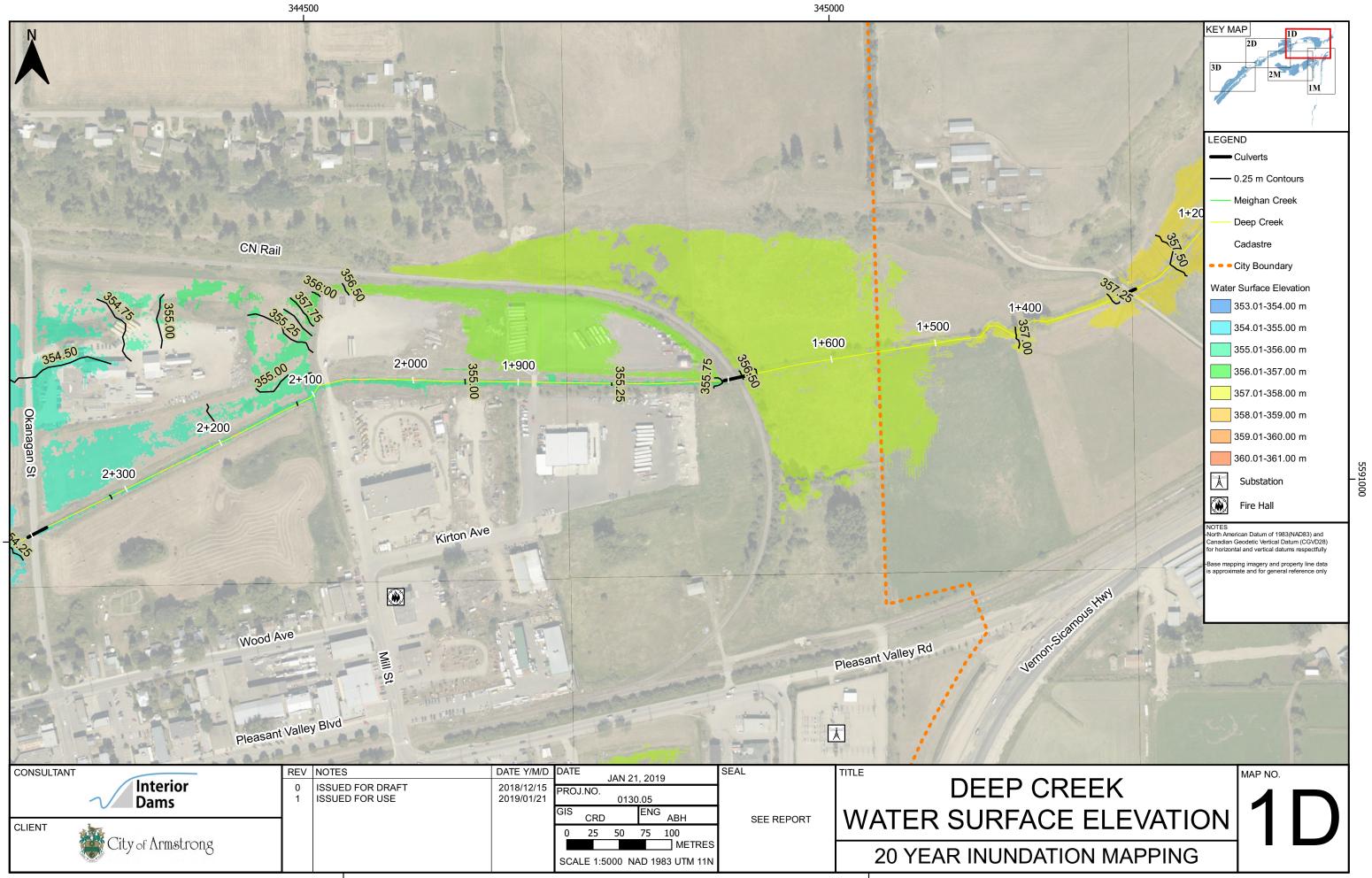


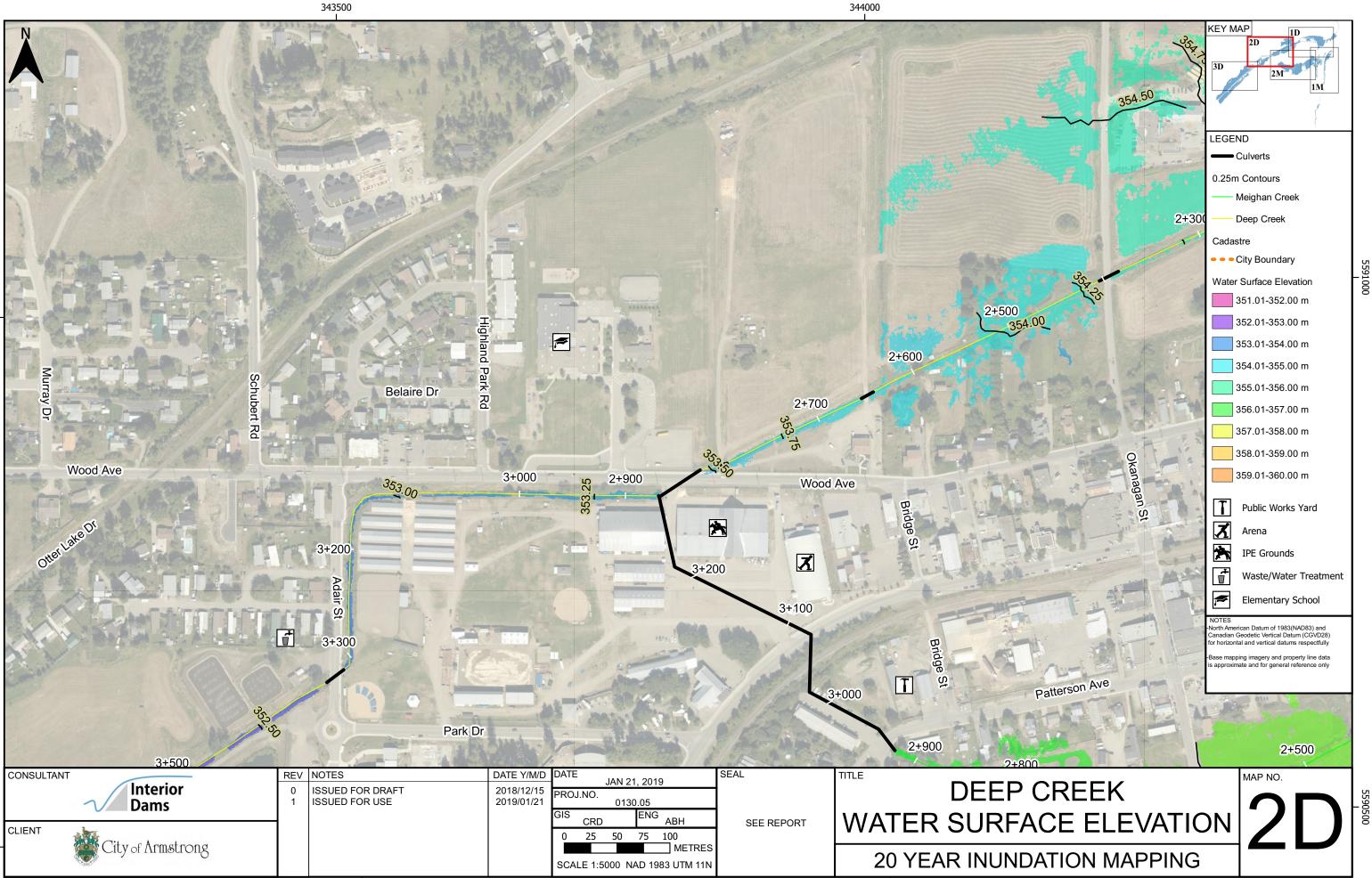


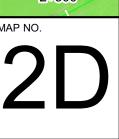




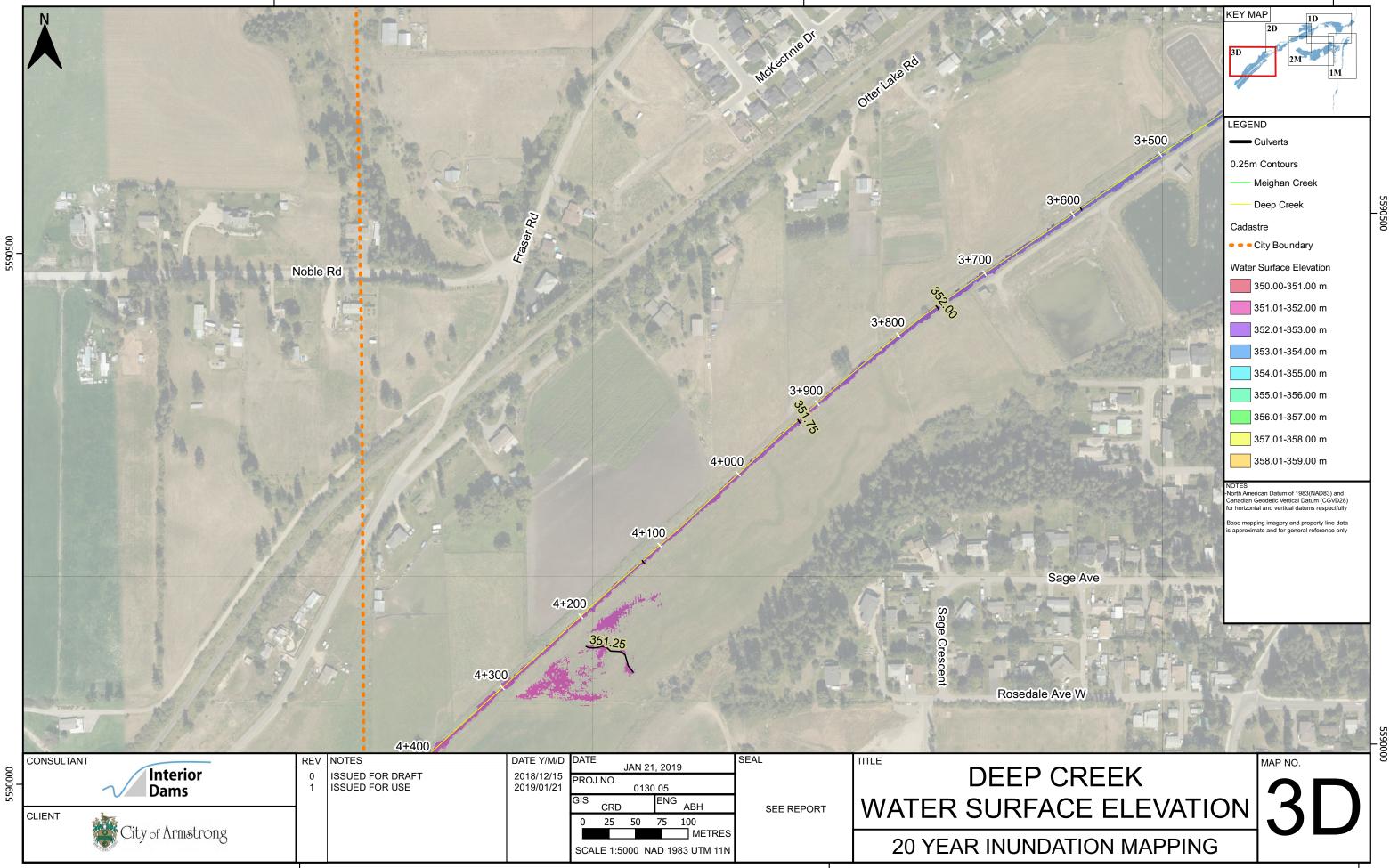




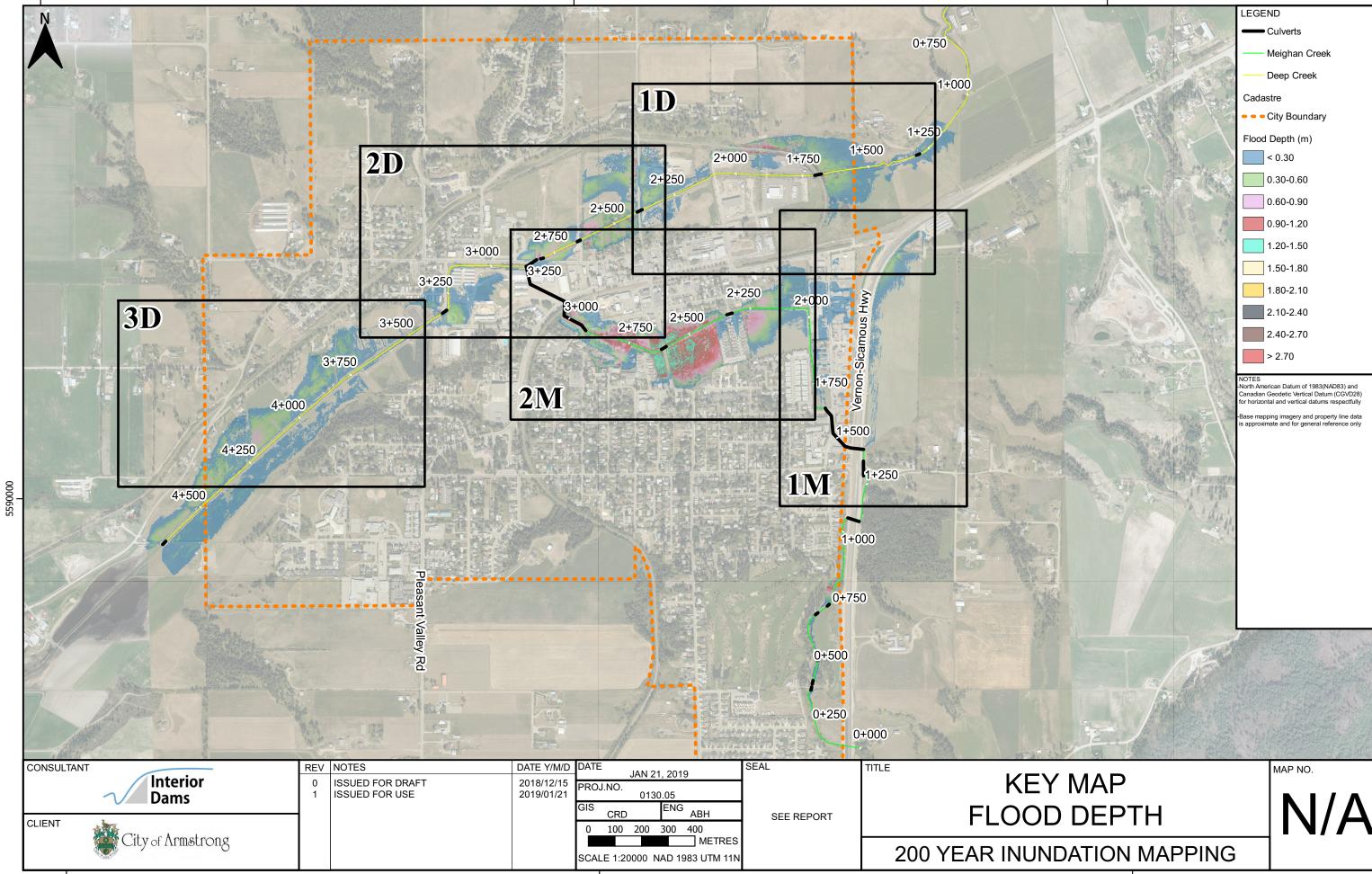


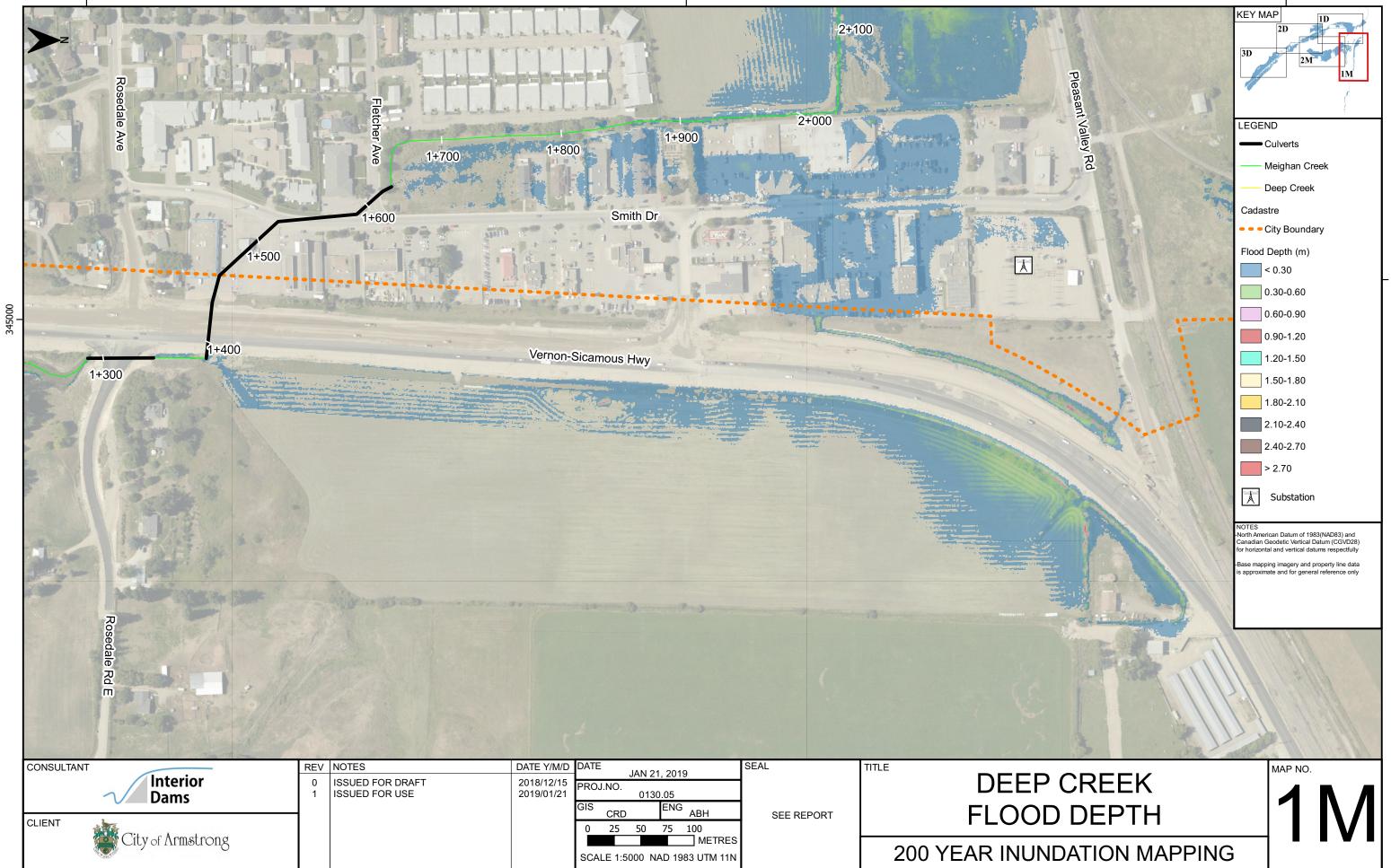


