

#### CITY OF WEST KELOWNA FLOODPLAIN EXEMPTION PERMIT FEX 24-01

- To: Jordan Creamore 8955 Jim Bailey Cres Kelowna, BC, V4V 2L7
  - 1. This **Floodplain Exemption Permit** is issued subject to compliance with all the Bylaws of the City of West Kelowna applicable thereto, except as specifically varied or supplemented by this Permit.
  - 2. This Permit applies to and only to those lands within the City of West Kelowna described below, and any and all buildings, structures, and other developments thereon:

#### LOT 10, DISTRICT LOT 487 ODYD PLAN KAP8345 (2479 Whitworth Road)

## 3. This Permit allows for the addition to an existing single-family dwelling on the subject property 2479 Whitworth Road. Specifically, this Floodplain Exemption Permit exempts the following:

• To vary Zoning Bylaw No.0265 Floodplain Regulation Section 3.28.2 (a) ii. Flood Construction Level from 343.66 m to 343.56 m for the underside of the floor system.

#### Requirements in Relation to Floodplain

- a) The foundation of the structures shall not be modified from the placement outlined in Schedule B & C; and
- b) No mechanical equipment or damageable material are to be located within the crawlspace at any point of time.

#### **Conditions of Issuance**

- a) An indemnity covenant registered on title in conformance with the Land Title Act Section 219 is required as a condition for permit issuance;
- 4. The land described herein shall be developed strictly in accordance with the terms and conditions of this Permit and any plans and specifications attached to this Permit, which shall form a part hereof. Should any changes be required to this permit, please ensure that you <u>obtain written approval from City of West Kelowna</u> prior to making any changes.
- 5. If this Floodplain Exemption Permit has not been issued within one year from approval, Floodplain Exemption Permit, shall be deemed to have been refused and the file will be closed.

- 6. This Permit is not a Building Permit.
- 7. This Permit is not a Highways Permit.
- 8. This Permit is not an Archaeology Permit.

A: All archaeological sites in B.C. are protected under the Heritage Conservation Act. This applies to whether sites are located on public or private land and whether the site is known or unknown. If you think you have uncovered an archaeological site during a building project or renovation, please do not disturb the site further and call B.C.'s Archaeology Branch immediately at (250) 953-3334. Branch archaeologists will review your project plans and make recommendations to manage site impacts and secure the required permitting.

9. Subject to the terms of the permit, where the holder of a permit issued under the *Local Government Act* does not substantially commence any construction with respect to which the permit was issued within one year after the date it is issued, the permit lapses.

AUTHORIZING RESOLUTION (NO. CXX/24) PASSED BY THE MUNICIPAL COUNCIL ON August 27, 2024.

Signed on \_\_\_\_\_

Corporate Officer

I hereby confirm that I have read and concur with the conditions of Development Permit FEX 24-01 and will ensure that copies of FEX 24-01 will be provided to onsite personnel at time of construction.

Signed on \_\_\_\_\_

Property Owner or Agent

ISSUED on \_\_\_\_\_

Schedules:

Schedule A: Flood Hazard Assessment prepared by Water's Edge Engineering Ltd., dated March 16<sup>th</sup>, 2023, with Addendum dated August 13, 2024.

Schedule B: Development Plans prepared by Howe Sound Home Designs; construction addendum dated October 26, 2023.

Schedule C: Site Plans with Grades and Elevations prepared by Summit Land Surveying Ltd., dated November 28, 2023.

## Schedule A



May 30, 2024

Debra Gahler c/o Jordan Creamore Natural Factors Group of Nutrition Companies Inc. 1550 United Boulevard Coquitlam, BC, V3K 6Y2

Attention: Ms. Debra Gahler

Subject: Flood Hazard Assessment and Risk Analysis – Crawlspace at 2479 Whitworth Road, West Kelowna, BC (Reference City of West Kelowna Building Permit #PRBD20210298)

#### **I.0 INTRODUCTION**

Waters Edge Engineering Ltd. (Waters Edge) was retained by Natural Factors Group of Nutrition Companies Inc. (Natural Factors) on behalf of Debra Gahler (the owner) to complete a Flood Hazard Assessment exclusively for the recently added crawlspace and equipment forming part of the residence addition at 2479 Whitworth Road (subject property), located within the City of West Kelowna, BC, in the Gellatly area. The site location is shown in Figure 1 and the site plan is attached. The subject property is legally described as: PLAN 8345, LOT 10, DISTRICT LOT 487, OSOYOOS DIV OF YALE DISTRICT (PID: 009-833-846).

