CLATKO GOOSCIONCO LFG.

POST-WILDFIRE ENVIRONMENTAL AND HAZARDOUS CONDITIONS ASSESSMENT OF THE NORTH WESTSIDE ROAD AREA



Dated: February 23, 2022

Presented To: Regional District of Central Okanagan

Attention: Brittany Nichols, Environmental Planner

CGL Project # 21-0115 EOC #A21-674

Document Control: Version Rev. 1 (corrected civic and legal

property addresses for 3 properties)

THIS PAGE IS INTENTIONALLY LEFT BLANK

Executive Summary

With funding from Emergency Management BC (EMBC), the Regional District of the Central Okanagan (RDCO) Emergency Operation Center (EOC) retained Clarke Geoscience Ltd. (CGL) to complete a *Post-Wildfire Environmental and Hazardous Conditions Assessment* of the Killiney Beach and Estamont Areas on North Westside Road.

Study Objective and Scope of Work

The objective of the assessment was to document health and safety issues for selected damaged properties and to identify applicable environmental policies and regulations for recovery or rebuilding affected structures on these affected properties.

The scope of work was to complete property-specific assessments for thirty-four (34) properties directly impacted by the 2021 White Rock Lake Wildfire, and which are near sensitive aquatic environments (i.e., Okanagan Lake foreshore, streams, springs, or mapped watercourses). The assessment also comments on post-wildfire impacts to the general area since the anticipated effects extend beyond these properties.

The method of assessment follows that which is outlined in *Post-Wildfire Natural Hazards Risk Analysis in British Columbia*, Land Management Handbook No. 69 (2015).

Post-Wildfire Natural Hazards - Background

Post-wildfire natural hazards are associated with hydrologic and geomorphologic processes including:

- **Hydrologic Hazards** such as flooding, debris floods, and sediment-laden floods. These processes are associated with the loss of vegetation, and potential development of water repellent soils, due to wildfire within the contributing upslope catchment area.
- Geomorphic Hazards such as landslides, debris flows, and soil erosion. Hillslope stability
 impacts are associated with the loss of vegetation, exposed mineral soils, and thermal
 expansion of rocks, due to wildfire.

The above-listed hazards are governed by climate, which is variable and difficult to predict. Wildfire-related impacts will be the greatest within areas that experienced a moderate to high level of vegetation burn severity, and within the first 5 years. Within the short-term, hydrologic and geomorphic hazards are most likely to be associated with spring snow melt rates, rain-on-snow events, and short-duration high-intensity rainfall events.

Summary of Results

Post-wildfire impacts in the Killiney Beach area are most likely to be associated with changes in hydrology on small tributary streams originating from the slopes above the subdivision. The assessment has interpreted that many streams above the subdivision lose water by infiltration into pervious sand and gravel deposits that are generally situated upslope of the subdivision. When passing through the subdivision, the resultant stream flows are much smaller and, as a result, are sometimes diverted and contained within ditches, pipes, and culverts. These downstream conveyances are therefore vulnerable to post-wildfire increases in runoff.

Post-wildfire impacts in the Estamont area are likely to be associated with changes in hydrology affecting small streams that flow into the area and include localized effects of high severity burn on soil stability. In the Estamont area, properties below Westside Road are located within a zone of groundwater emergence. Increased discharge from spring sources and increased groundwater levels may negatively impact slope stability in these zones.

Property-specific report cards have been developed to document field observations, hazard conditions, and recommendations for risk mitigation measures and identify the need for additional review or further assessment work. These report cards are provided in Appendix C.

Recovery Process

Property owners experiencing loss will need to navigate a rebuilding process that meets current Provincial regulations and local government bylaws.

Overall, the results indicate that most (20 of the 34) of the assessed properties will require further assessment prior to obtaining either a Development Permit or Building Permit. Seven out of 34 properties appear low risk, and 7 properties were undeveloped at the time of the wildfire.

Summary of Recommended Mitigation Measures

For properties that have identified hazards, and for all properties situated along mapped or observed water courses, recommended mitigation measures to reduce risk are provided. These include short term measures to be implemented prior to the upcoming (spring 2022) freshet, and longer-term measures to be considered part of the recovery process.

<u>Short-Term Measures (prior to spring freshet):</u>

- Public Awareness All levels of government need to ensure that residents are made aware of the potential for unusually high runoff conditions in the spring. As this is weather-dependent, residents should be provided information on how to prepare for potential flooding and landslides, and how to recognize hazardous conditions. Flows may be higher than normal on existing watercourses, and areas of groundwater springs and seepages may be wetter than usual. In addition, there is a potential for sediment-laden runoff from burned slopes to affect roads and properties (regardless of whether there is a pre-existing watercourse nearby).
- Prepare for Increased Runoff Property owners should inspect ditches and culverts on their property to ensure they are clear of sediment and debris. Public roads should have increased levels of inspection and maintenance by the MOTI roads contractor. Clear and free passage through all drainage structures and conveyances should be ensured.
- Protection Flood preparation activities may include relocating valuable assets or installing temporary protective measures such as sandbags.

Long-Term Measures to reduce risk and to be considered part of the recovery process:

 Reduce potential for soil erosion - Property owners should consider seeding and revegetating burned slopes and restoring riparian vegetation along foreshore areas. In addition to seeding and planting, locally sourced wood fiber mulch or coarse woody debris scattered across the slope would help protect exposed soil surfaces, reduce rainfall impact, and help retain seed.

- Further soils/geotechnical assessment For select properties with observed slope instability, or where retaining walls have become destabilized, a soils/geotechnical (slope stability/geohazard) assessment should be considered as part of the rebuild process.
- Further groundwater (hydrogeology) assessment For properties located within zones of groundwater emergence, a groundwater assessment should be conducted to ensure drainage through the site is maintained.
- Further hydrology assessment It is noted that even if structures (e.g., culverts and drainage channels) are clear they may not be adequately sized to accommodate an increased post-wildfire runoff. Where there are concerns, culverts should be reviewed to ensure adequate sizing. Further hydrology assessment, completed in conjunction with expanded Sensitive Habitat Inventory and Mapping (SHIM), as indicated below, would further characterize stream channel connectivity through the developed area, and would help identify opportunities to restore natural drainage patterns where it was previously disrupted.
- Expand and improve watercourse (SHIM) mapping More detailed assessment of the upstream watercourses to refine and expand the SHIM-mapping is recommended. This would include a ground-based traverse of stream channels upstream and through the developed area to review areas of instability, blockages, debris flow initiation potential, connectivity, etc.

Next Steps for Recovery

Fire resulted in devastating losses in the area, with many burned residences and/or accessory structures. In the process of rebuilding, all levels of government need to assist owners in navigating the rebuilding and the regulatory approval processes. The Province and the RDCO will be challenged where burned structures were previously approved under different regulations and will no longer meet the current environmental standards. For these properties, the recovery process will require additional assessment work, and in some cases, variances to Provincial regulations and RDCO bylaws may be requested.

Table of Contents

Exe	cutive	Summary	i			
1.	Introduction					
	1.1	Project Background and Objectives	1			
	1.2	Scope of Work				
2.	Study Methods					
	2.1	Study Tasks	5			
	2.2	Hazard and Partial Risk Assessment Approach				
3.	Study Area Characteristics					
	3.1	Physiography, Hydrology and Geomorphology				
	3.2	Watercourse Mapping				
	3.3	Landslides and Slope Stability				
	3.4	Vegetation Burn Severity				
	3.5	Elements at Risk				
4.	Pos	Post-Wildfire Natural Hazard Assessment (Phase 1 Results) 10				
	4.1	Post-Wildfire Natural Hazards - Background	10			
	4.2	Hazard Assessment Results	11			
		4.2.1 Killiney Beach Area	11			
		4.2.2 Estamont Area	14			
		4.2.3 Property Inspection Reports	17			
		4.2.4 Risk Assessment Summary	17			
5.	Recovery Assessment (Phase 2 Results)					
	5.1	Background	18			
	5.2	Summary of Results	19			
6.	Con	onclusions and Recommendations2				

Appendix C

Property Inspection Reports

	6.1	Summary of Post-Wildfire Impacts in the Study Area	21
	6.2	Recommended Mitigation Measures	21
	6.3	Next Steps for Recovery	22
7.	Closu	re and Limitations	23
List of	Tables		
Table 2	-1: Qual	itative Partial Risk Matrix	6
Table 2	-2: Risk	Levels Defined	7
Table 4	-1: Sumi	mary of Risk Assessment Results	17
Table 5	-1: Prop	erties with Burned Structures within the Estimated 15 m Setback Distance	20
List of	Figures		
Figure 1	l-1: Loca	ation of Study Area	2
Figure 1	L-2: Killiı	ney Beach Area	3
Figure 1	L-3: Esta	mont Area	4
Figure 4	1-1: Vulr	nerable Culvert and Unstable Slopes in the Killiney Beach area	12
Figure 4	1-2: Woo	ody Debris within Channel at Fireguard Crossing on Norris Creek	13
Figure 4	1-3: Uns	table Fills at Trail Crossing on Norris Creek	14
Figure 4	1-4: Pho	tos of Severe Burn along Beachwood Rd (Estamont Area)	15
Figure 4	1-5: Pote	entially Vulnerable Culverts along Buchanan Spring along Nerie Rd (Estamont Area)	16
Appen	dices		
Append	lix A	General Conditions and Limitations	
Append	lix B	Partial Risk Assessment Methodology	

1. Introduction

Clarke Geoscience Ltd. (CGL) was retained by the Regional District of the Central Okanagan (RDCO) to complete a Post-Wildfire Environmental and Hazardous Conditions Assessment of the Killiney Beach and Estamont Areas on North Westside Road (Figure 1.1).

The scope of work for this assessment was defined in a letter proposal to RDCO (dated October 22, 2021). The services provided by Clarke Geoscience Ltd. are subject to the General Conditions and Limitations provided in Appendix A.

1.1 Project Background and Objectives

The White Rock Lake Wildfire (Fire K61884) was first reported on July 13, 2021. Between mid-July to mid-September, when the fire was finally deemed under control, the Wildfire of Note burned a total area of 83 342 ha (833 km²). The fire affected areas within the Salmon River watershed to the west, the Whiteman Creek, Naswhito Creek and Equesis Creek watersheds and Monte Lake area to the north, and the Killiney Beach area to the south, all the way east to Okanagan Lake in some places.

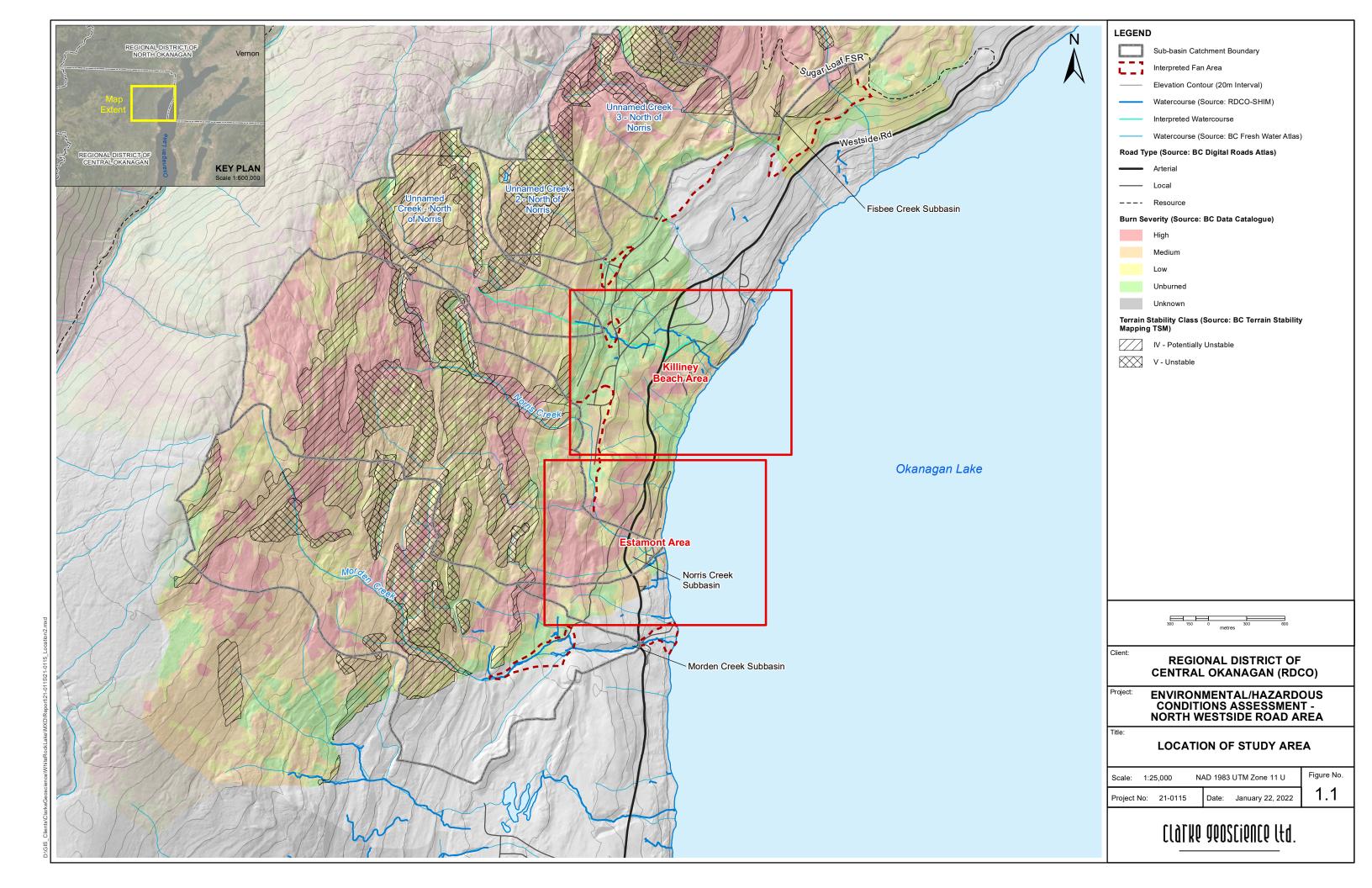
Approximately 75 homes were lost within the RDCO jurisdiction, concentrated mainly within the Killiney Beach and Estamont areas along the Westside Road.

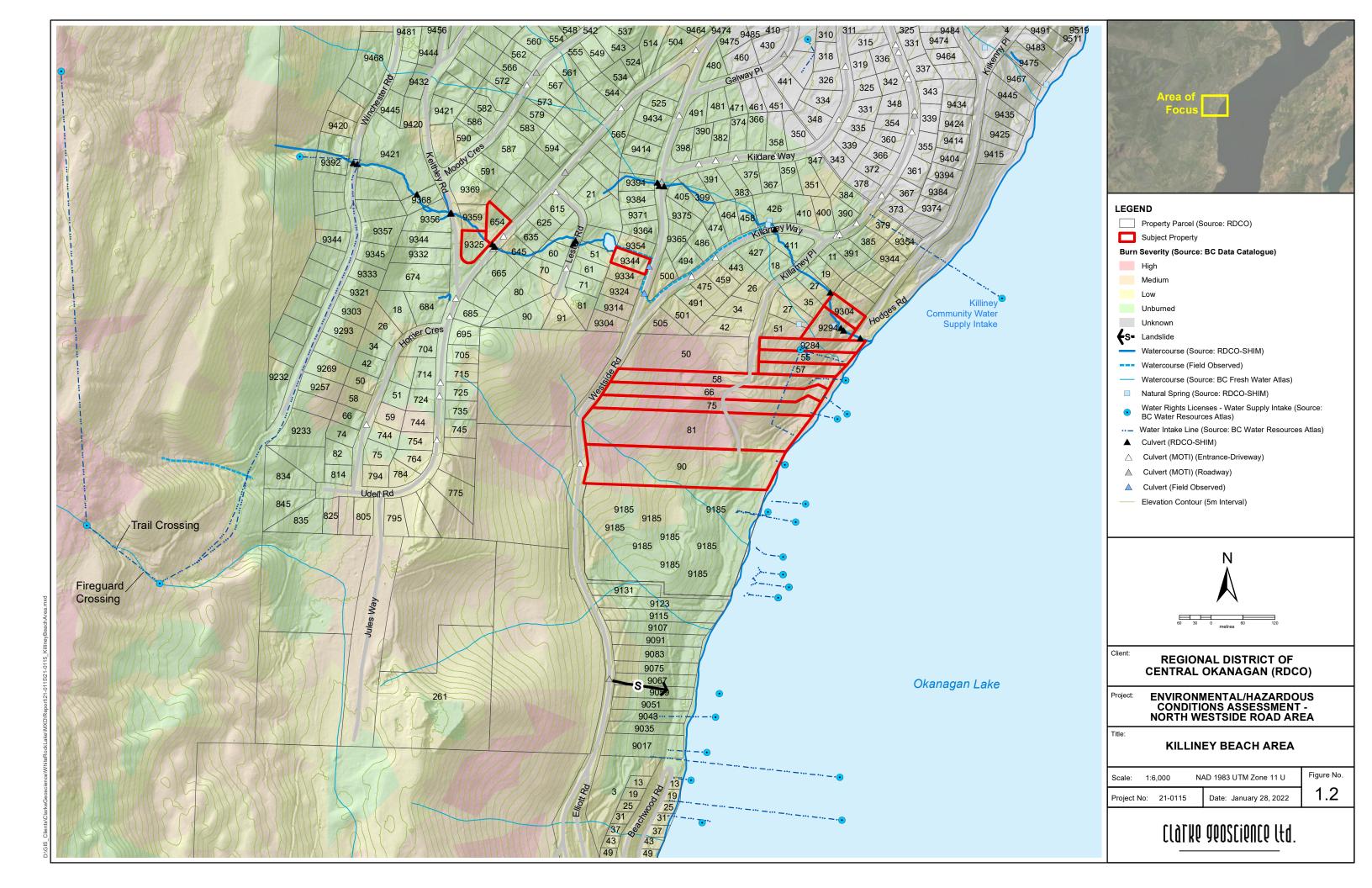
The objectives of the Environmental and Hazardous Conditions Assessment were to document health and safety issues for 34 properties that were damaged during the 2021 White Rock Lake Wildfire. In addition, the Assessment will identify applicable environmental policies and regulations for recovery or rebuilding affected structures on these affected properties.

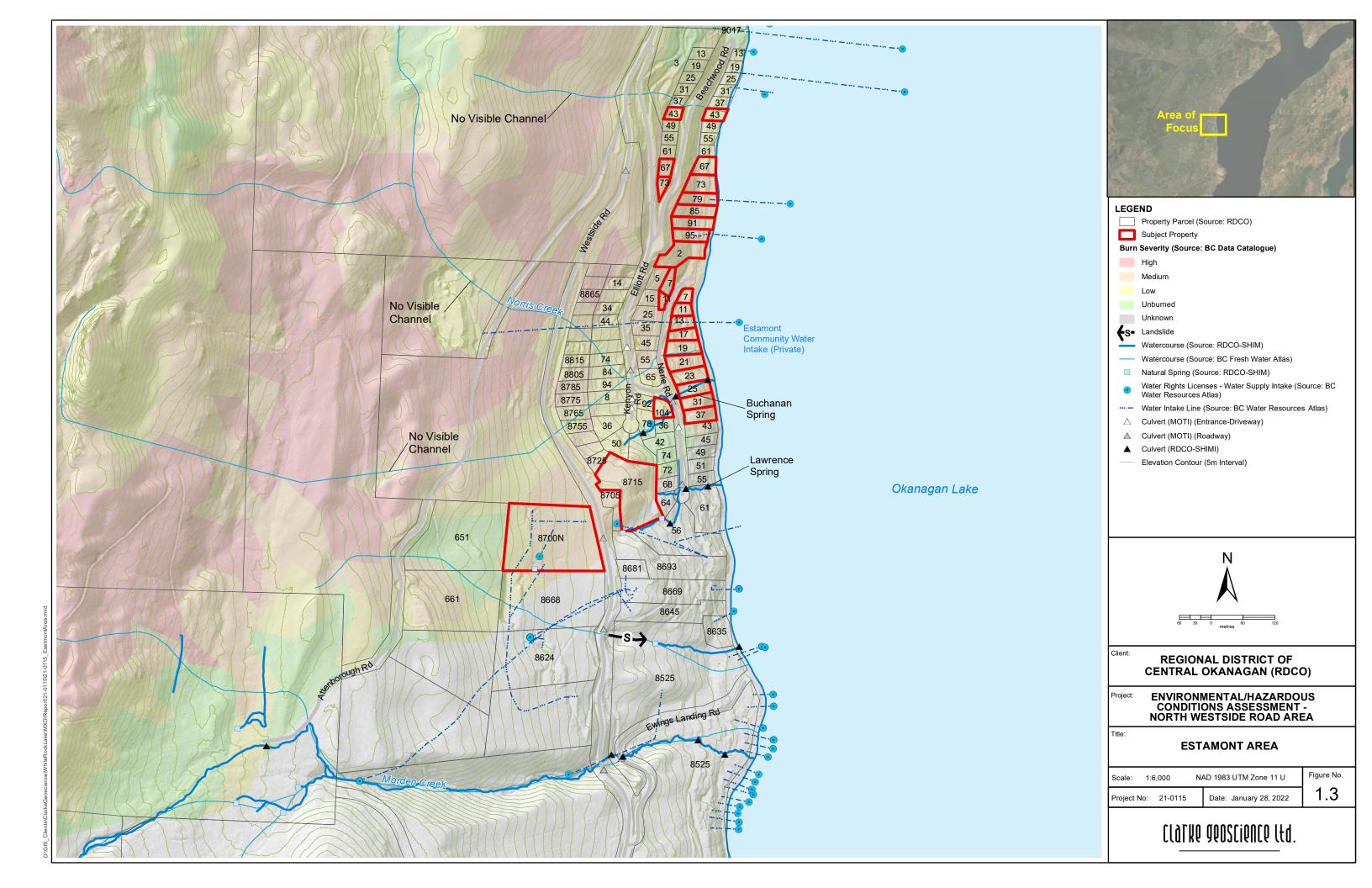
1.2 Scope of Work

The scope of work for this assignment was to complete assessments for 34 affected properties. Thirteen (13) properties are in the Killiney Beach Area (see Figure 1.2), along Hodges Road, Killarney Place, Westside Road, and Udell Road. Twenty-one (21) properties are in the Estamont Area (see Figure 1.3) along Beachwood Road and Nerie Road.

The affected properties were identified by RDCO due to their proximity to Okanagan Lake or tributary streams. Although other properties in the RDCO area were impacted by the wildfire, these select properties will require additional attention pertaining to the recovery process.







2. Study Methods

2.1 Study Tasks

The study methods and approach were comprised of the following tasks:

Task 1: Preparation for site work, including background information and mapping review.

In advance of completing the field work, CGL met with RDCO to review the list of affected properties and gather pertinent information on each site. Background information was reviewed to characterize area topography, terrain, bedrock, and hydrology. Sensitive Habitat Inventory and Mapping (SHIM) and Foreshore Inventory and Mapping (FIM) provided valuable information on identified water courses and habitat quality in the study area.

 Task 2: Visual ground-based assessment of the slopes, creek banks, and foreshore within the identified project areas.

A field assessment was completed on two days in November 2021 by J. Clarke, of Clarke Geoscience Ltd. accompanied by a field assistant. Photos and field notes were collected using a tablet on georeferenced maps using the Avenza mapping app.

Hazardous conditions that existed prior to the 2021 wildfire were difficult to distinguish. Therefore, the report addresses present conditions and recommendations for stabilization and/or mitigation.

 Task 3: Identify and document health and safety issues and complete hazard and risk assessment.

The hazard and risk assessment approach are described in Section 2.2, below. RDCO was immediately informed of any high-risk sites identified during the field assessments and were provided recommendations for mitigation.

Task 4: Prepare a summary (Phase 1 and Phase 2) report.

Phase 1 of the report includes a description of the environmental and hazardous conditions within the study area.

Study results, based on a visual inspection of each property and surrounding area, are summarized in the form of a "property report card". The report card summarizes site conditions and further identifies potential environmental hazards. A qualitative level of risk to the identified elements at risk is assigned. Conceptual-level recommendations for impact mitigation are provided with a focus on high-risk sites. Photos and a post-fire orthophoto image are provided for each affected property. Property report cards indicate where further, more detailed assessment and/or detailed engineering design is required.

Phase 2 of the report includes a summary of applicable environmental regulation and policies that will require consideration as part of the recovery plan. We provide an overview-level opinion on whether variances will be required for the recovery and rebuilding process.

2.2 Hazard and Partial Risk Assessment Approach

Post-wildfire hazards identified during the field assessment are defined as "a potentially hazardous situation or event that has the potential to affect an Element at Risk". The post-wildfire risk assessment approach follows that which is outlined in Post-Wildfire Natural Hazards Risk Analysis in British Columbia, Land Management Handbook No. 69 (Hope et al., 2015). We have adopted a qualitative partial risk assessment and a detailed description of the risk assessment methodology is provided in Appendix B. The results provide a means to identify and prioritize sites for mitigative measures.

In summary, partial risk¹ is defined as the probability of a specific hazardous event affecting an element at risk, and it can be expressed as:

$$P(HA) = P(H) \times P(S:H)$$

where:

P(HA) is the partial risk

sediment-laden flood)

P(H) is the likelihood of a hazardous event occurring (i.e., the hazard)

P(S:H) is the spatial likelihood that the hazardous event will reach the element at risk (i.e., the potential exposure to the hazard)

Qualitative ratings (i.e., low, moderate, and high) are used to describe hazard levels and the spatial likelihood level. These ratings, and the criteria used to assign each rating, are defined in Appendix B (Tables B1 and B2). The hazard and spatial likelihood ratings are combined in a matrix (see Table 2.1 below) to determine partial risk.

Partial Risk P(HA): the probability P(S:H) – the probability (likelihood) that the specific hazard will reach or otherwise affect the site occupied by that a specific hazard will occur and the probability of it impacting a site an Element at Risk, assuming the event occurs. occupied by a specific Element at Risk (ie., $P(HA) = P(H) \times P(S:H)$ High Moderate Low P(H) - the annual Moderate High Very High High probability (likelihood) of Moderate Moderate Low High occurrence of a specific hazard (i.e., Low Moderate Low Very Low landslide, debris flow,

Table 2-1: Qualitative Partial Risk Matrix

CLATKO GOOSCIONCO LŁd.

¹ "Partial Risk" analysis differs from "Total Risk" analysis as it does not estimate the damages that may occur because of an impact (i.e., the vulnerability). Partial risk assumes that any encounter is undesirable.

The outcome of the partial risk evaluation, above, is an assigned risk level. Five possible outcomes, or risk levels, expressed as VH, H, M, L and VL, are described in Table 2.2. These risk levels broadly assume a threshold level of acceptability or tolerance. This level of tolerance is completely dependent upon regulatory requirements or the perspective of the end user. Assigned risk levels provide a relative risk rating, which can be used to prioritize sites and each level has associated management implications for risk mitigation that are described.