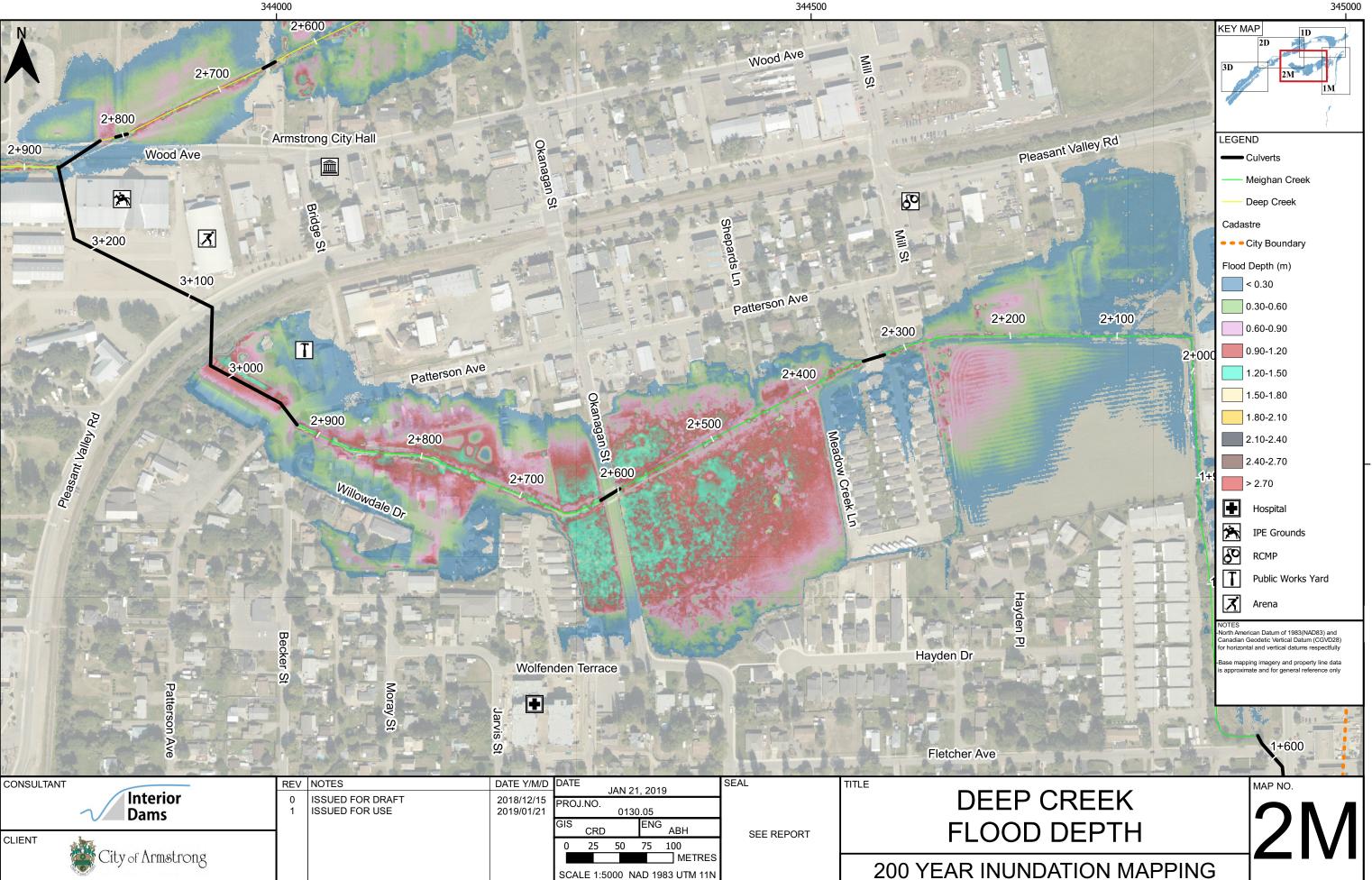




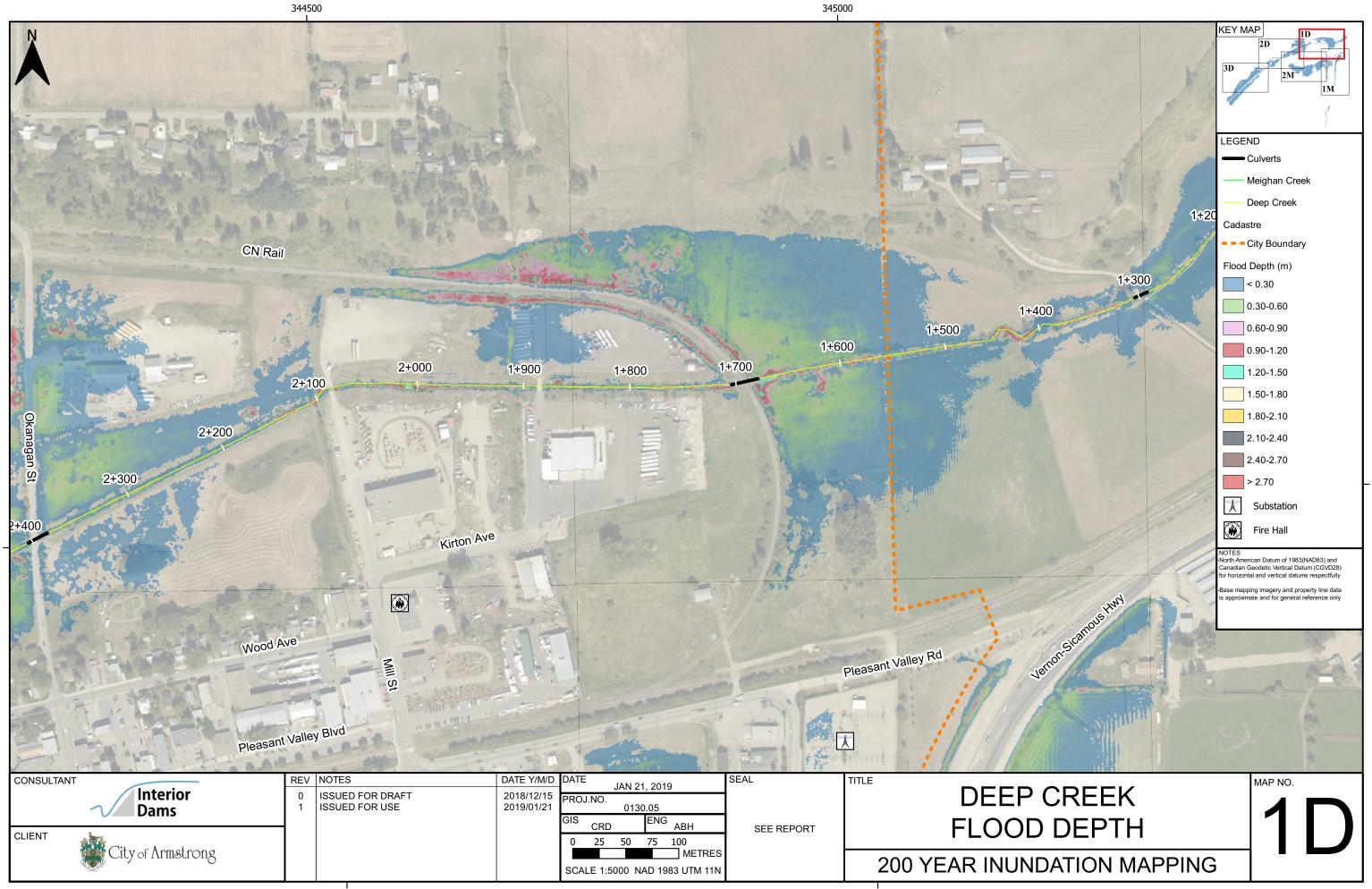


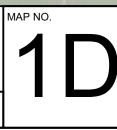


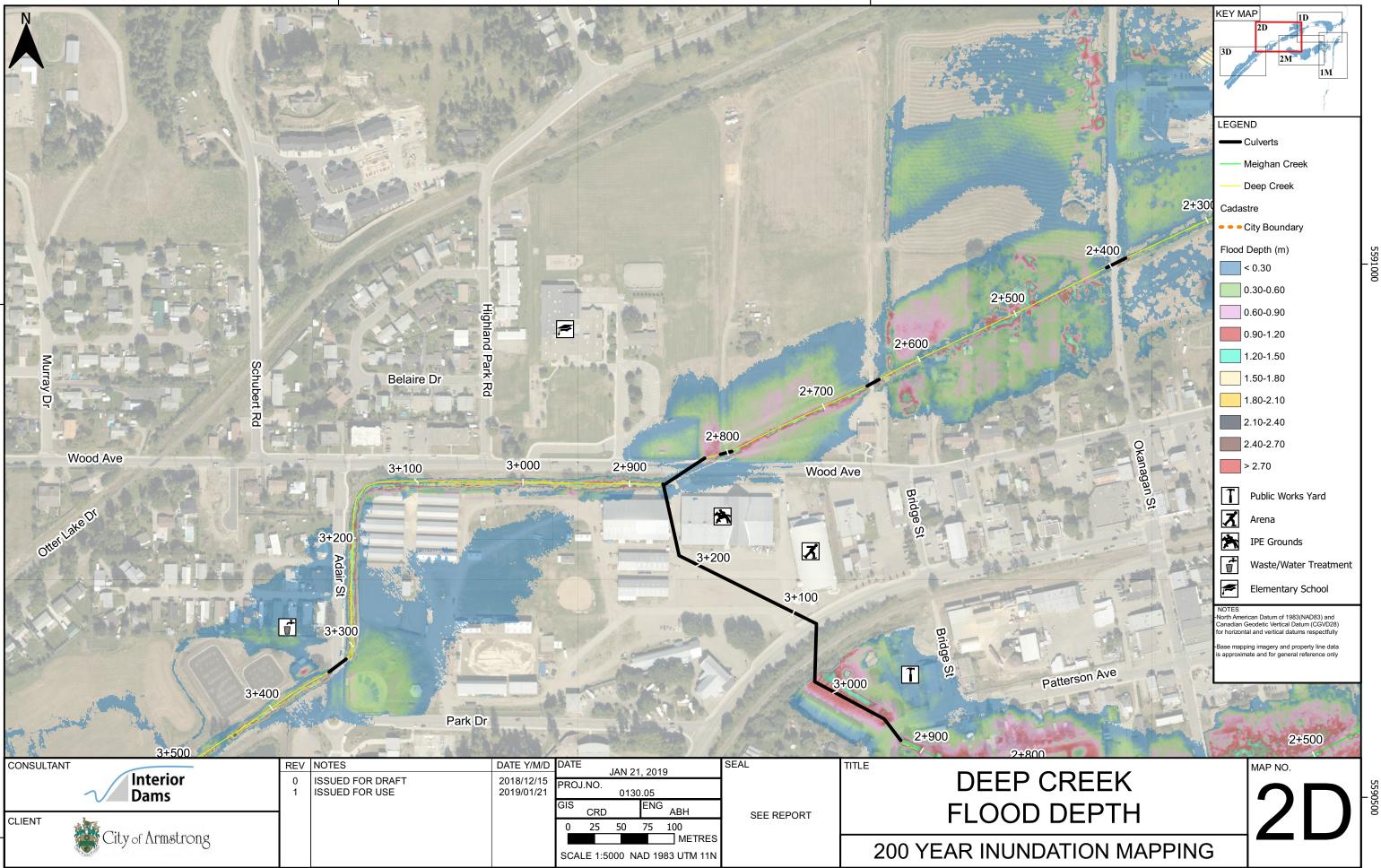




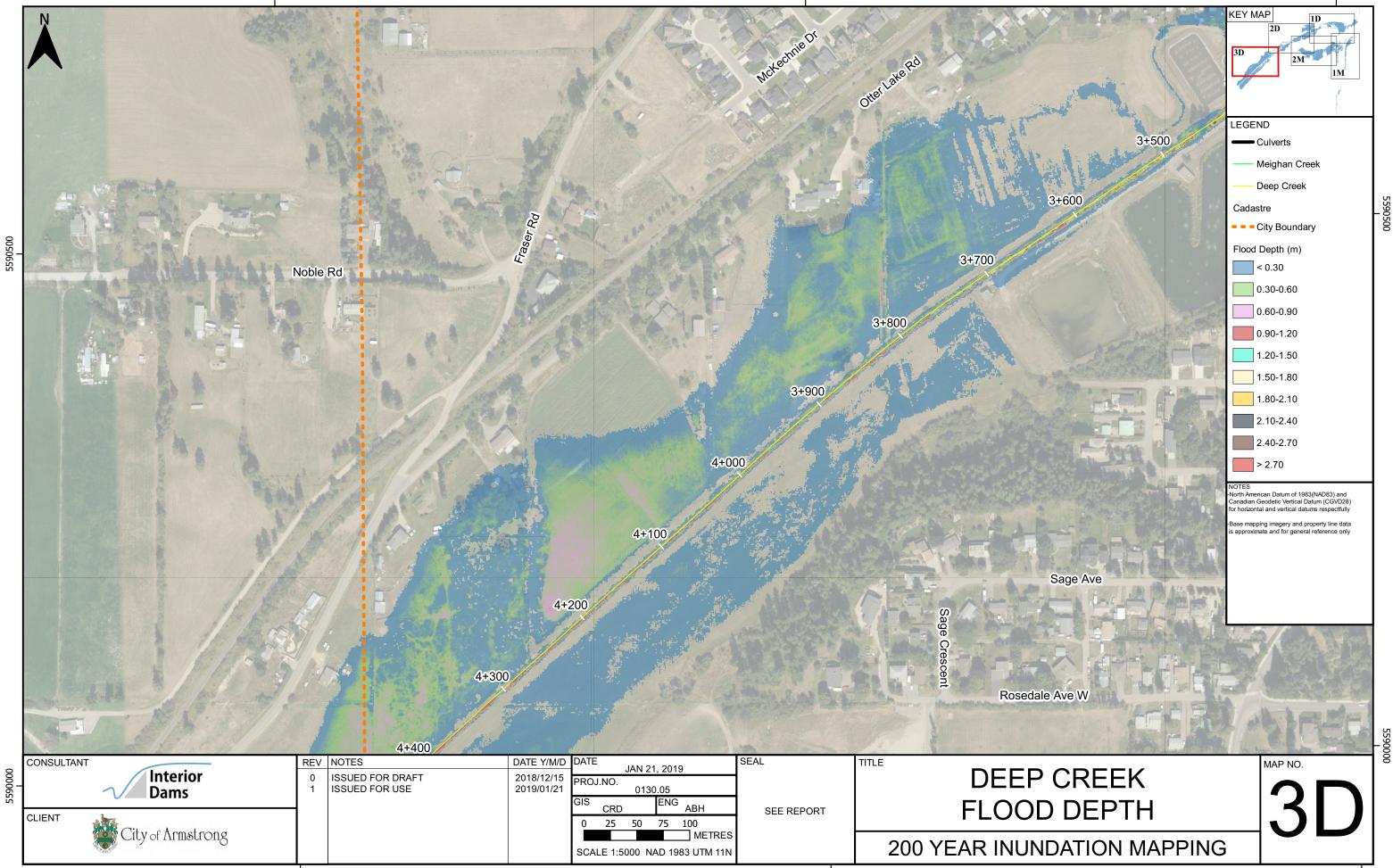
'