The subject property is approximately 0.23 ha and is bounded by Whitworth Road to the north, Okanagan Lake to the south, and existing residential properties to the east and west. The subject property sits within the historical alluvial fan of Powers Creek.



Figure 1 – Location Plan of 2479 Whitworth Road

Rev. 1 WEEL FILE #: 3018 Sent Via Email: jcreamore@factorsgroup.com A Flood Hazard Assessment report was requested by the City of West Kelowna to retroactively support a Development Permit Application (current Building Permit number is PRBD20210298) and support a Flood Exemption Permit application. The City of West Kelowna Zoning Bylaw No. 0265 (Section 3.28) provides Floodplain Regulations and triggers for the Flood Hazard Assessment are as follows:

- The underside of floor system will have a minimum elevation of 343.66 m.
  - $\circ~$  Any constructed space below this elevation will not house goods susceptible to damage by floodwaters.
- The dwelling must be setback from the natural boundary of Okanagan Lake a minimum of 15 m.

Note, all elevations are meters above sea level, based in the CGVD28 Datum.

The main triggers for the Flood Hazard Assessment are the proximity of the property to Okanagan Lake, coupled with the low-lying nature of the surrounding area. An additional trigger was the expansion of the existing crawlspace as part of the ongoing renovations to the property. The property is also within the mapped alluvial fan of Powers Creek. The above-listed triggers require a Flood Hazard Assessment be conducted for the property per City of West Kelowna Zoning Bylaw No. 0265. This assessment is provided as a requirement of a Floodplain Exemption Permit application.

A variance to the horizontal setback is not requested for the following reasons. The restrictive covenant on file for the subject property defines the horizontal setback requirement to be "25 feet from the Original High Water Mark of Lake Okanagan, as shown on Plan 8345". This high water mark is shown on the attached site plan, and the dwelling is in conformance with the restrictive covenant. The proposed works on site do not encroach towards the lake further than the existing condition and remain in conformance with the restrictive covenant. The high water mark in Plan 8345 is inland of the surveyed natural boundary from the 2008 survey (site plan attached). Bylaw No. 0265 defines the setback from "natural boundary", this is a subjective evaluation performed on site by the surveyor, and may vary from assessment to assessment. Thus, the original high water mark, and restrictive covenant will be used and no variance is requested to horizontal setback.

#### I.I BACKGROUND

The subject property is situated along the west shore of Okanagan Lake, on the Powers Creek alluvial fan. This area is low lying and is at risk of flooding from both Powers Creek and Okanagan Lake. The original house was constructed in approximately 1969 with a below-ground crawlspace. The pre-existing crawlspace lies below the Flood Construction Level (FCL) of Okanagan Lake (343.66 m) at an elevation of +/-342.7 m.

The current owner purchased the property in 2008 and obtained a Development Permit to add an addition to the house. At the time of permit issue, the addition was proposed to be slab on grade. Building plans were revised by the owner after the development permit was issued, to include a crawlspace under the addition to match the crawlspace under the original part of the residence. This change was not reflected on the original building permit.

The current owner has since completed the construction of the proposed addition to the house, including the additional crawlspace. The underside of the habitable floor structure is sited at 343.56 m and utility equipment has been installed in the crawlspace, which includes two heat recovery ventilator (HRV) units,

and two coil fans with associated wiring. This is in violation of Zoning Bylaw No. 0265, which states that the underside of the habitable floor structure must be above the FCL, and that the crawlspace located below the FCL must not house goods damageable by floodwaters. Since the equipment in the crawlspace is understood to be exclusively for cooling the home in the summer, it is understood that the house would remain habitable if the equipment was out of service.