Risk Level	Description	Management Implications
Very High	Risk is unacceptable within the short-	Risk reduction is required. A plan to
(VH)	term, before the next flood season	reduce risk should be developed as
	(Spring 2022).	soon as feasible and implemented prior
		to the next flood season.
High	Risk is unacceptable within the short	A plan to reduce risk should be
(H)	to medium-term (3-5 years).	developed as soon as feasible and
		implemented within a reasonable time
		frame.
Moderate	Risk may be tolerable. More detailed	Reduce to low where reasonably
(M)	review may be required.	practicable.
Low	Risk is acceptable and tolerable but	Monitor for changing conditions, as
(L)	there is a remote possibility of effects.	resources permit.
Very Low	Risk is acceptable and tolerable.	No further assessment or risk reduction
(VL)		is required.

Table 2-2: Risk Levels Defined

3. Study Area Characteristics

3.1 Physiography, Hydrology and Geomorphology

The project study area is located on the west side of Okanagan Lake and is situated approximately 34 km north of the William R. Bennett bridge and ~5 km north of Fintry Provincial Park (see Figure 1.1).

Slopes above the study area have an east aspect and have an overall relief of ~1000m, rising from the shores of Okanagan Lake to ~1500m elevation. The height of land is defined as a low ridge separating South Whiteman Creek (aka "South Fork") from the study area slopes. Slopes above the study area are relatively undeveloped, with historical selective logging but not by more recent industrial forest harvest methods (i.e., clearcutting). All residential development is situated below ~600 m elevation.

The slopes have a benched topography characterized by bedrock-controlled lineaments oriented roughly parallel to the slope. Slopes are moderate (35-50%), with short steep sections of bedrock, steepening below Westside Road and above Okanagan Lake. Bedrock bluffs are separated by thin, till-mantled benches. Below ~600m elevation and above Westside Road, a significantly wider bench is indicative of an ice-contact kame terrace

deposit. The terrace is comprised of sands, gravels and boulders and is relatively thick (>10m). Below Westside Road, the terrace deposits slope steeply down to Okanagan Lake.

The bedrock topography and local physiography strongly control the hydrology and pattern of stream channels in the study area. In many cases, it is observed that the Provincial mapping (BC Freshwater Atlas) is not accurate and does not reflect the actual flow pattern. Provincial mapping is derived from the 1:20 000 scale topographic mapping and sometimes requires field confirmation.

3.2 Watercourse Mapping

The RDCO has previously completed field-based mapping of watercourses flowing through the developed portion of the study area. This mapping, referred to as Sensitive Habitat Inventory and Mapping (SHIM) was completed in 2006 and 2007. It is a standardized method of collecting information that aims at mapping aquatic habitats and their associated riparian areas and terrestrial habitats. The mapping process also documents modifications such as culverts, ditches, riprap armour, berms, and dikes.

Similar field-based mapping of the foreshore areas along Okanagan Lake has also been completed. This shoreline mapping, referred to as Foreshore Inventory and Mapping (FIM), was initiated in 2004 on Okanagan Lake by the RDCO and was repeated in 2009 and 2016. The mapping includes data on broad land use, shore morphology, lakebed substrates, riparian condition, and describes shoreline modifications such as docks, retaining walls, and groynes.

Based on available SHIM mapping, LiDAR data, terrain interpretation, and observations in the field, it is interpreted that the kame terrace located between 500-600 m elevation forms a zone of watercourse infiltration. Within this zone, many streams go subsurface and do not appear to convey surface water flow through that zone. In many cases, provincially mapped stream crossings at road locations were not observed. Further downslope, on the slopes located below Westside Road, the streams reemerge as springs, forming a zone of groundwater discharge.

3.3 Landslides and Slope Stability

Terrain stability mapping available from the Province (DataBC) is shown on Figure 1.1. The mapping indicates that there are areas of potentially unstable and unstable terrain across the bedrock-controlled slopes at mid-slope elevations within the study area. Field observations indicate that geomorphological processes are more active on the steeper slopes below Westside Road. These include small-scale landslides, surface erosion, channelization, and some incised stream channels exhibiting rapid runoff (but not debris flow activity).

Geomorphological processes, such as landslides and debris flows, are driven by hydrology and surface water runoff and are strongly influenced by topography and the stratigraphic sequence of soils. Two landslides were observed on the downslope side of Westside Road (indicated on Figures 1.2 and 1.3):

1. Landslide North of Ewings Landing off Westside Rd. – occurred between 2009 and 2018², and was likely associated with altered drainage, as there is a roadway culvert and nearby groundwater springs.

_

² Based on comparative review of readily available (RDCO) orthophotos.

2. Landslide North of Elliot Road off Westside Rd. – occurred between 2014 and 2018³, and was also likely associated with altered drainage. At the time of the slide, there was no roadway culvert at Killarney Way, so overflow from a pond (at 9344 N Westside Rd) continued almost 850 m down the roadside ditch before crossing Westside Rd to the landslide site.

These examples illustrate the potential consequences of intercepted or diverted drainage, whether it is surface runoff or groundwater flow. These examples also illustrate the difficulty and uncertainty associated with predicting impacts. Therefore, all drainage routes and pathways are important, and maintaining a natural drainage pattern will help reduce the potential for impacts.

3.4 Vegetation Burn Severity

Vegetation burn severity is based on the Burned Area Reflectance Classification (BARC) and mapping of the White Rock Lake Wildfire was completed by the Province of BC. Vegetation burn severity refers to the effects of fire on the forest canopy and the understory and the mapping provides an indication of where the hydrologic and geomorphologic impacts are likely to occur.

Vegetation burn severity is mapped and classified as follows (after Curran et al., 2006) and is shown on Figure 1.1:

- High (red areas) trees are blackened and dead, needles consumed and understory consumed;
- Moderate (orange areas) trees are burned and dead, needles remain and understory mostly burned;
- Low (yellow areas) canopy and trunks partially burned, understory lightly or patchily burned.

Loss of forest cover by wildfire has similar hydrologic effect as forest harvesting, with the compounding issue that wildfire also has an impact on soils. Soil burn severity is a relative measure describing the wildfire effect on soil conditions, namely the hydrologic function, or character, of soils. Within areas assigned a high soil burn severity the forest floor is consumed, and the mineral soil has altered porosity and structure. Such soils are highly likely to develop hydrophobicity, or water repellency. This is a characteristic of burned soils that increases the amount/likelihood of overland runoff during rain events.

For the purposes of this assessment, vegetation burn severity is used as a surrogate for soil burn severity. Thus, areas mapped as a high vegetation burn severity, are assumed to have a high soil burn severity.

3.5 Elements at Risk

Elements at risk are defined as the population, building or engineering works, utilities, infrastructure, and environmental features in the area potentially affected by the hazards being assessed (Wise et al., 2004). For this study the elements at risk include:

CLATKO GOOSCIONCO LFA.

– 9 **–**

³ Based on comparative review of readily available (RDCO) orthophotos.

- Public and private property.
- Public infrastructure (e.g., Ministry of Transportation and Infrastructure public roads including Westside Road, Community Water systems, electrical and telecommunication utility systems)
- Okanagan Lake, with a focus on high habitat value and Kokanee shore spawning areas as identified by FIM mapping.
- Drinking water quality (e.g., Killiney Community Water Supply and Intake Protection Zone, Westshore Estates Community Water Supply and Intake Protection Zone, the Estamont Community Water Supply (a private water system), and numerous domestic water intakes).
- Tributary Streams (named and unnamed) including Norris Creek and Buchanan Spring, for example, as identified by SHIM mapping.

4. Post-Wildfire Natural Hazard Assessment (Phase 1 Results)

4.1 Post-Wildfire Natural Hazards - Background

Post-wildfire natural hazards considered for this assessment are the hydrologic and geomorphologic processes that are most affected by the effects of wildfire. Post-wildfire natural hazards may include, but are not necessarily limited to, the following:

- Hydrologic Hazards flooding, debris floods, and sediment-laden floods are hydrologic processes associated with the loss of vegetation due to wildfire within the contributing upslope catchment area. Effects include:
 - Faster runoff and greater volume of runoff due to the loss of interception and transpiration by vegetation, by the reduced infiltration into fire-affected soils.
 - Sediment-bulking of a stream occurs with increasing sediment inputs from tributaries,
 side slopes, or within-channel mobilization.
 - In snow-dominated watersheds, wildfire results in greater snow accumulation, earlier onset of snow melt, and increased rates of snow melt.
 - Post-wildfire peak flows may be orders of magnitude higher.
 - Post-fire hydrologic response will be faster in smaller catchment areas due to the short time of runoff concentration and synchronization of runoff.
 - In the developed study area, hydrologic effects will be most apparent in downslope areas along watercourses at road crossings (culverts) and connecting ditches along roadways.
- Geomorphic Hazards landslides, debris flows, and soil erosion are hillslope stability processes associated with the loss of vegetation due to wildfire along slopes within the study area. Effects include:

- Accelerated soil erosion due to exposed mineral soils and damaged root systems.
- Thermal expansion of rocks due to intense heating may destabilize exposed bedrock bluffs or may destabilize retaining walls.
- In the study area, stability impacts will be most apparent on steep (>60%) slopes.
- Burned trees that remain standing are a potential safety hazard, and when the trees fall,
 they may destabilize the slope and expose soils to erosion.

By-products from the burning of the property and infrastructure may include, ash, heavy metals, and other substances. There is a potential for the release of contaminated substances associated with damaged septic tanks, heating oil storage tanks or other household fixtures. Although a detailed environmental impact assessment is considered outside the scope of this assessment, where burned properties are on slopes that are directly connected to Okanagan Lake, the spatial likelihood for impact is higher. Slopes and tributary streams that enter the lake within the water supply Intake Protection Zone⁴ are of particular interest.

Upslope hazards associated with larger-scale processes at the catchment-scale are not specifically addressed in this study but are addressed by work undertaken on behalf of the Ministry of Forests, Lands and Natural Resource Operations and Rural Development (MFLNRORD) – BC Wildfire Branch (Clarke Geoscience Ltd., 2022). The results of the MFLNRORD study were incorporated into, and complement, this assessment.

4.2 Hazard Assessment Results

A key indicator of the likelihood for post-wildfire natural hazards is the percentage area burned, and the percentage burned at high vegetation (and soil) burn severity. The larger-scale assessment of the White Rock Lake Fire was completed for the MFLNRORD Post-Wildfire Natural Hazard Risk Assessment (Clarke Geoscience Ltd., 2022) and is utilized for this assessment. Small catchment areas above the North Westside Road area were extensively burned; the percentage area burned was 73% in Morden Creek, and was greater than 90% in Norris Creek, Fisbee Creek, and in several unnamed tributary catchments. In three of the catchments, the percentage burned at high severity was greater than 30%, representing a high peak flow hazard scenario. (Clarke Geoscience Ltd., 2022).

For this assessment, properties are organized into two areas: the Killiney Beach area (Figure 1.2) and the Estamont Area (Figure 1.3). General characteristics and hazard assessment results are provided for each area, below. Hazard assessment results for individual properties are provided in Report Cards that are included in Appendix C.

4.2.1 Killiney Beach Area

The Killiney Beach area (see Figure 1.2) is a subdivision comprised of approximately 300 properties situated both above and below Westside Road. The White Rock Lake wildfire burned an extensive (greater than 95%) proportion of the area upslope of the Killiney Beach subdivision. Of this, 31% of the Norris Creek catchment

CLATKO GOOSCIONCO LŁd.

⁴ Intake Protection Zone delineated by Foreshore Inventory and Mapping (FIM) extends approx. 1 km from the intake location (RDCO, 2016)

upslope of the subdivision burned at high burn severity. Although much of the developed subdivision area was unburned, the fire extended downslope to the south end of Killarney Place and Hodges Road.

Post-wildfire effects in this area are most likely to be associated with changes in hydrology on small tributary streams originating from the slopes above the subdivision. As discussed in Section 3, many streams lose water by infiltration into the pervious sand and gravel deposits at ~600m elevation, situated just upslope of the subdivision. Because flows on the small tributaries have been historically very small, downslope conveyances such as ditches and culverts may be undersized and unable to accommodate flow increases.

Watercourses mapped by the RDCO in the Killiney Beach area are shown on Figure 1.2. The field-based SHIM mapping illustrates the stream channel discontinuity and historic diversions through the subdivision.

The property-specific assessments indicate that four out of the thirteen assessed properties in the Killiney Beach area have a high- to very high-risk level associated with the proximity to a watercourse. The watercourse is mapped and identified as Norris Creek by RDCO-SHIM but is more likely to be an unnamed tributary.

Norris Creek is a somewhat discontinuous water course and only the "blue line" derived from the RDCO SHIM mapping is considered reliable. Where the water course originates upstream is unclear and it is suspected that during the course of subdivision development, the stream has been altered and/or diverted from its natural course.

Because of the moderate to high hazard level associated with post-wildfire hydrologic effects and the close proximity to the water course (high spatial likelihood of impact), the risk is determined to be high to very high. The downstream property at 9294 Hodges Road has an elevated hazard (i.e., high) and risk (i.e., very high) because of observed soil slumping and instability along the stream channel (see Figure 4.1, photos). For these identified properties, increased peak flow runoff from the slopes above may result in a hazardous condition with the potential to cause damages to property and/or infrastructure.

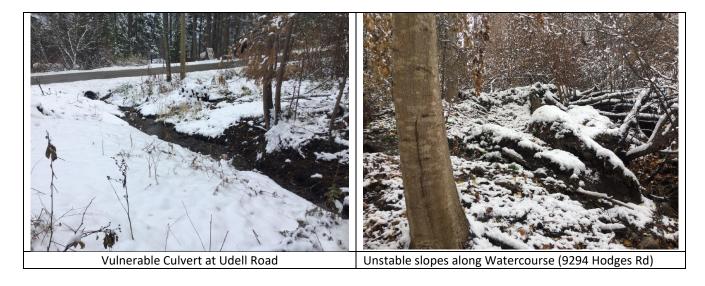


Figure 4-1: Vulnerable Culvert and Unstable Slopes in the Killiney Beach area

At the time of the site visit, two high hazard sites were also identified in the Killiney Beach Area. These include:

1. A fireguard crossing on Norris Creek, located south of the Killiney Beach area and accessed off the end of Winchester Road. Logs placed in the channel to facilitate fire suppression efforts through the area constitute a hydrologic hazard that may potentially impact properties downslope (see Figure 4.2, photo). The site conditions were communicated to staff at the Ministry of Forests, Lands and Natural Resource Operations and Rural Development (Shuswap Okanagan Forest District office) for rehabilitation. It is recommended that the logs within the channel be removed and the fill material along the banks be pulled back to a stable angle.



Figure 4-2: Woody Debris within Channel at Fireguard Crossing on Norris Creek

2. A trail crossing on Norris Creek, just upstream of the fire guard crossing described above (see Figure 4.3, photo). Instability along the channel and trail fill slopes likely pre-date the wildfire, but now present a risk to downslope properties if the channel experiences increased runoff. The trail crossing location appears to be associated with a domestic water intake site (RDCO) that is no longer in use. Conditions at this site were communicated to RDCO staff.



Figure 4-3: Unstable Fills at Trail Crossing on Norris Creek

4.2.2 Estamont Area

The catchments upslope of the Estamont area are not well defined but include the Norris Creek catchment, the Morden Creek catchment, and areas in between. The wildfire burned between 73% and 98% of the upslope area, with 15% to 31% at a high burn severity (see Figure 1.1). Areas of high severity burn extended down from the slopes above Attenborough Road, across Westside Road, all the way down to Okanagan Lake affecting properties along Elliot Road, Nerie Road, and Beachwood Road. In some places, the fire affected moderate to steep slopes, exposing mineral soils and altering soil structure.

Post-wildfire effects in the area are likely to be associated with changes in hydrology affecting small streams that flow into the area, and also include localized effects on soil stability. Properties below Westside Road, particularly in the Nerie Road area, are located within a zone of groundwater emergence (e.g., Buchannan Spring and Lawrence Spring). Potential post-fire hydrologic effects may include increased discharge from spring sources and increased groundwater levels that may impact slope stability in these zones.

The property-specific assessments indicate that seven of the twenty-one assessed properties in the Beachwood Road area have a high-risk level associated with the potential for soil erosion or shallow landslides on moderate to steep slopes.

Severely burned steep slopes above and below Beachwood Road appeared to have observed soil slumping, small scale instability, and had exposed mineral soils considered to have a high potential for soil erosion (see Figure 4.4, photos). There is a high likelihood that sediment would reach Beachwood Road, the downslope properties, and Okanagan Lake. At the time of the assessment, a privately retained landscape contractor was clearing burned trees from the slopes along three properties and was intending to plant and seed the area. Further recommendations for the area are provided in Section 6 of this report.



Small landslide above Beachwood Rd



Burned (and recently cleared) slopes below Beachwood Rd



Burned slopes below Beachwood Rd



Exposed mineral soils above Beachwood Rd subject to soil erosion and shallow landslide

Figure 4-4: Photos of Severe Burn along Beachwood Rd (Estamont Area)

In addition to the slopes in the Beachwood Road area, severely burned slopes along Attenborough Road were identified as high hazard. Where trees and tap roots were completely burned, large voids were observed within the road fill. This appeared to have led to some observable destabilization. Due to public safety concerns, it is recommended that the road be inspected and signed for cautious use until road fill instability is reviewed and addressed.

Two of the twenty-one assessed properties in the Nerie Road area have a high-risk level associated with groundwater seepage and the potential for geotechnical instability. A small watercourse identified as Buchanan Spring emerges from a zone of groundwater emergence above 104 Elliott Road, then flows through a culvert under Nerie Road (see Figure 4.5, photos). Runoff is conveyed by pipe through downslope properties before emerging within and between 23 Nerie Road and 25 Nerie Road. It is unclear whether culverts and pipes in the area can accommodate increases in groundwater discharge. Soil and groundwater effects in the general area may result in a hazardous condition with the potential to cause damages to property and/or infrastructure.



Figure 4-5: Potentially Vulnerable Culverts along Buchanan Spring along Nerie Rd (Estamont Area)

4.2.3 Property Inspection Reports

Property inspection reports are presented in Appendix C. For each property, there is a report card documenting observed site conditions, selected photographs, and a post-fire orthophoto (from RDCO).

4.2.4 Risk Assessment Summary

The risk assessment results are summarized in Table 4.1, below. The results indicate that there are:

- Two properties rated Very High risk;
- Eleven properties rated High risk;
- Five properties rated Moderate risk;
- Ten properties rated Low risk; and,
- Six properties rated Very Low risk.

Mitigation measures and considerations for further assessment are recommended for the High and Very High risk properties. This will form part of the Recovery Assessment (Part 2 of this assessment).

Table 4-1: Summary of Risk Assessment Results

Civic Address	Hazard Level	Spatial Likelihood Level	Risk Level
9344 N Westside Rd	Н	Н	VH
654 Udell Rd	M	Н	Н
9325 Keithley Rd	M	Н	Н
9304 Hodges Rd	M	M	M
9294 Hodges Rd	Н	Н	VH
9284 Hodges Rd	M	L	L
55 Killarney Pl	M	L	L
57 Killarney Pl	M	L	L
58 Killarney Pl	L	L	VL
66 Killarney Pl	L	L	VL
75 Killarney Pl	L	L	VL
81 Killarney Pl	M	L	L
90 Killarney Pl	M	L	L
43 Beachwood Rd	M	Н	Н
67 Beachwood Rd	M	Н	Н
73 Beachwood Rd	M	Н	Н
79 Beachwood Rd	M	Н	Н
85 Beachwood Rd	M	Н	Н
91 Beachwood Rd	M	Н	Н

Civic Address	Hazard Level	Spatial Likelihood Level	Risk Level
95 Beachwood Rd	M	Н	Н
2 Nerie Rd	M	M	М
7 Nerie Rd	M	L	L
11 Nerie Rd	M	L	L
13 Nerie Rd	M	L	L
17 Nerie Rd	L	L	VL
19 Nerie Rd	L	L	VL
21 Nerie Rd	L	L	VL
23 Nerie Rd	Н	M	Н
25 Nerie Rd	Н	M	Н
31 Nerie Rd	M	M	M
37 Nerie Rd	M	M	M
104 Elliot Rd	M	M	M
8700 N Westside Rd	L	M	L
8715 N Westside Rd	L	M	L

5. Recovery Assessment (Phase 2 Results)

5.1 Background

Property owners experiencing a total (more than 75%) loss of their structure(s) will need to navigate a rebuilding process that meets current local government bylaws and provincial regulations. To facilitate recovery efforts, the relevant policy and regulatory requirements of provincial and local government agencies are identified on the Property Inspection Reports for each assessed property. This information will help to identify properties that will require Development Permit applications and whether rebuilding on the site may require additional review or assessment work, and whether variances may be required.

Relevant regulations and policies identified for the properties include:

- BC Riparian Areas Protection Regulation (BC RAPR)
- RDCO Aquatic, Terrestrial, Hillside, and Wildfire Interface Development Permit Areas as outlined in the Rural Westside Official Community Plan Bylaw No. 1274
- RDCO Floodplain Regulations outlined in Zoning Bylaw No. 871
- Federal Fisheries Act
- BC Water Sustainability Act (Section 11) for works in and about a stream
- BC Land Act for private moorage

Floodplain elevation and setback distances from streams and lakes are established by the Province of BC and RDCO has corresponding floodplain regulations in Zoning Bylaw 871. The regulations state minimum construction elevations and setback distances as follows:

- Flood Construction Levels:
 - 343.66 metres (1,127.49 ft.) Geodetic Survey of Canada datum for land adjacent to Okanagan Lake
 - 1.5 metres (4.9 ft.) above the natural boundary of any other watercourse
- Floodplain setbacks:
 - 15.0 metres (49.2 ft.) from the natural boundary of Okanagan Lake
 - 15.0 metres (49.2 ft.) from the natural boundary of any other nearby watercourse

5.2 Summary of Results

For each affected property included in the assessment, the site inspection included a visual estimation of the presence of structures within 15m of the natural boundary of Okanagan Lake, or within 15m of a mapped water course. Example structures include primary residence, boathouse, or storage shed. In some cases, it was difficult to tell what had burned because demolition and site clearing had already taken place.

Pre- and post-wildfire orthoimagery was reviewed to help distinguish features that were lost. Post-fire orthophotos are included with each property report (Appendix C). The orthophotos highlight the 343 m elevation, which corresponds to the target full pool level of Okanagan Lake + 0.5 m. The photos also indicate the 15 m setback and 30 m setback distance from this elevation. For permitting purposes, however, both the riparian and floodplain setbacks are to be measured from the natural boundary and confirmed by a legal land survey.

For properties that have lost structures within 30 m of the natural boundary Okanagan Lake, or within 15 m of a mapped water course, the recovery process to rebuild structures may require further assessment. For these properties, environmental assessments and flood hazard review may be required. Where required setbacks cannot be met, a variance will be required.

Table 5.1 lists properties that lost structures within the estimated setback distance. The assessment results indicate that 20 of 34 properties will likely require further assessment, or a variance. Seven out of 34 properties appear to meet setback requirements, and 7 properties were undeveloped at the time of the wildfire.

Table 5-1: Properties with Burned Structures within the Estimated 15 m Setback Distance

Civic Address	Burned Structures within a 15m Setback
9344 Westside Road	yes, <15 m to watercourse
654 Udell Rd	yes, <15 m to watercourse
9325 Keithley Rd	vacant
9304 Hodges Road	yes, <15 m to watercourse
9294 Hodges Road	vacant
9284 Hodges Road	vacant
55 Killarney Pl	yes, boat house <15 m to Lake
57 Killarney Pl	yes, <15 m to Lake
58 Killarney Pl	yes, <15 m to Lake
66 Killarney Pl	yes, <15 m to Lake
75 Killarney Pl	yes, <15 m to Lake
81 Killarney Pl	yes, <15 m to Lake
90 Killarney Pl	no, <15m to lake
43 Beachwood Rd	yes, <15 m to Lake
67 Beachwood Rd	no, >15 m to Lake
73 Beachwood Rd	yes, <15 m to Lake
79 Beachwood Rd	vacant
85 Beachwood Rd	vacant
91 Beachwood Rd	no, >15 m to Lake
95 Beachwood Rd	yes, <15 m to Lake
2 Nerie Rd	no, >15 m to Lake
7 Nerie Rd	no, >15 m to Lake
11 Nerie Rd	yes, boat house <15 m to Lake
13 Nerie Rd	yes, boat house <15 m to Lake
17 Nerie Rd	no, >15m to Lake
19 Nerie Rd	yes, boat house <15m to Lake
21 Nerie Rd	yes, boat house <15m to Lake
23 Nerie Rd	yes, boat house <15 m to Lake
25 Nerie Rd	no, >15 m to Lake
31 Nerie Rd	no, >15 m to Lake
37 Nerie Rd	no, >15 m to Lake
104 Elliot Rd	yes, <15 m to watercourse
8700 N Westside Rd	vacant
8715 N Westside Rd	vacant

6. Conclusions and Recommendations

6.1 Summary of Post-Wildfire Impacts in the Study Area

Post-wildfire impacts to thirty-four properties in the North Westside Road area of RDCO were assessed. Wildfire resulted in the loss of vegetation along with its hydrologic function to retain soil moisture, intercept rainfall, transpire and absorb groundwater. Intense heat altered mineral soil properties and fractured rock, resulting in soil and rock instability.

The post-wildfire impacts are associated with hydrologic changes and constitute hazards such as flooding, debris floods, and sediment-laden flooding. Post-wildfire impacts associated with slope stability constitute hazards such as landslide, debris flow, and soil erosion. All associated hazards have the potential to impact property, infrastructure, or the environment (i.e., Okanagan Lake foreshore, streams, springs, or other mapped water courses).

6.2 Recommended Mitigation Measures

For properties that have identified hydrologic hazards, and for all properties situated along mapped or observed water courses, recommended mitigation measures to reduce risk are provided. Recommendations provided here overlap and further expand upon those provided in the MFLNRORD Post-Wildfire Natural Hazard Risk Assessment report.

Recommendations, presented below, include short term measures to be implemented prior to the upcoming (spring 2022) freshet, and longer-term measures to be considered part of the recovery process.

Short-Term Measures (prior to spring freshet):

- Public Awareness The RDCO should ensure that residents are made aware of the potential for unusually high runoff conditions in the spring. As this is weather-dependent, residents should be provided information on how to prepare for potential flooding and landslides and how to recognize hazardous conditions. Flows may be higher than normal on existing watercourses and areas of groundwater springs and seepages may be wetter than usual. In addition, there is a potential for sediment-laden runoff from burned slopes (regardless of whether there is a pre-existing watercourse nearby).
- Prepare for Increased Runoff Property owners should inspect ditches and culverts on their property to ensure they are clear of sediment and debris. Public roads should have increased levels of inspection and maintenance by the MOTI roads contractor. Clear and free passage through all drainage structures and conveyances should be ensured and fail-safe measures taken should the structures become overwhelmed.
- Protection Flood preparation activities may include relocating valuable assets, or installing temporary protective measures such as sandbags.