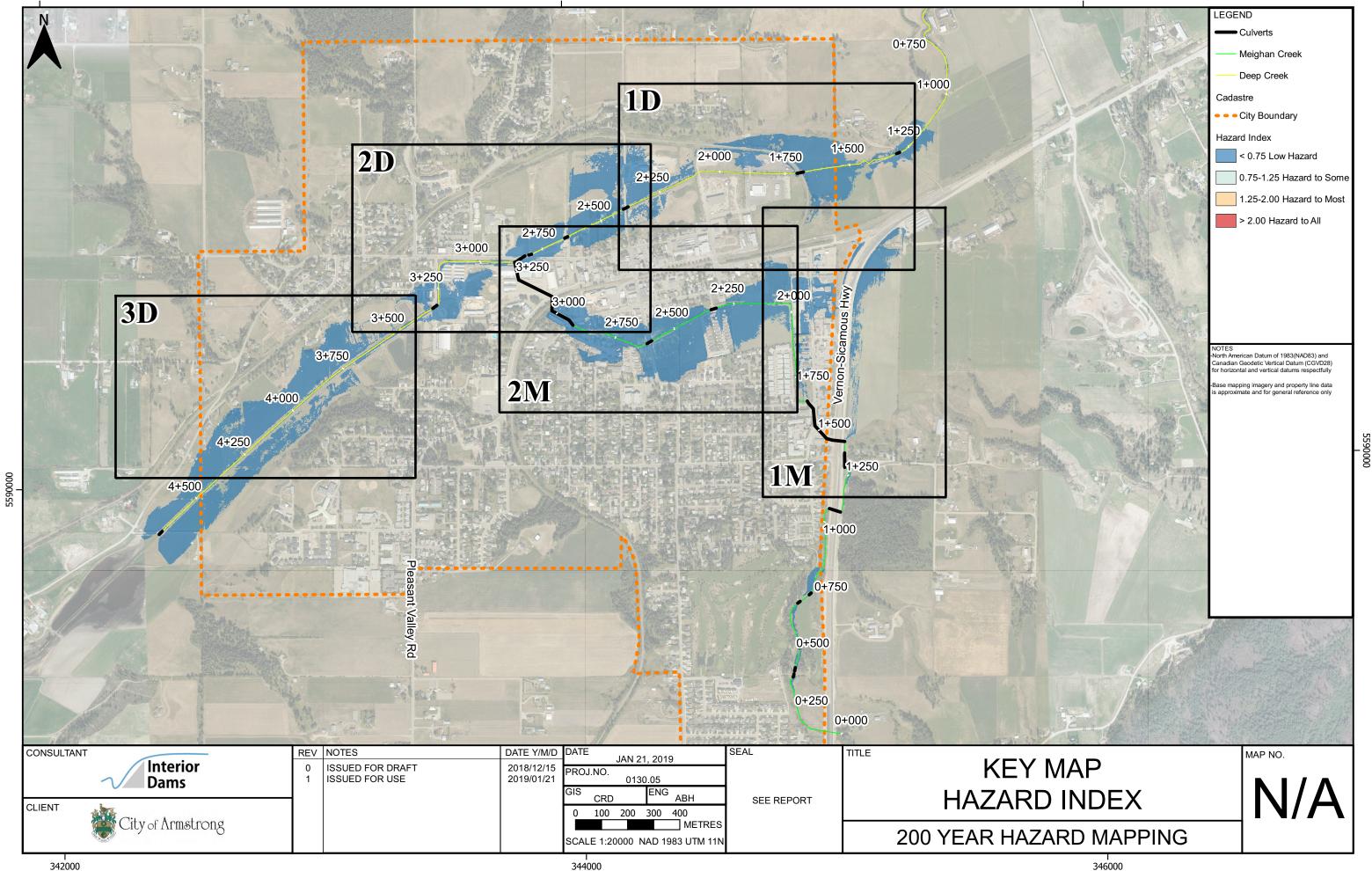


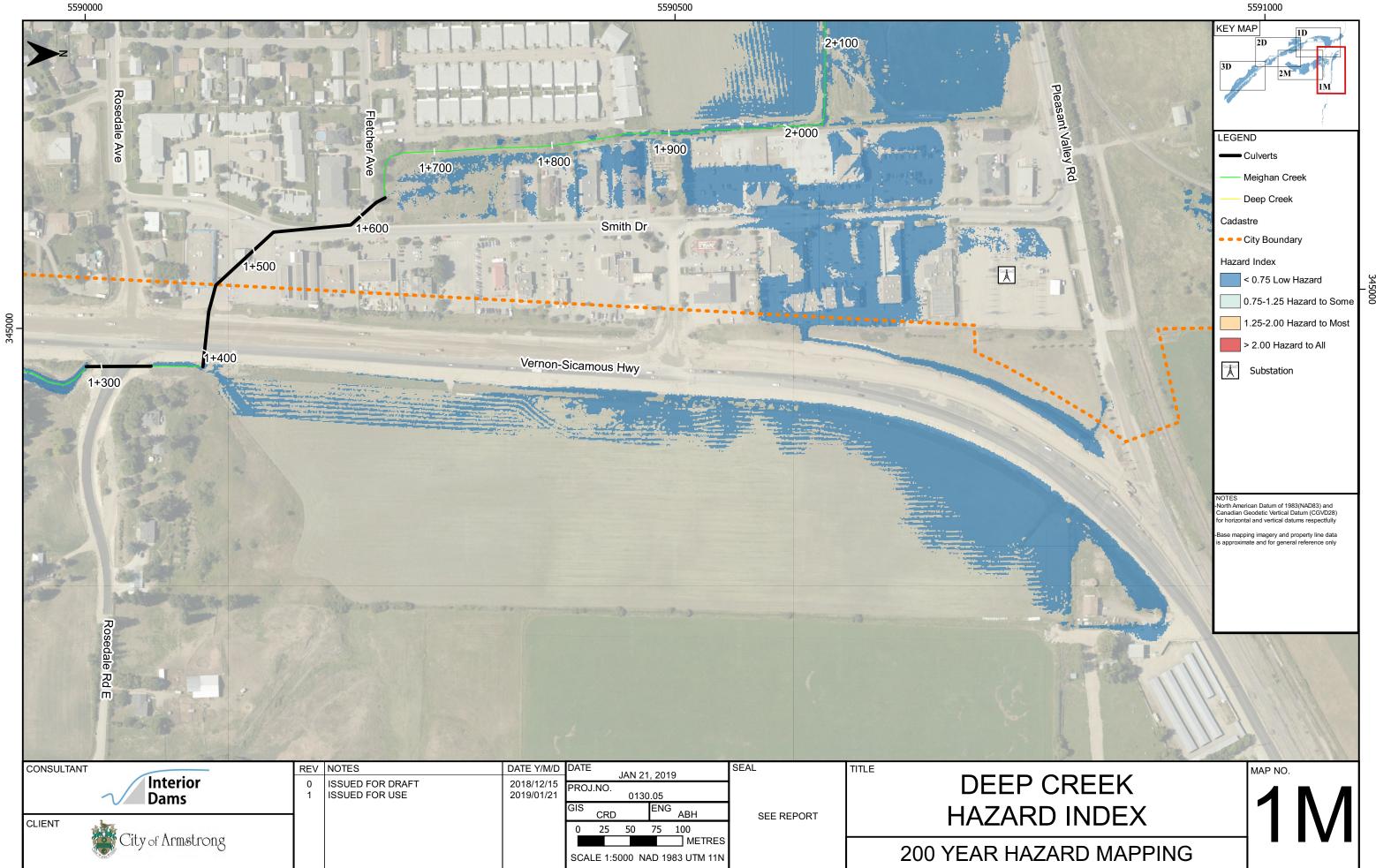


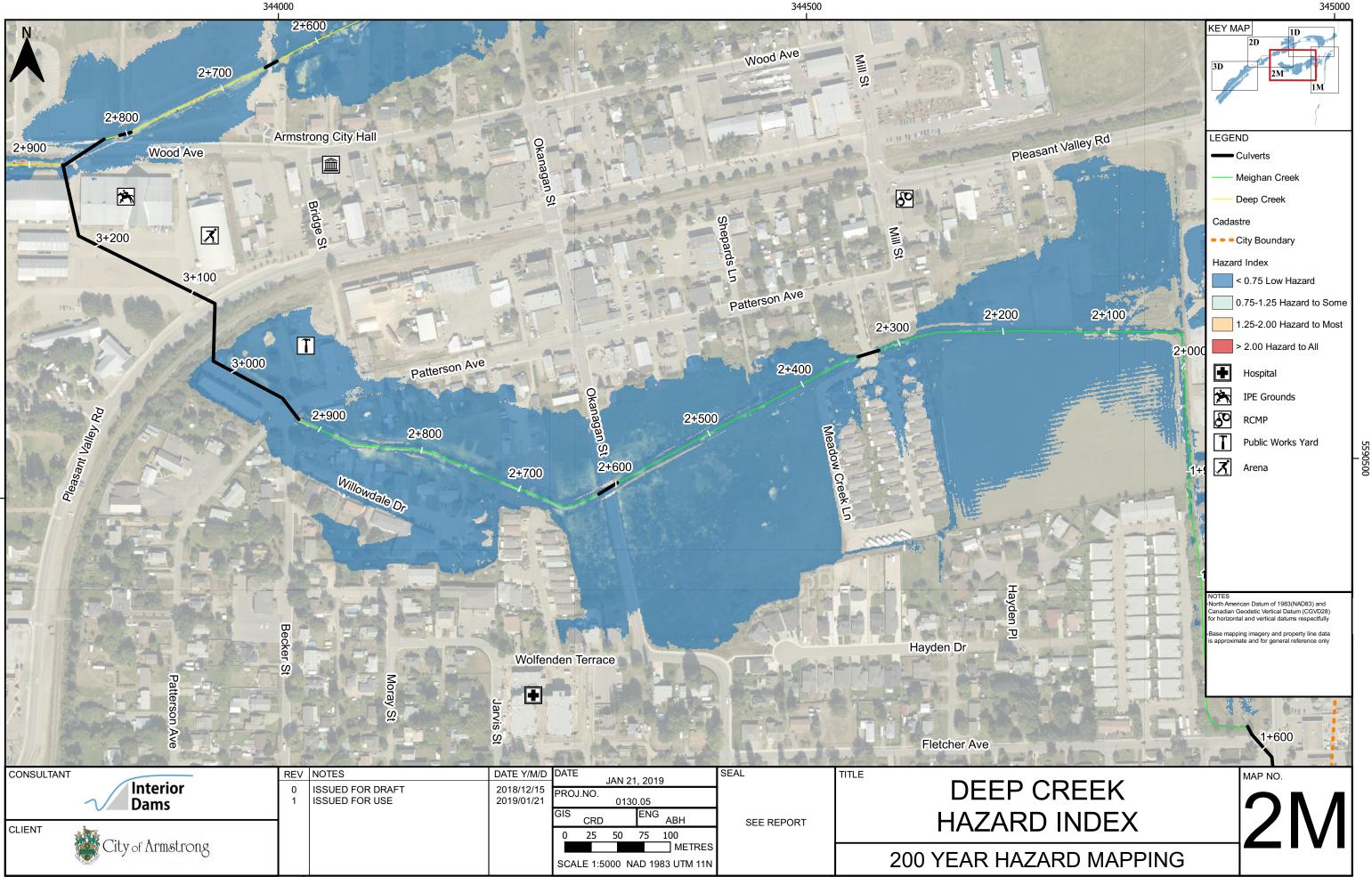




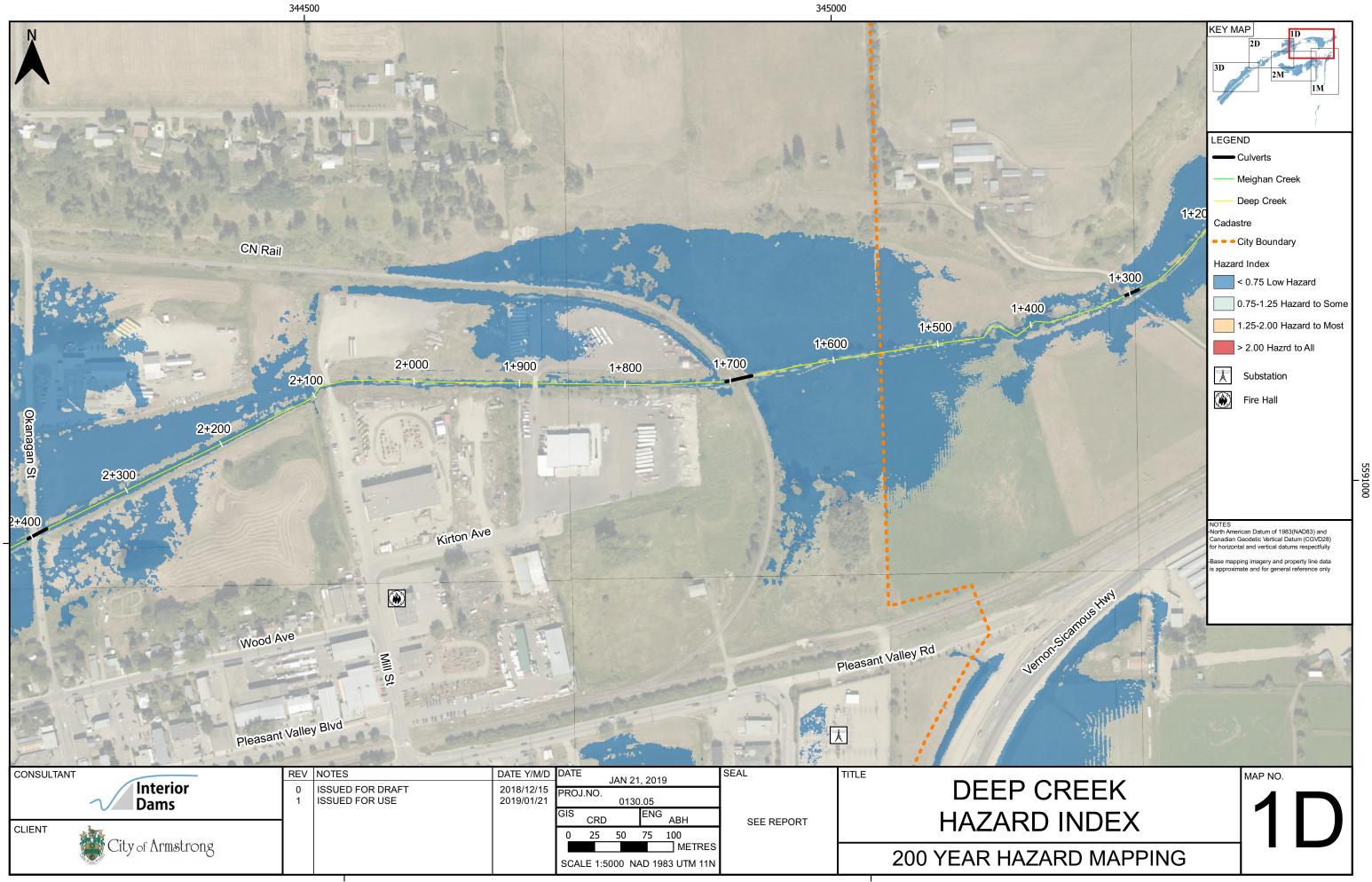


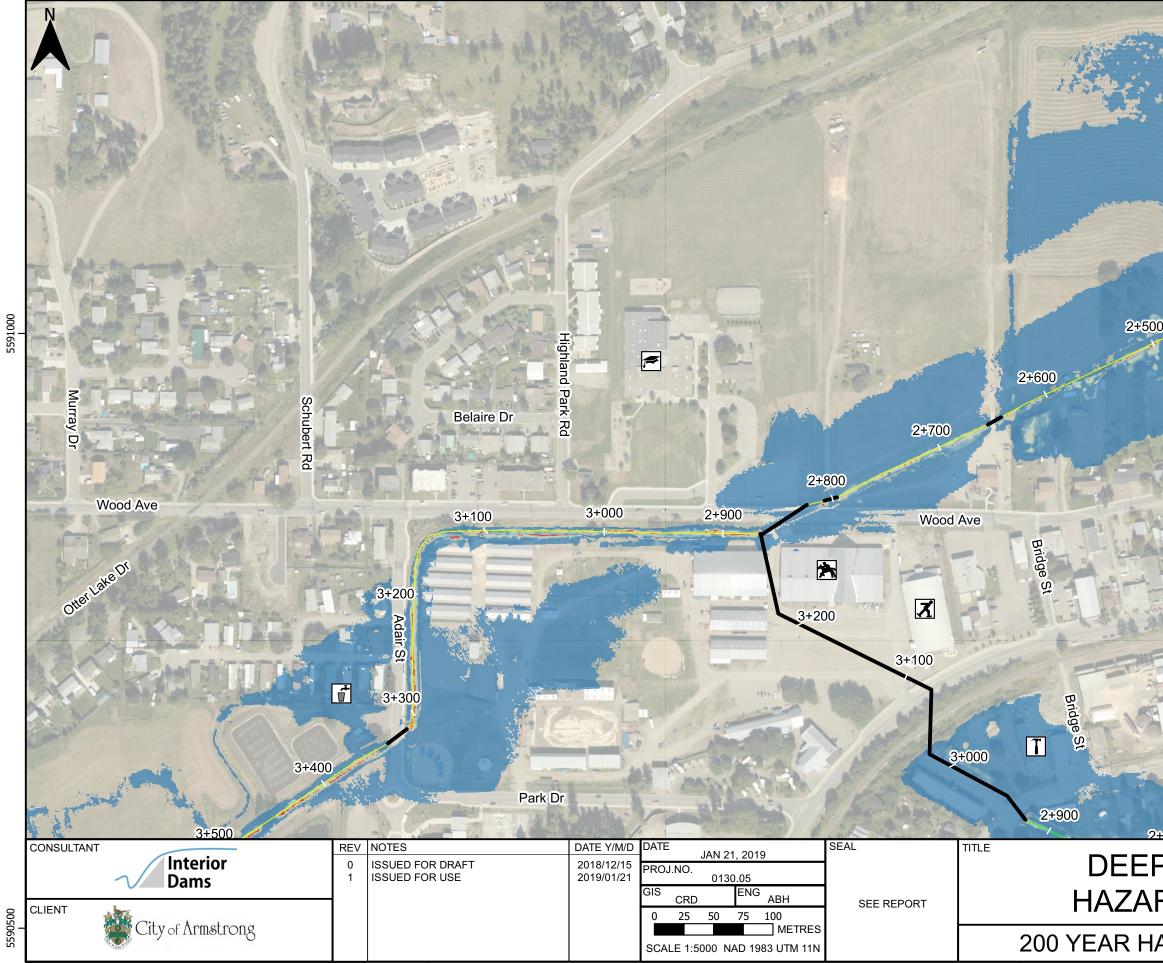












344000

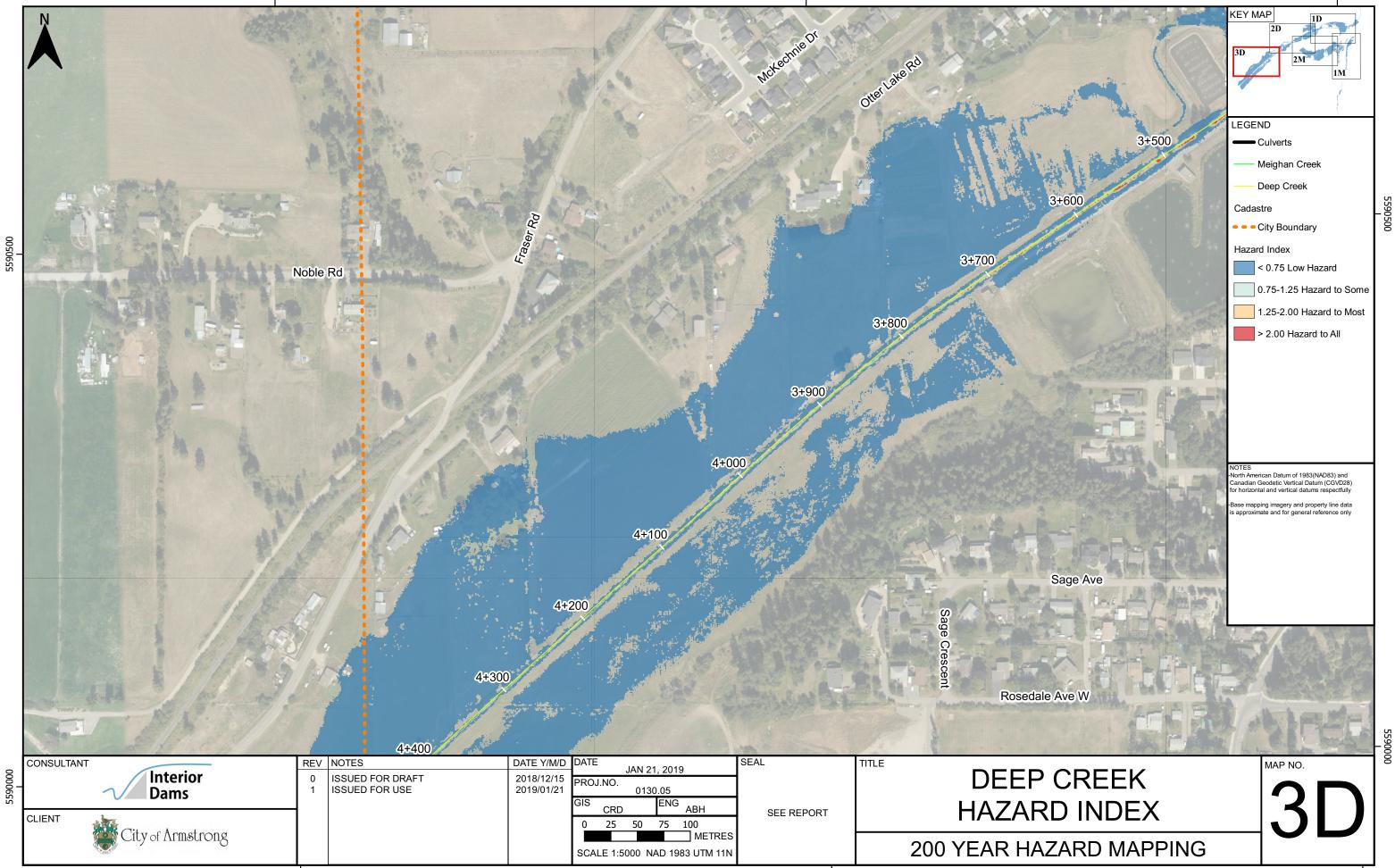
344000

HAZARD INDEX 200 YEAR HAZARD MAPPING

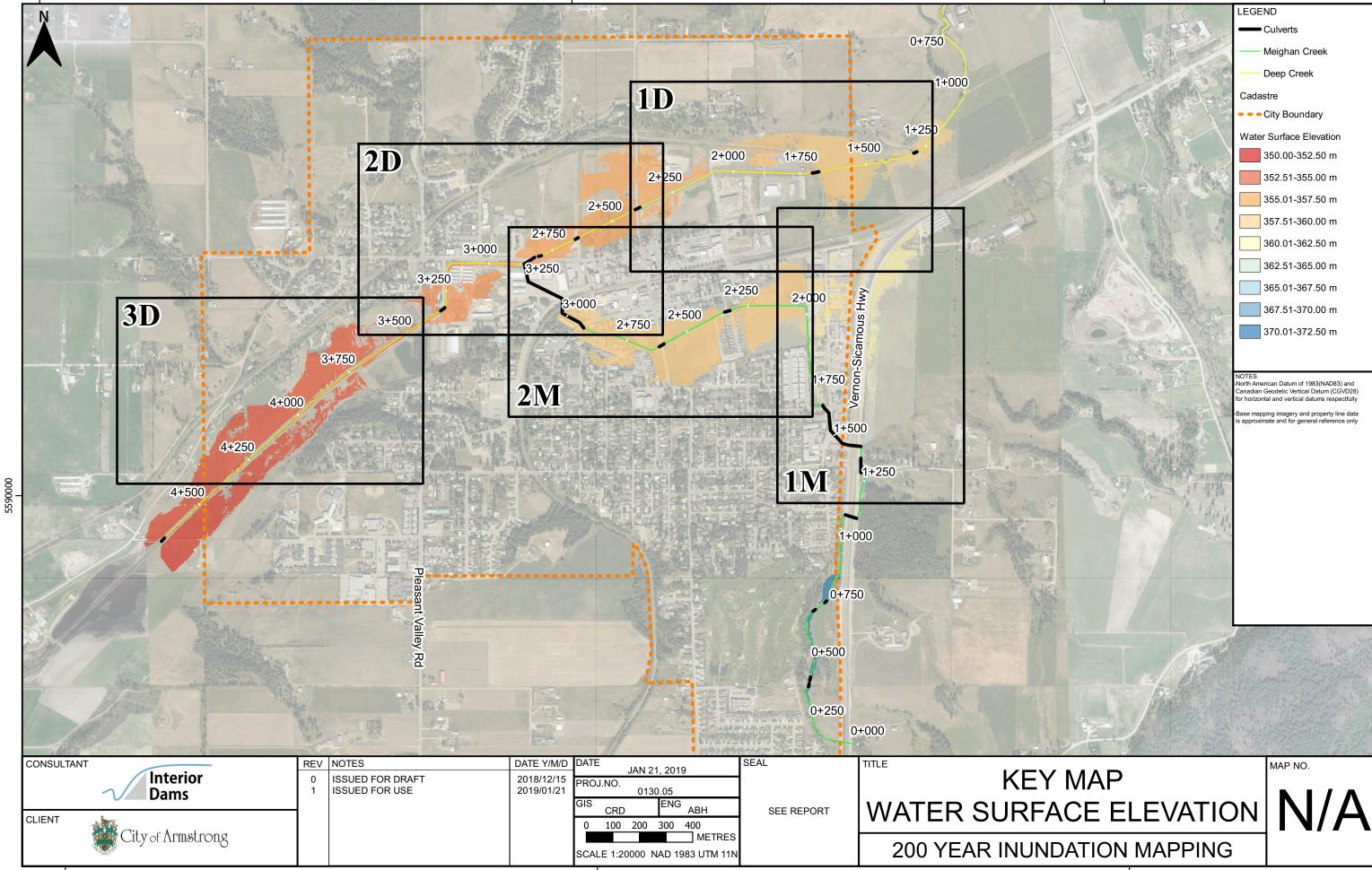
MAP NO.

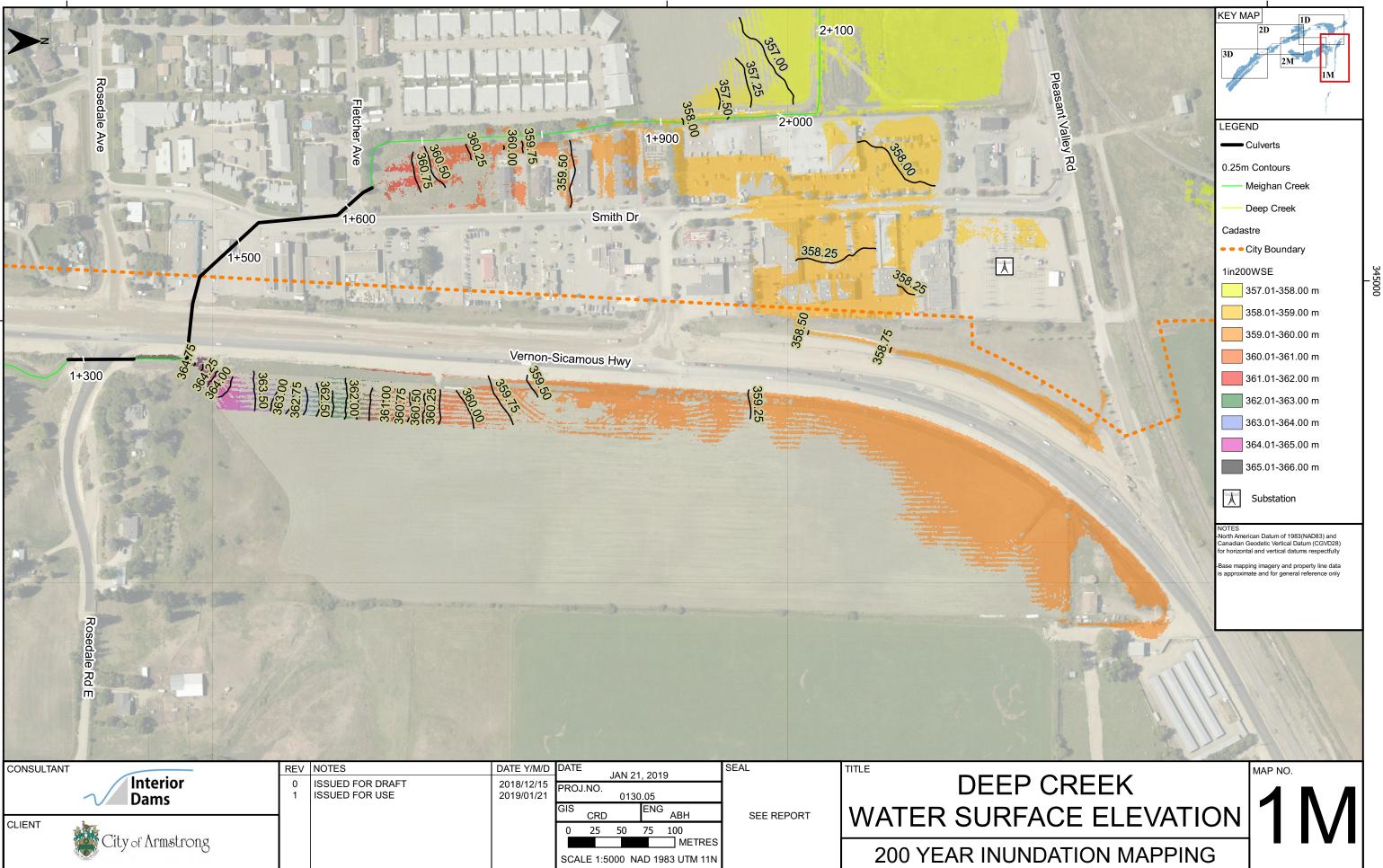
KEY MAP 1M LEGEND Culverts Meighan Creek Deep Creek 2+300 Cadastre City Boundary 2+400 Hazard Index 5591000 < 0.75 Low Hazard 0.75-1.25 Hazard to Some 1.25-2.00 Hazard to Most > 2.00 Hazard to All |**T**| Public Works Yard Z Arena \Rightarrow IPE Grounds Waste/Water Treatment Okanagan St **F** Elementary School OTES rth American Datum of 1983(NAD83) and nadian Geodetic Vertical Datum (CGVD28) horizontal and vertical datums respectfully ase mapping imagery and property line data approximate and for general reference only Patterson Ave 2+500 2+800 DEEP CREEK 5590500