#### I.2 OBJECTIVES AND SCOPE OF WORK

The objective of the FHA is to evaluate flood hazard conditions associated with the current Building Permit application associated with the subject property, and to identify the risks associated with a variance to the bylaw requirements.

Waters Edge conducted a field investigation and completed engineering calculations to determine the local flood risks specific to only the added crawl space, excluding all other property risks. This scope of work included the following:

- On site assessment or field investigation;
- Evaluation of flood risk from Lake Okanagan;
- Evaluation of flood risk from Powers Creek; and,
- Provide a statement of risk and liability.

#### 2.0 FIELD INVESTIGATION

A site visit was conducted on January 30, 2024 by Joe Vandenberg, P.Eng., of Waters Edge Engineering Ltd. Following are the observations gathered from the site investigation.

#### 2.1 SUBJECT PROPERTY CHARACTERISTICS

The subject property is a 0.23 ha lakefront residential lot, with a foundation and below-ground crawlspace for a single-family residence. At the time of the site visit, the subject property was an active construction site without final grading or landscaping. No final grading design has been provided for the property. A large rock pit was constructed in the north-east quadrant of the property to manage storm runoff from the north side of the property. Lawn drains and perimeter drains are connected to the rock pit.

The remainder of the property drains south towards Okanagan Lake. There is a 25 m long, 0.60m high retaining wall at the interface with Okanagan Lake, and another 19.5 m long, 1.0 m high retaining wall perpendicular to the lake along the east property line. It should be noted that the 25 m long retaining wall along the lake lies outside the title boundary, and that the top of the rock wall is at an elevation of 343.34 m. The retaining wall was constructed prior to the engagement of Water Edge, thus, Water Edge provides no comment on the wall.

#### 2.2 **POWERS CREEK WATERSHED CHARACTERISTICS**

The subject property is within the distal part of the Powers Creek alluvial fan. The Powers Creek watershed has an area of 145.5 km<sup>2</sup> and contains a large portion of the Glenrosa and Gellatly neighbourhoods, with natural, forested headwaters. It is a large watershed that flows through a bedrock canyon before reaching the large alluvial fan; constructed over a period of thousands of years.

At the top of the alluvial fan, high freshet flows on Powers Creek have overtopped the banks in the past, most recently in 2016, 2017 and 2018. During these times, bank erosion threatened the stability of Gellatly Road (RDCO 2016). In response to the flooding in 2017, the City of West Kelowna constructed emergency erosion protection along Gellatly Road at Glen Canyon Regional Park to mitigate further flooding risk. Photos of the Powers Creek erosion protection are shown below in Figure 2. Photos of the 2017 and 2018 flood condition are shown in Figure 3 and Figure 4.



Figure 2 - Powers Creek Flood Protection along Right Bank at Glen Canyon Regional Park along Gellatly Road. Photos taken Jan 30, 2024. Looking downstream (left photo) and upstream (right photo)



Figure 3 - Powers Creek emergency erosion protection at Glen Canyon Regional Park during 2017 flood event. Photo: GlobalNews.ca



Figure 4 - Powers Creek flood condition during 2018 flood event at Glen Canyon Regional Park. Photo: Dave Ogilvie, Castanet.net The subject property is over 500 m straight line distance from the potential avulsion site at the fan apex at Glen Canyon Regional Park. The subject property is located at the distal end of the fan and is separated by cultivated fields and roads with associated drainage ditches.

#### 2.3 OKANAGAN LAKEFRONT CHARACTERISTICS

The subject property is adjacent to Okanagan Lake and is situated below the FCL. Since this assessment is specifically relating to the crawlspace and does not apply to any other aspect of the property, only an overview of the lakefront characteristics is provided. Lakefront conditions at the subject property were documented during the site visit at seasonal low lake levels. At the time of the site visit, the lake elevation was 341.596 m; determined from the Okanagan Lake at Kelowna Water Survey of Canada Station (ID 08NM083).