Long-Term Measures to reduce risk and to be considered part of the recovery process:

- Reduce potential for soil erosion Property owners should consider seeding and revegetating burned slopes and restoring riparian vegetation along foreshore areas. In addition to seeding and planting, locally sourced wood fiber mulch or coarse woody debris scattered across the slope would help protect exposed soil surfaces, reduce rainfall impact, and help retain seed.
- Further soils/geotechnical assessments For select properties with observed slope instability or where retaining walls have become destabilized, as part of the rebuild process conduct soils/geotechnical (slope stability/geohazard) assessments.
- Further groundwater (hydrogeology) assessments For properties located within zones of groundwater emergence, conduct groundwater assessments to ensure drainage through the site is maintained.
- Further hydrology assessments It should be noted that even if structures (e.g., culverts and drainage channels) are clear they may not be adequately sized to accommodate an increased post-wildfire runoff. Where there are concerns, culverts should be reviewed to ensure adequate sizing, and mitigation efforts in cases of potential overtopping applied. Further hydrology assessment, completed in conjunction with expanded Sensitive Habitat Inventory and Mapping (SHIM) mapping, as indicated below, would further characterize stream channel connectivity and would help identify opportunities to restore natural drainage patterns where previously disrupted.
- Expand and improve watercourse (SHIM) mapping More detailed assessment of the upstream watercourses to refine and expand the SHIM-mapping is recommended. This would include ground-based traverse of stream channels upstream and through the developed area to review instability, blockages, debris flow initiation potential, connectivity, etc.

6.3 Next Steps for Recovery

Fire resulted in devastating losses in the area, with many burned residences and/or accessory structures. In the process of rebuilding, all levels of government need to assist owners in navigating the rebuilding and the regulatory approval processes. The Province and the RDCO will be challenged where burned structures were previously approved under different regulations and will no longer meet the current environmental standards. For these properties, the recovery process will require additional assessment work, and in some cases, variances to Provincial regulations and RDCO bylaws may be requested.

7. Closure and Limitations

J.A. CLARKE 25319 2

SCIEN

This report has been prepared exclusively for the use of the Regional District of Central Okanagan. The assessment has been carried out in accordance with generally accepted practice. Professional judgment has been applied in the interpretations provided in this report. No other warranty is made, either expressed or implied.

Prepared by:

CLARKE GEOSCIENCE LTD.

Reviewed by:

STREAMWORKS CONSULTING INC.

Jennifer Clarke, M.Sc., P.Geo.

Geomorphologist

Permit to Practice #1000143 jen@clarkegeoscience.com

Alan Bates, P.Eng.

Water Resource Engineer Permit to Practice #1003034 streamworks@telus.net

References

- Clarke Geoscience Ltd. 2022. Post-Wildfire Natural Hazard Risk Assessment of the White Rock Lake Fire.

 Prepared for the BC Ministry of Forests, Lands and Natural Resource Operations and Rural Development

 BC Wildfire Branch. Dated January 14, 2021. Kelowna, BC.
- Curran, M.P., Chapman B., Hope G.D., and Scott D. 2006. Large-scale Erosion and Flooding after Wildfires: Understanding the Soil Conditions. BC Ministry of Forests and Range, Technical Report 030.
- Hope, G., P. Jordan, R. Winkler, T. Giles, M. Curran, K. Soneff, and B. Chapman. 2015. Post-wildfire natural hazards risk analysis in British Columbia. B.C. Ministry of Forests, Research Branch, Land Management Handbook No. 69. Victoria, B.C.
- RDCO. 2006/2007. Sensitive Habitat Inventory and Mapping (SHIM). Internally completed by RDCO. GIS mapping available through: rdcogis.com
- RDCO. 2016. Foreshore Inventory Mapping (FIM) Update for Okanagan Lake. Report completed by Ecoscape Environmental Consultants Ltd. GIS mapping available through: rdcogis.com
- Wise, M.P., G.D. Moore, and D.F. Van Dine (editors). 2004. Landslide Risk Case Studies in Forest Development Planning and Operations. B.C. Ministry of Forests, Research Branch, Land Management Handbook No. 56. Victoria, B.C.

Appendix A General Conditions and Limitations



5217 Benmore Court Kelowna, BC, V1W 4Z3 Tel. 250-826-4367 jen@clarkegeoscience.com

GENERAL CONDITIONS AND LIMITATIONS OF THE REPORT

1.0 Standards of Care:

In the performance of professional services, CGL has used the degree of care and skill ordinarily exercised under similar circumstances by reputable members of its profession practicing in the same or similar localities, based on the current state of practice. Professional judgement has been applied in developing the conclusions and/or recommendations provided in the report. No other warranty, expressed or implied, is provided.

2.0 Use of Report:

The information developed for this report is intended for the sole use of the CLIENT. Any use of this information by any third party unless authorized in writing by CGL is at the sole risk of the user. The contents of the report are subject to copyright and shall not be reproduced either wholly or in part without the prior, written permission of CGL.

Reference must be made to the whole of the report to fully understand suggestions, recommendations and opinions expressed herein. We are not responsible for use by any party of portions of the report without reference to the whole report.

The CLIENT shall be responsible for reporting the results of any investigation to the relevant regulatory agency if such reporting is required, and the CLIENT acknowledges that CGL may be required by law to disclose information to regulatory agencies and hereby consents to such disclosure.

3.0 Site Conditions and Interpretation of the Report:

Site conditions (e.g., soil, rock, and groundwater) may vary from those encountered at the locations where surface exposures exist or where observed by CGL and that the data, interpretations, and recommendations of CGL are based solely on the information available. Classification and identification of soils, rocks, geological units, and terrain are based on investigations performed in accordance with commonly accepted methods and systems employed in professional geotechnical practice. There is no warranty expressed or implied by CGL, that any investigation can fully delineate all subsurface features and terrain characteristics.

4.0 Limitations:

The interpretations and conclusions of this report are based on the observed site conditions at the time of the assessment, and on the basis of information provided. We rely in good faith on the representations, information and instructions provided. Accordingly, we cannot accept responsibility for any deficiency, misstatement or inaccuracy contain in the report as a result of misstatements, omissions, misrepresentations or fraudulent acts of any persons providing such information. CGL accepts no responsibility for the accuracy or reliability of information provided by third parties other than the CLIENT.

The report is not applicable, nor are the results transferrable, to any other sites. It is a condition of this report that CGL be notified of any changes to site conditions and be provided with an opportunity to review or revise the recommendations within this report.

5.0 Environmental and Regulatory Issues:

Unless expressly agree to in the Terms of Engagement agreement, CGL is not responsible for identifying, considering, or addressing environmental or regulatory issues associated with the project.

6.0 Liability:

CGL carries professional liability insurance, and this coverage applies to the services provided. To the fullest extent permitted by law, the total liability of CGL, its directors, employees, and subconsultants, for any and all injuries, claims, losses, expenses, or damages whatsoever arising out of or in any way relating to the Project, the Site, or this Report from any cause or causes including but not limited to the negligence, errors, omissions, strict liability, breach of contract, or breach of warranty of CGL, its directors, employees, and subconsultants shall not exceed the coverage amount available at the time of the Claim.

The CLIENT will indemnify and hold harmless CGL from third party Claims that exceed the available coverage amount.

Appendix B Partial Risk Assessment Methodology

Appendix B - Partial Risk Assessment Methodology

The following describes the risk assessment methodology and provides definitions of the technical terms used. The approach is adopted from, and described in more detail in, Land Management Handbook No. 56 (Wise et al., 2004) and is the recommended approach for post-wildfire risk assessment described in Land Management Handbook No. 69 (Hope et al., 2015).

The term "partial risk" refers to the probability of a specific hazardous event affecting an element at risk. Partial risk analysis differs from a Total Risk analysis as it does not estimate the damages that may occur because of an impact (i.e., vulnerability). Partial risk assumes that any encounter is undesirable.

Partial risk is expressed as:

$$P(HA) = P(H) \times P(S:H) \times P(T:S)$$

where:

P(HA) is the partial risk;

P(H) is the likelihood of a hazardous event occurring;

P(S:H) is the spatial likelihood that the hazardous event will reach the element at risk; P(T:S) is the temporal likelihood that the element at risk will be at the site if the hazard event occurs.

For fixed or stationary structures such as buildings and roads, the temporal probability [P(T:S)] is equal to 1 and the above equation is reduced to:

$$P(HA) = P(H) \times P(S:H)$$

Partial Risk = **Hazard** (likelihood of a hazardous event) x **Spatial Likelihood** (likelihood that event reaches and otherwise affects the Element at Risk)

Each component of risk is defined, and the interpretive assessment criteria are described below.

Hazard P(H) – is defined as a process that has the potential to damage, harm, or cause other adverse effects to human health, property, the environment, or other things of value (CSA, 1997). With respect to the post-wildfire risk assessment work, hazards may include flooding, debris flood, landslides, soil erosion, debris flow, sediment-laden flood, or other natural geological processes.

Hazard levels that pertain to specific hazardous events associated with post-wildfire effects are expressed in qualitative, or relative, terms and according to the criteria defined in the Table B1 below.

Table B1: Hazard Levels (Likelihood of a Post-Wildfire Hazardous Event) and Criteria Defined

Hazard Level P(H)	Qualitative Description	Hazard Criteria
High	An event is very likely to occur or will occur in the near future (within 5 years).	 A large proportion (>40%) of the upslope catchment area is burned and >20% at high burn severity. Severe burn extends along long lengths of riparian forest. There is observable evidence of recent or past instability or impact (i.e., 2017/2018 flood events). There are geomorphic indicators of instability.
Moderate	An event is not likely but possible in the short term (within 5 years).	 Proportion of upslope catchment area burned is less than 40% but greater than 20%, and less than 20% burned at high burn severity. Limited degree of burn affecting the riparian forest. There is potentially unstable terrain, characterized as having moderately steep to steep (45->60%) slopes with no observable instability. Areas show historic geomorphic indicators of instability but have not been directly impacted by recent flood events.
Low	An event is unlikely to occur within the short term.	 A smaller proportion of the upslope catchment is burned (<20%). There are no geomorphic indicators of instability or impacts by recent past events. Terrain is generally stable with no observable instability and moderate slopes (<60%)

Spatial Likelihood P(S:H) – is defined as the likelihood that post-wildfire hazardous event reaches and otherwise affects the Element at Risk. For the partial risk assessment there is no estimate of potential damages, only that an encounter is assumed to be undesirable.

Relative levels of spatial likelihood are expressed in qualitative, or relative, terms. These levels as the associated criteria for assigning these levels at a particular site is defined in the Table B2 below.

Table B2: Spatial Likelihood Levels (Likelihood that a Post-Wildfire Event Reaches an Element at Risk) and Criteria Defined

Spatial Likelihood Level	Description	Criteria
High	The Element at Risk is likely to be impacted or otherwise affected by the hazard, should the hazard occur.	 The Element at Risk is located within the zone of potential runout or zone of impact of the hazard being evaluated. For flood/debris flood, the site is situated within an area of previous flood impact, or within an area interpreted to be immediately vulnerable based on interpreted process and field indicators of previous events. Active fan area.
Moderate	The Element at Risk may potentially be impacted or otherwise affects by the hazard, should be hazard occur.	 The Element at Risk is located outside the zone of impact but within an area of potential impact based on topography and process. This would include the potentially difficult to predict effects of an avulsion event resulting from a debris jam. Inactive fan area but within zone of avulsion or erosion.
Low	The Element at Risk is unlikely to be affected by the hazard being evaluated.	 The Element at Risk is located at the distal end of the runout zone or outside the zone of influence of the hazard being evaluated. Inactive fan area.

Elements at Risk – are defined as the population, building or engineering works, utilities, and infrastructure features in the area potentially affected by the hazards being assessed. Environmental features, such as fish and fish habitat and water quality are not considered for this study.

Elements at risk identified within the study area include:

- Residences, structures, dwellings on private property;
- Infrastructure, utilities, engineering works;
- Transportation routes necessary for emergency access (i.e., Westside Road) and associated bridges/culverts.

Partial risk P(HA) - is defined as the likelihood of a hazardous event, such as a flood, debris flood, debris flow, or landslide event, reaching or otherwise affecting an element at risk, AND causing an impact to that element. Risk may be evaluated quantitatively using probabilities, or, as in the case for this assessment, qualitatively using relative ratings and a risk matrix (see Table B3).

Table B3: Qualitative Risk Matrix for Partial Risk Assessment

Partial Risk P(HA): the probability that a specific hazard will occur and the probability of it impacting a site		P(S:H) – the probability (likelihood) that the specific hazard will reach or otherwise affect the site occupied by an Element at Risk, assuming the event occurs.			
occupied by a specific Element at Risk (i.e., P(HA) = P(H) x P(S:H)		High	Moderate	Low	
P(H) – the annual probability (likelihood) of occurrence of a	High	Very High	High	Moderate	
	Moderate	High	Moderate	Low	
specific hazard (i.e. landslide, debris flow, sediment-laden flood)	Low	Moderate	Low	Very Low	

The outcome of the partial risk evaluation, above, is an assigned risk level. Five possible outcomes, or risk levels, are described in Table B4. These risk levels broadly assume some threshold level of acceptability or tolerance. This is completely dependent upon regulatory requirements or the perspective of the end user. Assigned risk levels provide a relative risk rating, which can be used to prioritize sites and each level has associated management implications for risk mitigation that are described in Table B4.

Table B4: Risk Levels Defined

Risk Level	Description	Management Implications
Very High	Risk is unacceptable within the short-term (before next flood season).	Risk reduction is required. A plan to reduce risk should be developed as soon as feasible and implemented prior to the next flood season.
High	Risk is unacceptable within the short to medium-term (3-5 years).	A plan to reduce risk should be developed as soon as feasible and implemented within a reasonable time frame.
Moderate	Risk may be tolerable. More detailed review may be required.	Reduce to low where reasonably practicable
Low	Risk is acceptable and tolerable but there is a remote possibility of effects.	Monitor for changing conditions, as resources permit.
Very Low	Risk is acceptable and tolerable.	No further assessment or risk reduction is required

Appendix C Property Inspection Reports

Appendix C – Property Inspection Reports

Table of Contents

Civic Address	Appendix C - Page #
9344 Westside Road	2
654 Udell Rd	6
9325 Keithley Road	10
9304 Hodges Road	13
9294 Hodges Road	17
9284 Hodges Road	21
55 Killarney Pl	24
57 Killarney Pl	28
58 Killarney Pl	32
66 Killarney Pl	35
75 Killarney Pl	38
81 Killarney Pl	41
90 Killarney Pl	45
43 Beachwood Rd	49
67 Beachwood Rd	52
73 Beachwood Rd	55
79 Beachwood Rd	58
85 Beachwood Rd	61
91 Beachwood Rd	64
95 Beachwood Rd	67
2 Nerie Rd	70
7 Nerie Rd	74
11 Nerie Rd	77
13 Nerie Rd	80
17 Nerie Rd	83
19 Nerie Rd	86
21 Nerie Rd	89
23 Nerie Rd	92
25 Nerie Rd	96
31 Nerie Rd	100
37 Nerie Rd	103
104 Elliot Rd	106
8700 N Westside Rd	109
8715 N Westside Rd	113

estside Rd.	Date of Inspection:	11/19/2021		
009-498-346		J. Clarke, P.Geo.		
y Beach				
Kil	Killiney Community Water System			
	Stream (Norris Cree	k)		
	All (dwelling)			
Terraced lot above W	estside Rd, low rock reta	aining walls. Upslope of		
property there is a sm	all pond impounded by	0.6 m high constructed		
berm at top of drivew	ay, outlet stream flows	along north edge of		
property to Westside	Rd ditch, then under dri	veway through partly		
obstructed driveway	culvert to the south. Flo	ws south to a cross drain		
culvert under Westsid	le Road onto Killarney W	/ay ditch.		
	Sandy cobble and gra	vel		
	15-40%			
Constructed pond at t	op of lot. No seepage n	oted elsewhere.		
	N/A			
Status of stream channel and corresponding setback to be determined.				
-	•	' '		
Potential that increase	ed runoff to the pond co	ould exceed storage		
capacity and flows co	uld impact property and	-		
High potential for hyd	rologic impact to prope	rty, to Westside Road and		
downslope properties				
Spatial Likelihood: HIC	GH Risk Level: \	/ERY HIGH		
To				
Short term (pre-freshet): Ensure full clearance of driveway culvert are				
overflow and/or blockage.				
Long term: Complete hydrotechnical engineering assessment of be and hydrology assessment of pond and outlet structures. Consider options to restore natural drainage.				
1	Terraced lot above Ware property there is a small berm at top of drivew property to Westside obstructed driveway culvert under Westside obstructed pond at the Status of stream chanes area (Unnamed Ck N of Potential that increase capacity and flows con (Westside Rd and Killar High potential for hydrology area (Increase capacity and flows con (Westside Rd and Killar High potential for hydrology area (Increase capacity and flows con (Westside Rd and Killar High potential for hydrology and Increase capacity and flows con (Westside Rd and Killar High potential for hydrology and Increase capacity and flows con (Westside Rd and Killar High potential for hydrology and Increase capacity and flows con (Westside Rd and Killar High potential for hydrology and Increase capacity and flows con (Westside Rd and Killar High potential for hydrology and Increase capacity and flows con (Westside Rd and Killar High potential for hydrology and Increase capacity and flows con (Westside Rd and Killar High potential for hydrology assessing the properties of the pro	Stream (Norris Cree All (dwelling) Terraced lot above Westside Rd, low rock retaproperty there is a small pond impounded by bern at top of driveway, outlet stream flows property to Westside Rd ditch, then under driobstructed driveway culvert to the south. Floculvert under Westside Road onto Killarney Westside Road Stream channel and corresponding security and flows could impact property and (Westside Rd and Killarney Way). Potential that increased runoff to the pond cocapacity and flows could impact property and (Westside Rd and Killarney Way). High potential for hydrologic impact to proper downslope properties. Spatial Likelihood: HIGH Risk Level: Vestical Engineer and hydrology assessment of pond and outlet and hyd		

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of driveway entrance at 9344 Westside Road, stream flows south through culvert under driveway



Photo 2: View of stream that flows along the north property boundary of 9344 Westside Rd.



Photo 3: View of berm surrounding small pond located just upslope of 9344 Westside Rd.



Photo 4: View of small pond located upslope of 9344 Westside Road. Water level controlled by elevation of outlet.



Civic Address: 654 Ud	dell Rd.	Date of I	Inspection:	11/19/2021	
PID: 008-03	10-111	Author:		J. Clarke, P.Geo.	
RDCO Area: Killiney	Beach				
Domestic water supply source:	Killiney Community Water System				
Nearest Waterbody (lake or stream)					
Element at Risk:	Stream (Norris Creek)				
Structures Lost:	All				
Observed Site Conditions:	Terraced and sloped lot, seepage was noted from slope cuts and overland runoff was directed from the stream across the lot to ditch. Stream flows along south property line to a 550 mm CSP under Udell Rd.				
Soils:		San	dy cobble		
Slopes:		40-55%,	stream 15-2	0%	
Groundwater Observations:	Seepage noted from s seasonally wet.	lope cuts. B	ottom part	of the lot appears to be	
Foreshore Conditions:	N/A				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Setbacks from stream to be determined.				
Wildfire Effects Upslope/Upstream:	Mixed forest and resid	dential area	upslope, ar	e was moderately burned.	
Hazards Noted:	Seepage issues and potential for high flows to exceed channel and culvert capacity on Udell Rd.				
Spatial Likelihood:	High potential for hydrologic impact to Udell Rd and downslope properties.				
Hazard Level: MODERATE	Spatial Likelihood: HIG	SH	Risk Level: I	HIGH	
Recommended Recovery Response and Considerations for Future Development:	Short term (pre-freshet): Ensure full clearance of driveway culvert and ditch along Udell Road and culvert under Udell Road. Monitor and be prepared to respond to overflow and/or blockage. Long term: Consider groundwater seepage assessment and soils/geotechnical assessment for future development.				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of driveway entrance at 654 Udell Rd, culvert under driveway visible



Photo 2: View of seepage across property and view towards stream (Norris Creek) in background along south property line.



Photo 3: View of stream that flows along the south property boundary of 654 Udell Rd to culvert under Udell Rd..



Civic Address:	9325 K	eithley Rd.	Date of	Inspection:	11/19/2021	
PID:	008-01	0-102	Author:		J. Clarke, P.Geo.	
RDCO Area:	Killiney	Beach				
Domestic water supply source	e:	Killiney Community Water System				
Nearest Waterbody (lake or s	stream)					
Element at Risk:		Stream (Norris Creek)				
Structures Lost:		Vacant				
Observed Site Conditions:		Lot is located on the c	orner of U	dell Rd and Ke	eithley Rd, with the stream	
		flowing along the nort	h property	boundary. L	ot is moderately sloped.	
		The stream channel is gully.	fairly well	confined with	nin a moderately sloped	
Soils:			Sar	ndy cobble		
Slopes:			40-55%,	stream 15-20	0%	
Groundwater Observations:		No seepage noted a time of site visit. There is potential for seepage along the north side of the lot along the stream.				
Foreshore Conditions:		N/A	T the lot all	ong the stream	11.	
Setback Distance & Elevation HWM* or Top of Bank (SHIM		Setback from stream t	o be deter	mined.		
Wildfire Effects Upslope/Ups	tream:	Mixed forest, resident	ial area up	slope. Mode	rate burn severity.	
Hazards Noted:		Datantial for high flow	ıs to ovsoor	d channol and	Loulyort capacity at	
indzarus Noteu.		Potential for high flows to exceed channel and culvert capacity at Keithley Rd (upslope) and Udell Rd (downslope).				
Spatial Likelihood:		High potential for hydrologic impact to roads and downslope propertion				
Hazard Level: MODERATE		Spatial Likelihood: HIGH Risk Level: HIGH				
Recommended Recovery Res	ponse	e Short term (pre-freshet): Ensure full clearance of culvert under Ude			of culvert under Udell	
and Considerations for Futur Development:	-	Road. Monitor and be prepared to respond to overflow and/or blockage.				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View downstream along stream that flows along north boundary of 9325 Keithley Rd, from culvert under Keithley Rd.



Civic Address: 9304 Ho	odges Rd.	Date of	nspection:	11/19/2021	
PID: 009-4	18-610	Author:		J. Clarke, P.Geo.	
RDCO Area: Killine	Beach				
Domestic water supply source:	Killiney Community Water System				
Nearest Waterbody (lake or stream)	Stream (Norris Cree	k), Okanaga	an Lake and	Killiney Intake Protection	
Element at Risk:			Zone		
Structures Lost:	Residence and Garage	2			
Observed Site Conditions:	Property is located upslope from Hodges Rd. Driveway access through sandstone bedrock to garage area, residence site is located on bench upslope. Stream along south boundary is not well confined at top of property and there is evidence of slumping within the channel. There				
Soils:	potential for overtopp			rock	
Slopes:	Silty Sand, fill and bedrock 40% up, 70% down				
Groundwater Observations:	Potential for seepage along the steeper parts of the slope and at slope cuts.				
Foreshore Conditions:	N/A				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Setback from stream	to be confir	med; >1.5m	n for residence	
Wildfire Effects Upslope/Upstream:	Slopes above experier organic material rema		_	on burn severity, some ce.	
Hazards Noted:	Moderate potential for surface erosion of exposed soils due to moderate to steep slopes. Potential for stream flow impacts if channel loses confinement due to instability.				
Spatial Likelihood:	Moderate potential for sediment delivery to lower slopes and to Okanagan Lake.				
Hazard Level: MODERATE	Spatial Likelihood: MC	DDERATE	Risk Level: N	MODERATE	
Recommended Recovery Response and Considerations for Future Development:	Short term (pre-freshet): Ensure full clearance of driveway culvert a ditch along Hodges Road and culvert under Hodges Road. Monitor a be prepared to respond to overflow and/or blockage. Long term: Consider groundwater seepage assessment and soils/geotechnical assessment for future development.				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey

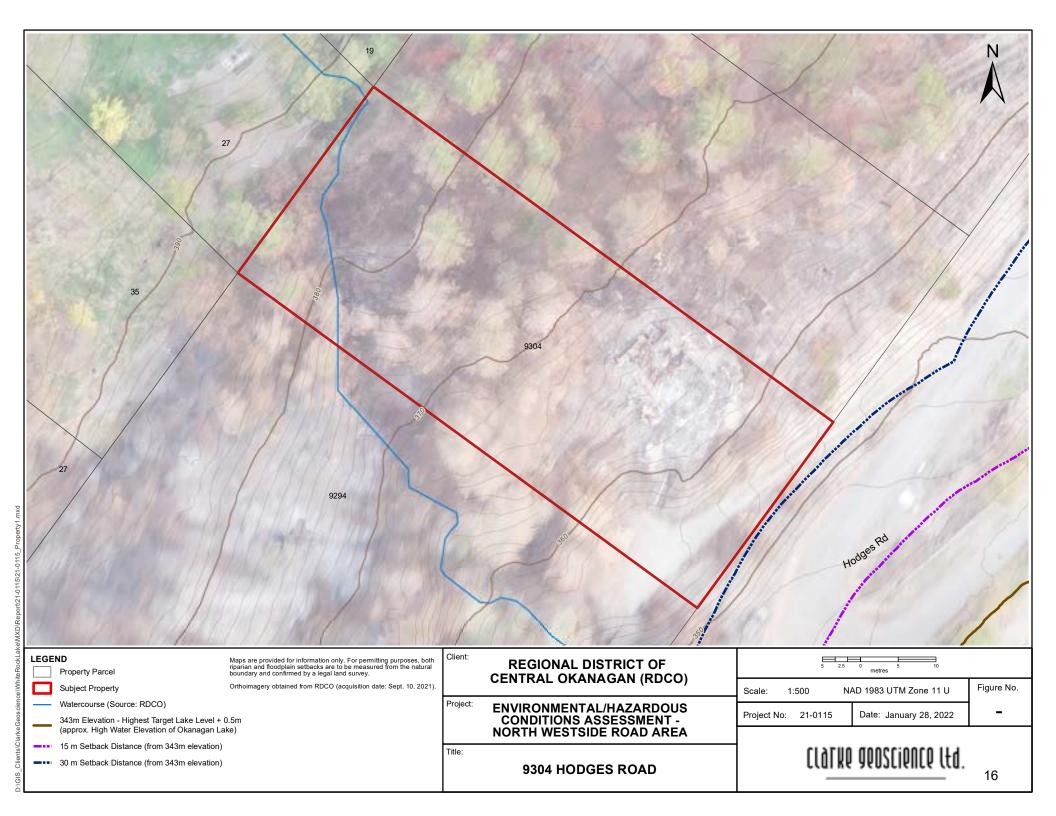


Photo 1: View of driveway access from Hodges Road (at 9304 Hodges Rd)



Photo 2: View towards upper part of lot from driveway at 9304 Hodges Rd.