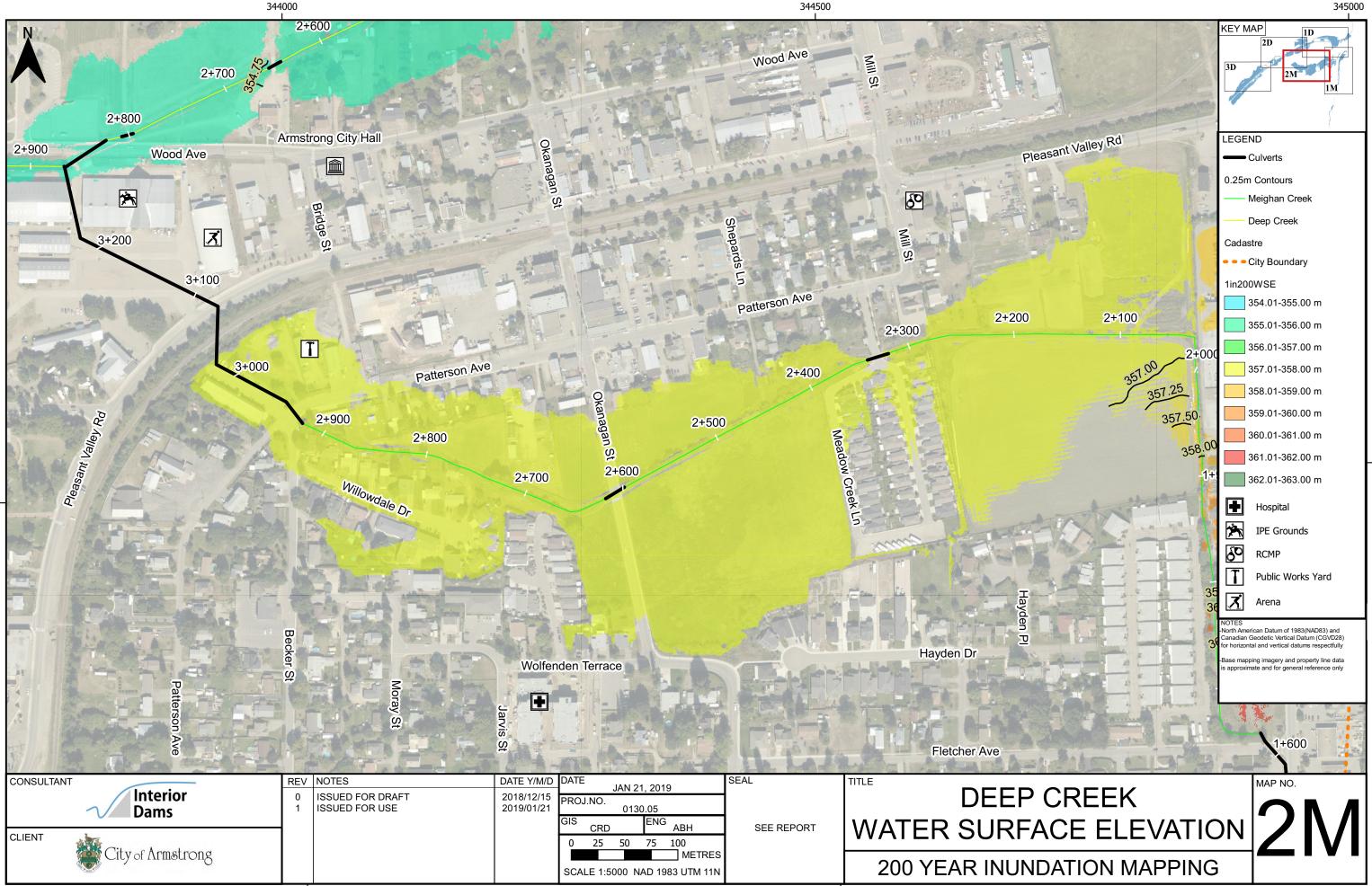


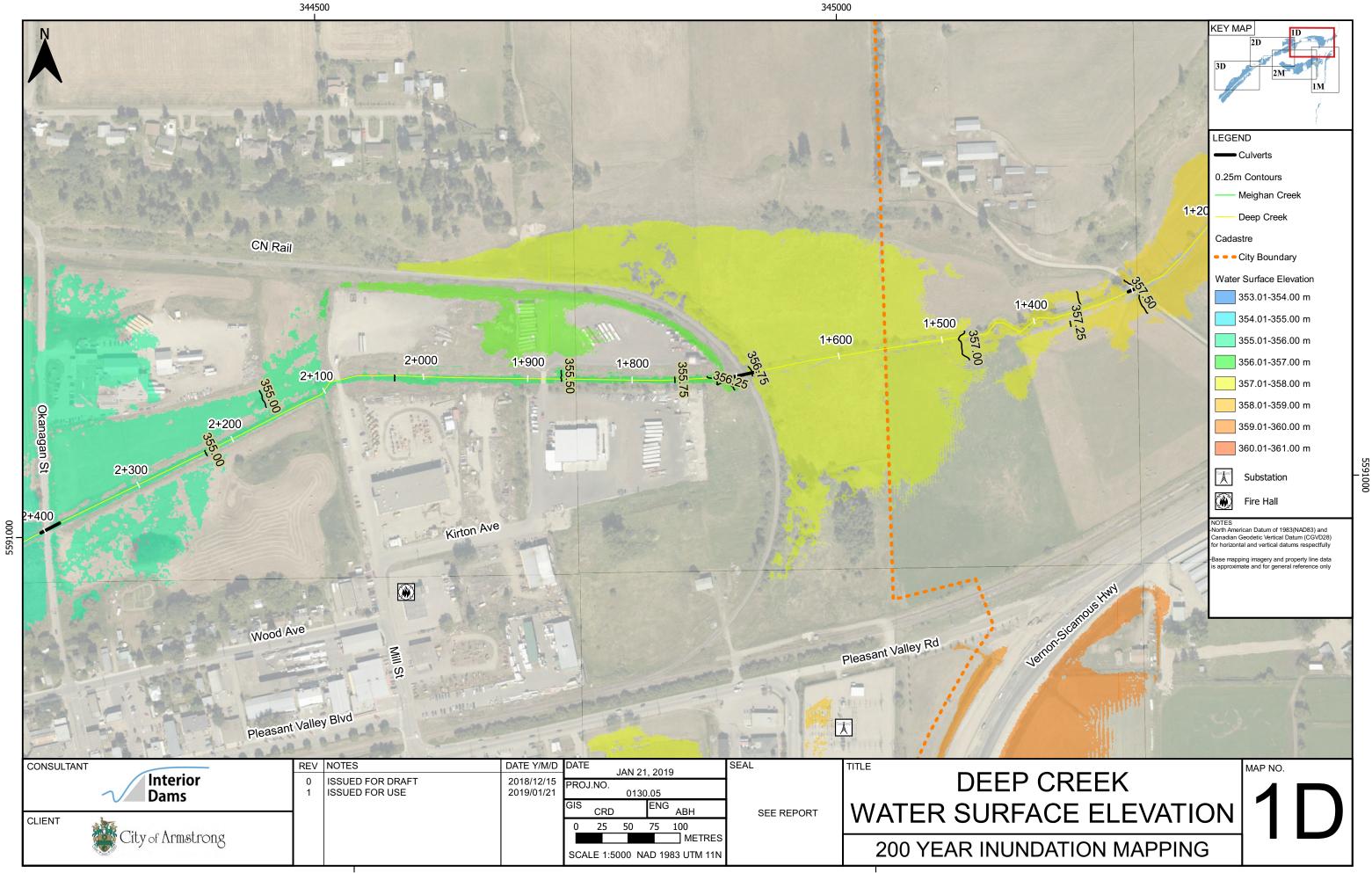


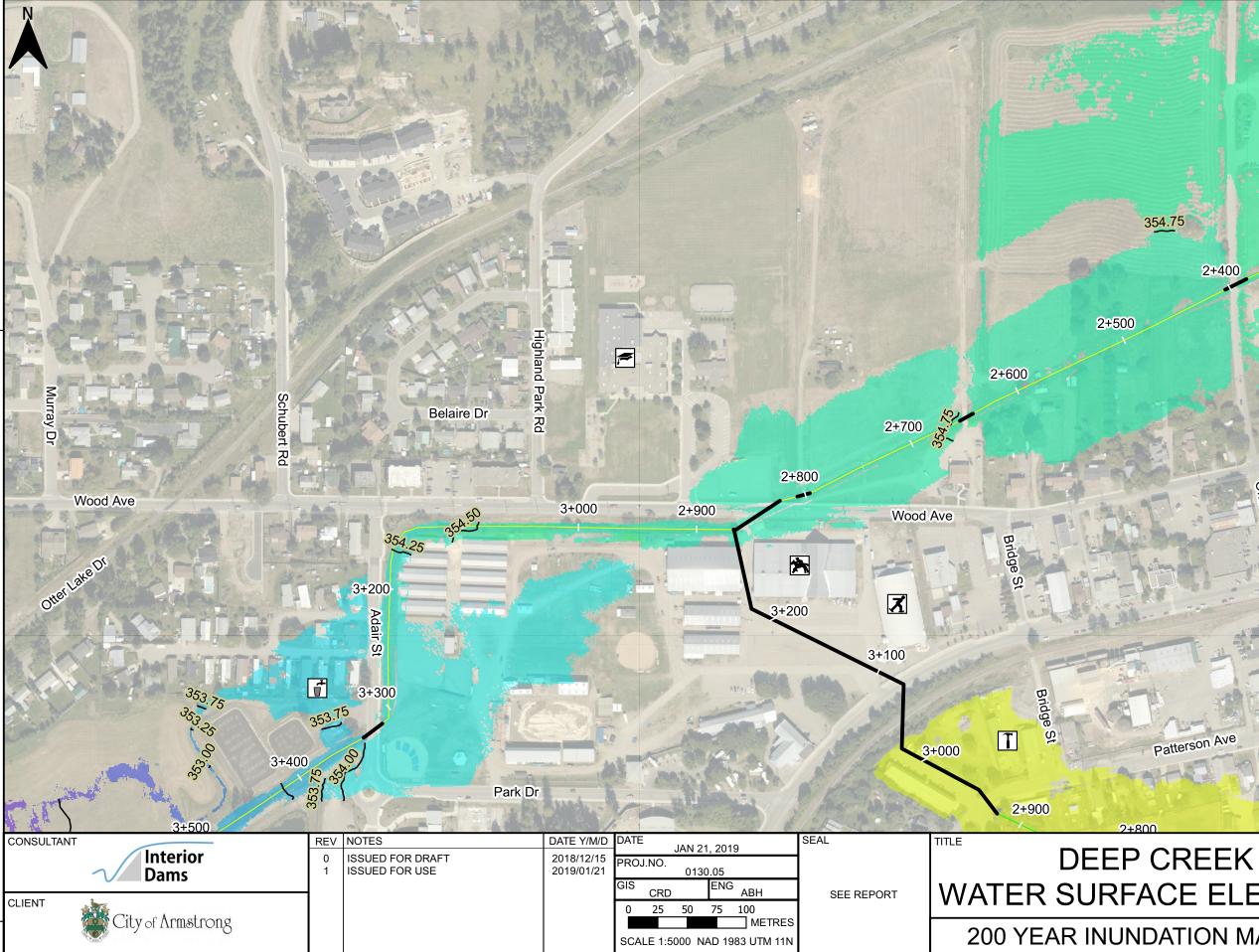












5591000

5590500

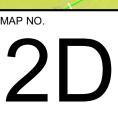
343500

343500

344000

344000

WATER SURFACE ELEVATION 200 YEAR INUNDATION MAPPING



2+500

Patterson Ave

Okanagan St

adian Geodetic Vertical Datum (CGVD28) ontal and vertical datums respectfully se mapping imagery and property line data approximate and for general reference only

an Datum of 1983(NAD83) and

359.01-360.00 m T Public Works Yard X Arena 六 IPE Grounds Ť Waste/Water Treatment Elementary School

357.01-358.00 m 358.01-359.00 m

354.01-355.00 m 355.01-356.00 m 356.01-357.00 m

352.01-353.00 m 353.01-354.00 m

Water Surface Elevation 351.01-352.00 m

Cadastre City Boundary

Meighan Creek Deep Creek

2+300

354.75

2+400

0.25m Contours

Culverts

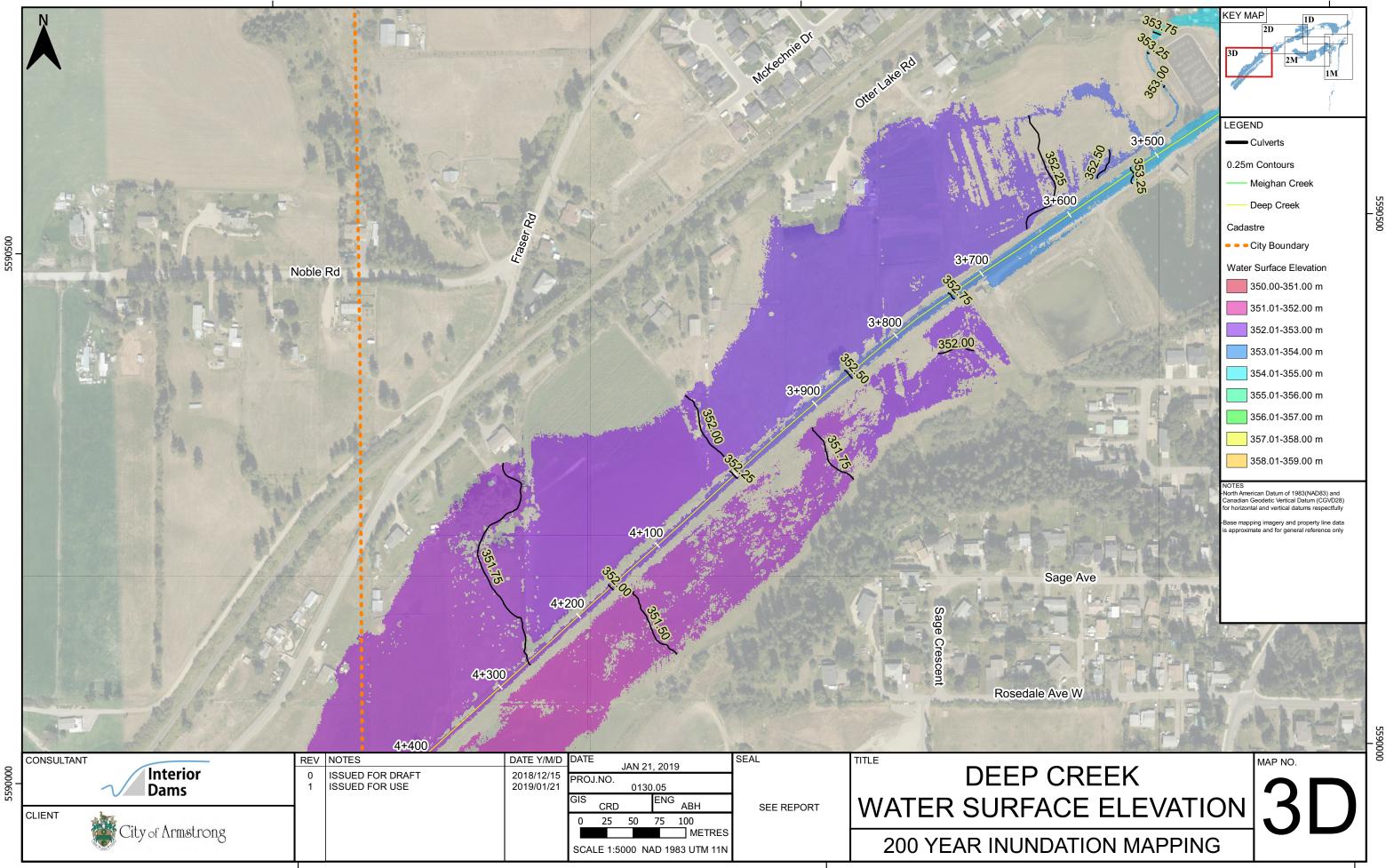
LEGEND

KEY MAP

1M

5591000







APPENDIX III: FLOOD MAPPING ASSURANCE STATEMENT



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To: The Client

Date: January 21, 2019

Doug MacKay - Public Works Manager Name (print) City of Armstrong

3570 Bridge Street, Armstrong, BC, V0E 1B0 Address (print)

Flood Mapping Project:

City of Armstrong - Flood Mapping and Risk Assessment Report

The undersigned hereby gives assurance that he/she is an APEGBC registered professional and the Qualified Professional for the project identified above.

I have signed, sealed and dated the attached report in accordance with the APEGBC *Professional Practice Guidelines – Flood Mapping in BC*. The report supports and accurately reflects the assurances made in this Assurance Statement.

I have completed the following activities:

(Check the applicable items)

| | Activity |
|---|--|
| X | Reviewed the relevant provincial legislation and local government regulations, policies, and floodplain bylaws |
| Χ | Reviewed available and relevant background information, documentation and data |
| X | Visited the site and reviewed the conditions in the field that may be relevant |
| X | Considered the need for, and scale of, investigations that address future land use changes and climate change |
| X | Developed and executed the flood mapping in accordance with the criteria established by the client |
| Χ | Addressed any significant comments arising from internal or peer reviews |
| Χ | Prepared a flood mapping report along with the accompanying digital information |





I hereby give assurance that the attached flood mapping report and supporting digital documentation have been produced in accordance with the APEGBC Professional Practice Guidelines – Flood Mapping in BC.

| Aaron Hahn, P. Eng. | |
|---|---------------------------------|
| Name (print) | January 21, 2019 |
| Signature | Date |
| 13890 Forest Hills Drive, Lake Country, BC, V4V 1A5 | |
| Address (print) | |
| | |
| | |
| (778) 480-6063 | (Ath Professional Seat 40050 |
| Telephone ahahn@interiordams.com | We INEER page |
| (email) | |

If the APEGBC Qualified Professional is a member of a firm, complete the following:

| I am a member of the firm | Interior Dams Incorporated | |
|-------------------------------|----------------------------|----------------------|
| and I sign this letter on beh | | (Print name of firm) |



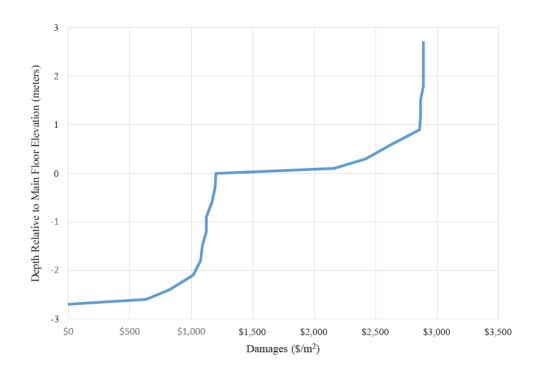
APPENDIX IV: SUPPORTING RISK ASSESSMENT DATA



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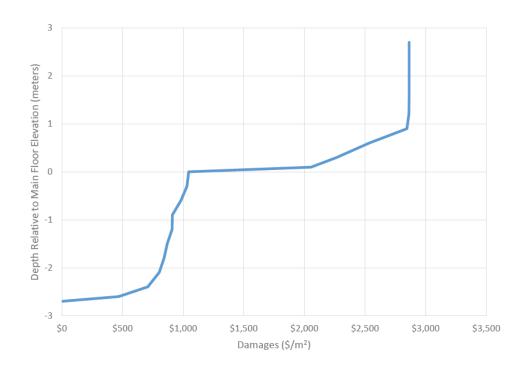
| | Class A - Residential One-Storey | | | | | | |
|-------------|----------------------------------|------------|----------|-----------|---------|--|--|
| Depth | | | | | | | |
| relative to | Main Floor | Main Floor | Basement | Basement | | | |
| main floor | Contents | Structure | Contents | Structure | Total | | |
| -2.7 | \$0 | \$0 | \$0 | \$0 | \$0 | | |
| -2.6 | \$0 | \$0 | \$400 | \$231 | \$632 | | |
| -2.4 | \$0 | \$0 | \$554 | \$271 | \$825 | | |
| -2.1 | \$0 | \$0 | \$715 | \$299 | \$1,015 | | |
| -1.8 | \$0 | \$0 | \$778 | \$299 | \$1,077 | | |
| -1.5 | \$0 | \$0 | \$784 | \$305 | \$1,090 | | |
| -1.2 | \$0 | \$0 | \$786 | \$335 | \$1,122 | | |
| -0.9 | \$0 | \$0 | \$788 | \$335 | \$1,123 | | |
| -0.6 | \$0 | \$0 | \$810 | \$356 | \$1,167 | | |
| -0.3 | \$0 | \$0 | \$836 | \$357 | \$1,193 | | |
| 0 | \$0 | \$0 | \$836 | \$365 | \$1,201 | | |
| 0.1 | \$373 | \$588 | \$836 | \$365 | \$2,162 | | |
| 0.3 | \$624 | \$594 | \$836 | \$365 | \$2,420 | | |
| 0.6 | \$758 | \$674 | \$836 | \$365 | \$2,633 | | |
| 0.9 | \$809 | \$848 | \$836 | \$365 | \$2,858 | | |
| 1.2 | \$816 | \$848 | \$836 | \$365 | \$2,865 | | |
| 1.5 | \$816 | \$848 | \$836 | \$365 | \$2,865 | | |
| 1.8 | \$839 | \$848 | \$836 | \$365 | \$2,888 | | |
| 2.1 | \$839 | \$848 | \$836 | \$365 | \$2,888 | | |
| 2.4 | \$839 | \$848 | \$836 | \$365 | \$2,888 | | |
| 2.7 | \$839 | \$848 | \$836 | \$365 | \$2,888 | | |