Since the site is on the fan of Powers Creek, the lakefront beach substrates are derived from historic alluvial deposits or from sediments that have moved along the lakeshore. While Powers Creek is a significant source of sediment for Okanagan Lake, the outlet of the creek now lies on the far north side of the alluvial fan, over a kilometer north of the site. Therefore, no significant sources for sediment nourishment are observed near the site meaning erosive conditions are possible. Lakebed substrate along the shoreline fronting the property consists primarily of rounded cobbles ranging from 5 mm to 200 mm in diameter with coarse sand and gravels in the upper beach area near the wall.

The coarse rock is indicative of a high energy wave environment, which corresponds with exposure suggested by the greater than 10 km fetch distances over the lake. The site has considerable exposure to waves from both the SW and the ENE directions as evidenced by the fetch distances displayed in Figure 5. The largest wind-generated waves are incident at an acute angle to the shoreline from both directions; therefore, longshore sediment transport is anticipated in both directions and will vary depending on the storm and water level conditions. Sediments at the base of the lakeshore retaining wall are assumed to be mobile implying there is risk of undermining or failure of the wall. No mature vegetation was observed along the shoreline; woody vegetation would assist in stabilization.



Figure 5 – Applicable Fetch Distances



Figure 6 - Lakefront Conditions at Subject Property

The shallow nearshore shelf fronting the subject property extends approximately 40 m into the lake as approximated from aerial photos. This shallow shelf offers some protection from incident waves by reducing the amount of wave energy reaching the property as waves undergo depth-limited nearshore transformations or breaking. This condition is dependant on lake elevation and will offer greater attenuation during low water periods and less attenuation during flood events. Accurately quantifying the impact of this shelf on incident wave energy will require additional assessment.

A retaining wall 25 m long, 0.60 m high, consisting of a  $\sim$ 0.10 m high poured concrete footing topped with stacked rock, separates the property yard area from the lake along its entire width as shown in Figure 5. The top elevation of the retaining wall is 343.34 m and the precise dimensions of the footing are unknown. There is evidence of scouring (erosion) at the base of the wall; the sediments likely mobilize seasonally with wave action and water level. Should scouring continue, the wall is at risk of failure. The age of the footing is unknown, and it is unknown if the structural integrity of the wall has been compromised in the past.

The low elevation of the wall and the property fronting the building results in the property being susceptible to damages during a flood event. Lakeside property loss and structural damages are often caused by the dynamic forces of wave events on the high water levels, such as impact damage by floating debris carried by waves or walls undermined and pulled offshore during wave overtopping as shown in the example photos from the 2017 Okanagan Lake flood in Figure 7. Note that the photos in Figure 7 are not of the subject property. The property is further at-risk of these damages along the sides where the neighbouring properties are lower elevation, enabling wave exposure to the side retaining walls.

While the crawlspace equipment is not anticipated to be at risk of direct wave impact, the property owner is advised of these risks to the outside of their property and structures.



Figure 7 – Okanagan Lake 2017 Flood Damage Examples (Debris Impact and Wall Failure)

#### 3.0 FLOOD RISK ANALYSIS

We recognize that, overall, the subject property lies below the FCL of Okanagan Lake. The following analysis addresses the flood risk associated with the crawlspace within the recent addition to the pre-existing house. Flood risks associated with other elements situated on the subject property are outside the scope of this project.

#### 3.1 FLOOD RISK FROM POWERS CREEK

The risk of flooding from Powers Creek was evaluated through the field investigation and from a review of existing floodplain analyses (RDCO, 2016) (Associated Engineering, 2022)<sup>1</sup>. The Regional Floodplain Management Plan: Phase 1, (RFMP) provided by the Regional District of Central Okanagan (RDCO, 2016) contains overview-level information pertaining to Powers Creek flood risk. Following this, a more detailed flood mitigation plan that provides inundation modeling of the design flood was completed by Associated Engineering on behalf of the City of West Kelowna (2022).

