

## Terms & Conditions

### 1. Eligibility Requirements

- Only homeowners are eligible for the Program. Homeowners must meet the following criteria:
  - a. The applicant must be the homeowner, as listed on the land title or personal home insurance policy (proof may be requested).
  - b. The property must be the homeowner's primary residence or be occupied as a primary residence for all suites.
  - c. The home must be located in the City of Duncan, Town of Ladysmith, or CVRD electoral area A, B, C, D, E, F, G, H, or I.

### 2. Rebate Limitations

- The limit is one rebate per property address.
- Rebate recipients with more than one property may apply for a total of one rebate only.
- Home owners are only eligible for one rebate through the EMC FireSmart Program within a three-year period, inclusive of previous rebate programs for FireSmart operated by EMC and/or the CVRD.

### 3. Rebate Details

- The rebate is a 50% cost share with the homeowner. For example, to receive the maximum rebate of \$4,000, the homeowner must complete at least \$8,000 worth of mitigation work.
- The minimum rebate application is \$500 (which requires \$1,000 worth of mitigation work by the homeowner). Smaller rebate applications will not be considered.

### 4. Eligible Work

- Work may include the homeowner's labor (valued at \$32/hour), hired contractor invoices, purchased materials, or any combination of the above, based on recommendations in the FireSmart Home Assessment.
- Only mitigation work that is listed in **Table 1** of these Terms and Conditions **and** recommended in the property's FireSmart Home Assessment Report will qualify for the rebate. Work not related to the report's recommendations will not be eligible.
- New residential construction is eligible for the program where:
  - Construction was completed within the time prescribed by this program;
  - Construction follows the [Wildfire-Resilience best-practice checklist for home construction](#), renovation and landscaping; and
  - Only incremental FireSmart costs are eligible.

### 5. FireSmart Home Assessment

- A FireSmart Home Assessment must be completed prior to starting work, and a copy provided to EMC upon request to confirm eligibility.
- The FireSmart Assessment must have been conducted on or after October 20, 2023 by a Local FireSmart Representative authorized by FireSmart BC and EMC.

### 6. Timing of Expenses

- Mitigation work or expenses incurred prior to the FireSmart Home Assessment are not eligible.
- The Owner has 90 days from submission of their eligible initial application form to complete work and submit all final documentation to EMC. If the work is not completed within this time frame, and no rebate is awarded, homeowners may re-apply in the following year where eligible.

### 7. Rebate Allocation

- A limited value of rebates are available in this Program for each area as directed by the limits of the Community Resiliency Investment Program, and will be awarded on a 'first-come and first-eligible' basis at the sole discretion of EMC staff.

- Areas of higher risk, such as neighborhoods adjacent to forested edge and/or areas that fall in overall high to extreme risk category according to the 2019 Community Wildfire Protection Plan, may be prioritized.
- 8. Program Termination**
- This program may end without notice at the discretion of the Cowichan Valley Regional District or Emergency Management Cowichan.
- 9. Inspection of Completed Work**
- A site inspection of completed mitigation work will be conducted by the FireSmart team to confirm that eligible work has been completed for the rebate.
- 10. Submission Requirements**
- Proof of completed work is required. Final submissions must include:
    - A completed Work Hours Form, as applicable.
    - Copies of invoices from contractors, as applicable.
    - Payment receipts for materials, as applicable.
    - Photos relevant to the work as documented evidence.
- 11. Reimbursement**
- Rebate reimbursement will be issued by either cheque or electronic transfer (30-90 days). Reimbursement by e-transfer will require the submission of personal banking details.

**Table 1 (FireSmart BC Rebate Limitations)**

<b>Home or Structure</b>		
1	Roof Materials Gutters Vents and Openings	<ul style="list-style-type: none"> <li>• Install UL/ASTM fire-rated roofing (metal, clay, asphalt shingles)</li> <li>• Install non-combustible gutters and/or gutter covers</li> <li>• Remove roof surface tree needles, debris or overhanging branches</li> <li>• Install closed eaves and/or non-combustible fire-rated vents or vents with 3 mm screening</li> </ul>
2	Building Exterior or Siding	<ul style="list-style-type: none"> <li>• Install ignition resistant (fibre cement board or log) or non-combustible (stucco, metal, brick/stone) exterior siding material</li> <li>• Repair gaps, cracks or holes where embers could lodge or penetrate</li> <li>• Provide 15 cm non-combustible vertical ground-to-siding clearance</li> </ul>
3	Windows and Doors	<ul style="list-style-type: none"> <li>• Install tempered glass in all doors and windows</li> <li>• Replace single pane window glass with multi pane / thermal window glass</li> <li>• Repair gaps in doors / garage doors where embers could accumulate or penetrate</li> </ul>
4	Balcony, deck, porch	<ul style="list-style-type: none"> <li>• Install non-combustible or fire-rated, solid (no gaps or cracks) deck surface and support construction</li> <li>• Close up open deck structures or remove all combustibles below deck</li> </ul>
<b>FireSmart Immediate Zone (0 to 1.5 metres from Home)</b>		
5	1.5 metres from furthest extent of home	<ul style="list-style-type: none"> <li>• Replace combustible surfaces with non-combustible surfaces</li> <li>• Remove combustible debris, materials, fences or plants</li> </ul>
<b>FireSmart Intermediate Zone (1.5 to 10 metres from Home)</b>		
6	Adjacent Combustibles	<ul style="list-style-type: none"> <li>• Move woodpiles, building materials and all other combustibles into the Extended Zone or enclose in an outbuilding that meets FireSmart guidelines</li> </ul>
7	Outbuildings not meeting FireSmart guidelines	<ul style="list-style-type: none"> <li>• Relocate outbuildings not meeting FireSmart guidelines more than 10 metres from home or upgrade outbuildings to meet FireSmart guidelines</li> </ul>
8	Trees	<ul style="list-style-type: none"> <li>• Remove coniferous trees from this zone or mitigate mature conifers (limb to 2 metres and ensure 3 metre crown spacing where ecologically appropriate).</li> <li>• Promote deciduous trees that are resistant to wildfires</li> </ul>

9	Surface vegetation and combustible materials	<ul style="list-style-type: none"> <li>• Cut and maintain grass to less than 10 centimetres or shorter</li> <li>• Plant low-growing, well-spaced, fire-resistant plants and shrubs, avoid having any woody debris, including mulch</li> <li>• Ensure surface debris is kept to a minimum. Remove dead branches, excessive build-up of pine needles, and heavy accumulation of grass</li> </ul>
<b>FireSmart Extended Zone (10 to 30 metres from Home)</b>		
10	Trees	<ul style="list-style-type: none"> <li>• Thin coniferous trees or replace with deciduous tree species</li> <li>• Remove conifer tree branches within 2 metres of the ground</li> </ul>
11	Surface Vegetation	<ul style="list-style-type: none"> <li>• Reduce surface vegetation – long grass and flammable shrubs</li> <li>• Reduce accumulations of branches, logs and debris</li> </ul>