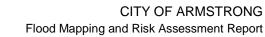




| Class A -Residential Two-Storey | | | | | | |
|---------------------------------|------------|------------|----------|-----------|--------|--|
| Depth | | | | | | |
| relative to | Main Floor | Main Floor | Basement | Basement | | |
| main floor | Contents | Structure | Contents | Structure | Total | |
| -2.7 | \$0 | \$0 | \$0 | \$0 | \$ | |
| -2.6 | \$0 | \$0 | \$226 | \$241 | \$46 | |
| -2.4 | \$0 | \$0 | \$354 | \$354 | \$70 | |
| -2.1 | \$0 | \$0 | \$395 | \$406 | \$80 | |
| -1.8 | \$0 | \$0 | \$437 | \$406 | \$84 | |
| -1.5 | \$0 | \$0 | \$440 | \$429 | \$86 | |
| -1.2 | \$0 | \$0 | \$442 | \$466 | \$90 | |
| -0.9 | \$0 | \$0 | \$444 | \$466 | \$91 | |
| -0.6 | \$0 | \$0 | \$475 | \$506 | \$98 | |
| -0.3 | \$0 | \$0 | \$523 | \$507 | \$1,03 | |
| 0 | \$0 | \$0 | \$523 | \$522 | \$1,04 | |
| 0.1 | \$343 | \$665 | \$523 | \$522 | \$2,05 | |
| 0.3 | \$545 | \$676 | \$523 | \$522 | \$2,26 | |
| 0.6 | \$663 | \$826 | \$523 | \$522 | \$2,53 | |
| 0.9 | \$748 | \$1,051 | \$523 | \$522 | \$2,84 | |
| 1.2 | \$766 | \$1,051 | \$523 | \$522 | \$2,86 | |
| 1.5 | \$767 | \$1,051 | \$523 | \$522 | \$2,86 | |
| 1.8 | \$767 | \$1,051 | \$523 | \$522 | \$2,86 | |
| 2.1 | \$767 | \$1,051 | \$523 | \$522 | \$2,86 | |
| 2.4 | \$767 | \$1,051 | \$523 | \$522 | \$2,86 | |
| 2.7 | \$767 | \$1,051 | \$523 | \$522 | \$2,86 | |

Residential Damage Function for Class A Two-Storey (NRC, 2017):

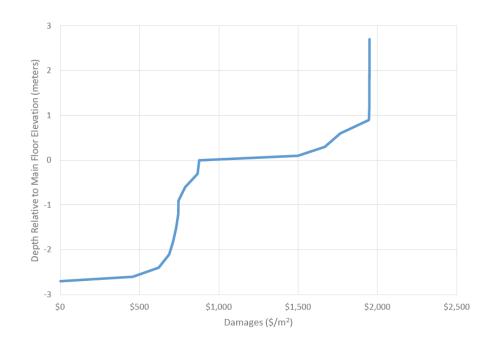






| Residential Damage | Function for | r Class B | One-Storey | (NRC, 2017): |
|---------------------------|--------------|-----------|-------------------|--------------|
| \mathcal{U} | | | J | |

| Class B - Residential One-Storey | | | | | | |
|----------------------------------|------------|------------|-----------------------|------------------------|---------|--|
| Depth | | | | | | |
| relative to | Main Floor | Main Floor | Basement | Basement | | |
| main floor ¹ | Contents | Structure | Contents ² | Structure ² | Total | |
| -2.7 | \$0 | \$0 | \$0 | \$0 | \$0 | |
| -2.6 | \$0 | \$0 | \$226 | \$232 | \$458 | |
| -2.4 | \$0 | \$0 | \$339 | \$282 | \$621 | |
| -2.1 | \$0 | \$0 | \$375 | \$312 | \$687 | |
| -1.8 | \$0 | \$0 | \$401 | \$312 | \$713 | |
| -1.5 | \$0 | \$0 | \$410 | \$322 | \$732 | |
| -1.2 | \$0 | \$0 | \$411 | \$334 | \$745 | |
| -0.9 | \$0 | \$0 | \$412 | \$334 | \$746 | |
| -0.6 | \$0 | \$0 | \$426 | \$362 | \$788 | |
| -0.3 | \$0 | \$0 | \$504 | \$363 | \$867 | |
| 0 | \$0 | \$0 | \$504 | \$374 | \$877 | |
| 0.1 | \$221 | \$400 | \$504 | \$374 | \$1,498 | |
| 0.3 | \$384 | \$407 | \$504 | \$374 | \$1,668 | |
| 0.6 | \$431 | \$457 | \$504 | \$374 | \$1,765 | |
| 0.9 | \$492 | \$578 | \$504 | \$374 | \$1,947 | |
| 1.2 | \$494 | \$578 | \$504 | \$374 | \$1,949 | |
| 1.5 | \$494 | \$578 | \$504 | \$374 | \$1,949 | |
| 1.8 | \$495 | \$578 | \$504 | \$374 | \$1,950 | |
| 2.1 | \$495 | \$578 | \$504 | \$374 | \$1,950 | |
| 2.4 | \$495 | \$578 | \$504 | \$374 | \$1,950 | |
| 2.7 | \$495 | \$578 | \$504 | \$374 | \$1,950 | |



\$0

\$405

\$586

\$678

\$709

\$735

\$756

\$756

\$833

\$900

\$917

\$1,676

\$1,795

\$1,964

\$2,190

\$2,216

\$2,217

\$2,220

\$2,220

\$2,221

\$2,221



| | Class B - Residential Two-Storey | | | | | |
|-------------|----------------------------------|------------|----------|-----------|------|--|
| Depth | | | | | | |
| relative to | Main Floor | Main Floor | Basement | Basement | | |
| main floor | Contents | Structure | Contents | Structure | Tota | |
| -2.7 | \$0 | \$0 | \$0 | \$0 | | |

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$235

\$342

\$422

\$481

\$507

\$508

\$511

\$511

\$512

\$512

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$524

\$536

\$625

\$792

\$792

\$792

\$792

\$792

\$792

\$792

\$163

\$255

\$294

\$324

\$332

\$336

\$336

\$364

\$427

\$427

\$427

\$427

\$427

\$427

\$427

\$427

\$427

\$427

\$427

\$427

\$242

\$331

\$385

\$385

\$402

\$420

\$420

\$470

\$473

\$490

\$490

\$490

\$490

\$490

\$490

\$490

\$490

\$490

\$490

\$490

Residential Damage Function for Class B Two-Storey (NRC, 2017):

-2.6

-2.4

-2.1

-1.8

-1.5

-1.2

-0.9

-0.6

-0.3

0 0.1

0.3

0.6

0.9

1.2

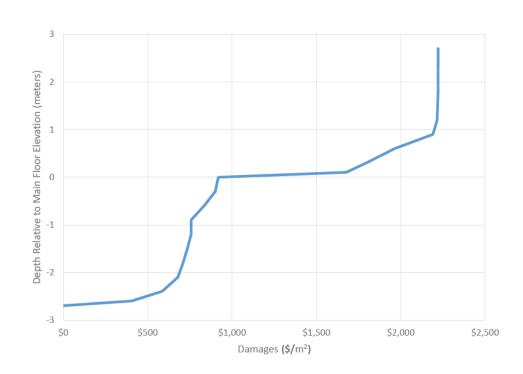
1.5

1.8

2.1

2.4

2.7

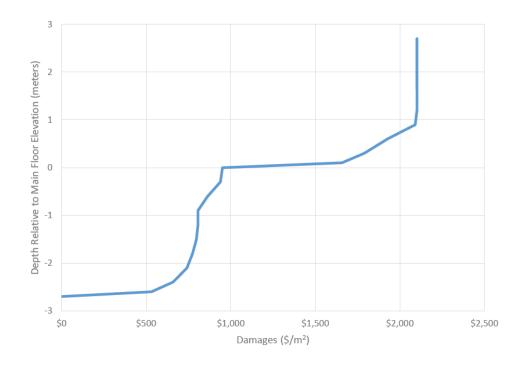


Interior Dams



| | Class C - Residential One-Storey | | | | | | |
|-------------|----------------------------------|------------|----------|-----------|--------|--|--|
| Depth | | | | | | | |
| relative to | Main Floor | Main Floor | Basement | Basement | | | |
| main floor | Contents | Structure | Contents | Structure | Total | | |
| -2.7 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -2.6 | \$0 | \$0 | \$294 | \$237 | \$53 | | |
| -2.4 | \$0 | \$0 | \$350 | \$309 | \$65 | | |
| -2.1 | \$0 | \$0 | \$385 | \$356 | \$74 | | |
| -1.8 | \$0 | \$0 | \$418 | \$356 | \$77 | | |
| -1.5 | \$0 | \$0 | \$422 | \$374 | \$79 | | |
| -1.2 | \$0 | \$0 | \$422 | \$383 | \$80 | | |
| -0.9 | \$0 | \$0 | \$423 | \$383 | \$80 | | |
| -0.6 | \$0 | \$0 | \$439 | \$424 | \$86 | | |
| -0.3 | \$0 | \$0 | \$511 | \$427 | \$93 | | |
| 0 | \$0 | \$0 | \$511 | \$439 | \$95 | | |
| 0.1 | \$240 | \$467 | \$511 | \$439 | \$1,65 | | |
| 0.3 | \$360 | \$479 | \$511 | \$439 | \$1,78 | | |
| 0.6 | \$420 | \$557 | \$511 | \$439 | \$1,92 | | |
| 0.9 | \$468 | \$672 | \$511 | \$439 | \$2,09 | | |
| 1.2 | \$479 | \$672 | \$511 | \$439 | \$2,10 | | |
| 1.5 | \$479 | \$672 | \$511 | \$439 | \$2,10 | | |
| 1.8 | \$479 | \$672 | \$511 | \$439 | \$2,10 | | |
| 2.1 | \$479 | \$672 | \$511 | \$439 | \$2,10 | | |
| 2.4 | \$479 | \$672 | \$511 | \$439 | \$2,10 | | |
| 2.7 | \$479 | \$672 | \$511 | \$439 | \$2,10 | | |

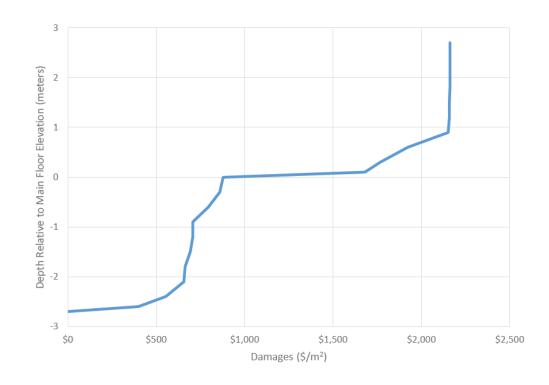
Residential Damage Function for Class C One-Storey (NRC, 2017):





| Class C - Residential Two-Storey | | | | | | |
|----------------------------------|------------|------------|----------|-----------|--------|--|
| Depth | | | | | | |
| relative to | Main Floor | Main Floor | Basement | Basement | | |
| main floor | Contents | Structure | Contents | Structure | Total | |
| -2.7 | \$0 | \$0 | \$0 | \$0 | \$ | |
| -2.6 | \$0 | \$0 | \$191 | \$207 | \$39 | |
| -2.4 | \$0 | \$0 | \$232 | \$322 | \$55 | |
| -2.1 | \$0 | \$0 | \$257 | \$399 | \$65 | |
| -1.8 | \$0 | \$0 | \$264 | \$399 | \$66 | |
| -1.5 | \$0 | \$0 | \$264 | \$428 | \$69 | |
| -1.2 | \$0 | \$0 | \$264 | \$442 | \$70 | |
| -0.9 | \$0 | \$0 | \$264 | \$442 | \$70 | |
| -0.6 | \$0 | \$0 | \$287 | \$508 | \$79 | |
| -0.3 | \$0 | \$0 | \$346 | \$512 | \$85 | |
| 0 | \$0 | \$0 | \$346 | \$532 | \$87 | |
| 0.1 | \$204 | \$599 | \$346 | \$532 | \$1,68 | |
| 0.3 | \$271 | \$619 | \$346 | \$532 | \$1,76 | |
| 0.6 | \$301 | \$744 | \$346 | \$532 | \$1,92 | |
| 0.9 | \$376 | \$897 | \$346 | \$532 | \$2,15 | |
| 1.2 | \$383 | \$897 | \$346 | \$532 | \$2,15 | |
| 1.5 | \$384 | \$897 | \$346 | \$532 | \$2,15 | |
| 1.8 | \$386 | \$897 | \$346 | \$532 | \$2,16 | |
| 2.1 | \$386 | \$897 | \$346 | \$532 | \$2,16 | |
| 2.4 | \$386 | \$897 | \$346 | \$532 | \$2,16 | |
| 2.7 | \$386 | \$897 | \$346 | \$532 | \$2,16 | |

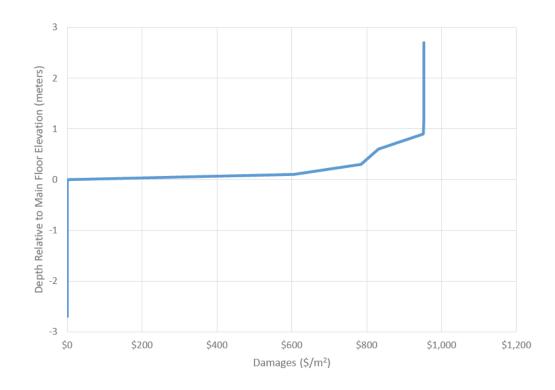
Residential Damage Function for Class C Two-Storey (NRC, 2017):





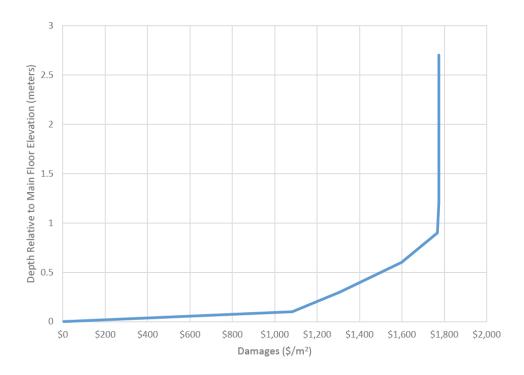
Residential Damage Function for One-Storey Mobile Homes (NRC, 2017):

| | One Storey Mobile Home (No Basement) | | | | | | |
|-------------|--------------------------------------|------------|----------|-----------|-------|--|--|
| Depth | | | | | | | |
| relative to | Main Floor | Main Floor | Basement | Basement | | | |
| main floor | Contents | Structure | Contents | Structure | Total | | |
| -2.7 | \$0 | \$0 | \$0 | \$0 | \$(| | |
| -2.6 | \$0 | \$0 | \$0 | \$0 | \$(| | |
| -2.4 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -2.1 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -1.8 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -1.5 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -1.2 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -0.9 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -0.6 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| -0.3 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| 0 | \$0 | \$0 | \$0 | \$0 | \$ | | |
| 0.1 | \$243 | \$362 | \$0 | \$0 | \$60 | | |
| 0.3 | \$379 | \$405 | \$0 | \$0 | \$78 | | |
| 0.6 | \$426 | \$405 | \$0 | \$0 | \$83 | | |
| 0.9 | \$481 | \$470 | \$0 | \$0 | \$95 | | |
| 1.2 | \$483 | \$470 | \$0 | \$0 | \$95 | | |
| 1.5 | \$483 | \$470 | \$0 | \$0 | \$95 | | |
| 1.8 | \$483 | \$470 | \$0 | \$0 | \$95 | | |
| 2.1 | \$483 | \$470 | \$0 | \$0 | \$95 | | |
| 2.4 | \$483 | \$470 | \$0 | \$0 | \$95 | | |
| 2.7 | \$483 | \$470 | \$0 | \$0 | \$95 | | |



Residential Damage Function for One-Storey Mobile Homes (NRC, 2017):

| Apartmer | Apartment Building with Four Floors or Less | | | | | | |
|-------------|---|------------|---------|--|--|--|--|
| Depth | | | | | | | |
| relative to | Main Floor | Main Floor | | | | | |
| main floor | Contents | Structure | Total | | | | |
| 0 | \$0 | \$0 | \$0 | | | | |
| 0.1 | \$260 | \$822 | \$1,082 | | | | |
| 0.3 | \$394 | \$914 | \$1,307 | | | | |
| 0.6 | \$494 | \$1,105 | \$1,599 | | | | |
| 0.9 | \$565 | \$1,203 | \$1,768 | | | | |
| 1.2 | \$571 | \$1,203 | \$1,774 | | | | |
| 1.5 | \$571 | \$1,203 | \$1,774 | | | | |
| 1.8 | \$571 | \$1,203 | \$1,774 | | | | |
| 2.1 | \$571 | \$1,203 | \$1,774 | | | | |
| 2.4 | \$571 | \$1,203 | \$1,774 | | | | |
| 2.7 | \$571 | \$1,203 | \$1,774 | | | | |





Calculation table for Figure 3-9, Figure 3-10, and Figure 3-11 (Example Only):

| Flood Hazard Severity (Return Period) | Probability of Occurrence | Impact of Hazard (\$*1000) | Impact of Hazard (\$ Millions) | Risk (\$*1000)) | Cumulative Risk (\$*1000)) |
|--|---------------------------------|----------------------------------|--------------------------------------|--------------------|----------------------------------|
| 1 | 1.0000 | 0.00 | 0.00 | 0.0 | 0 |
| 5 | 0.2000 | 0.00 | 0.00 | 0.0 | 0 |
| 10 | 0.1000 | 0.00 | 0.00 | 0.0 | 0 |
| 20 | 0.0500 | 0.00 | 0.00 | 0.0 | 0 |
| 30 | 0.0333 | 1180 | 1.18 | 39.3 | 39 |
| 40 | 0.0250 | 2361 | 2.36 | 59.0 | 98 |
| 50 | 0.0200 | 3541 | 3.54 | 70.8 | 169 |
| 60 | 0.0167 | 4722 | 4.72 | 78.7 | 248 |
| 70 | 0.0143 | 5902 | 5.90 | 84.3 | 332 |
| 80 | 0.0125 | 7083 | 7.08 | 88.5 | 421 |
| 90 | 0.0111 | 8263 | 8.26 | 91.8 | 513 |
| 100 | 0.0100 | 9444 | 9.44 | 94.4 | 607 |
| 110 | 0.0091 | 10624 | 10.62 | 96.6 | 704 |
| 120 | 0.0083 | 11804 | 11.80 | 98.4 | 802 |
| 130 | 0.0077 | 12985 | 12.98 | 99.9 | 902 |
| 140 | 0.0071 | 14165 | 14.17 | 101.2 | 1003 |
| 150 | 0.0067 | 15346 | 15.35 | 102.3 | 1105 |
| 160 | 0.0063 | 16526 | 16.53 | 103.3 | 1209 |
| 170 | 0.0059 | 17707 | 17.71 | 104.2 | 1313 |
| 180 | 0.0056 | 18887 | 18.89 | 104.9 | 1418 |
| 190 | 0.0053 | 20068 | 20.07 | 105.6 | 1523 |
| 200 | 0.0050 | 21248 | 21.25 | 106.2 | 1630 |



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APPENDIX V: REGULATIONS



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Excerpt from Section 39 of the WSA Water Sustainability Regulation (Province of BC, 2018):

NOTE: Sections that do not apply have been removed.