As reported by Associated Engineering, at the modeled 200-yr flow plus climate change condition, Powers Creek overtops the channel and inundates parts of the alluvial fan. The most hazardous areas are in and near the main channel. Overland flow across the fan away from the main channel is shallow (<0.5 m depth) and/or slow moving, which is less hazardous. A portion of overland flow appears to be directed toward Whitworth Road, with some detention at the road itself. Flows overtop the road towards three properties on the lakeside of the road (including the subject property) and is likely dictated by topographic elevation. There are no mapped storm drain culverts along Whitworth Road (CWK GIS). Based on site observations, the property and home are raised by fill and are considered to be situated above this potential inundation.

Given the distance (>500 m) and potential for minor variations in topography along this distance, the potential for damageable inundation to the subject property is considered relatively low. It is judged that incidental flood flows from Powers Creek, should they reach the subject property, are managed with current site grading. Thus, the overall flood risk to the subject property from Powers Creek is assessed as being "very low".

#### 3.2 FLOOD RISK FROM OKANAGAN LAKE IN THE CRAWLSPACE AREA

The risk of flooding from Okanagan Lake was evaluated through the field investigation, a review of surveyed site plan drawings, previous reporting and available floodplain mapping. As seen in the attached survey, the entire subject property is below the FCL, and the underside of the constructed floor system is 343.56 m, also below the FCL. The owner has also installed utility equipment in the crawlspace. This includes coil fans, air handling units and associated ductwork. This section focuses on the flood risks in the crawlspace and therefore assumes that wave effects are not applicable, other than set-up which would impact groundwater.

Recent reporting from the Okanagan Basin Water Board (OBWB/NHC 2020) assessed the predicted flood levels on Okanagan Lake and accounts for climate change. At the property location, the OBWB/NHC 2020 flood mapping recommends increasing the flood construction level to 344.3 m at the road-side of the property and 347.3m at the building facing the shoreline to account for wave effects. This is due to updated modelling, and the incorporation of wind, wave, and climate change data in the elevation recommendation. At these updated levels, the entire property and building would be at risk.

This update to the flood construction level has not yet been adopted in the City of West Kelowna's Bylaws. However, this recommendation provides guidance on how the flood levels are predicted to increase, which has a direct impact on the risk assessment as it speaks to the potential impacts of climate change and increases to risk of higher, more frequent flood elevations on Okanagan Lake. These findings ultimately

<sup>&</sup>lt;sup>1</sup> The most recent reporting from Associated Engineering is not publicly available.

increase the potential flood risk to the subject property. There is additional uncertainty in future lake elevations due to the lake elevation management at the Okanagan Lake Dam. Any changes to dam operating procedure may impact the property.

The following list and Figure 8 (which is clipped from the attached Site Plan) provides key developmentrelated elevation data points relative to the Flood Construction Level of Okanagan Lake. The full cross section of the property is attached.

- Top of Floor Elevation: 343.82 m (0.16 m above FCL)
- Underside of floor system elevation: 343.56 m (0.10 m below FCL)
- Bottom of crawlspace elevation: ~342.7 m (0.96 m below FCL)
- Flood elevations:
  - Flood Construction Level: 343.66 m (red horizontal line)
  - Still Water Mid-century Design Event (2017 Level, Approx. 200-yr): 343.26 m (blue horizontal line), wave effects and freeboard are above this level.
  - Still Water Mid-century 20-year Flood level: 342.67m, wave effects and freeboard are above this level.
  - High Target (Full Pool) Lake Level: 342.48 m (pink horizontal line)

Note the crawlspace floor is coincident with the Mid-Century 20-year flood level for Okanagan Lake.



#### Figure 8 – Flood Elevations at the Subject Property – From "Plan Showing Grades and Elevations for Lot 10" by Summit Land Surveying

The elevation of the top of retaining wall along the lake is approximately 343.34 m which is approximately 0.08 m higher than the mid-century design event, equal to the 2017 observed flood condition on Okanagan Lake. While this will mitigate some flood risk from a still water condition, the property remains at risk from dynamic wave effects such as setup, run up, and overtopping. Risk from wave effects is compounded should

waves carry debris onto the property. This debris may impact and damage structures. Additional analysis is required to accurately quantify this risk as this is out of scope for this assessment.