Civic Address: 9294 Ho	dges Rd.	Date of Inspection:	11/19/2021		
	18-628	Author:	J. Clarke, P.Geo.		
RDCO Area: Killiney	/ Beach				
Domestic water supply source:	Killiney Community Water System				
Nearest Waterbody (lake or stream)	Stream (Norris Creek), Okanagan Lake and Killiney Intake Prote				
Element at Risk:		Zone			
Structures Lost:	Vacant				
Observed Site Conditions:	Flat bench and access right of way along bottom of slope. Lot is steep sloped above the foreshore area. Stream flows through property and at times, not well confined in channel. Some slumping is noted upslop of foreshore. Stream flows through culvert under driveway access.				
Soils:		Silty sand			
Slopes:	60% upslope				
Groundwater Observations:	Seepage wthin the property was observed.				
Foreshore Conditions:	N/A				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Status of stream and corresponding setback to be determined.				
Wildfire Effects Upslope/Upstream:	Moderate vegetation partly burned.	burn severity. Some tre	ees and shrubs are only		
Hazards Noted:	Slumping and slope instability noted along the channel on steep (60%) slopes above the foreshore. The culvert inlet appears partly obscured by vegetation and partly infilled with sediment. There is the potential for further instability.				
Spatial Likelihood:	High potential for sediment delivery to Okanagan Lake.				
Hazard Level: HIGH	Spatial Likelihood: HIG	GH Risk Level: \	/ERY HIGH		
Recommended Recovery Response and Considerations for Future Development:	Short term (pre-freshet): Ensure full clearance of culvert under Hodges Road. Monitor and be prepared to respond to overflow and/or blockage.				
	Long term: Consider groundwater seepage assessment and soils/geotechnical assessment for future development.				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



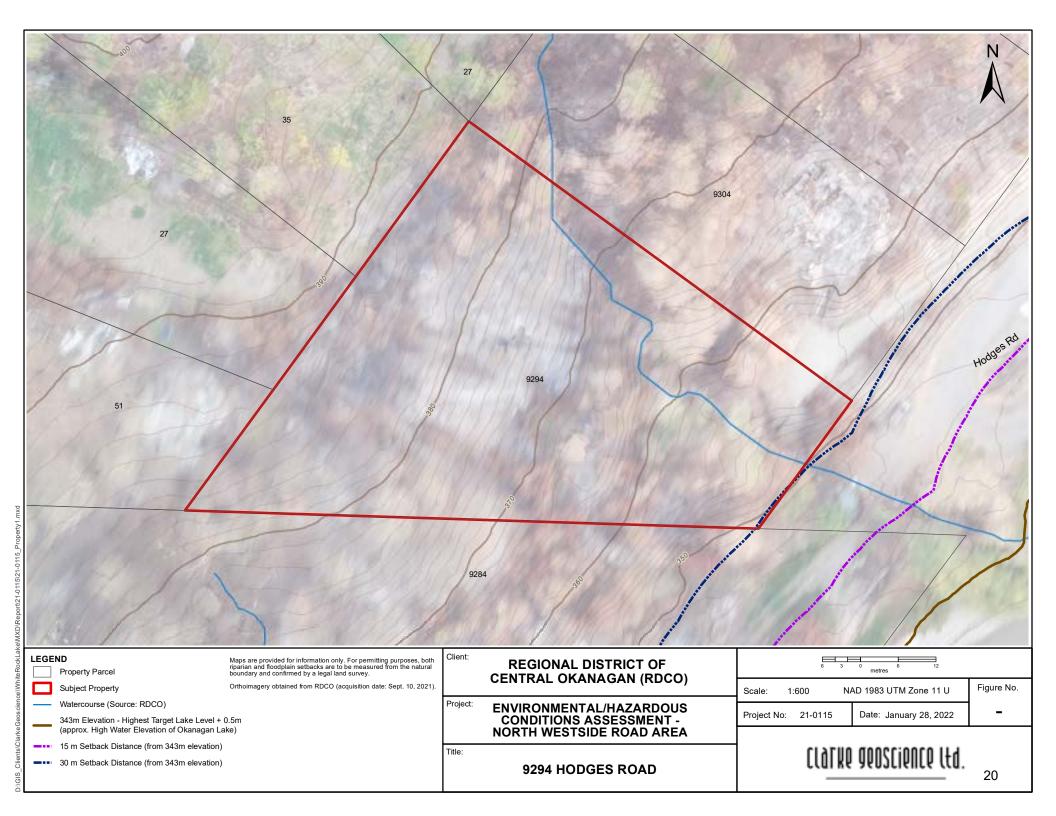
Photo 1: View upslope from driveway access right of way at 9294 Hodges Rd.



Photo 2: View of partly obstructed culvert inlet under driveway access (Norris Creek) below 9294 Hodges Rd.



Photo 3: Unstable slopes observed along watercourse within 9294 Hodges Rd.



Civic Address:	9284 Ho	dges Rd.	Date of Ir	nspection:	11/19/2021	
PID:	003-475-417		Author:		J. Clarke, P.Geo.	
RDCO Area: Killiney Beach		Beach				
Domestic water supply source:		Killiney Community Water System				
Nearest Waterbody (I	ake or stream)					
Element at Risk:		Okanagan I	Lake and Kill	iney Intake	Protection Zone	
Structures Lost:		Vacant				
Observed Site Conditi	ons:	Steeply sloped lot accessible from driveway access along toe of slope (from end of Hodges Road) and from a switchbacking trail from the to of the lot. Displaced mature trees suggests potentially unstable terrain				
Soils:			Silt	ty sand		
Slopes:			80%	upslope		
Groundwater Observa	ations:	There is a mapped spring within the lot.				
Foreshore Conditions	:	Series of low wood and rock walls along foreshore in disrepair, concrete apron and boat ramp along foreshore.				
Setback Distance & El	evation from	~10 m setback from lake to burned retaining wall (1.8 m high); no				
HWM* or Top of Bank	k (SHIM):	dwelling on property.				
Wildfire Effects Upslo	pe/Upstream:	Moderate vegetation burn severity on steep, potentially unstable slopes.				
Hazards Noted:		Potentially unstable slopes above the foreshore area.				
Spatial Likelihood:		Low potential for sediment delivery to Okanagan Lake.				
Hazard Level: MODER	ATE	Spatial Likelihood: LO\	w F	Risk Level: L	OW	
			<u> </u>			
Recommended Recov						
Development:	Trucurc	Long term: Consider soils/geotechnical assessment for future development.				

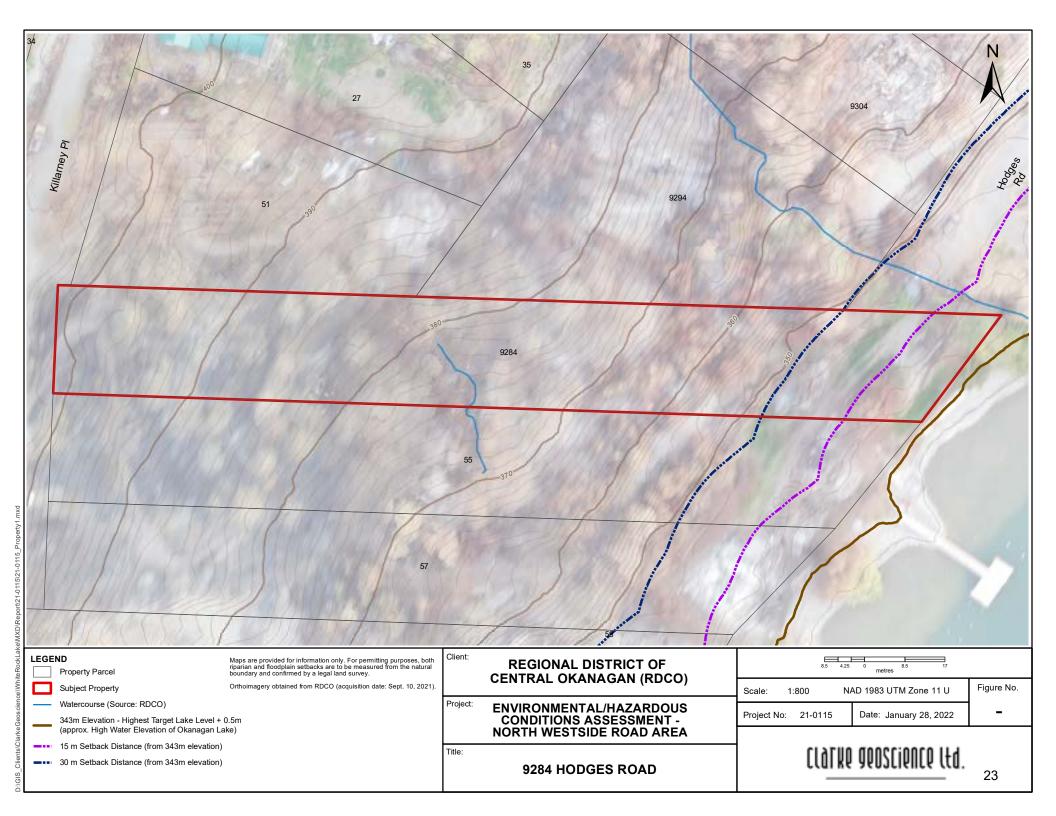
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View upslope from driveway access right of way at 9284 Hodges Rd.



Photo 2: View of concrete apron along foreshore, with wood retaining wall in background of photo at 9284 Hodges Rd.



Civic Address: 55 Killa	55 Killarney Pl.		Date of Inspection: 11/19/2021		
PID: 003-4	75-433	Author:		J. Clarke, P.Geo.	
RDCO Area: Killine	y Beach				
Domestic water supply source:	Ki	lliney Spring (License C03	36508)	
Nearest Waterbody (lake or stream)					
Element at Risk:	Okanagan	Lale and Killin	ey Intake P	rotection Zone	
Structures Lost:	All, including boat hou	ise or storage	shed locate	ed along foreshore.	
Observed Site Conditions:	Steep (60-80%), narro area located along the		me develop	ment along a narrow flat	
Soils:		Silty	sand		
Slopes:		60-	-80%		
Groundwater Observations:	There is a mapped spring on the adjacent lot with potential seepage towards the property.				
Foreshore Conditions:	Dock ok, 1.8 m retaining wall is burned, 0.3 m high mortar rock wall along HWM partly damaged. Riparian vegetation burned.				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	10 to 12.5 m setback f dwelling site; <15m to		_	ll; > 1.5m setback to	
Wildfire Effects Upslope/Upstream:	Moderately steep to s			hore, driveway trail	
Wilding Effects opsiope, opsiredim	switchbacks upslope.		•	•	
Hazards Noted:	Potential slope instab	ility above the	e foreshore	area.	
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake.				
Hazard Level: MODERATE	Spatial Likelihood: LOW Risk Level: LOW				
Recommended Recovery Response and Considerations for Future Development:					
речеторители.	Long term: Consider soils/geotechnical assessment for future development.				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey

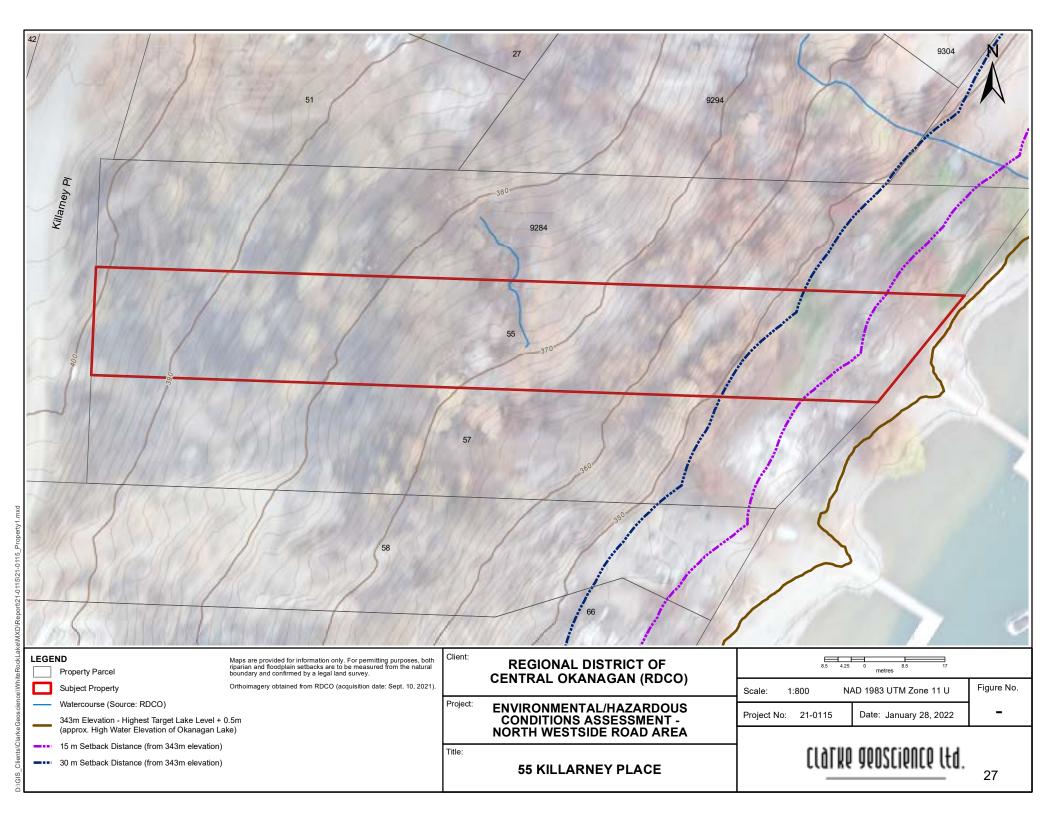




Photo 2: Close up view of burned wood retaining wall at 55 Killarney Pl.



Photo 3: View of steep slopes above foreshore area at 55 Killarney Pl.



Civic Address: 57 Killa	rney Pl.	Date of Inspection:	11/19/2021			
PID: 003-475-468		Author:	J. Clarke, P.Geo.			
RDCO Area: Killiney	/ Beach					
Domestic water supply source:	Kil	Killiney Community Water System				
Nearest Waterbody (lake or stream)						
Element at Risk:	Okanagan	Okanagan Lake and Killiney Intake Protection Zone				
Structures Lost:	All					
Observed Site Conditions:	Structure was located at bottom of slope, slopes above are m steep to steep (40%-60%). Access drive switchbacks from top doesn't look heavily used. There is evidence that runoff from may have led to some destabilization of trail fillslopes and a cusupported wall along the toe of the slope may be destabilized					
Soils:	Silty sand					
Slopes:	40-60%, surface runoff intercepted at driveway.					
Groundwater Observations:	No seepage observed.					
Foreshore Conditions:	Mostly natural cobbles along foreshore. There is low rock wall and narrow stairs approaching the beach area.					
Setback Distance & Elevation from	Est 12.5 m setback from low wall to foundation, need to confirm setback					
HWM* or Top of Bank (SHIM):	requirements.					
Wildfire Effects Upslope/Upstream:	Moderate vegetation	burn severity on slopes	above foreshore area.			
Hazards Noted:	Potential slope instability above the foreshore area and along access trail. Potentially unstable rock retaining wall along toe of slope. Severa storage drums noted on property.					
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake.					
Hazard Level: MODERATE	Spatial Likelihood: LOW Risk Level: LOW					
Recommended Recovery Response and Considerations for Future Development:	Long term: Consider s	oils/geotechnical assess	sment and drainage plan			
		for future developmen				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey

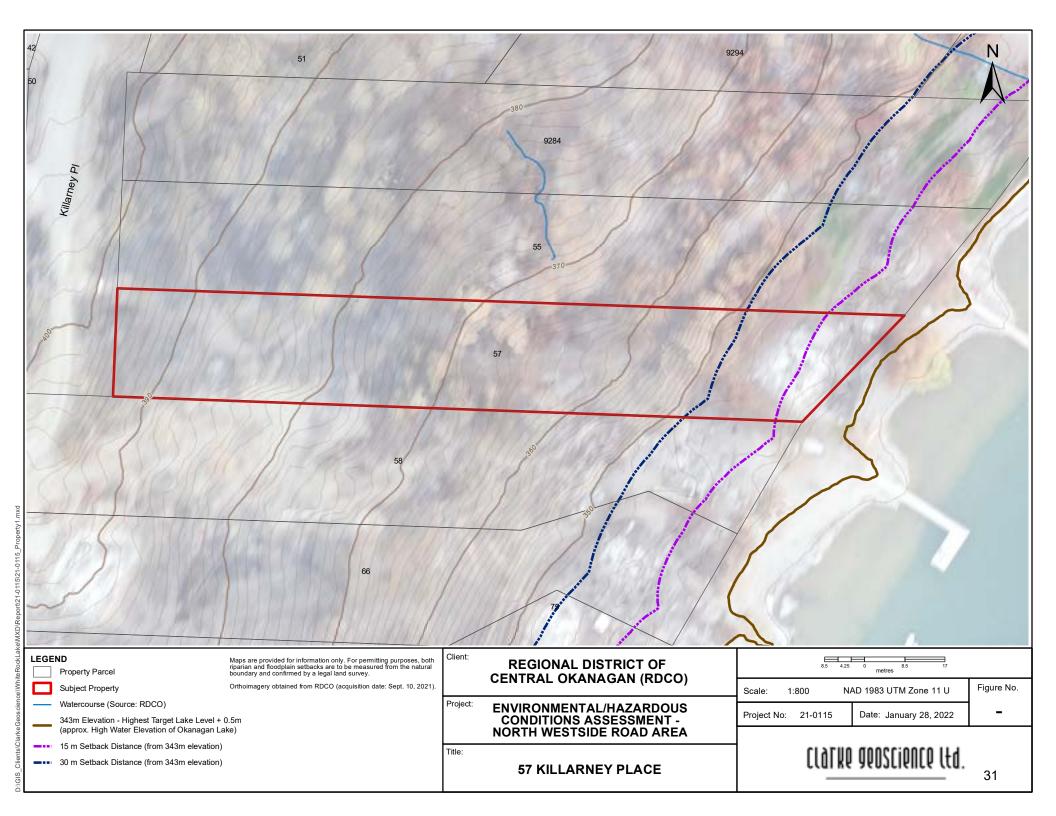


Photo 1: View upslope of foreshore area and low rock wall from the lake



Photo 2: View of slope above foreshore area with rock retaining wall and driveway access trail above.





Civic Address: 58 Killarney Pl.		Date of Inspection	n: 11/19/2021
ID: 006-117-953		Author:	J. Clarke, P.Geo.
RDCO Area: Killine	y Beach		
Domestic water supply source:	Okanagan Lake (License C070456)		
Nearest Waterbody (lake or stream)			
Element at Risk:	Okanagan Lake and Killiney Intake Protection Zone		
Structures Lost:	All		
Observed Site Conditions:	Long, narrow lot extends from foreshore area upslope. Gently sloped		
	18% foreshore area and steep slopes above. Driveway access trail		
	switchbacks up the slope from above. There are some steep exposed		
	trail cuts but no indication of instability. There is a section of concrete		
	block retaining wall along the toe of the slope.		
Soils:	Silty sand		
Slopes:	15% along foreshore		
Groundwater Observations:	No seepage observed.		
Foreshore Conditions:	Low stepped cobble walls and some natural banks, gravel sand beach		
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Setback from lake to be confirmed.		
Wildfire Effects Upslope/Upstream:	Moderate vegetation burn severity. Steep slopes but no significant signs of instability. Possible interception and concentration of runoff along the driveway access trail.		
Hazards Noted:	None. Potential for runoff concentration and diversion along the driveway access trail.		
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake.		
Hazard Level: LOW	Spatial Likelihood: LO	W Risk Leve	l: VERY LOW
Recommended Recovery Response and Considerations for Future Development:	Long term: Consider soils/geotechnical assessment along access driveway for future development.		

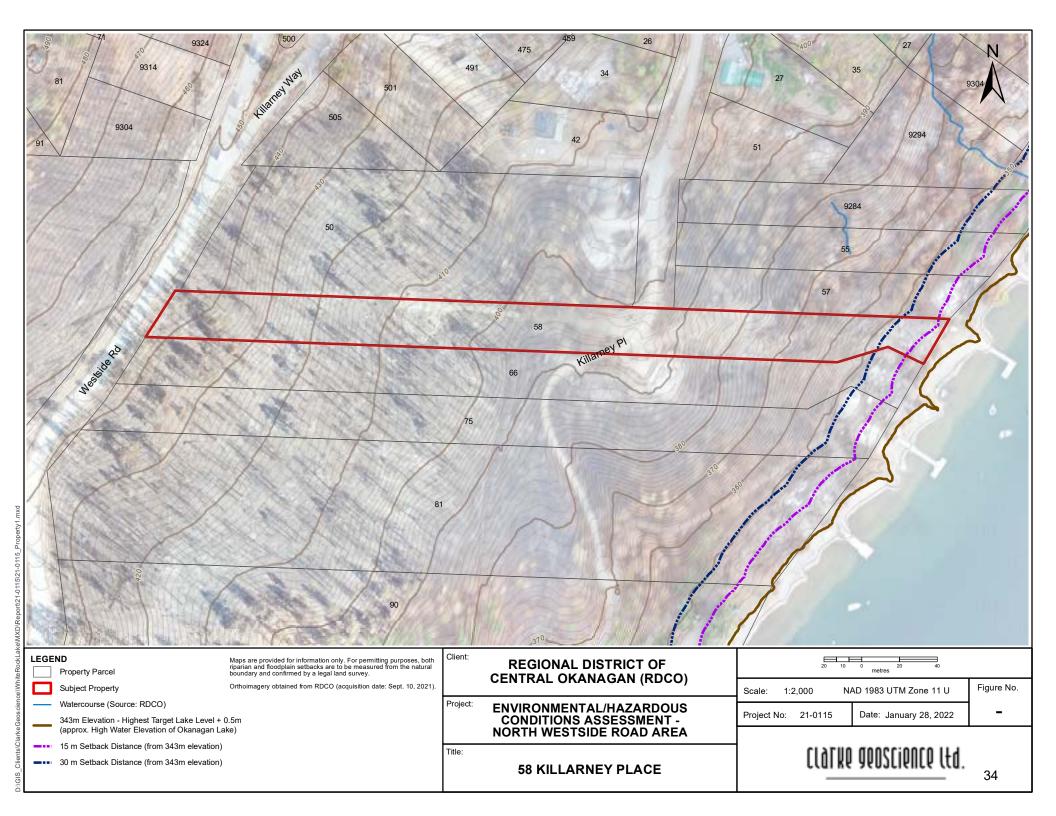
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of stepped rock walls from the foreshore at 58 Killarney Pl



Photo 2: View of slope above foreshore area with block retaining wall along toe of slope



Civic Address: 66 Kil	larney Pl.	Date of In	spection:	11/19/2021		
PID: 006-	006-117-961			J. Clarke, P.Geo.		
RDCO Area: Killin	ey Beach	Beach				
Domestic water supply source:	0	kanagan Lake	e (License CO)47274)		
Nearest Waterbody (lake or stream)						
Element at Risk:	Okanagan	Okanagan Lake and Killiney Intake Protection Zone				
Structures Lost:	All					
Observed Site Conditions:	_	Long narrow lot extends from gently sloped foreshore area to steeper slopes above. Lower area had structures.				
Soils:		Sil	ty sand			
			ower area,	-		
Slopes:						
Groundwater Observations:	No seepage observed	No seepage observed.				
Foreshore Conditions:	Dock burned, some d	Dock burned, some disturbance along foreshore associated with the fire				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Setback from lake to	be confirmed	l.			
Wildfire Effects Upslope/Upstream:	Moderate vegetation	Moderate vegetation burn severity. No signs of slope instability.				
Hazards Noted:	None. Potential for runoff concentration and diversion along the driveway access trail.					
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake.					
Hazard Level: LOW	Spatial Likelihood: LO	Spatial Likelihood: LOW Risk Level: VERY LOW				
Recommended Recovery Response and Considerations for Future						
Development:	Long term: Consider soils/geotechnical assessment along access driveway for future development.			ment along access		

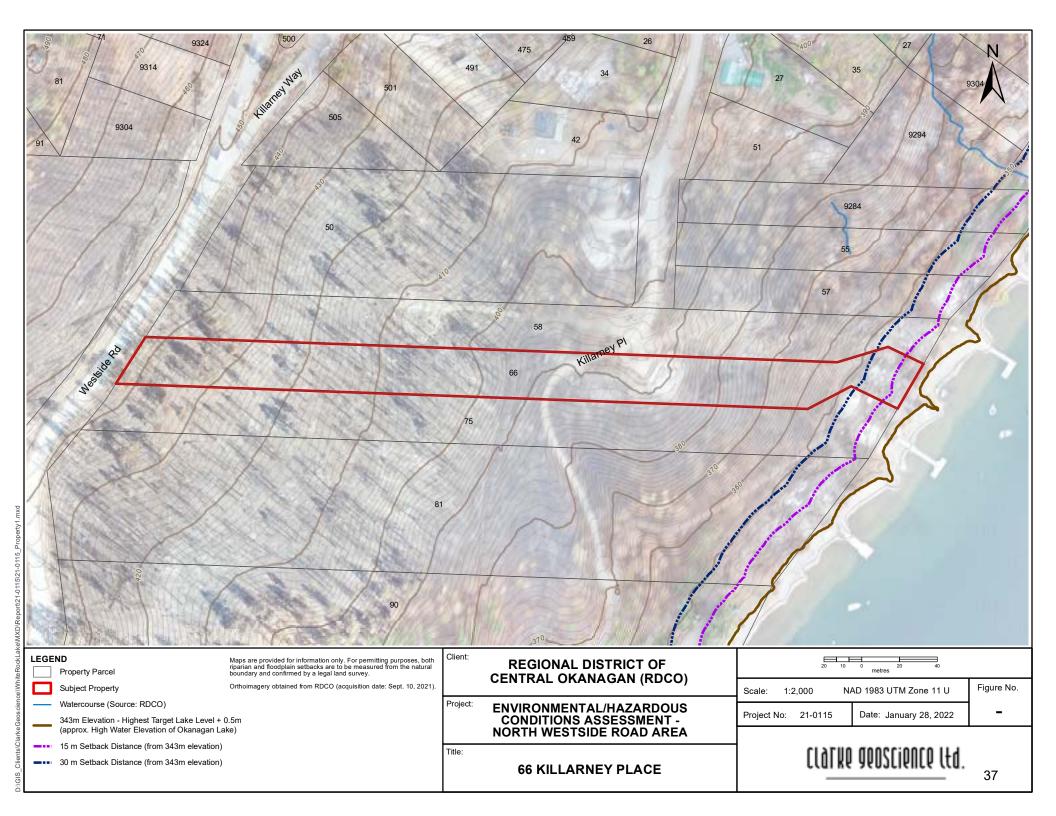
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View towards Okanagan Lake 66 Killarney Pl.



Photo 2: View of slope above foreshore area at 66 Killarney Pl.