Authorized changes

- **39** (1)The following changes in and about a stream are authorized changes:
 - (a) the installation, maintenance or removal of a culvert for crossing a stream for the purposes of a road, trail or footpath, if all the following conditions are met:
 - (i) the equipment used for site preparation, or for installation, construction, maintenance or removal of the culvert, is situated in a dry stream channel or operated from the top of the bank;
 - (ii) if the stream is fish-bearing, the culvert allows fish in the stream to pass up or down stream under all flow conditions;
 - (iii) the culvert inlet and outlet incorporate measures to protect the structure and the stream channel against erosion;
 - (iv) debris can pass through the culvert;
 - (v) the installation, maintenance or removal of the culvert does not destabilize the stream channel;
 - (vi) the culvert and its approach roads do not produce a backwater effect or increase the head of the stream;
 - (vii) the culvert capacity is equivalent to the hydraulic capacity of the stream channel or is capable of passing the 1 in 200 year maximum daily flow without the water level at the culvert inlet exceeding the top of the culvert;
 - (viii) the culvert has a minimum equivalent diameter of 600 mm; (ix) if the culvert has an equivalent diameter of 2 m or greater, or has a design capacity to pass a flow of more than 6 m^3 per second, the culvert is designed by an engineering professional and constructed in conformance with that design;
 - (x) the culvert is installed in a manner that permits the removal of obstacles and debris within the culvert and at the culvert ends;
 - (xi) if the changes in and about the stream are related to a right of way, the stream channel, except the portion within the right of way, is not altered;(xii) embankment fill materials do not, and are unlikely to, encroach on culvert inlets and outlets;
 - (xiii) the culvert has a depth of fill cover that is at least 300 mm or as required by the culvert manufacturer's specifications;
 - (xiv) the maximum fill heights above the top of the culvert do not exceed 2 m;
 - (xv) the culvert is made of materials that meet the applicable standards of the Canadian Standards Association;
 - (e) the construction, maintenance or removal by the Crown in right of eitherCanada or British Columbia of a flow or water level measuring device in a stream;(h) the restoration or maintenance of a stream channel by a municipality or regional district;
 - (i) the mechanical or manual cutting of annual vegetation within a stream channel;(j) the restoration or maintenance of fish habitat by the Crown in right of either Canada or British Columbia;
 - (k) the repair or maintenance of existing dikes or existing erosion protection works to their original state, if the dikes or works were functional during the previous year;
 - (o) the construction or placement, under the direction of the Crown in right of British Columbia, a municipality or a regional district, or an agent of any of them,

of erosion protection works or flood protection works during an emergency declared under the *Emergency Program Act* that involves flooding; (p)the clearing of an obstruction from a bridge or culvert by the Crown in right of British Columbia, a municipality or a regional district during a flood, if the obstruction is causing or has the potential to cause a significant risk of harm to public safety, the environment, land or other property;

(q) the installation or cleaning of drainage outlets;

(u) the removal of a beaver dam under section 9 of the *Wildlife Act*, if the removal is carried out in such a manner that downstream flooding and erosion do not occur; (v)the construction of a temporary ford for vehicular traffic across a stream, if

(i) the construction occurs at a time in the year during which the construction can occur without causing a risk of significant harm to fish, wildlife or the aquatic ecosystem of the stream,

(ii) the 1 in 10 year maximum daily flow over the ford is accommodated without the loss of the ford and without eroding the stream channel,(iii) any culvert is designed and installed to pass the average low flow for the period of use,

(iv) the stream channel is protected against any anticipated erosion

(A)for the period of construction and use of the ford, and (B)after the ford is removed,

(v) sediment from approach ditches does not enter the stream,

(vi) the driveable running surface is erosion-free,

(vii) the stream remains in its channel,

(viii) channel debris will pass over the ford, and

(ix) the ford is removed at the end of the period of use at a time when the removal can proceed without causing a risk of significant harm to fish, wildlife or the aquatic ecosystem of the stream;

(w) the construction of a temporary diversion around or through a worksite for the purposes of constructing or maintaining bridge abutments, constructing or maintaining piers other than bridge piers, maintaining bridge piers or constructing works authorized under this section, if

(i) the size of the worksite is minimized,

(ii) any pumps, pipes or conduits used to divert water around or through the worksite are sized to divert the 1 in 10 year maximum daily flow for the period of construction,

(iii) any pump or intake withdrawing water from a fish-bearing stream is screened to prevent potential loss of fish due to entrainment or impingement,

(iv) any cofferdams used to isolate successive parts of the construction occurring at the worksite are designed by an engineering professional and constructed in accordance with that design,

(v) the natural channel remaining outside of any cofferdams is adequate to pass the 1 in 10 year maximum daily flow for the period of construction,(vi) the flow of water diverted around the worksite using ditches remains within the stream channel,

(vii) any ditches used to divert the flow of water around the worksite are designed and constructed to divert the 1 in 10 year maximum daily flow around or through the worksite and are protected from any anticipated erosion for the period of construction and use of the ditch, and

(viii) any ditches are completely backfilled and the area returned as closely as possible to the state that existed before the changes in and about the stream were made;



Excerpt from Section 524 of the Local Government Act (Province of British Columbia, 2015):

Requirements in relation to flood plain areas

524 (1) In this section:

- "environment minister" means the minister charged with the administration of the *Environmental Management Act*;
- "**Provincial guidelines**" means the policies, strategies, objectives, standards, guidelines and environmental management plans, in relation to flood control, flood hazard management and development of land that is subject to flooding, prepared and published by the environment minister under section 5 of the *Environmental Management Act*;
- "**Provincial regulations**" means, in relation to a local government, any applicable regulations enacted under section 138 (3) (e) [general authority to make regulations — flood hazard management] of the Environmental Management Act.

(2) If a local government considers that flooding may occur on land, the local government may, by bylaw, designate the land as a flood plain.

(3) If land is designated as a flood plain under subsection (2), the local government may, by bylaw, specify

(a) the flood level for the flood plain, and

(b) the setback from a watercourse, body of water or dike of any landfill or structural support required to elevate a floor system or pad above the flood level.

(4) In making bylaws under this section, a local government must

(a) consider the Provincial guidelines, and

(b) comply with the Provincial regulations and a plan or program the local government has developed under those regulations.

(5) A bylaw under subsection (3) may make different provisions for one or more of the following:

(a) different areas of a flood plain;

(b) different zones;

(c) different uses within a zone or an area of a flood plain;

(d) different types of geological or hydrological features;

(e) different standards of works and services;

(f) different siting circumstances;

(g) different types of buildings or other structures and different types of machinery, equipment or goods within them;

(h) different uses within a building or other structure.

(6) If a bylaw under subsection (3) applies,

(a) the underside of any floor system, or the top of any pad supporting any space or room, including a manufactured home, that is used for

(i) dwelling purposes,

(ii) business, or

(iii) the storage of goods that are susceptible to damage by floodwater

must be above the applicable flood level specified by the bylaw, and

(b) any landfill required to support a floor system or pad must not extend within any applicable setback specified by the bylaw.

(7) Subject to the Provincial regulations and a plan or program a local government has developed under those regulations, the local government may exempt a person from the application of subsection (6), or a bylaw under subsection (3), in relation to a specific parcel of land or a use, building or other structure on the parcel of land, if the local government considers it advisable and either

(a) considers that the exemption is consistent with the Provincial guidelines, or (b) has received a report that the land may be used safely for the use intended, which report is certified by a person who is

(i) a professional engineer or geoscientist and experienced in geotechnical engineering, or

(ii) a person in a class prescribed by the environment minister under subsection (9).

(8) The granting of an exemption, and the exemption, under subsection (7) may be made subject to the terms and conditions the local government considers necessary or advisable, including, without limitation,

(a) imposing any term or condition contemplated by the Provincial guidelines in relation to an exemption,

(b) requiring that a person submit a report described in subsection (7) (b), and

(c) requiring that a person enter into a covenant under section 219 of the *Land Title Act*.

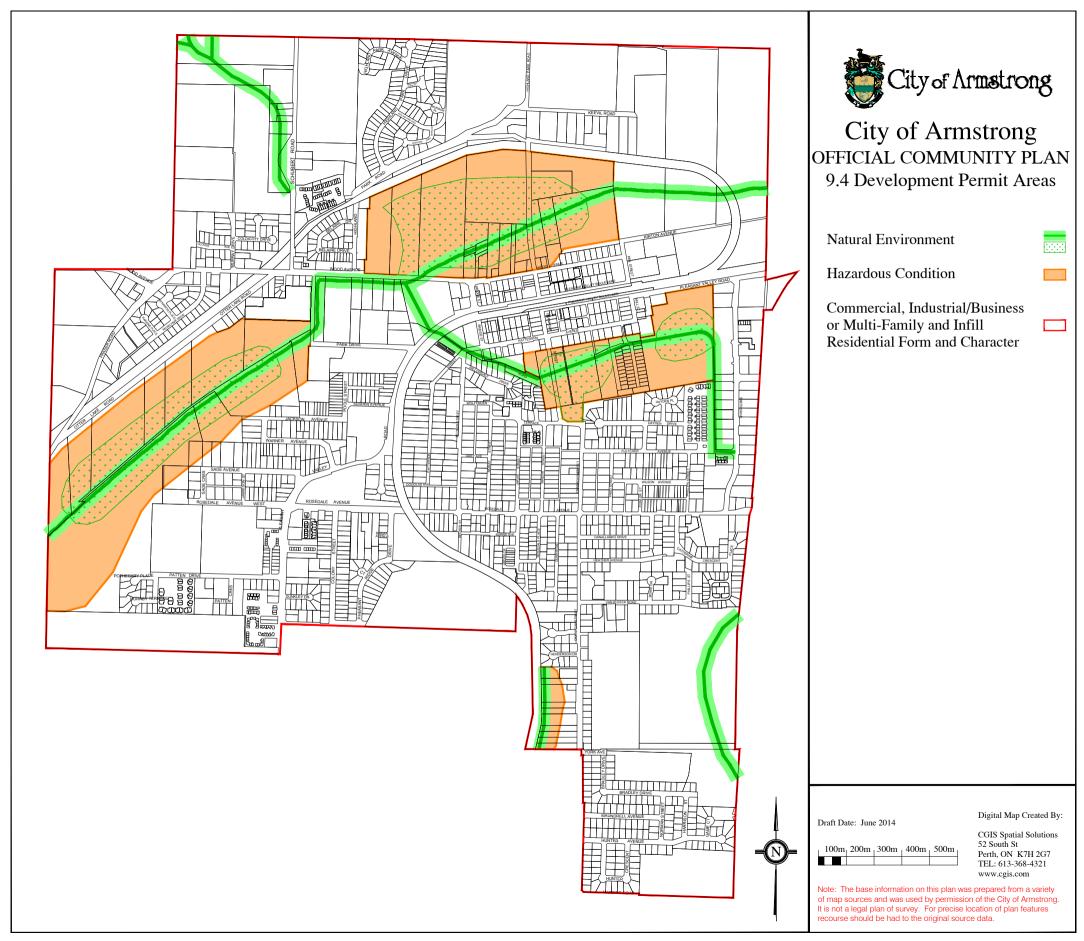
(9) The environment minister may make regulations prescribing a class of persons the minister considers qualified, for the purposes of this section, to certify reports referred to in subsection (7) (b).

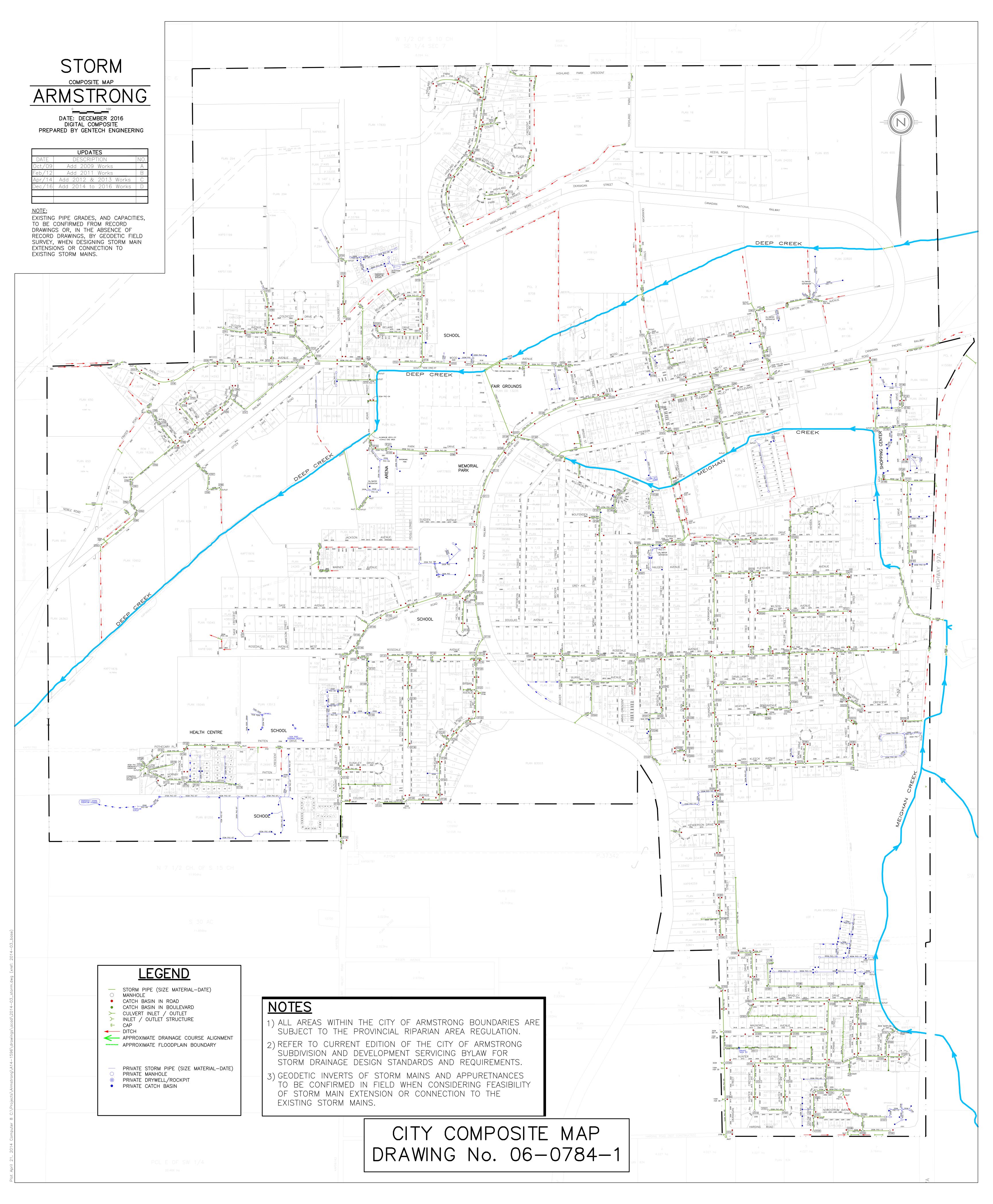


APPENDIX VI: CITY OF ARMSTRONG REFERENCE FILES



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| | WATER MANAGEMENT BRANCH | | MINISTRY OF ENVIRONMENT |
|-----|---|---|--|
| | THE PR | OVINCE OF BRITISH COLUMBIA | A-WATER ACT |
| | CON | DITIONAL WATER | LICENCE |
| | | | |
| ity | of Armstrong of Box | 40 Armstrong, British Columb | ia, VOE 180 |
| s b | ereby authorized to a | livert and drain water as fol | lows: |
| (a) | The sources of the | water drainage are Meighan an | d Deep Creeks. |
| | | | |
| 5) | The points of drain. | age are located as shown on t | he attached plan. |
| c) | The date from which | this licence shall have prec | edence is 18th October 1956. |
| | | | |
| d) | The purpose for white control). | th this licence is issued is | land improvement (drainage |
| | | | |
| e) | The maximum quantity Meighan and Deep Cro | of water which may be drain eek. | ed is the entire flow of |
| | (J - 2 - | | |
| (f) | The period of the year. | ear during which the water ma | y be drained is the whole |
| | year. | 8 | |
| g) | | the water is to be used and | |
| | appurtenant is to the Kamloops Division of | ne lands within the boundarie Yale District. | s of the City of Armstrong, |
| | | | |
| (h) | | i to be constructed are pipe ly as shown on the attached p | and open ditch, which shall be lan. |
| | | | |
| (i) | | the said works have been com or before the 31st day of D | pleted and the water shall be ecember, 1989. |
| | N | ×1 | |
| j) | This licence is issu | ed in substitution of Condit | ional Water Licence 23543. |
| | | | |
| | | | |
| | | 21- | 1 Kh |
| | | A. Zackolnik, | P.Eng. |
| | | Regional wate Southern Inte | T manager |
| | SA 0213837 | Date jesuad | Conditional Licence 66589 |
| 116 | Re. 0213837 | Date issued JUL 1 4 1989 | Conditional Licence 66582 |

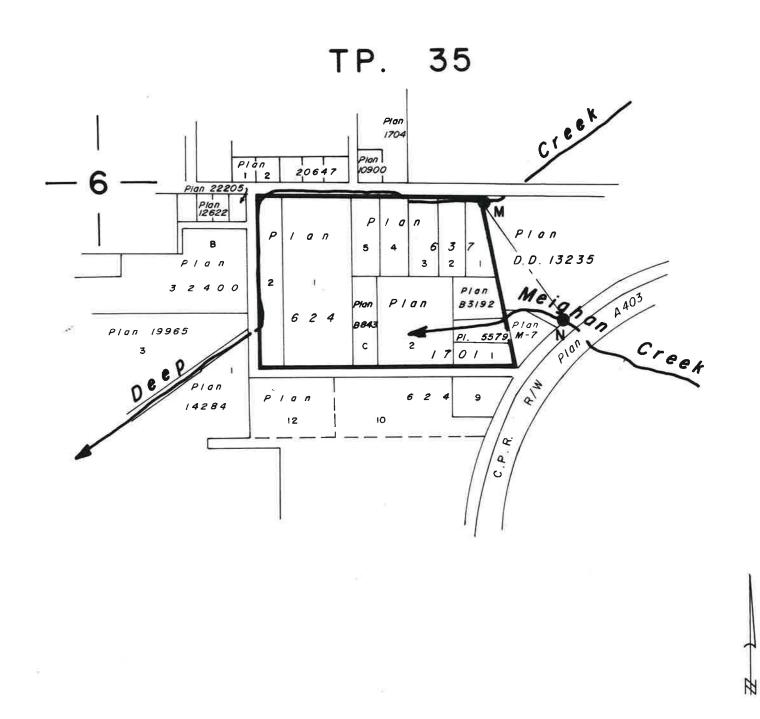
G

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Socos,



Province of British Columbia



WATER DISTRICT :VERNON : VERNON PRECINCT Signature **:KAMLOOPS DIVISION OF YALE** LAND DISTRICT Date_____JUL_14_1989 LEGEND C.L. 66582 for C.L. 23643 : |: 5000 Scale _____File / 0213837 Point of Diversion i 🔴 WR 82.L.045.1.3 Map Number Pipe and Ditch :

Within the City of Armstrong.