Because the house is already constructed, measures to raise the floor system are not practical. Measures to reduce the flood risk to the utility equipment located in the crawl space have been adopted by the owner and include two sump pumps and a hard-wired generator in case of a power outage. A seepage triggered electrical shutoff to all wiring and mechanical equipment below FCL is required as described in Section 4.0.

#### 3.3 FLOOD RISK FROM GROUNDWATER COMPOUNDING

A high groundwater condition coincident with a flood condition on Okanagan Lake will present additional risk of elevated water levels or seepage into the crawlspace. This scenario may arise if a long duration precipitation event or if a period of elevated discharge from Powers Creek occurs at the same time as a flood event on Okanagan Lake. These risks would be greatest during the freshet period, when rainfall events are common, Powers Creek is at high flow, and when Okanagan Lake could be in a flood condition; the groundwater elevation will be influenced by all these factors. It is also noted that an elevated groundwater condition may be higher than the still water flood level on the lake, which is pertinent to the flood risk to the crawlspace. A comprehensive groundwater analysis has not been performed and is required to accurately quantify these conditions.

#### 3.4 COMBINED FLOOD RISK ANALYSIS

EGBC has published guidelines on assessing the combined risks, including loss of life and economic loss. The Professional Practice Guidelines for Legislated Flood Assessments in a Changing Climate in BC (EGBC, 2018) include direction on how to evaluate the risks. Attached is the risk evaluation matrix adapted for this study specifically at the recently added crawlspace at the north side of the house, away from the lake. The combined likelihood of a damaging flood event with the consequences of the event are used to evaluate an overall flood risk rating. The following ratings are used to evaluate risk:

<u>Likelihood of a Damaging Flood Event = Likely:</u>

- Flooding of the crawlspace is "likely". Inundation of the crawlspace is likely to occur every 10 to 20 years on average. The floor of the crawlspace is at the predicted 20-year lake flood level, and there are other compounding factors described above.
- Flooding of the residence is "unlikely". Inundation of the residence addition is estimated to be ~200 years on average based on the elevation of underside of the floor joists and the northside location.

<u>Consequence of a Damaging Flood Event = Minor/Moderate:</u>

- Safety (injury/loss of life) is "Negligible". The likelihood for injury or loss of life is rated negligible because the crawlspace is not occupied. However, this rating assumes there are no live electrical wires in this area at the time of flooding.
- Economic (monetary loss) is estimated to be <\$100,000, which is considered "Moderate". The full extent
  of loss varies depending on the severity of the flood event and extent of damage. This includes restoring
  or replacing equipment following a flood, as well as all associated labour and drying efforts.</li>
- Social and Cultural Impact is "Negligible". There is no transfer of flood risk to adjacent properties. Only the persons occupying the property are impacted.

- Intangibles (personal suffering) is estimated to be "Moderate" to "Major". Impacts associated with a
  flood condition could last for an extended period of time, considering restoration. Restoration and
  recovery may take months depending on the severity of the flood event.
- Ecological (flora and fauna) impact is "Minor" as it is understood that there will be no chemicals or environmentally-damaging products within the crawlspace. The impact consequences are governed by the persistence of flood waters, and the ability to leach out of the crawlspace.

The overall flood risk to the equipment in the recently added crawlspace is determined to be **Moderate/High** and the overall flood risk to the habitable portion of the residence above this part of the crawlspace is estimated to be **Low** (see attached matrix). This is due to the expected frequency of the potentially damaging flood events and the location being on the north side of the property, away from wave effects. The potential impacts of a damaging flood event are minor for most indices but are moderate to major with respect to economic loss and/or personal hardship. Assuming the residence can still be occupied and used if the crawlspace is inundated, the personal hardship consequence index is anticipated to be lower. Because the equipment located within the crawlspace is understood to be only for cooling and ventilation and is not considered critical infrastructure for a habitable dwelling.