Civic Address: 75 K	illarney Pl.	Date of I	nspection:	11/19/2021		
PID: 006	-117-970	17-970 Author: J. Clarke, P.Geo.				
RDCO Area: Killir	ney Beach					
Domestic water supply source:	0	kanagan Lak	e (License C	062132)		
Nearest Waterbody (lake or stream	n)					
Element at Risk:	Okanagan	Okanagan Lake and Killiney Intake Protection Zone				
Structures Lost:	All, possibly a lake sic	le storage sh	ned			
Observed Site Conditions:	_	Long narrow lot with low gradient bench along the foreshore area and a moderate to steeply sloped upper lot.				
Soils:		si	ilty sand			
Slopes:		4	40-50%			
Groundwater Observations:	No seepage observed	I.				
Foreshore Conditions:	· ·	Dock ok, fairly natural foreshore structure, cobbles and boulders in loose stacks, burned riparian vegetation				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Setback from lake to	be confirme	d.			
Wildfire Effects Upslope/Upstream	: Moderate vegetation upper slopes.	Moderate vegetation burn intensity. No indications of instability along upper slopes.				
Hazards Noted:	None. Potential for runoff concentration and diversion along the driveway access trail.					
Spatial Likelihood:	Low potential for sed	Low potential for sediment delivery to Okanagan Lake.				
Hazard Level: LOW	Spatial Likelihood: LO	Spatial Likelihood: LOW Risk Level: VERY LOW				
D						
Recommended Recovery Response and Considerations for Future						
Development:	Long term: Consider	Long term: Consider drainage plan for driveway access.				

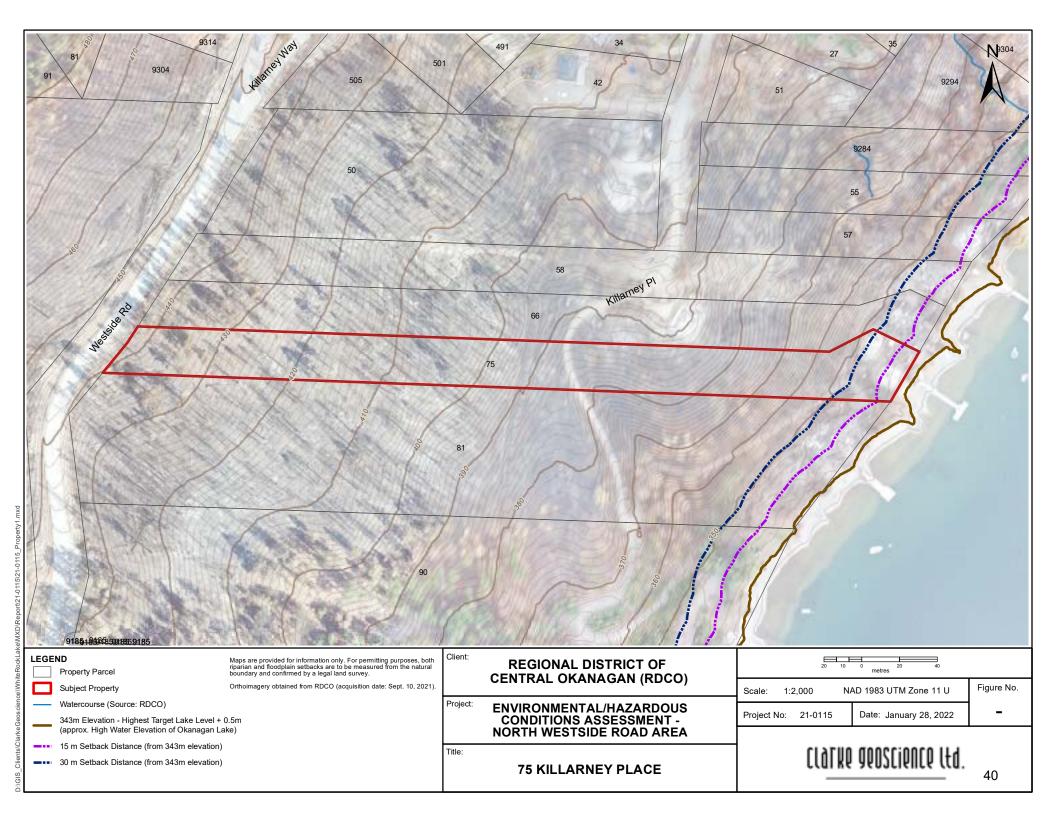
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of foreshore area towards slope at 75 Killarney Pl.



Photo 2: View of slope above foreshore area at 75 Killarney Pl.



Civic Address: 81 Killa	rney Pl.	ney Pl. Date of Inspection: 11/19/202				
PID: 010-98	38-262	Author:	J. (Clarke, P.Geo.		
RDCO Area: Killiney	Beach					
Domestic water supply source:	Ki	lliney Spring (Li	cense F0662	274)		
Nearest Waterbody (lake or stream)						
Element at Risk:	Okanagan I	Okanagan Lake and Killiney Intake Protection Zone				
Structures Lost:	All					
Observed Site Conditions:	series of terraces alon including dock, were I	Wide and long lot that extends from foreshore area upslope. There is series of terraces along the bottom part of the slope. All structures, including dock, were lost. There are some trails constructed on the upper slopes with exposed soil cuts. There is a low mortar rock wall				
Soils:		Sar	nd			
Slopes:	60% upslope					
Groundwater Observations:	No observed seepage but there is evidence of overland flow and sediment transport in a small gully located along the lower slope.					
Foreshore Conditions:	Some sections of foreshore are natural but other parts appear to have been built up, some wildfire disturbance to rocks and soils.					
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Setback from lake to be confirmed.					
Wildfire Effects Upslope/Upstream:	Moderate to high burn severity upslope, noted root burn holes.					
Hazards Noted:	Potential sediment input from slopes and trail above. Limited soil disturbance.					
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake.					
Hazard Level: MODERATE	Spatial Likelihood: LOW Risk Level: LOW					
Recommended Recovery Response and Considerations for Future Development:	Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above. Long term: Consider geotechnical assessment and drainage plan for access trail.					

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of foreshore area at 81 Killarney Pl.



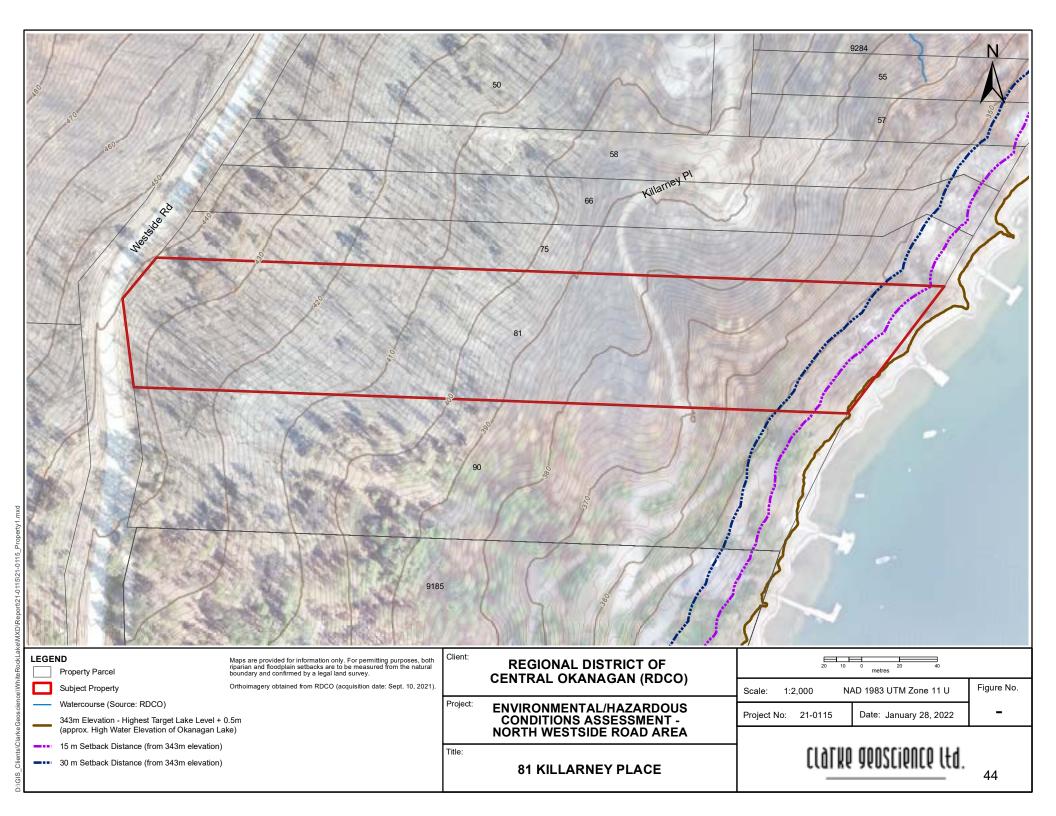
Photo 2: View of slope above foreshore area at 81 Killarney Pl.



Photo 3: View of slope above foreshore area at 81 Killarney Pl.



Photo 4: Small gully located on 81 Killarney Pl, with evidence of sediment transport through burned area



Civic Address: 90 Killa	arney Pl	Date of Inspection:	1/19/2022					
PID: 006-7	50-460	0-460 Author: J. Clarke						
RDCO Area: Killine	y Beach	Beach						
Domestic water supply source:								
Nearest Waterbody (lake or stream)								
Element at Risk:	Okanagan L	Okanagan Lake, mapped stream not visible, no SHIM						
Structures Lost:	None							
Observed Site Conditions:	shallow gully on the napparent. Unpaved (switchbacks down to loutslopes. Two small	Long, narrow lot extends from Westside Rd down to lake. There is a shallow gully on the north side of the lot with some sediment transport apparent. Unpaved (shared) road access off end of Killarney Pl switchbacks down to lakefront cottages. Access road has ravelling cutslopes. Two small dwellings at lake front while rest of property is undeveloped. Wildfire affected slopes above lake.						
Soils:		Sandy gravel and cobb	ole.					
Slopes:	Moderate (55%) slopes above lake, convex slopes with low-gradient sections. Severe burn severity in areas with exposed mineral soils and burned trees.							
Groundwater Observations:	No observed seepage.	No observed seepage.						
Foreshore Conditions:	Two small cottages on piled wood foundations at the lakeshore. No damages to building apparent. No dock. Beach area relatively natural.							
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Current cabins <15 m	setback from lake; eleva	tion to be confirmed.					
Wildfire Effects Upslope/Upstream:	Mod to severe burn severity, burned gully shows recent sediment transport but very limited runout at toe of slope. Fire affected catchment areas upslope.							
Hazards Noted:	Potential runoff effects, sediment-laden runoff along gully and runoff and soil erosion on moderately sloped areas upslope.							
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake							
Hazard Level: MODERATE	Spatial Likelihood: LOW Risk Level: LOW							
Recommended Recovery Response and Considerations for Future	Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above.							
Development:	Long term: Consider geotechnical assessment and drainage plan for access trail.							

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of foreshore area at 90 Killarney Pl. Note two small dwellings along foreshore area.



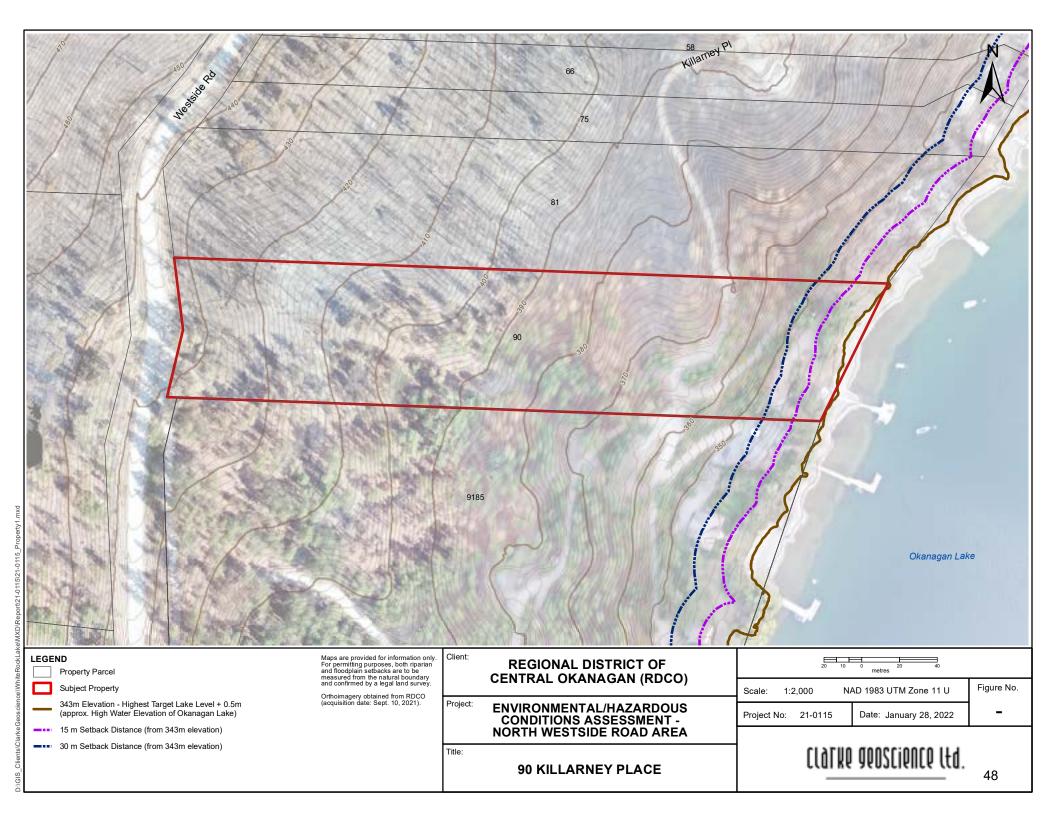
Photo 2: View of foreshore area at 90 Killarney Pl.



Photo 3: View of small gully situated along property line (from 81 Killarney Pl.) showing recent sediment transport through burned area



Photo 4: Unpaved access trail switchbacks off end of Killarney Pl. Minor ravelling cutslopes and minor erosion along trail surface.



Civic Address: 43 Beach	nwood Rd	wood Rd Date of Inspection:		11/5/2021	
PID: 009-7	15-690	Author:		J. Clarke, P.Geo.	
RDCO Area: Esta	mont	nont			
Domestic water supply source:		No lic	ensed intake	!	
Nearest Waterbody (lake or stream)					
Element at Risk:		Oka	nagan Lake		
Structures Lost:		R	esidence		
Observed Site Conditions:	All structures lost, low	/ (1.20 m) r	ock wall fron	iting lake in front of	
	residence, turf and be	ach gravels	along foresh	nore, no retaining wall. Lot	
	is bisected twice by Bo	eachwood I	Rd. Upper lo	t has a level area but	
	slopes steeply to road				
Soils:			ndy gravel		
Slopes:		14% lower l	ot; 70% mid	dle lot	
Groundwater Observations:		No seepage noted.			
Foreshore Conditions:		cal disturba	ance from cle	earing work but otherwise	
	intact.				
Setback Distance & Elevation from	~5 m from wooden ed	lging along	turf to found	dation. Fill placement	
HWM* or Top of Bank (SHIM):	would be likely be required. Setback and elevation from lake to be confirmed.				
Wildfire Effects Upslope/Upstream:	Vegetation burn sever	rity is mode	rate, small g	reen shoots visible.	
	Middle lot is steep wit	th exposed	mineral soils	s, signs of surface erosion.	
Hazards Noted:	Observed soil erosion and shallow soil slump/landslide.				
Spatial Likelihood:	Potential sediment delivery to Beachwood Rd and downslope				
	properties.				
Hazard Level: MODERATE	Spatial Likelihood: HIC	GH .	Risk Level: H	HIGH	
T	Т				
Recommended Recovery Response	Short term: Be prepared for higher than usual runoff and associated soil				
and Considerations for Future Development:	erosion from slopes above. Maintain ditches along Beachwood Road.				
	Long term: Consider restoration plan for burned slopes.				
	1				

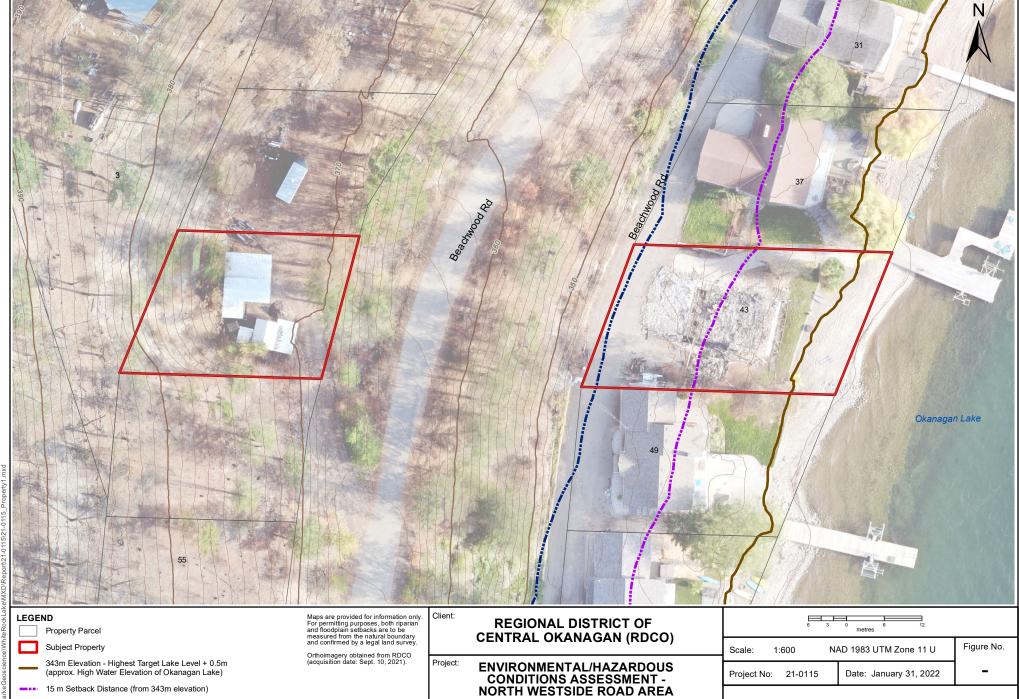
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of 43 Beachwood from Okanagan Lake



Photo 2: View upslope from lower part of Beachwood Rd.



Title:

43 BEACHWOOD ROAD

CLATKO GOOSCIONCO LFT.

D:\G\S\C\ients\C\ark\Geos\cience\W\nite\RockLake\WXD\Report\21-0115\21-0115

30 m Setback Distance (from 343m elevation)

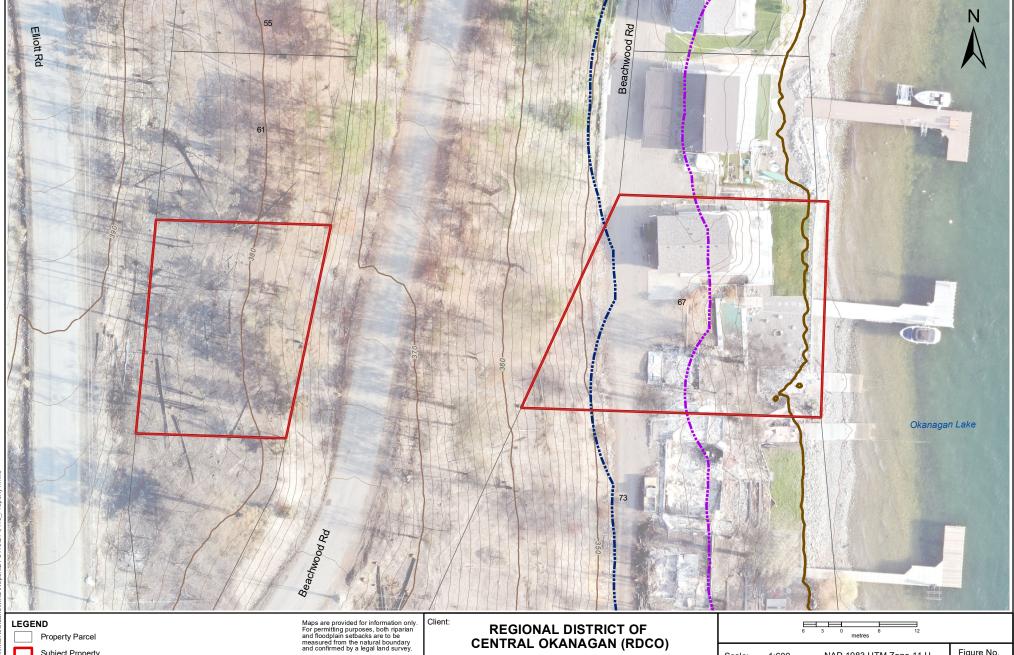
lies below lower Beachwood Rd. Lot is bisected twice by road. Uppe part of lot is steep. Soils: Sands and gravel Slopes: 20% lower lot; 70% middle lot Groundwater Observations: No seepage noted. Foreshore Conditions: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper lazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Sands and gravel 20% lower lot; 70% middle lot Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Spatial turf, series of lock block retaining walls terrace to road grade. Spatial Likelihood: Post part of lock block retaining walls terrace to road grade. Spatial Likelihood: Burne development soil exposed, steep slop ravelling disturbed soils observed. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper spatial Likelihood: HIGH Risk Level: HIGH	Civic Address:	67 Beachwood Rd	wood Rd Date of Inspection: 11/5/2021					
Domestic water supply source: No licensed intake No licensed intake Okanagan Lake Structures Lost: Accessory dwelling or garage, boat house with concrete ramp to the lake. Observed Site Conditions: Dwelling damaged and accessory structures lost. Developed part of lies below lower Beachwood Rd. Lot is bisected twice by road. Uppe part of lot is steep. Soils: Sands and gravel Slopes: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper lazard Level: MODERATE Spatial Likelihood: HIGH Risk Level: HIGH Recommended Recovery Response and Considerations for Future Development:	PID:	004-450-132	0-132 Author: J. Clarke, P.Geo.					
Nearest Waterbody (lake or stream) Element at Risk: Structures Lost: Accessory dwelling or garage, boat house with concrete ramp to the lake. Dwelling damaged and accessory structures lost. Developed part of lies below lower Beachwood Rd. Lot is bisected twice by road. Uppe part of lot is steep. Soils: Sands and gravel Slopes: 20% lower lot; 70% middle lot Groundwater Observations: No seepage noted. Foreshore Conditions: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	RDCO Area:	Estamont	nont					
Element at Risk: Structures Lost: Accessory dwelling or garage, boat house with concrete ramp to the lake. Observed Site Conditions: Dwelling damaged and accessory structures lost. Developed part of lies below lower Beachwood Rd. Lot is bisected twice by road. Uppe part of lot is steep. Soils: Sands and gravel Slopes: 20% lower lot; 70% middle lot Groundwater Observations: No seepage noted. Foreshore Conditions: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper lazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	Domestic water supply sour	ce:	No licensed intake					
Structures Lost: Accessory dwelling or garage, boat house with concrete ramp to the lake. Observed Site Conditions: Dwelling damaged and accessory structures lost. Developed part of lies below lower Beachwood Rd. Lot is bisected twice by road. Uppe part of lot is steep. Soils: Sands and gravel Slopes: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Description and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper lazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	Nearest Waterbody (lake or	stream)						
lake. Observed Site Conditions: Dwelling damaged and accessory structures lost. Developed part of lies below lower Beachwood Rd. Lot is bisected twice by road. Uppe part of lot is steep. Soils: Sands and gravel Slopes: 20% lower lot; 70% middle lot Groundwater Observations: Foreshore Conditions: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Potential sediment delivery to Beachwood Rd and downslope proper lazard Level: MODERATE Spatial Likelihood: HIGH Risk Level: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	Element at Risk:		Okanagan Lake					
lies below lower Beachwood Rd. Lot is bisected twice by road. Uppe part of lot is steep. Soils: Sands and gravel Slopes: 20% lower lot; 70% middle lot Groundwater Observations: No seepage noted. Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Sands and gravel 20% lower lot; 70% middle lot Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Set back Distance & Elevation from elso parage; >1.5 m elevation to garage. To confirmed. Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Resommended Recovery Response and Considerations for Future Development:	Structures Lost:		, , , , , , , , , , , , , , , , , , , ,					
Slopes: 20% lower lot; 70% middle lot Groundwater Observations: No seepage noted. Foreshore Conditions: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): confirmed. Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Risk Level: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	Observed Site Conditions:	lies belo	Dwelling damaged and accessory structures lost. Developed part of lot lies below lower Beachwood Rd. Lot is bisected twice by road. Upper part of lot is steep.					
Slopes: 20% lower lot; 70% middle lot	Soils:			Sands and gravel				
Groundwater Observations: No seepage noted. Foreshore Conditions: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from Est. >15m setback from lake to garage; >1.5 m elevation to garage. T confirmed. Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: No seepage noted. Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled tour, series of lock block retaining walls terrace to road grade. Spatial turf, series of lock block retaining walls terrace to road grade. Spatial turf, series of lock block retaining walls terrace to road grade. Spatial turf, series of lock block retaining walls terrace to road grade. Spatial turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation for Bevation to garage; >1.5 m elevation to garage. To spatial turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation for Bevation turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation for block block retaining walls terrace to road grade. Setback Distance & Elevation for block block retaining walls terrace to road grade. Setback Distance & Elevation for block block retaining walls terrace to road grade. Setback Distance & Elevation for block block proper of setting turfful turffu	Slopes:		20%		dle lot			
Foreshore Conditions: Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden piled dock (ok), gravel and turf, series of lock block retaining walls terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road		No seep		·				
terrace to road grade. Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper special Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Spatial Likelihood: Maintain ditches along Beachwood Road	Foreshore Conditions:		Concrete retaining wall (~1.05 m high), concrete boat ramp, wooden					
Setback Distance & Elevation from HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Setback from lake to garage; >1.5 m elevation to garage. To confirmed. Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Spatial Likelihood: Burned delivery to Beachwood Rd and downslope proper lake Level: HIGH								
HWM* or Top of Bank (SHIM): Wildfire Effects Upslope/Upstream: Burned open forest, trees removed, mineral soil exposed, steep slop ravelling disturbed soils observed. Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	Setback Distance & Elevation			e to garage: >1.5 m	n elevation to garage. To be			
Hazards Noted: Observed soil erosion and shallow soil slump/landslide. Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Risk Level: HIGH Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road				- 10 garage,	and the general section of			
Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Potential sediment delivery to Beachwood Rd and downslope proper Risk Level: HIGH Risk Level: HIGH Risk Level: HIGH Risk Level: HIGH Recommended Recovery Response and Considerations for Future Development:	Wildfire Effects Upslope/Ups		Burned open forest, trees removed, mineral soil exposed, steep slopes, ravelling disturbed soils observed.					
Spatial Likelihood: Potential sediment delivery to Beachwood Rd and downslope proper Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Potential sediment delivery to Beachwood Rd and downslope proper Risk Level: HIGH Risk Level: HIGH Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	Hazarda Notodi	Observe	d soil prosion and s	hallow soil slumn	landelida			
Hazard Level: MODERATE Spatial Likelihood: HIGH Recommended Recovery Response and Considerations for Future Development: Spatial Likelihood: HIGH Risk Level: HIGH	nazarus Noteu.	Observe	u son erosion and s	snanow son siump/	ianusnue.			
Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than usual runoff and associated erosion from slopes above. Maintain ditches along Beachwood Road	Spatial Likelihood:	Potentia	Potential sediment delivery to Beachwood Rd and downslope properties.					
and Considerations for Future erosion from slopes above. Maintain ditches along Beachwood Road Development:	Hazard Level: MODERATE	Spatial L	ikelihood: HIGH	Risk Level: H	IIGH			
Development:		•		_				
Long term: Consider restoration plan for hurned slones		re erosion	lerosion from slopes above. Maintain ditches along Beachwood Road.					
Long term. Consider restoration plantor burned slopes.		Long ter	Long term: Consider restoration plan for burned slopes.					