The boundaries of the land to which this licence is appurtenant are shown thus:

W.R.B. 13-0

18 191

4

PROVINCE OF BRITISH COLUMBIA

Water Rights Branch

V-733 A-1025---

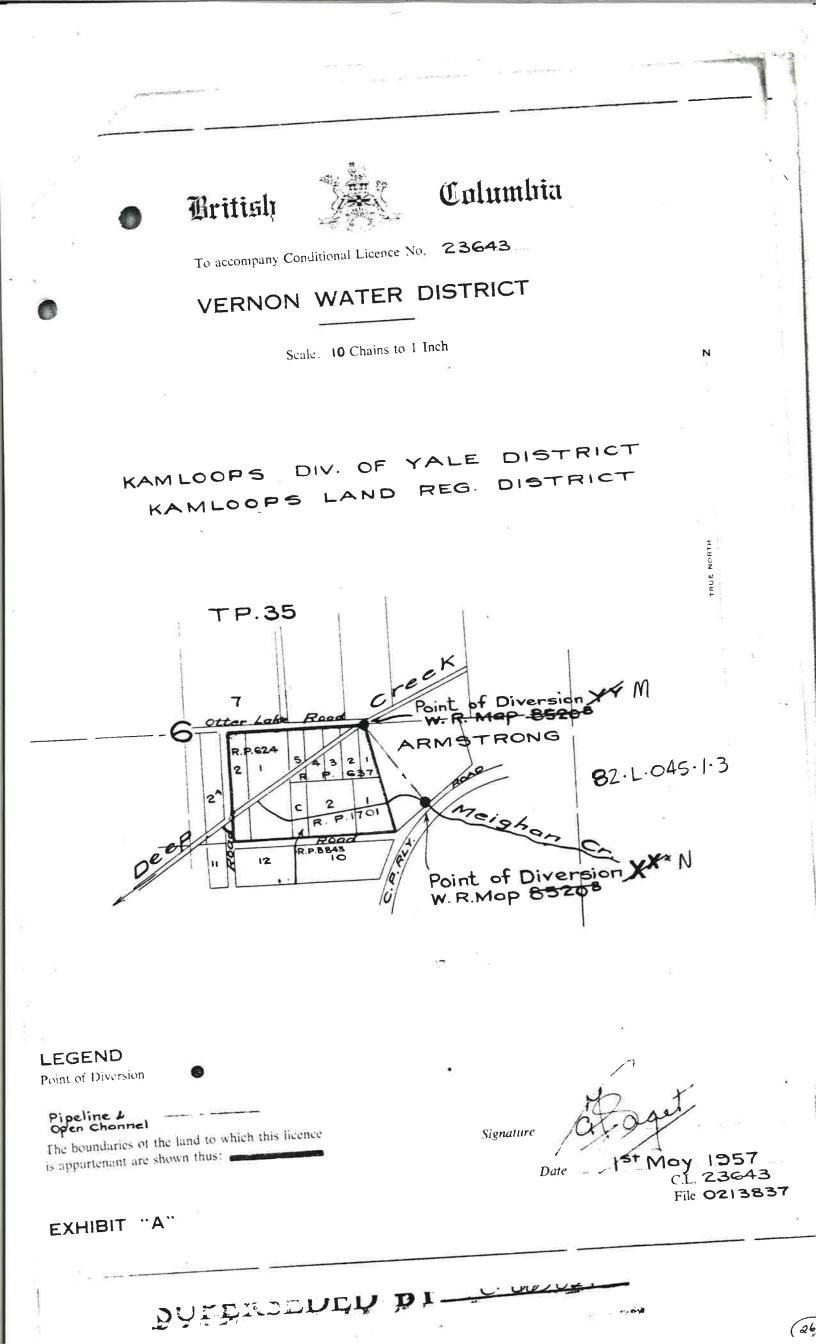
DEPARTMENT OF LANDS AND FORESTS

CONDITIONAL WATER LICENCE

| <i>1</i> | The | City of | Arastrong | | of | arastrong. | . C. WATER | RIGHTS BRANCH |
|---------------|---|--------------------|--|---|---|--|--|-----------------------------------|
| 2) | | | | • | | | La | NDE BEPT. |
| is | hereby au | uthorized to | 0 61701 | rt | water | as follows:— | JU | N 1 0 1957 |
| | | | Sources si | 198 | | | 1 | NGINGER |
| | (<i>a</i>) | The source | | | Meighan ei | ad Deep Creek | KEL(| DWNA, B. C. |
| | (b) | The point | sof đive : | rsion | | ere Mocated a | s shown on the at | ttached plan. |
| | (<i>c</i>) | The date | from which th | his licence sha | all have preceder | nce is 18th Oc | tober, 1956. | |
| | (<i>d</i>) | The purp | ose for which | the water is t | to be used is | iand improve | ment (dreineg | a). |
| | 62 | Theresi | num quantit | nofewater add | ichanageite | | | > |
| | | | | | | | andosvelenedditie | anak pasatikat |
| | | | | | | and be made and | | |
| | (f) | The perio | d of the year | during which | the water may l | e divert e i | s the whole y | '89 T. |
| | (g) | Registe | ment (drei red Flen 6 01. Lot "6 | inege) Unde 137: Lots 1 17. Segiste | erteking of 1 and 2 Hegi ered Plan Be | the City of A stored Plan 6 43. Kamloops | is appurtenant restrong on 1 24; Lots 1 en Lond Registra m of Tele Dis | d 2, Registered tion District, |
| | (<i>h</i>) | The work | s authorized t | to be construc | | | Neighen and | |
| | | by open | channels | and pipe, | | | | |
| | | and they | shall be locate | ed approxima | telv as shown or | 1 the attached plan | 1. | |
| | <i>(i)</i> | | | | _ | nced on or before | | day |
| | | of | July | | , 19 🕅 , a | nd shall be compl | eted and the wate | r beneficially |
| | | used on c | or before the | Slet | day of | December | | , 19 60 . |
| | | | | | | | | |
| | | | | | | | | |
| io ve a | A. G. Sarg execute t'a ested in the C true cop icence No. | | a person app y Cosilisa Indition | if the is the | arer mere | | | Since . |
| 0 | A | Å | Ut Jan | alut | | | Comptroller of V | |
| | File No. | 02 13 83 | 7 | Date issued | May 1st, | 1057. | Licence No. ? | 3643 |
| | ~ | 1 1 1 5 5 5 | ากถู่อา | nen | DV | C. 101582 | | |
| | | | | DED | р1 — | | e , eist | |

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APPENDIX VII: LIDAR SPECIFICATIONS & TERMS OF USE



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CITY OF ARMSTRONG Flood Mapping and Risk Assessment Report

LiDAR Project Summary

Airborne Imaging



2700 - 61 Avenue SE Calgary, Alberta, Canada T2C 4V2

Telephone: (403) 215 2960 (403) 258 3189 Fax: www.airborneimaginginc.com

Project Information

| Armstrong April 2018 |
|-------------------------------------|
| 14742 |
| Tarin Resource Services |
| Local Area |
| Armstrong, British Columbia, Canada |
| 6.4 sq km |
| |

Acquisition Projects

| Project Name | Project Number | Vintage |
|-----------------|----------------|------------------|
| Salmon Arm 2017 | 1655 | Aug-Oct 2017 |
| Salmon Arm 2016 | 1611 | July-August 2016 |

Acquisition Parameters

| Date (MM/DD/YY) | Mission | Flying Height (m) | Flying Speed (knots) | Pulse Rate Rep (kHz) | Scan Freq (Hz) | Scan Angle (degree) | Side Lap % | Point Density (pts/m²) | LiDAR System |
|-------------------------------|----------|-------------------------|----------------------------|-------------------------------|----------------------|---------------------------|---------------|------------------------------|--------------|
| 07/29/16 | 5416211a | 2500 | 160 | 800 | 168 | 50 | 50 | 8.0 | Riegl Q1560 |
| 08/02/16 | 5416215a | 2500 | 160 | 800 | 168 | 50 | 50 | 8.0 | Riegl Q1560 |
| 08/18/17 | 6416230a | 2300 | 160 | 800 | 178 | 50 | 50 | 8.0 | Riegl Q1560 |
| Multiple Return Capabilities: | | YE | S | N | umber of ret | urns rec | orded: | Maximum 4 | |

Geodetic Control

| Horizontal Datum: | rizontal Datum: Nad83 CSRS V | | CGVD28 | | | | |
|-------------------|---|------------------|-----------------|--|--|--|--|
| Geoid Model: | HT2.0 | UTM Zone: | 11 | | | | |
| Note | Note: We established a local geodetic network fixed to the following control: | | | | | | |
| Station ID Lat | | Long | Ellp Height (m) | | | | |
| 79C303 | 50 36 06.17775 | -119 09 08.36193 | 345.949 | | | | |

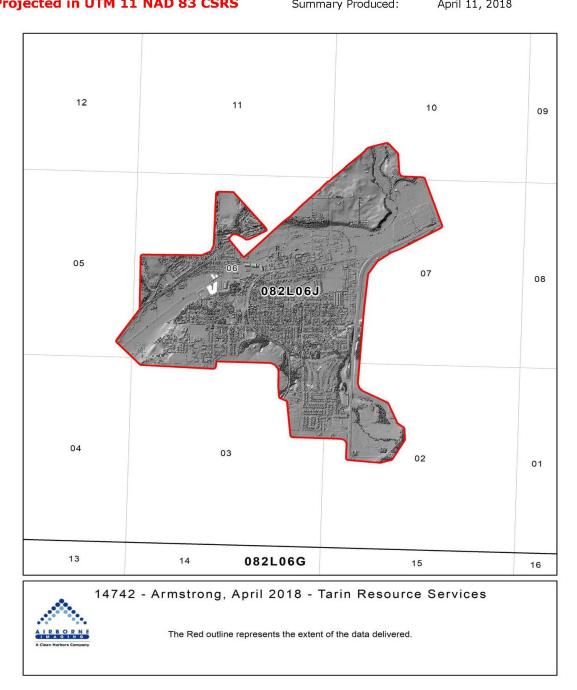
Calibration Methodology

Airborne Imaging performs a complete calibration on every LiDAR acquisition flight, data is acquired over a calibration site flown with at least two passes in opposite directions before and after the flight. Any error in the attitude of the aircraft (roll, pitch and heading) can be observed and corrected for within system specifications. To statistically quantify the accuracy, we compare the LiDAR elevations with independently surveyed ground points. A GPS mounted truck collects data while driving on an open road. The kinematic positions on the road are post-processed from a nearby base station (common to the aerial survey)

| Accuracy | |
|---|-------|
| Horizontal Accuracy, 95% or 2σ: | 30 cm |
| Fundamental Vertical Accuracy (on flat hard surfaces), 95% or 2σ : | 15 cm |

Deliverables

| 1m Grids (ARCINFO Binary), Bare Earth and Full Feature | | | | | | |
|--|-------------------|----------------|--|--|--|--|
| 1m Grids (XYZ ASCII), Bare Earth and Full Fea | ature | | | | | |
| 1m Grids (Surfer v7), Bare Earth and Full Feature | | | | | | |
| Point Cloud (LAS v1.2, ASPRS Classes) | | | | | | |
| 1m Contours (dxf and shp) | | | | | | |
| Hillshade Images (Geotiffs), Bare Earth and Full Feature | | | | | | |
| Projected in UTM 11 NAD 83 CSRS | Summary Produced: | April 11, 2018 | | | | |





End User LiDAR Data License Agreement

Airborne Imaging, a Clean Harbors Company, is a body corporate duly incorporated pursuant to the laws of the Province of Alberta

By downloading, installing or using **Airborne Imaging** supplied LiDAR, you acknowledge that you have read this agreement and agree to be bound by its terms and conditions.

Whereas **Airborne Imaging, a Clean Harbors Company** has collected and processed certain data, known as LiDAR data, and is the **Owner** of said data, and you as **Licensee (Customer)** is desirous of using said data for purposes to be determined solely by Licensee, in consideration of the mutual covenants contained herein, **Airborne Imaging** hereby grants to the Licensee a non-exclusive, non-transferable, royalty free license, subject to the following terms and conditions:

- 1. For the purpose of this license agreement, the word "Data" with respect to each LiDAR data shall have the following meaning:
 - point derived data from the LiDAR survey, which data describes the location and height of the ground or of vegetation or other structures above the ground, in a digital format;
 - b. graphic files derived from the point data, showing the area in a shaded form, in a digital format
- 2. Licensee recognizes that **Airborne Imaging** does not guarantee the accuracy or quality of the Data for a particular purpose and Licensee shall use the Data at its own risk. Owner shall not be liable to the Licensee for any loss or damage arising from the use of the Data whether arising from any defects, inaccuracies or incompleteness regardless of the reason or cause of any such defects, inaccuracies or incompleteness.
- 3. Licensee understands and agrees that **Airborne Imaging** has and retains ownership rights in the data and Owner shall continue to have the exclusive right to license, sell, trade, loan and use the Data for any purpose.
- 4. No part of the LiDAR or products derived there from, or any right granted under this Agreement may be copied, sold, rented, leased, lent, sub-licensed, disclosed, or transferred to any other person or entity. In the event the Licensee is purchasing the LiDAR data as a sub-contractor to a Final End User Licensee, the Licensee must make the final end user aware the data is licensed from Airborne Imaging and agree to the terms of this agreement. In this type of arrangement, it is the obligation of the Licensee to insure a copy of this agreement is delivered to their end client (end user licensee).
- 5. Licensee agrees that the Data and copies shall be for its own internal use and it will not sell, trade, and otherwise make available to any third parties any of the Data received by it under this agreement without the written consent of Airborne Imaging. This prohibition shall not preclude the Licensee from giving the Data to its parent or any subsidiary, a subsidiary of its parent company, any contractors or sub-contractors working for the Licensee in the area covered by the Data, providing such parent, subsidiary, contractor, or sub-contractor agrees to abide by the terms of this agreement.
- 6. Licensee agrees that if or when any additional partners desire to share the Data, it will require consent from **Airborne Imaging**, and an additional license fee for each partner will be charged by Owner, to be paid by each additional partner, and the use of the data by each additional partner shall be subject to the terms set out in this License Agreement.
- 7. If required by applicable Laws, Licensee may disclose the Data to appropriate governmental agencies having jurisdiction, provided that Owner consents in writing prior to the disclosure, which consent shall not be unreasonably withheld, and provided further that Licensee promptly informs Owner in writing of full details of each request for the Data, to whom the disclosure is to be made and the reason for such disclosure.
- 8. This Agreement is the complete and exclusive statement of the understanding between the Licensee and Airborne Imaging with respect to the LiDAR data and may be amended or modified only in a written instrument signed by a duly authorized representative of both parties. If any provision is determined to be invalid or unenforceable, the remaining provisions of this Agreement shall continue to be valid and enforceable. Without the prior written consent of Airborne Imaging, neither this Agreement nor any of the rights granted by it may be assigned or transferred by the Licensee. This restriction on assignments or transfers shall apply to assignments or transfers by operation of law, as well as by contract, merger or consolidation.
- It is THE LICENSEE'S RESPONSIBILITY to ensure that its use of the LiDAR data complies with these terms and to seek prior written permission from Airborne Imaging for any uses not expressly permitted or not specified in this Agreement.