#### 4.0 DISCUSSION AND RECOMMENDATIONS

The purpose of the flood hazard assessment is to evaluate the flood risk to the components making up the Building Permit application, including the residential addition and associated crawlspace, and to communicate this risk to the property owner. The flood hazard assessment forms part of a Floodplain Exemption Permit application to the City of West Kelowna.

As demonstrated in the report, the subject property, as a whole, is at high risk of damageable flooding from Okanagan Lake and very low risk of damageable flooding from Powers Creek. The recent OBWB/NHC 2020 study predicts higher flood levels on the lake, and presents predicted wave effects, which are in excess of the predicted still water flood levels; these levels place the entire property and building at risk, but the study has not yet been adopted by the City of West Kelowna.

The evaluated flood risk to the crawlspace is rated moderate to high and the flood risk to the habitable portion of the addition is rated low.

Prior to Waters Edge's engagement with the owner, construction of the addition had already commenced. Construction activities also included but were not limited to demolition, renovation, and addition to the existing home, establishing servicing connections, interim grading and filling, renovation of the existing retaining wall, and construction of a rock pit drainage system. Waters Edge did not provide any engineering input or otherwise on these constructed items. Waters Edge acknowledges the existence and installation of these items but can not comment on the design or implementation methods.

Notwithstanding, Waters Edge recommends that the retaining wall along the lakefront be periodically inspected to monitor for evidence of scouring, and the risk of undermining the retaining wall footing. This is at the discretion of the homeowner.

Options to fully mitigate flood risk on the subject property are limited, given the proximity and relative elevation to the lake and the neighbouring properties. Thus, Waters Edge recommends the following efforts

to partially mitigate the risk of damages due to inundation from a still-water Okanagan Lake and Powers Creek flood condition:

- that finished site grading direct runoff away from the residence.
- that water-proofing the foundation and crawlspace be considered under professional guidance.
- that water sensors be placed within the crawlspace to detect seepage and automatically shutoff the power to the all wiring below the FCL and the mechanical equipment, and that a sump pump system be installed with backup power with automated operation capabilities.
- that the homeowner consider flood mitigation measures to reduce the risk of flooding and mitigation of damages along the lake side of the subject property. Flood mitigation measures are recommended to protect the pre-existing dwelling (not the addition being considered for this assessment) from external flood and wave impacts.

Waters Edge states that the crawlspace and residential addition may be used safely for the use intended with the following risks and conditions:

- The property, as a whole, is at risk of flooding from Okanagan Lake and may sustain damage from elevated lake levels or wave action or groundwater seepage.
- In the event of a flood, it is likely that flood waters will enter into the crawlspace.
- The mechanical equipment (cooling and ventilating fans) in the crawlspace is at risk of flood damage and would require cleaning or replacement in the event of inundation.
- An automatic water sensor and alarm that will shut off all electrical lines within the crawlspace below FCL is required. This is critical to mitigate risk of electrocution. All electrical utilities not connected to the shutoff are to be rated to be submerged.
- All electrical wiring within the crawlspace is to be installed as high as possible to limit exposure to flood water. Any wiring installed below the FCL and not controlled by the automatic water sensor shut off should be rated to be submerged.
- No other equipment other than that which is described in this assessment shall be housed in the crawlspace.
- No storage of damageable or deleterious goods or substances is permitted in the crawlspace.

The property is in compliance with the original restrictive covenant pertaining to the horizontal setback distance from Okanagan Lake.

In its current state, the constructed residential addition on the subject property is not in conformance with the City of West Kelowna floodplain regulations. It is understood that the owner is willing to accept risk of flood damage to 2479 Whitworth Road, its structures and occupants, without providing additional flood mitigation, and is willing to absolve the City of West Kelowna and Waters Edge of any responsibility or liability.

Because the proposed addition cannot be considered in isolation to the property as a whole, and because the property as a whole is considered to be at risk from flooding, Waters Edge is unable to provide a Flood Assurance Statement.