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey





Photo 2: View upslope from lower part of Beachwood Rd.





Subject Property



343m Elevation - Highest Target Lake Level + 0.5m (approx. High Water Elevation of Okanagan Lake)



15 m Setback Distance (from 343m elevation)

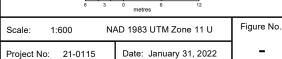
30 m Setback Distance (from 343m elevation)

Orthoimagery obtained from RDCO (acquisition date: Sept. 10, 2021).

Project: ENVIRONMENTAL/HAZARDOUS CONDITIONS ASSESSMENT -NORTH WESTSIDE ROAD AREA

Title:

67 BEACHWOOD ROAD



clarko gooscionco ltd.

Civic Address: 73 Beach	nwood Rd	Date of Inspection	: 11/5/2021			
PID: 004-4	50-141	Author:	J. Clarke, P.Geo.			
RDCO Area: Esta	mont					
Domestic water supply source:		No licensed intake				
Nearest Waterbody (lake or stream)						
Element at Risk:	Okanagan Lake					
Structures Lost:						
	All including residence	use				
Observed Site Conditions:	Terraced yard fronting	g lake including low (0	.5m) landscape block wall			
	along foreshore, turf,	mature trees burned,	garage beside house with			
	concrete retaining wa	II. Lot is bisected by B	eachwood Rd.			
Soils:		Sandy gravel, f				
Slopes:		rt 50% slope up to ho	use site, 70% slope above			
Groundwater Observations:	No seepage noted.					
Foreshore Conditions:	Small boathouse and concrete boat ramp to lake, low block wall (0.5m					
	high) fronting cobble and gravel beach, turf and landscaping to house,					
	wooden piled dock ok					
Setback Distance & Elevation from	Est. ~13.2 m setback f	rom lake to house, >1	5m elevation. To be			
HWM* or Top of Bank (SHIM):	confirmed.					
Wildfire Effects Upslope/Upstream:		•	ve lot, exposed sands and			
	gravels, shallow soil ravelling observed.					
Hazards Noted:	Observed soil erosion	and shallow soil slum	p/landslide.			
Spatial Likelihood:	Potential sediment delivery to Beachwood Rd and downslope properties					
Hazard Level: MODERATE	Spatial Likelihood: HIC	GH Risk Level				
TIGEGRAPH COVER. WIODERATE	Japanai Likellilood. Hil	INISK LEVEL	. mon			
Recommended Recovery Response	Short term: Be prepared for higher than usual runoff and associated soil					
and Considerations for Future		_	s along Beachwood Road.			
Development:						
	Long term: Consider restoration plan for burned slopes.					
	Long termi consider i	cotoration plan for ba	ea 510pes.			

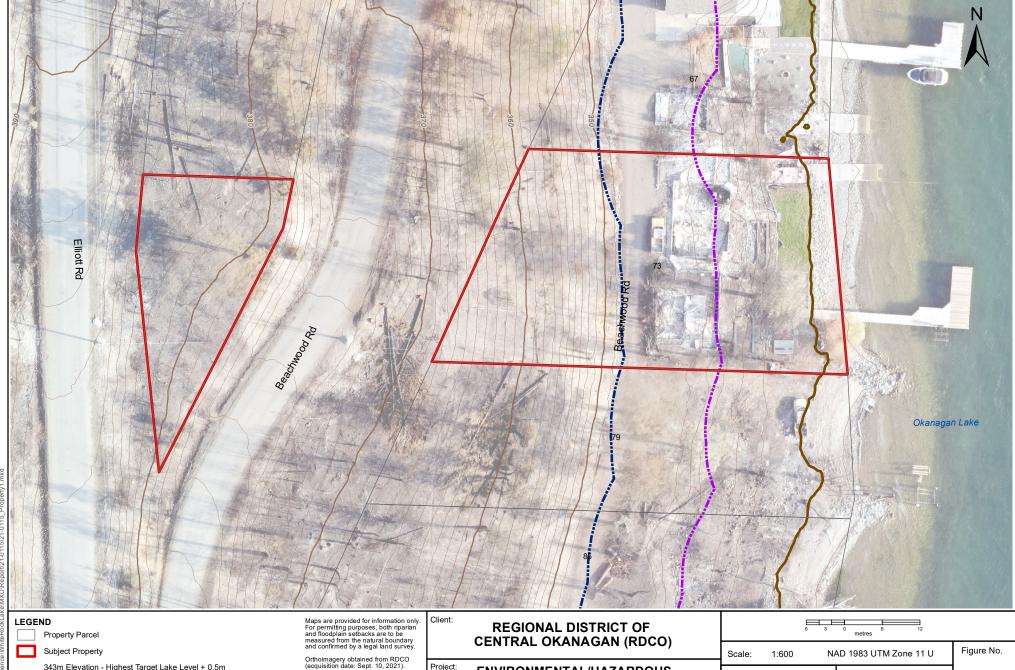
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of 73 Beachwood from Okanagan Lake



Photo 2: View upslope from lower part of Beachwood Rd.



Project:

Title:

ENVIRONMENTAL/HAZARDOUS CONDITIONS ASSESSMENT -NORTH WESTSIDE ROAD AREA

73 BEACHWOOD ROAD

Project No: 21-0115

Date: January 31, 2022

CLATKO GOOSCIONCO LFT.

343m Elevation - Highest Target Lake Level + 0.5m (approx. High Water Elevation of Okanagan Lake)

15 m Setback Distance (from 343m elevation) 30 m Setback Distance (from 343m elevation)

Civic Address:	79 Beach	awood Rd Date of Inspection: 11/5/2021				
PID:	009-71	5-932	Author:		J. Clarke, P.Geo.	
RDCO Area:	Estan	nont				
Domestic water supply	source:	Ok	anagan Lak	e (License C	109115)	
Nearest Waterbody (la	ke or stream)					
Element at Risk:			Oka	nagan Lake		
Structures Lost:		Vacant lot, wooden do	ock with wo	od piles buri	ned	
Observed Site Conditio	ns:	All veg burned, expose	ed soils, no	built structu	res other than dock.	
Soils:			Sar	ndy gravel		
Slopes:		5% along bottom,	15% avg to	lower road,	56% above Beachwood	
Groundwater Observat	ions:	No seepage noted.				
Foreshore Conditions:		Two rock groynes along north and south property lines, no retaining walls or structures along foreshore.				
Setback Distance & Ele HWM* or Top of Bank		N/A. Setback from lake	e to be con	firmed for fu	ture development.	
Wildfire Effects Upslop	e/Upstream:	Burned, short steep slope then benches at top, 65%, exposed sandy gravel soils, soil instability upslope of lower Beachwood Rd.				
Hazards Noted:		Observed soil erosion	and shallov	v soil slump/	landslide.	
Spatial Likelihood:		Potential sediment delivery to Beachwood Rd and downslope properties.				
Hazard Level: MODERA	\TE	Spatial Likelihood: HIG	iH	Risk Level: V	ERY HIGH	
Recommended Recover and Considerations for Development:		Short term: Be prepared for higher than usual runoff and associated so erosion from slopes above. Maintain ditches along Beachwood Road.				
		Long term: Consider restoration plan for burned slopes.				
			•		•	

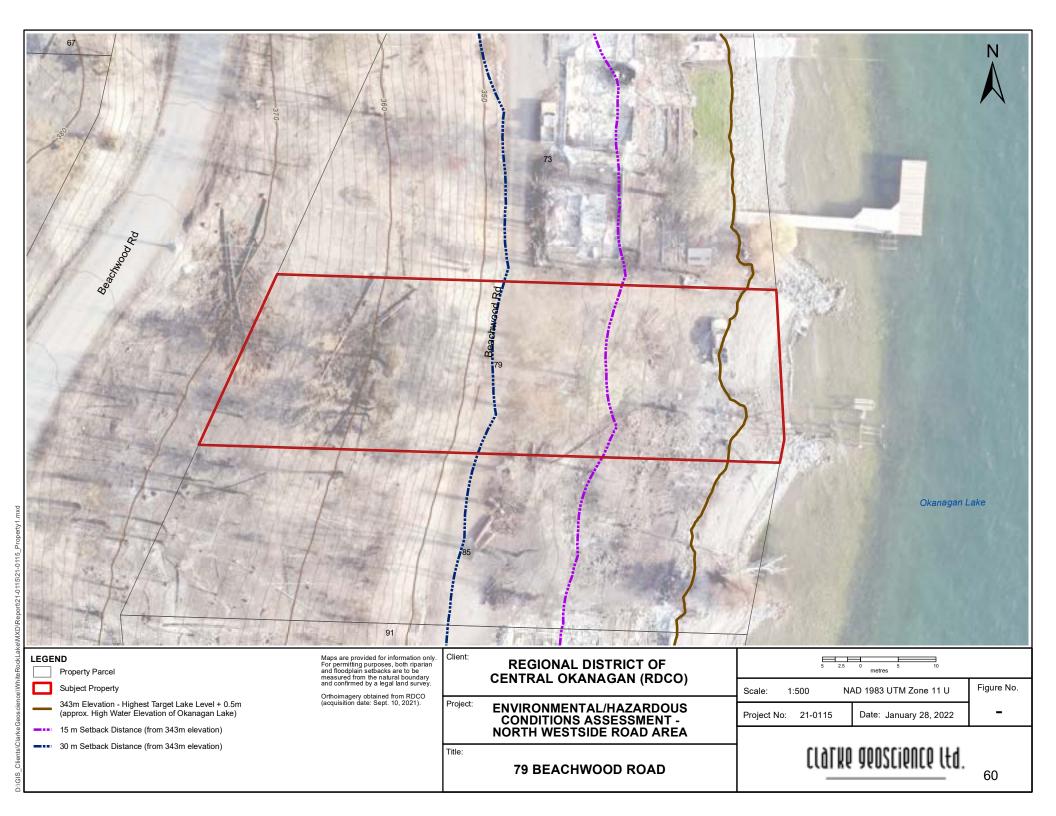
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of 79 Beachwood towards Okanagan Lake



Photo 2: View upslope from lower part of Beachwood Rd.



Civic Address: 85 Beach	wood Rd	Date of Inspection:	11/5/2021		
PID: 009-71	15-967	Author:	J. Clarke, P.Geo.		
RDCO Area: Estar	mont				
Domestic water supply source:		No licensed intake			
Nearest Waterbody (lake or stream)					
Element at Risk:		Okanagan Lake			
Structures Lost:	Possibly storage sheds	s, accessory structures.			
Observed Site Conditions:	Lot is bisected by Beachwood Rd twice, with lower gradient portion fronting the lake and steeply sloped above the lower road. High level of burn severity, soil disturbance and exposed cobble soils were observed.				
Soils:	Expos	sed gravel, cobbles, sma	all boulders		
Slopes:	18%, slig	shtly benched, 60% slop	oe above road		
Groundwater Observations:	No seepage noted.				
Foreshore Conditions:	No retaining walls, fai	rly natural beach grave	s, one willow tree burned,		
	rock groynes along property lines.				
Setback Distance & Elevation from	N/A. Setback from lak	e to be confirmed for fo	uture development.		
HWM* or Top of Bank (SHIM):					
Wildfire Effects Upslope/Upstream:	Burned, steep slopes above, 60% slope, 2:1 cutslope above Beachwood exposes sandy gravel soils. Observed shallow soil instability upslope of Beachwood.				
Hazards Noted:	Observed soil erosion	and shallow soil slump	/landslide.		
Spatial Likelihood:	Potential sediment delivery to Beachwood Rd and downslope properties.				
Hazard Level: MODERATE	Spatial Likelihood: HIG	GH Risk Level: I	HIGH		
Recommended Recovery Response and Considerations for Future Development:	Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above. Maintain ditches along Beachwood Road. Long term: Consider restoration plan for burned slopes.				

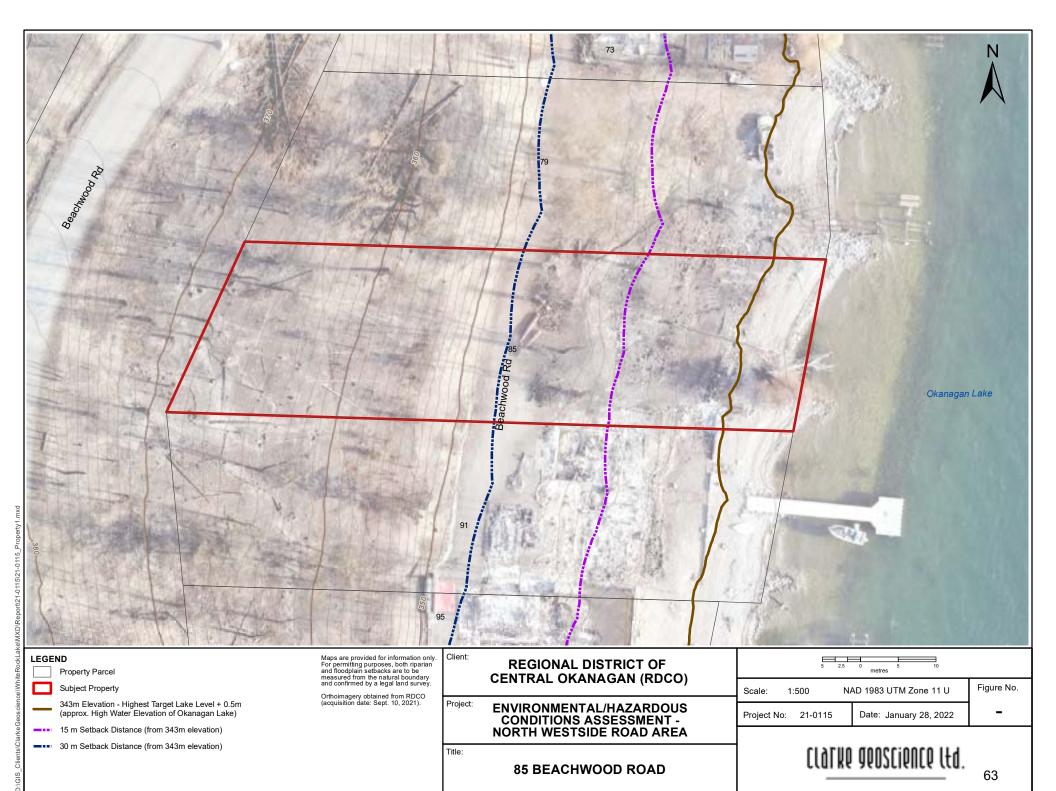
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of 85 Beachwood from Okanagan Lake



Photo 2: View upslope from lower part of Beachwood Rd.



Civic Address: 91 Bea	chwood Rd	Date	of Inspection:	11/5/2021			
PID: 009-	715-991	Auth	nor:	J. Clarke, P.Geo.			
RDCO Area: Est	amont	nont					
Domestic water supply source:		N	o licensed intak	re			
Nearest Waterbody (lake or stream)						
Element at Risk:		Okanagan Lake					
Structures Lost:	Residence						
Observed Site Conditions:	Lot is bisected by lake.	Lot is bisected by Beachwood Road, terraced low rock walls front the lake.					
Soils:			Sandy gravel				
Slopes:	15%	avg slope fron	n lower Beachw	vood, 50% upslope			
Groundwater Observations:	No seepage not	No seepage noted.					
Foreshore Conditions:		Disturbed, low (0.5 m) rock wall at HWM in poor condition, upper rock walls in poor condition, landscape features and retaining walls are					
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):		ack from lake;	est. > 1.5m ele	vation. To be confirmed.			
Wildfire Effects Upslope/Upstream:	_	High burn severity, all vegetation lost, exposed and unstable soils, 50% slope, burned log retaining structures, potentially unstable soils.					
Hazards Noted:	Observed soil er		allow soil slump	/landslide. Recent planting			
Spatial Likelihood:	Potential sedim	Potential sediment delivery to Beachwood Rd and downslope properties.					
Hazard Level: MODERATE	Spatial Likelihoo	od: HIGH	Risk Level:	HIGH			
Recommended Recovery Response and Considerations for Future Development:	erosion from slopes above. Maintain ditches along Beachwoo						
	_	Long term: Consider soils/geotechnical assessment for burned slopes. (planting completed in late fall 2021)					

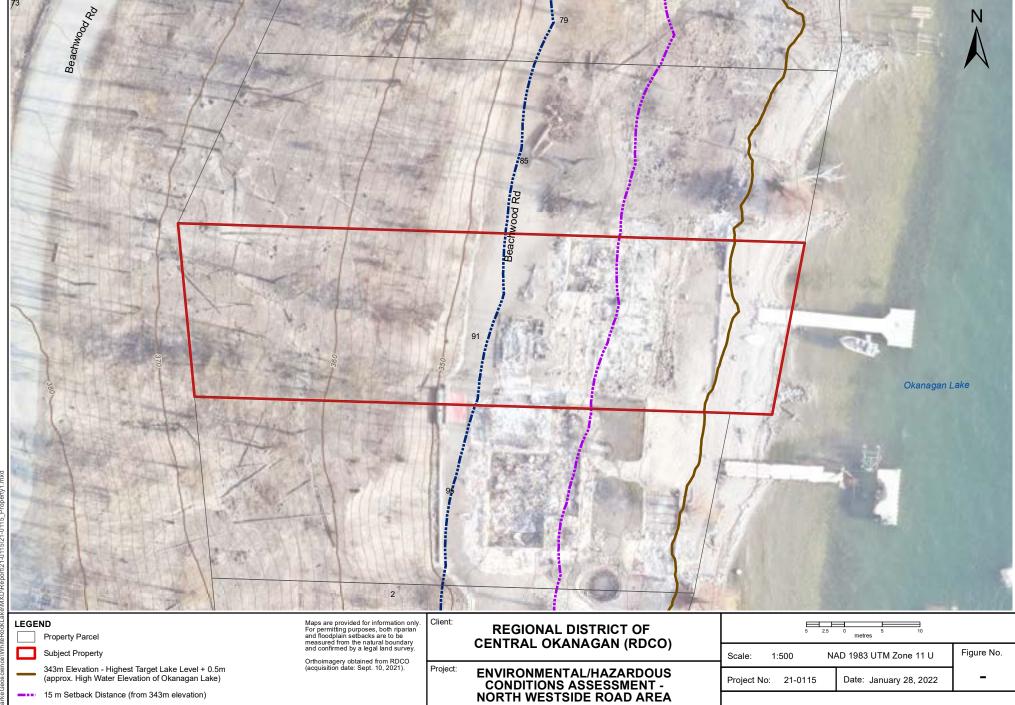
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of 91 Beachwood from Okanagan Lake



Photo 2: View upslope from lower part of Beachwood Rd.



Title:

91 BEACHWOOD ROAD

CLATKO GOOSCIONCO LŁd.

30 m Setback Distance (from 343m elevation)

wood Rd Date of Inspection: 11/5/2021					
41-897	1-897 Author: J. Clarke, P.Geo.				
nont					
Ol	Okanagan Lake (License C130589)				
	Okanagan Lake				
All					
-	_				
	Sandy				
	•				
No seepage noted.	No seepage noted.				
Section of low (0.9 m) rock wall at HWM is damaged, remainder is sand, dock on piles is badly damaged, some debris at lakeshore, willow badly burned					
Est. ~15 m setback from lake; Est. > 1.5m elevation. To be confirmed.					
High burn severity, exposed soils, potentially unstable, 2.5 m concrete retaining wall at toe of slope, 60% slope, sandy gravels, Cutslope					
		//www.dult.dus David will			
potentially unstable. Recent planting and seeding reduces hazard.					
Potential sediment delivery to Beachwood Rd and downslope properties.					
Spatial Likelihood: HIC	GH Risk Level: H	HIGH			
Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above. Maintain ditches along Beachwood Road. Long term: Consider soils/geotechnical assessment for burned slopes. (planting completed in late fall 2021)					
	All Terraced yard to lake, by Beachwood Road, so B	Author: Okanagan Lake (License C Okanagan Lake (License C Okanagan Lake (License C Okanagan Lake All Terraced yard to lake, all structures and vege by Beachwood Road, with steep slopes above Sandy 15% avg gradient, comprised of mortared rod 4.8 m from low wall, 12 m to next No seepage noted. Section of low (0.9 m) rock wall at HWM is dadock on piles is badly damaged, some debris aburned Est. ~15 m setback from lake; Est. > 1.5m elevent of the second potentially retaining wall at toe of slope, 60% slope, sand Observed soil erosion and shallow soil slump, potentially unstable. Recent planting and see Potential sediment delivery to Beachwood Romanical Spatial Likelihood: HIGH Short term: Be prepared for higher than usual erosion from slopes above. Maintain ditches			

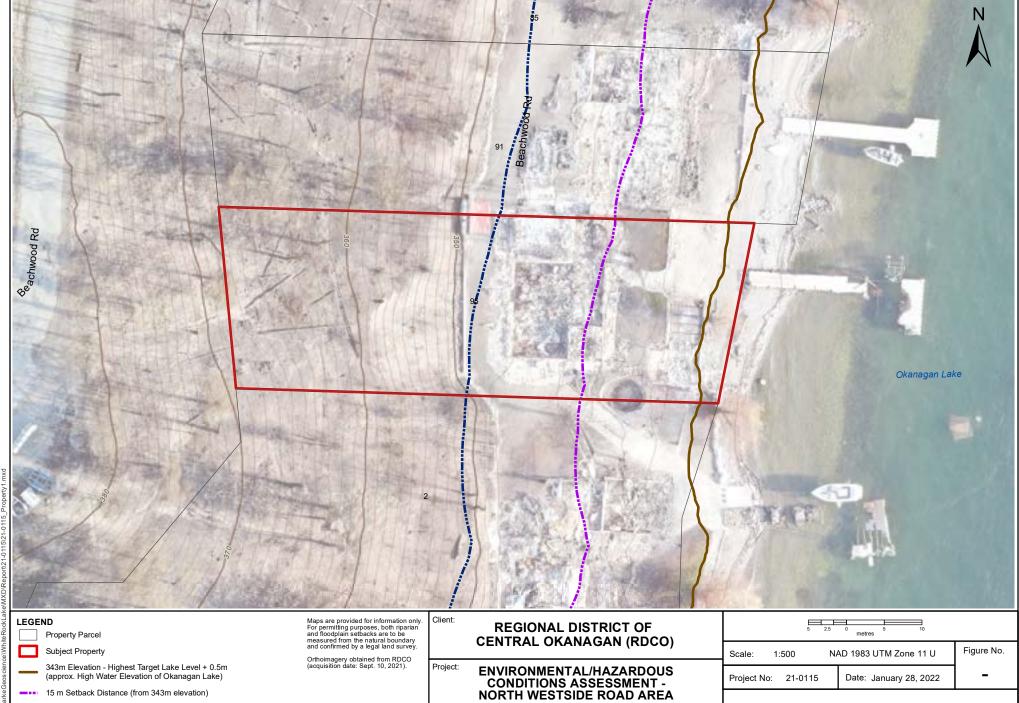
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of 95 Beachwood from Okanagan Lake



Photo 2: View upslope from lower part of Beachwood Rd.



Title:

95 BEACHWOOD ROAD

CLATKO GOOSCIONCO LŁd.

D:\G\S C\ients\C\arkeGeos c\ence\W\niteRockLake\MXD\Report\21-0115\21-0

30 m Setback Distance (from 343m elevation)

Civic Address: 2 Ne	2 Nerie Rd.		11/5/2021			
PID: 001-7	001-744-313		J. Clarke, P.Geo.			
RDCO Area: Esta	mont					
Domestic water supply source:	Estamont Community Water System					
Nearest Waterbody (lake or stream)						
Element at Risk:		Okanagan Lake				
Structures Lost:	All					
Observed Site Conditions:	Access from the end	of Beachwood, steep slo	pes above then moderate			
	to lake. Lot is adjace	nt to public beach access	s (also location of water			
	system well and pum	p house)				
Soils:		Sandy gravel with cob	bles			
Slopes:	5% at lake	5% at lake; 50-60% upslope from lower part of lot.				
Groundwater Observations:	No seepage noted.					
Foreshore Conditions:	Multiple retaining wa	on, concrete boat ramp to				
	lake, then section of 0.5 m high mortared rock wall (damaged), dock					
	structure with rock-filled pilings is heavily damaged.					
Setback Distance & Elevation from	Est. >15 m setback from lake to residence; est. >1.5m elevation. To be					
HWM* or Top of Bank (SHIM):	confirmed.					
Wildfire Effects Upslope/Upstream:	Severely burned, no v	regetation or surface or	ganics, steep slopes, 1-1.5m			
	high lock block wall ir	n poor condition. Cutslo	pe ~2 m high above lot.			
Hazards Noted:	Potential for upslope Destabilized retaining	soil erosion and shallow gwalls.	soil slump/landslide.			
Spatial Likelihood:		elivery to lower slopes, r	moderate potential for			
	sediment delivery to Okanagan Lake.					
Hazard Level: MODERATE	Spatial Likelihood: MODERATE Risk Level: MODERATE					
Recommended Recovery Response	Short term: Be prepa	red for higher than usua	I runoff and associated soil			
and Considerations for Future	erosion from slopes a	bove.				
Development:	Long term: Consider soils/geotechnical assessment for burned slopes.					
	(planting completed in late fall 2021)					

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey

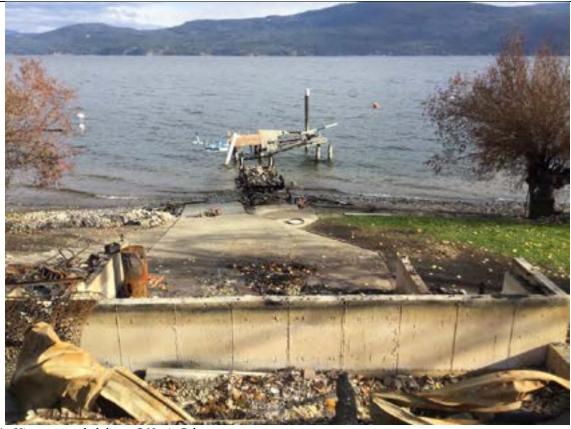




Photo 2: View of foreshore area at 2 Nerie Rd. with concrete retaining wall.

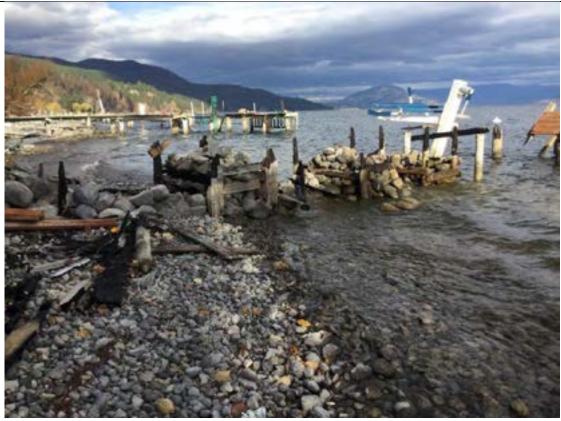
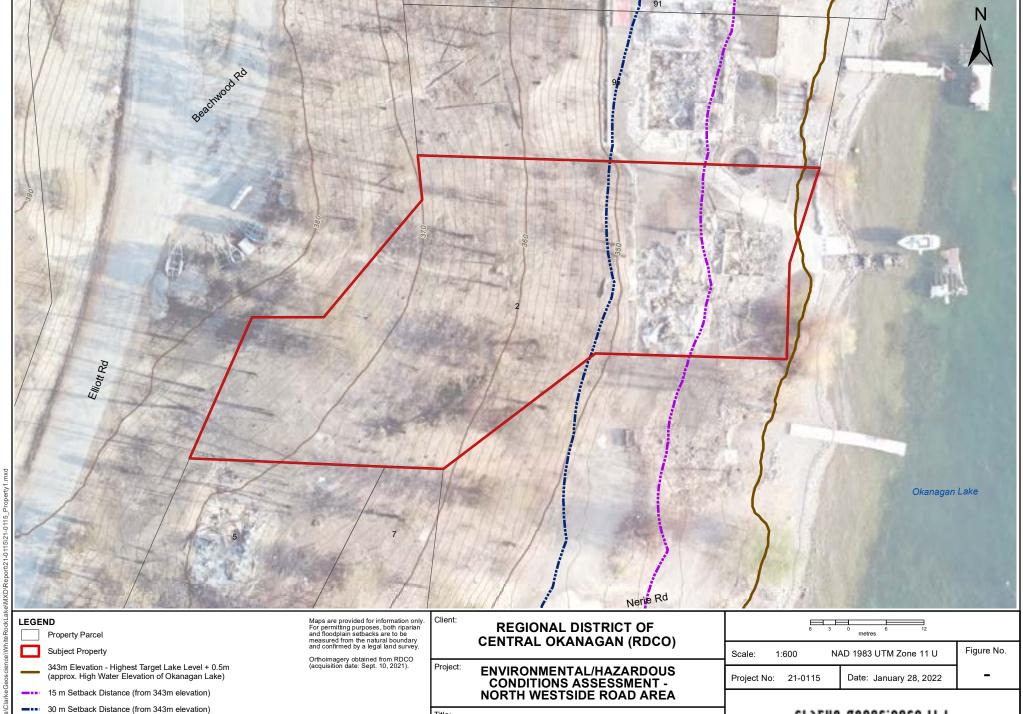


Photo 3: View of damaged dock with rock filled piling at 2 Nerie Rd.



Photo 4: View of retaining wall and slope above lower property at 2 Nerie Rd.



Title:

2 NERIE ROAD

CLATKO GOOSCIONCO LŁd.

73

Civic Address: 7 Nerie Rd.		Date of	Inspection:	11/5/2021	
PID: 007-88	: 007-889-950			J. Clarke, P.Geo.	
RDCO Area: Estai	mont				
Domestic water supply source:	Estamont Community Water System			er System	
Nearest Waterbody (lake or stream)					
Element at Risk:		Oka	nagan Lake		
Structures Lost:	All				
Observed Site Conditions:	Sloped lot with several low retaining wall structures.				
Soils:	1	Sand	ly gravel, fill		
Slopes:	10% to lake, short steep (70%) slope below Nerie Road to lot.				
Groundwater Observations:	No seepage noted.				
Foreshore Conditions:	Mix of natural cobbles and low (<0.5 m) cobble mortar wall, dock ok. Noted disturbance along foreshore area associated with demolition and clean up efforts.				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Est. >15 m setback from lake to residence; est. >1.5m elevation. To be confirmed.				
Wildfire Effects Upslope/Upstream:	Slopes above Nerie Road are burned.				
Hazards Noted:	Potential for upslope soil erosion.				
Spatial Likelihood:	Low potential for sediment delivery to lower slopes and to Okanagan Lake.				
Hazard Level: MODERATE	Spatial Likelihood: LOW Risk Level: LOW				
Recommended Recovery Response and Considerations for Future Development:	Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above.				

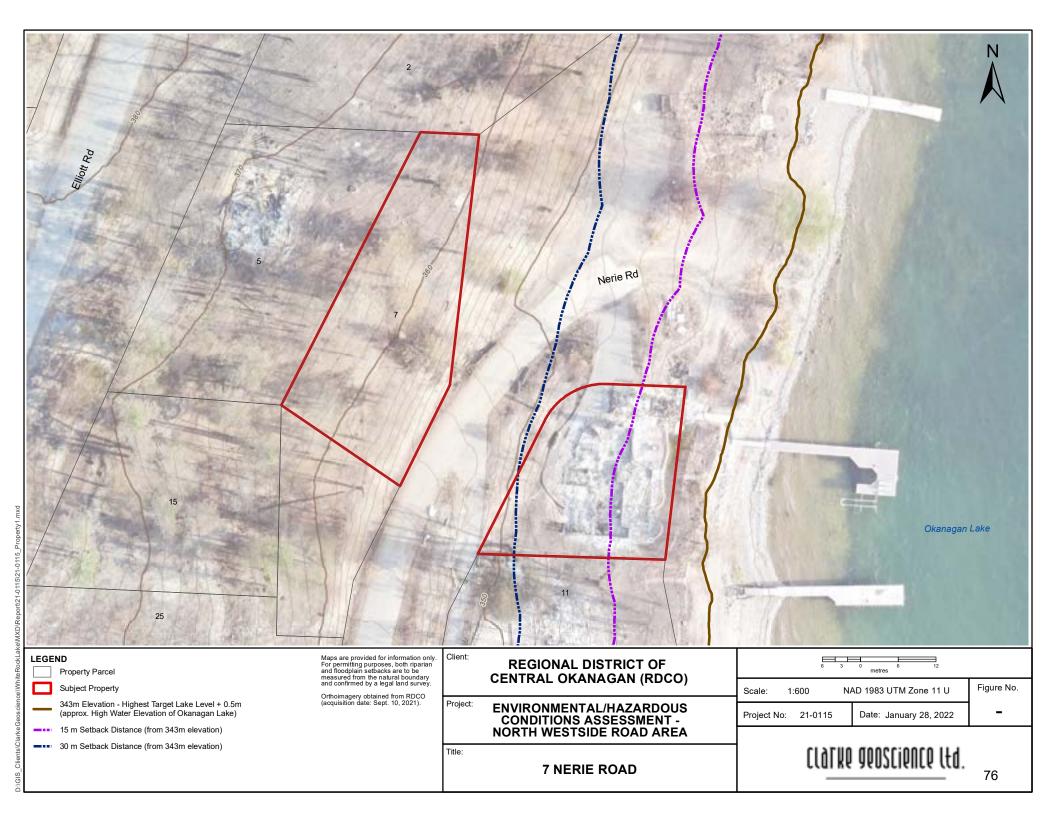
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of foreshore area at 7 Nerie Rd.



Photo 2: View from foreshore area at 7 Nerie Rd. with low mortared rock wall.



Civic Address: 11 Nerie Rd.		Date of I	nspection:	11/5/2021	
PID: 007-88	: 007-889-968			J. Clarke, P.Geo.	
RDCO Area: Estar	mont				
Domestic water supply source:	Esta	mont Comr	nunity Syste	m (check)	
Nearest Waterbody (lake or stream)					
Element at Risk:		Okar	nagan Lake		
Structures Lost:	All, including boat hou	ıse			
Observed Site Conditions:	Lot is situated below Nerie Road, driveway access, gently sloping landscaped lot, burned trees will need removal. There is a concrete boar ramp to the lake from a burned boat house.				
Soils:		San	dy gravels		
Slopes:		15% avg.			
Groundwater Observations:	No seepage noted.				
Foreshore Conditions:	Dock partly burned, concrete boat launch to boat house, mostly natural otherwise				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Est. >15 m setback from lake to residence; est. >1.5m elevation. To be confirmed.				
Wildfire Effects Upslope/Upstream:	Slopes above Nerie Road are burned.				
Hazards Noted:	Potential for upslope soil erosion.				
Spatial Likelihood:	Low potential for sediment delivery to lower slopes and to Okanagan Lake.				
Hazard Level: MODERATE	Spatial Likelihood: LO	W	Risk Level: L	OW	
Recommended Recovery Response and Considerations for Future	Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above.			runoff and associated soil	
Development:					

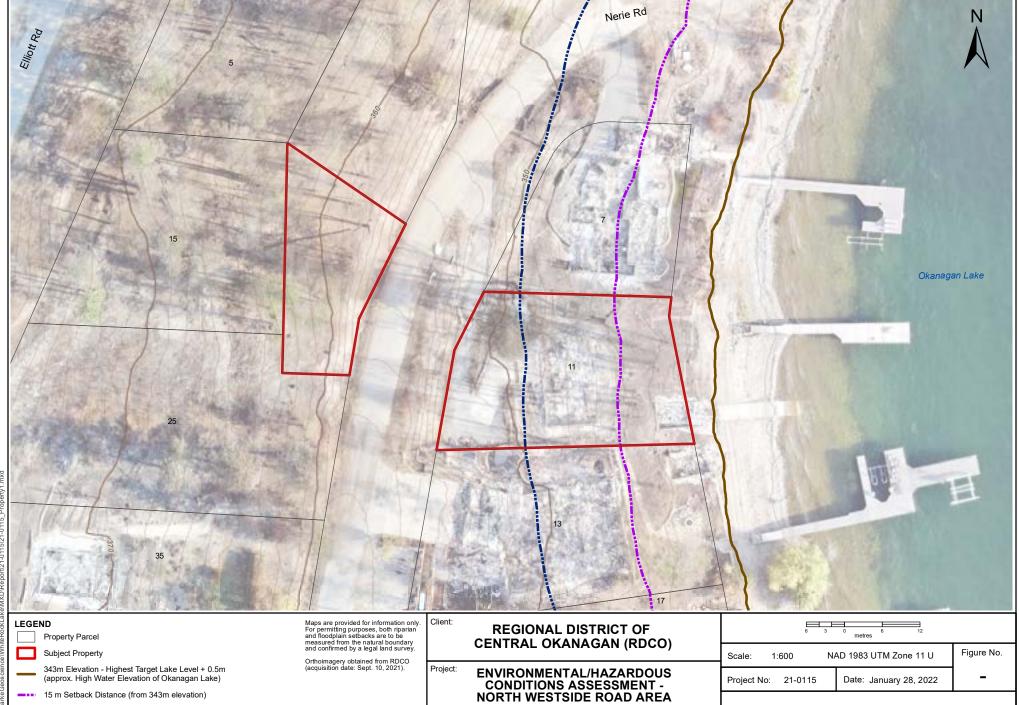
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of foreshore area at 11 Nerie Rd.



Photo 2: View from foreshore area at 11 Nerie Rd. with concrete boat ramp and burned boat house



Title:

11 NERIE ROAD

CLATKO GOOSCIONCO LŁd.

15 m Setback Distance (from 343m elevation) 30 m Setback Distance (from 343m elevation)

Civic Address: 13 Nerie Rd.		Date of	nspection:	11/5/2021		
PID: 004-20	00-161	Author:		J. Clarke, P.Geo.		
RDCO Area: Estar	mont	nont				
Domestic water supply source:	Esta	amont Com	munity Wate	er System		
Nearest Waterbody (lake or stream)						
Element at Risk:		Oka	nagan Lake			
Structures Lost:	All, including boat hou	ıse				
Observed Site Conditions:		Terraced lot, with rock retaining walls at house and retaining wall along foreshore. Boat house along foreshore lost.				
Soils:		Sar	dy gravels	_		
Slopes:	15% to base of wall					
Groundwater Observations:	No seepage noted.					
Foreshore Conditions:	Retaining wall along foreshore (0.8 m high), boat house burned, no ramp, dock ok					
Setback Distance & Elevation from	Est. ~15 m setback from lake to residence; est. >1.5m elevation. To be					
HWM* or Top of Bank (SHIM):	confirmed.					
Wildfire Effects Upslope/Upstream:	Slopes above the lot have been severely burned.					
Hazards Noted:	Potential for upslope soil erosion.					
Spatial Likelihood:	Low potential for sediment delivery to lower slopes and to Okanagan Lake.					
Hazard Level: MODERATE	Spatial Likelihood: LO	W	Risk Level: L	OW		
Recommended Recovery Response and Considerations for Future	Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above.					
Development:						

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of foreshore area at 13 Nerie Rd.



Photo 2: View from foreshore area at 13 Nerie Rd. with retaining wall and burned boat house



Subject Property

343m Elevation - Highest Target Lake Level + 0.5m (approx. High Water Elevation of Okanagan Lake)

15 m Setback Distance (from 343m elevation)

30 m Setback Distance (from 343m elevation)

Maps are provided for information only. For permitting purposes, both riparian and floodplain setbacks are to be measured from the natural boundary and confirmed by a legal land survey.

Orthoimagery obtained from RDCO (acquisition date: Sept. 10, 2021).

Client:	REGIONAL DISTRICT OF
	CENTRAL OKANAGAN (RDCO)

ENVIRONMENTAL/HAZARDOUS CONDITIONS ASSESSMENT -NORTH WESTSIDE ROAD AREA Project:

Title:

13 NERIE ROAD

		5 2.5	0 5 10 metres	ı
Scale:	1:500	N	AD 1983 UTM Zone 1	1 U Figure No.
Project N	o: 21-0	115	Date: January 28, 2	2022

CLATKO GEOSCIENCE LFT.

82

Civic Address: 17 Ne	rie Rd.	Date of Inspection:	1/19/2022		
PID: 007-8	39-984	Author:	J. Clarke, P.Geo.		
RDCO Area: Esta	nont				
Domestic water supply source:	Estamont Community Water System				
Nearest Waterbody (lake or stream)					
Element at Risk:		Okanagan Lake			
Structures Lost:	None, foreshore dama	age but dwelling ok.			
Observed Site Conditions:	Terraced lot from dwelling to lake. Turf yard areas separated by sloped landscaped sections. Low concrete retaining wall along foreshore. Trees in yard are burned.				
Soils:	No exp	osed soils, sandy grave	l and cobble.		
Slopes:	25% average slope to the lake, no exposed soils and no erosion apparent				
Groundwater Observations:	No seepage noted.				
Foreshore Conditions:	Relatively natural shoreline, cobble gravel and rock, 0.8m high concrete wall with steps to beach, dock is not damaged.				
Setback Distance & Elevation from	Est. >15 m setback from lake to residence; est. >1.5m elevation. No				
HWM* or Top of Bank (SHIM):	foreshore structures. To be confirmed.				
Wildfire Effects Upslope/Upstream:	Residence is unburned. Vegetation damage on property. Burned catchment area upslope.				
Hazards Noted:	None				
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake				
Hazard Level: LOW	Spatial Likelihood: LO	W Risk Level: \	VERY LOW		
Recommended Recovery Response and Considerations for Future	Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above.				
Development:	Long term: Consider riparian vegetation restoration to improve foreshore condition.				

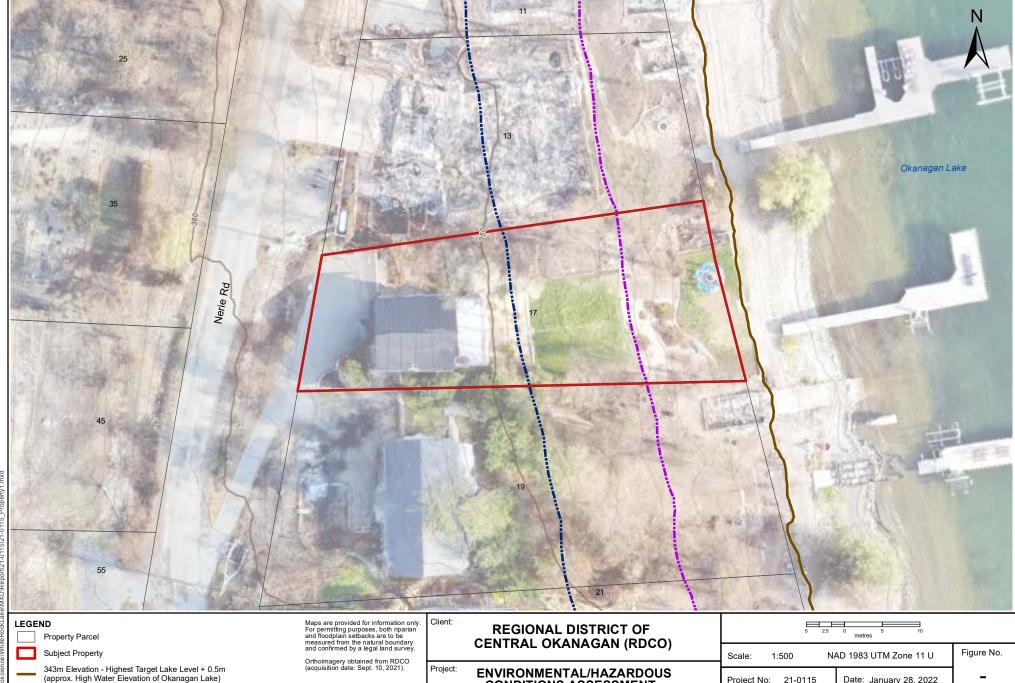
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View upslope from foreshore area at 17 Nerie Rd.



Photo 2: View of retaining wall along foreshore area at 17 Nerie Rd.



ENVIRONMENTAL/HAZARDOUS CONDITIONS ASSESSMENT -NORTH WESTSIDE ROAD AREA

17 NERIE ROAD

Title:

Project No: 21-0115

Date: January 28, 2022

85

CLATKO GOOSCIONCO LŁd.

15 m Setback Distance (from 343m elevation) 30 m Setback Distance (from 343m elevation)

Civic Address: 19 Ne	rie Rd.	Date of Inspection:	1/19/2022		
PID: 007-8	89-992	Author:	J. Clarke, P.Geo.		
RDCO Area: Esta	nont				
Domestic water supply source:	Estamont Community Water System				
Nearest Waterbody (lake or stream)					
Element at Risk:		Okanagan Lake			
Structures Lost:	Boat house. Dwelling	not burned.			
Observed Site Conditions:	Sloping lot from dwelling to lake. Grassy and shrubs along slope between house and lake. Only boat house was lost due to fire.				
Soils:	No exp	oosed soils, sandy gravel	and cobble.		
Slopes:	20-25% average slope to the lake, no exposed soils and no erosion apparent				
Groundwater Observations:	No seepage noted.				
Foreshore Conditions:	Concrete boat ramp, boat house (burned), paving stone patio area supported by low log retaining wall, dock damaged but recently repaired.				
Setback Distance & Elevation from	Est. >15 m setback from lake to residence; est. >1.5m elevation. Boat				
HWM* or Top of Bank (SHIM):	house <15m setback. To be confirmed.				
Wildfire Effects Upslope/Upstream:	Residence is unburned. Vegetation damage on property. Burned catchment area upslope.				
Hazards Noted:	None				
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake				
Hazard Level: LOW	Spatial Likelihood: LO	W Risk Level: V	ERY LOW		
Recommended Recovery Response and Considerations for Future Development: Short term: Be prepared for higher than erosion from slopes above.					
Development.	Long term: Consider riparian vegetation restoration to improve foreshore condition.				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View upslope from foreshore area at 19 Nerie Rd. Note concrete boat ramp and burned boat house.



Photo 2: View of foreshore area at 19 Nerie Rd. End of dock is repaired.



Title:

19 NERIE ROAD

CLATKO GOOSCIONCO LŁd.

15 m Setback Distance (from 343m elevation) 30 m Setback Distance (from 343m elevation)

Civic Address:	21 Nerie R	.d.	Date of Insp	pection:	1/19/2022	
PID:	007-890-00	007-890-001			J. Clarke, P.Geo.	
RDCO Area:	Estamont	t				
Domestic water supply s	source:	Esta	amont Commu	inity Wate	er System	
Nearest Waterbody (lak	e or stream)					
Element at Risk:		Okanagan Lake				
Structures Lost:	Воа	at house. Dwelling	not burned.			
Observed Site Condition		Sloping lot from dwelling to lake. Grassy and shrubs along slope between house and lake. Only boat house was lost due to fire.				
Soils:		No exp	oosed soils, sar	ndy grave	l and cobble.	
Slopes:		25-30% average slope to the lake, no exposed soils and no erosion apparent			osed soils and no erosion	
Groundwater Observation	ons: No	No seepage noted.				
Foreshore Conditions:	higl	Concrete boat ramp, boat house (burned), concrete retaining wall (1m high) along foreshore. One large willow tree at lake edge (damaged), burned trees and shrubs on property.				
Setback Distance & Elev		Est. >15 m setback from lake to residence; est. >1.5m elevation. Boat				
HWM* or Top of Bank (S	SHIM): hou	house <15m setback. To be confirmed.				
Wildfire Effects Upslope	*	Residence is unburned. Vegetation damage on property. Burned catchment area upslope.				
Hazards Noted:	Nor	ne				
Spatial Likelihood:	Lov	Low potential for sediment delivery to Okanagan Lake				
Hazard Level: LOW	Spa	Spatial Likelihood: LOW Risk Level: VERY LOW				
Recommended Recover and Considerations for F		Short term: Be prepared for higher than usual runoff and associated soil erosion from slopes above.				
Development:		Long term: Consider riparian vegetation restoration to improve foreshore condition.				

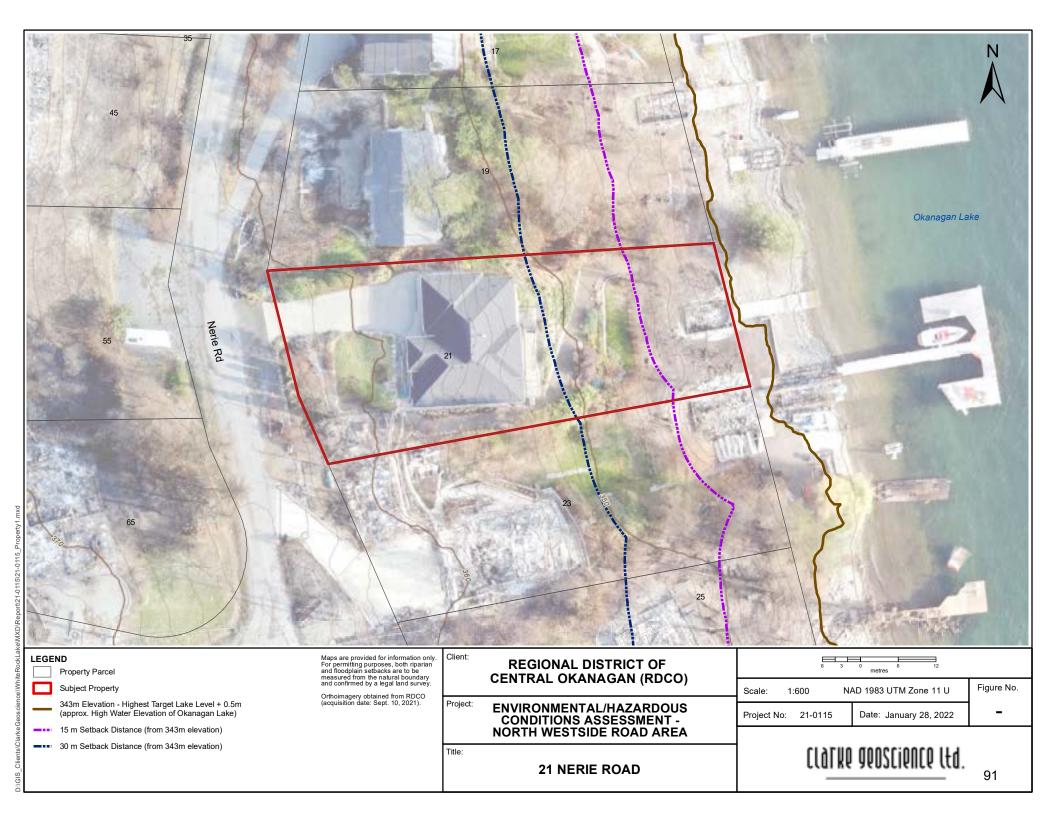
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View upslope from foreshore area at 21 Nerie Rd. Note concrete retaining wall, boat ramp and burned boat house.



Photo 2: View of foreshore area at 21 Nerie Rd. Note retaining wall and damaged end of shared dock.



Civic Address: 23 Ne	ress: 23 Nerie Rd.		11/5/2021				
PID: 007-8	90-010	Author:	J. Clarke, P.Geo.				
RDCO Area: Esta	nont						
Domestic water supply source:	Estamont Community Water System						
Nearest Waterbody (lake or stream)							
Element at Risk:	Okar	nagan Lake and stream-	fed stream				
Structures Lost:	All, including boat hou	All, including boat house					
Observed Site Conditions:	1	Steep lot heavily burned. Substantial disturbance and debris along foreshore. Cutslope along toe of slope retained by stacked tires that have burned.					
Soils:		Fill, silty sand					
Slopes:		25-35%					
Groundwater Observations:	Seepage noted along the toe of the slope and there is a small watercourse flowing in a channel along the south property line. Source is from a spring-fed stream (Buchanan Spring) that flows under Nerie Road through culvert then into a pipe (at driveway for 25 Nerie).						
Foreshore Conditions:	Heavy damage to all structures, boat house, two concrete ramps to water, sections of log retaining structures (height ~1 m), some willow trees remaining.						
Setback Distance & Elevation from	Est. >15 m setback from lake to residence; est. >1.5m elevation. Boat						
HWM* or Top of Bank (SHIM):	house <15m setback.						
Wildfire Effects Upslope/Upstream:	Terraced developed residential area, short slopes and terraced lots, scattered partial burn areas immediately upslope.						
	1						
Hazards Noted:		epage create potential f flow and drainage acro	•				
Spatial Likelihood:	Potential sediment delivery to lower property, moderate potential for sediment delivery to Okanagan Lake.						
Hazard Level: HIGH	Spatial Likelihood: MC	DDERATE Risk Level: H	IIGH				
Recommended Recovery Response and Considerations for Future Development:	Short term: Be prepared for higher than usual runoff and groundwater seepage.						
речеюрители.	Long term: Sediment and erosion control measures are recommended. Measures to manage onsite drainage may be needed. Consider geotechnical assessment for future development.						

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of foreshore area at 23 Nerie Rd.



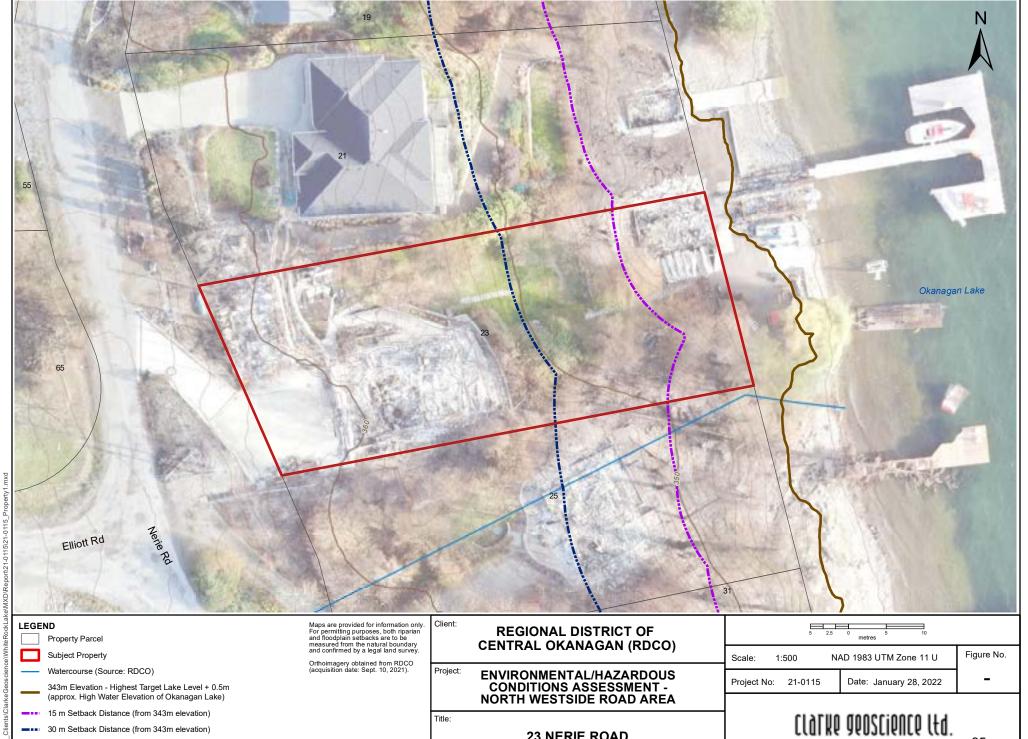
Photo 2: View of log retaining wall along foreshore at 23 Nerie Rd.



Photo 3: View of slope above foreshore area with burned garage and burned tire retaining wall



Photo 4: Small spring-fed stream flowing along south property line at 23 Nerie Rd.



23 NERIE ROAD

30 m Setback Distance (from 343m elevation)

Civic Address: 25 Nerie Rd.		Date of Inspection:	11/5/2021		
PID: 005-720-273		Author:	J. Clarke, P.Geo.		
RDCO Area: Esta	tamont				
Domestic water supply source:	Estamont Community Water System				
Nearest Waterbody (lake or stream)	Okanagan Lake and B	uchanan Spring (spring-f	ed stream) flowing through		
Element at Risk:	culvert at Ne	erie Road and directed th	nrough lot by pipe		
Structures Lost:	All, residence located	at top of slope, dock wa	s also damaged.		
Observed Site Conditions:	High level of ground disturbance, driveway access ok. Concrete retaining walls and paving stones create switchback path to lake (highly disturbed).				
Soils:		Fills, granular, sandy gr	avel		
Slopes:	50-55% slopes to the	e lake, burned and destal erosion apparent	bilized, , exposed soils and		
Groundwater Observations:	Spring-fed stream (Buchanan Spring) flows under Nerie Road through culvert then into a pipe (at driveway for 25 Nerie). Flow is contained in culvert through lot to 23 Nerie Rd.				
Foreshore Conditions:	Relatively natural shoreline, cobble gravel and rock, wood dock on wood piles is badly damaged				
Setback Distance & Elevation from	Est. >15 m setback fro	om lake to residence: es	t. >1.5m elevation. Setback		
HWM* or Top of Bank (SHIM):	from piped stream to be confirmed.				
Wildfire Effects Upslope/Upstream:	Terraced developed residential area, short slopes and terraced lots, scattered partial burn areas immediately upslope.				
Hazards Noted:	Mineral soils are expo	sed and subject to erosi	on and shallow		
Spatial Likelihood:	Potential sediment delivery to lower property, moderate potential for sediment delivery to Okanagan Lake.				
Hazard Level: HIGH	Spatial Likelihood: MC	DDERATE Risk Level: H	IGH		
Recommended Recovery Response and Considerations for Future Development:	seepage.		runoff and groundwater		
2 3 3 3 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Measures to manage	and erosion control mea onsite drainage may be ent for future developm			

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View downslope towards lake at 25 Nerie Rd



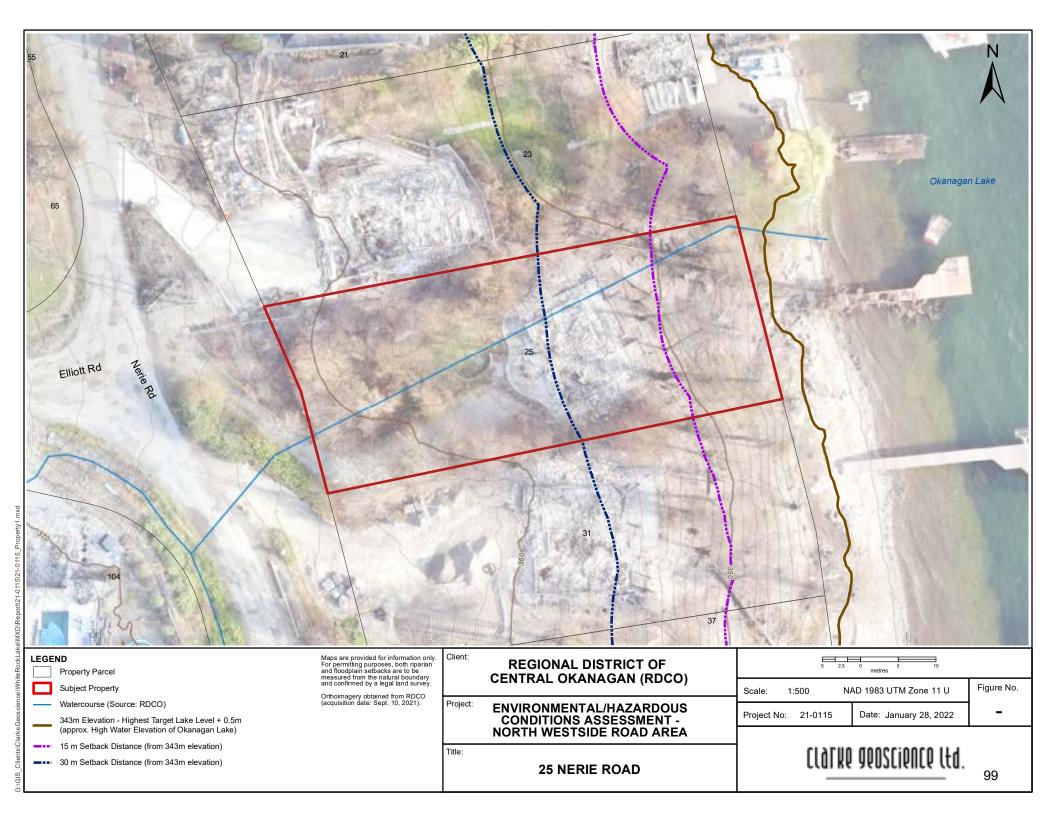
Photo 2: View upslope from toe of slope at foreshore at 25 Nerie Rd.



Photo 3: View of foreshore area at 25 Nerie Rd.



Photo 4: View upslope from upper part of lot towards Nerie Rd at 25 Nerie Rd.



Civic Address: 31 Ne	rie Rd.	Date of Inspection:	11/5/2021			
PID: 007-8	90-028	Author:	J. Clarke, P.Geo.			
RDCO Area: Esta	mont					
Domestic water supply source:	Estamont Community Water System					
Nearest Waterbody (lake or stream)						
Element at Risk:		Okanagan Lake				
Structures Lost:	All, residence current	All, residence currently under construction				
Observed Site Conditions:	Under construction, s	ite is cleared and grade	d at top accessing Nerie			
	Road. There is a stee	per slope from the top	of the lot down to the lake.			
	There is no developm	ent along the foreshore	2.			
Soils:		Silty sand and grav	el			
Slopes:	10% down fro	10% down from rd to house, ~60% slope above foreshore				
Groundwater Observations:	Seepage through Nerie Rd and overland flow noted at top of lot. Flow associated with Buchanan Spring.					
Foreshore Conditions:	No development, relatively natural foreshore area.					
Setback Distance & Elevation from	Est. >15 m setback fro	om lake to residence; e	st. >1.5m elevation. To be			
HWM* or Top of Bank (SHIM):	confirmed.					
Wildfire Effects Upslope/Upstream:	Terraced developed residential area, short slopes and terraced lots, scattered partial burn areas immediately upslope.					
Hazards Noted:		epage create potential n flow and drainage acro	•			
Spatial Likelihood:	Potential sediment de sediment delivery to		y, moderate potential for			
Hazard Level: MODERATE	, , ,					
Ilazaiu Level. MODERATE	Spatial Likelihood: Mo	ODENATE THISK LEVEL:	IVIODENATE			
Recommended Recovery Response	Short term: Be prepa	red for higher than usua	al runoff and groundwater			
and Considerations for Future	seepage.	9 2 2 2 2000	9			
Development:						
	Long term: Sediment and erosion control measures are recommende Measures to manage onsite drainage may be needed. Consider geotechnical assessment for future development.					

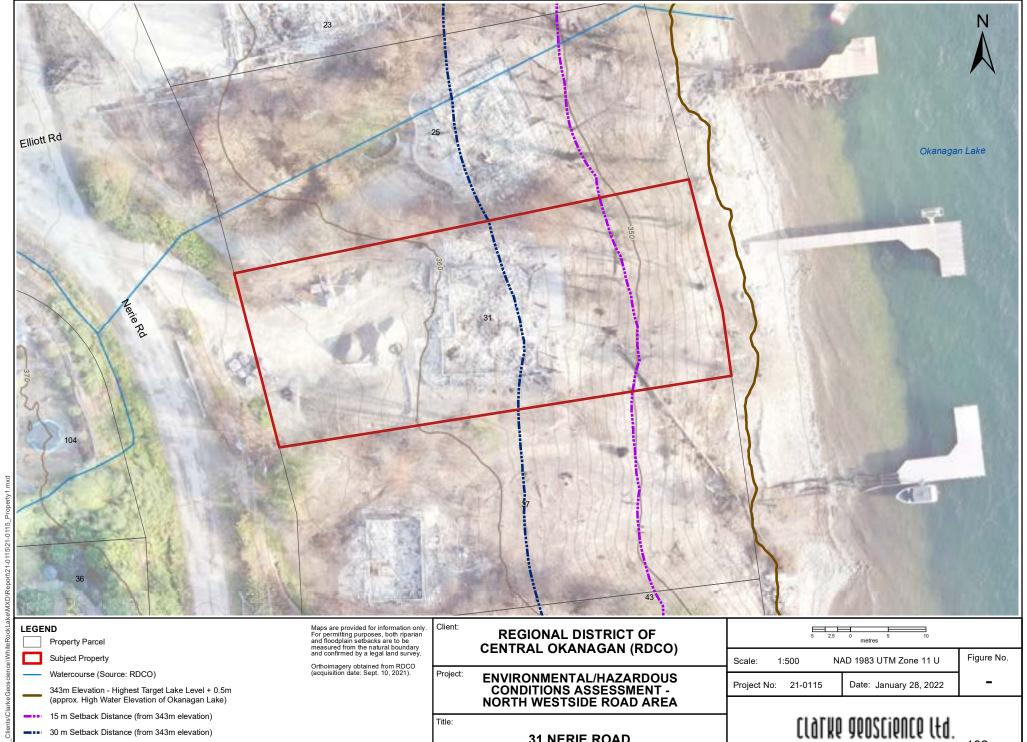
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View downslope towards lake at 31 Nerie Rd (new build under construction)



Photo 2: View of overland flow along upper part of 31 Nerie Rd.



31 NERIE ROAD

Civic Address: 37 Ne	dress: 37 Nerie Rd.		11/5/2021		
PID: 007-8	007-890-036		J. Clarke, P.Geo.		
RDCO Area: Esta	mont				
Domestic water supply source:	Estamont Community Water System				
Nearest Waterbody (lake or stream)					
Element at Risk:	Okanagan Lake and seepage stream				
Structures Lost:	All				
Observed Site Conditions:	Burned, steep lot, exposed soils. Overland flow of seepage through lot.				
Soils:	Clayey Silt and sand with gravel, high erosion potential				
Slopes:	15% top, 60% bottom, steep and disturbed soils, small stream flows down property line, high pot for erosion and instability				
Groundwater Observations:	Seepage through Nerie Rd noted and directed under driveway through culvert. Overland flow across top of lot along north property line. Flow associated with Buchanan Spring.				
Foreshore Conditions:	Low landscape wall along toe of slope, low rock lines along beach, dock is damaged, otherwise no built structures				
Setback Distance & Elevation from	Est. >15 m setback from lake to residence; est. >1.5m elevation.				
HWM* or Top of Bank (SHIM):	Setbacks from unmapped watercourse to be confirmed.				
Wildfire Effects Upslope/Upstream:	Terraced developed residential area, short slopes and terraced lots, scattered partial burn areas immediately upslope.				
Hazards Noted:	Disturbed soils and seepage create potential for instability and soil erosion. Piped stream flow and drainage across mid-slope area.				
Spatial Likelihood:	Potential sediment delivery to lower property, moderate potential for sediment delivery to Okanagan Lake.				
Hazard Level: MODERATE	Spatial Likelihood: Mo	ODERATE Risk Level: N	MODERATE		
Recommended Recovery Response and Considerations for Future Development:	seepage. Long term: Sediment	and erosion control me	I runoff and groundwater		
	Measures to manage onsite drainage may be needed. Consider geotechnical assessment for future development.				

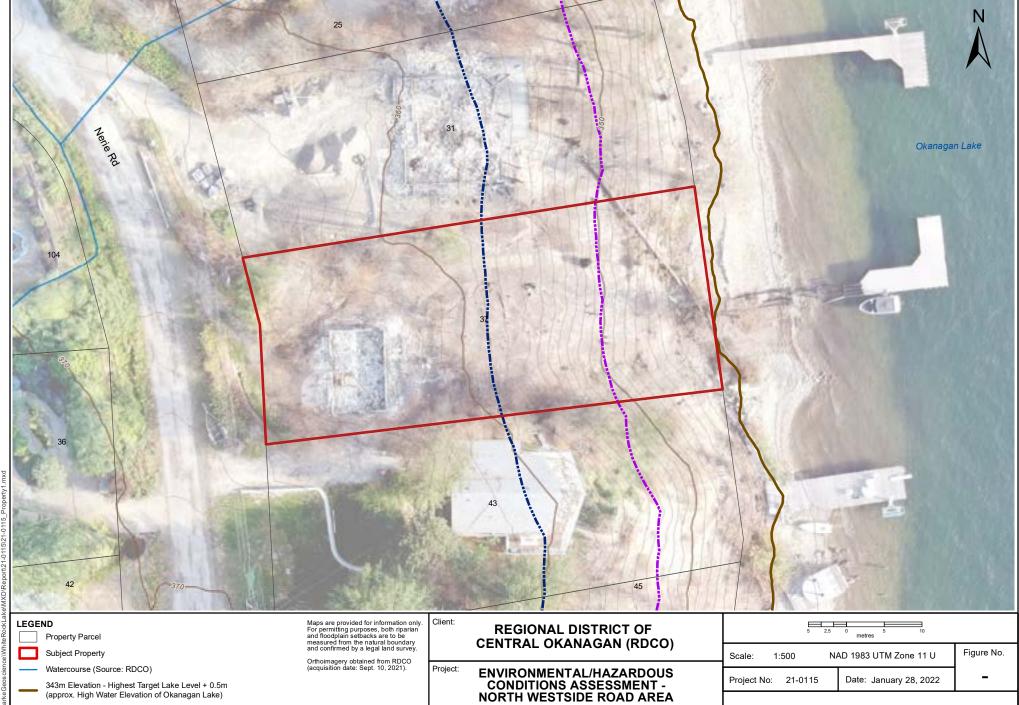
^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of upper part of lot at 37 Nerie Rd, culvert outlet and stream flow in foreground



Photo 2: View of foreshore area at 37 Nerie Rd.



Title:

37 NERIE ROAD

Project No: 21-0115

Date: January 28, 2022

CLATKO GEOSCIENCE LFT.

343m Elevation - Highest Target Lake Level + 0.5m (approx. High Water Elevation of Okanagan Lake)

15 m Setback Distance (from 343m elevation)

30 m Setback Distance (from 343m elevation)

Civic Address: 104 Ell	iot Rd.	Date of Inspection: 11/		11/5/2021	
PID: 007-89	90-150	Author:		J. Clarke, P.Geo.	
RDCO Area: Estar	nont				
Domestic water supply source:	Estamont Community Water System				
Nearest Waterbody (lake or stream)					
Element at Risk:	Buchanan Spring (spring-fed stream)				
Structures Lost:	All, dwelling, garage, swimming pool.				
Observed Site Conditions:	Lot slopes down to Nerie Rd. House located on terraced area. Landscaping around home. Two white PVC pipes are visible along the cutslope below property along Nerie Rd. There is a small driveway culvert conveying ditch flow along Elliot Rd.				
Soils:	Sandy gravel				
Slopes:	70% cutslope to Nerie Rd downslope, avg 20% grade across lot				
Groundwater Observations:	Buchanan Spring (spring-fed stream) flows along south property line, converges with piped seepage and ditch drainage to the northeast corner of lot before flowing through culvert under Nerie Rd.				
Foreshore Conditions:	N/A				
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	Setbacks from watercourse need to be determined.				
Wildfire Effects Upslope/Upstream:	Terraced developed residential area, short slopes and terraced lots, scattered partial burn areas immediately upslope.				
Hazards Noted:	Hydrologic and drainage hazards associated with nearby water course, seepage, and ditch/culvert capacity.				
Spatial Likelihood:	Property may potentially be impacted by drainage hazard.				
Hazard Level: MODERATE	Spatial Likelihood: MC	DERATE	Risk Level: N	ИODERATE	
Recommended Recovery Response and Considerations for Future Development:	Short term: Be prepared for higher than usual runoff and groundwater seepage. Maintain clear passage for flow through driveway culvert, roadside ditches, and culvert under Nerie Road. Long term: Consider groundwater assessment for future development.				

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of corner property at 104 Elliot Rd towards ditchline and culvert across Nerie Rd. Noted, two white PVC drain pipes along cutslope.

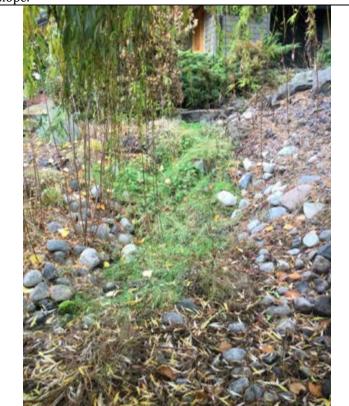


Photo 2: View of spring-fed stream along south property line at 104 Elliot Rd.



Civic Address: 870	8700 N Westside Road		Date of Inspection:	1/19/2022		
PID:	006-732-267		Author:	J. Clarke, P.Geo.		
RDCO Area:	Estamont (TBC)					
Domestic water supply source		N/A				
Nearest Waterbody (lake or st	ream)					
Element at Risk:		Okanagan Lake				
Structures Lost:	None, va	None, vacant lot				
Observed Site Conditions:	Gentle to	Gentle to moderate sloped shrubby area, historically cleared but				
	currently	currently undeveloped. Affected by wildfire (low to moderate severity).				
Soils:		Sandy gravel. Snow cover limits visibility.				
Slopes:	20-25	20-25% slopes, straight slopes, no gullies or ridges. Slopes drain to				
	roadside	e ditch along V	Vestside Road. 400 mm	n CSP culvert under road is		
		mostly clear but some sediment infill at inlet.				
Groundwater Observations:	Licensed	Licensed spring within property. Potential seepage through lot to				
		Westside Road. Seepage is intercepted by roadside ditch and direct				
	to a culv	ert, which flov	vs to a gully (part of Lav	wrence Spring).		
Foreshore Conditions:	N/A	N/A				
Toreshore conditions.	1,7,7					
Setback Distance & Elevation f	rom N/A. No	N/A. No mapped watercourses.				
HWM* or Top of Bank (SHIM):						
Wildfire Effects Upslope/Upstr	eam: Low to m	Low to moderate burn severity, loss of shrub vegetation. Catchment				
	upslope,	upslope, including Attenborough Road, is burned.				
Hazards Noted:	Potentia	l overland flov	v rupoff			
iliazarus Noteu.	rotentia	i overland nov	v runom.			
Spatial Likelihood:	patial Likelihood: Low potential for sediment delivery to Okanagan Lake. Model					
	•	l for Westside	•	0		
	<u> </u>					
Hazard Level: LOW	Spatial Li	ikelihood: MO	DERATE Risk Level: L	.OW		
Recommended Recovery Resp	onso Short tor	m. Be propare	nd for higher than usua	Lrunoff from clanas abova		
and Considerations for Future		Short term: Be prepared for higher than usual runoff from slopes above. Ensure clear passage through Westside Road culvert.				
Development:		2.1.5a. e siedi pussage tili ough vvestside noud edivert.				
20.0.0000000						

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



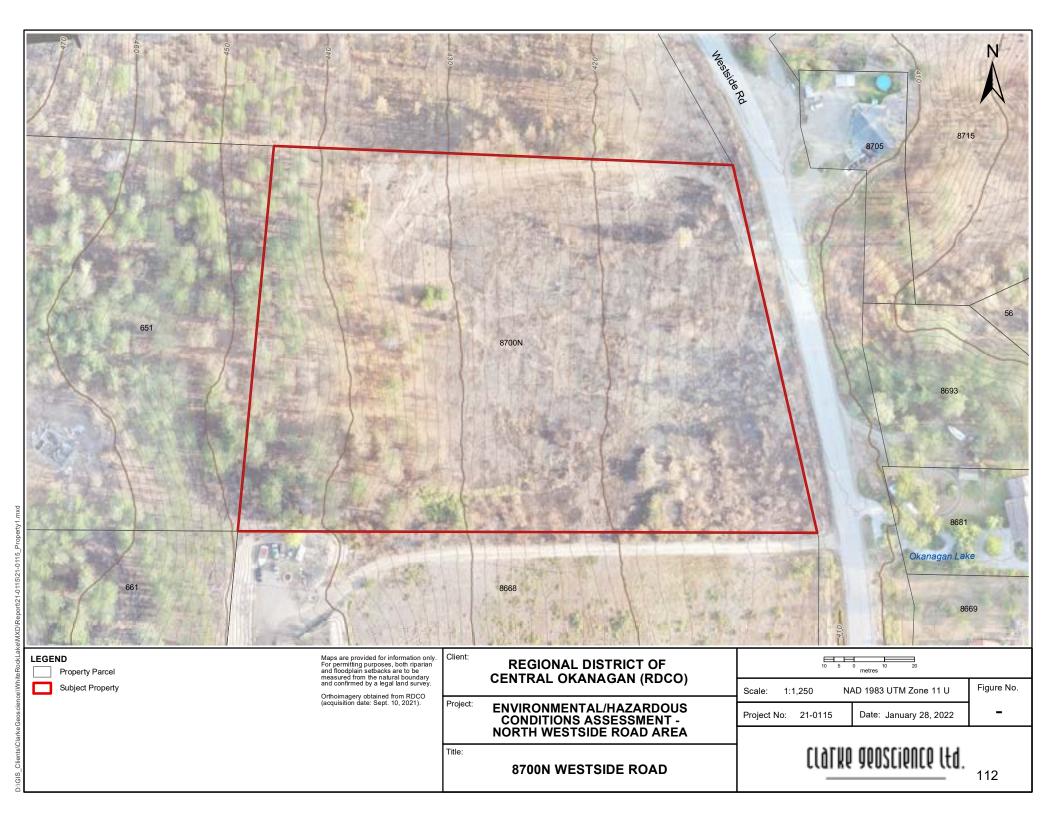
Photo 1: View upslope to 8700 N Westside Rd



Photo 2: View of downslope side of road across from 8700 N Westside Rd at culvert crossing



Photo 3: Partly obscured inlet of ~400 mm culvert at 8700 N Westside Rd.



Civic Address: 8715 N W	estside Road	Date of Inspection:	1/19/2022	
PID: 005-8	36-379	Author:	J. Clarke, P.Geo.	
RDCO Area: Estamo	nt (TBC)			
Domestic water supply source:	N/A			
Nearest Waterbody (lake or stream)	Okanagan Lake			
Element at Risk:				
Structures Lost:	None, vacant lot			
Observed Site Conditions:	Lot wraps around #8705 Westside Rd (unburned) and is currently vacant. The lot includes a level building site on the north side of the lot. The western and southern portions of the lot are moderately sloped (up to 45%). The south end of the lot is part of a gully and is the outfall from a CSP culvert under Westside Road. The gully area is vegetated (partially burned)			
Soils:	Sandy gravel. Possible seepage area in gully on south side of lot.			
Slopes:	Level lot at top with moderate (45%) slopes to the west and south into a gully. Drainage originates from a 400 mm CSP culvert under Westside Road.			
Groundwater Observations:	Potential seepage through south part of lot below Westside Road. Potential for seepage along toe of slope towards Okanagan Lake (source area for several springs in the area).			
Foreshore Conditions:	N/A			
Setback Distance & Elevation from HWM* or Top of Bank (SHIM):	N/A. No mapped wate	ercourses.		
Wildfire Effects Upslope/Upstream:	Low to moderate burn severity, loss and fire damage to trees and shrubs in gully at south side of lot. Catchment upslope is burned.			
Hazards Noted:	Potential runoff effects, including surface runoff to culvert/gully and subsurface seepage increases along south side of lot. Potential for surface erosion on moderate slopes.			
Spatial Likelihood:	Low potential for sediment delivery to Okanagan Lake. Moderate potential for downslope properties.			
Hazard Level: LOW	Spatial Likelihood: MC	DDERATE Risk Level: L	ow	
Recommended Recovery Response and Considerations for Future Development:	Long term: Consider g		t and soils/geotechnical	

^{*} HWM was visually identified in field and defined by 343m elevation on maps, distance is approximate and subject to confirmation by survey



Photo 1: View of slopes along south side of 8715 N Westside Rd.



Photo 2: View downslope towards Okanagan Lake from 8715 N Westside Rd.



Photo 3: View of level area at top of 8715 N Westside Rd.



Photo 4: View of culvert outlet on Westside Road, draining into gully south of 8715 N Westside Rd.

8715 WESTSIDE ROAD