#### 5.0 CLOSURE

As with any natural system, the estimates presented in this report attempt to quantify something that is difficult to put values on and the specific numbers presented must be read with an understanding of a large margin of error that is inherent in these types of works.

It is noted that construction activities have been conducted on the subject property prior to this assessment. These activities include foundation, grading, rock pit and retaining wall construction. This assessment has not evaluated the impact of these activities to the overall flood risk at the subject property. **Waters Edge has not provided, and does not provide any comment on the groundwater, foundation, lot grading, rock pit, and retaining walls on site.** 

This document has been prepared for Debra Gahler in support of their development at 2479 Whitworth Road. It is intended for the exclusive use of both Debra Gahler and the City of West Kelowna in their pursuit to obtain a Floodplain Exemption Permit and may not be relied upon by any other party or for any other aspect of this project or another project. Waters Edge provides opinions in this document based on the historical information available and provided by others and provides no warranty on this information. Climate change may impact the estimated return period events of storms and water levels as well as sediment trends. All project guidance, estimations and correspondence are bound by the terms in the Services Agreement.

#### 5.1 QUALITY ASSURANCE STATEMENT

The Qualified Professionals (QP) have performed the evaluation of the area proposed for development or to be subject to a bylaw:

- With due consideration of any applicable legislation, and
- With due consideration of the "Flood Hazard Area Use Management Guidelines", and
- With due consideration of the "Professional Practice Guidelines: Legislated Flood Assessments in a Changing Climate in BC", and that
- The QPs have the qualifications to carry out the flood hazard assessment.

Waters Edge Engineering trusts this meets your present requirements. If you require additional information, please do not hesitate to contact us.

Sincerely, Waters Edge Engineering Ltd. Permit to Practice #1000939

Joe Vandenberg, P.Eng. Civil Engineer Joe@WatersEdgeLTD.ca (778) 760-3833



Reviewed By:

Janifs Clarka\_

Jennifer Clarke, M.Sc., P.Geo. Geomorphologist Clarke Geoscience Ltd. jen@clarkegeoscience.com

#### **Enclosed:**

Site Plan and Cross Section Photo Summary from Site Visit Risk Matrix

#### **References:**

- Associated Engineering (2022) Flood Mapping Project Flood Inundation Assessment and Mapping & Flood Risk Assessment and Mitigation Plan. Prepared for the City of West Kelowna. July 2023.
- City of West Kelowna (2022). Zoning Bylaw No. 0265, August 2022
- Engineers and Geoscientists of British Columbia (2018). Professional Practice Guidelines: Legislated Flood Assessments in a Changing Climate in BC. August 28, 2018
- Okanagan Basin Water Board (2020). Okanagan Mainstem Floodplain Mapping Project, Final Report, Prepared by Northwest Hydraulic Consultants Ltd. (NHC), March 2020.
- Regional District of Central Okanagan (2016). Regional Floodplain Management Plan: Phase 1, Prepared by Associated Environmental, June 2016.

#### **RISK MATRIX EVALUATION FOR THE ADDITION AND CRAWLSPACE**

#### FLOOD RISK EVALUATION

				RISK EVALUATION AND RESPONSE					
				VH	Very High	Risk is unacceptable short-term (before next flood season); Risk reduction required; long-term Risk reduction plan must be developed and implemented			
			Н	High	Risk is unacceptable; medium-term Risk reduction plan must be developed and implemented in a reasonable (<5 years) time frame; planning should begin as soon as feasible				
LIKELIHOO		DESCRIPTIONS		Μ	Moderate	Risk may be tolerable; more detailed review required; reduce Risk to low where reasonably practicable			
	Likelihood of Undesirable Outcome			L	Low	Risk is tolerable; continue to monitor if resources allow			
	LIKELIHOOD DESCRIPTIONS PROBABILITY RANGE		VL	Very Low	Risk is broadly acceptable; no further review or Risk reduction required				
Crawlspace	Scenario can be expected on average every other year	Very Likely	0.5 – 0.2	М	Н	Н	VH	VH	VH
$\langle$	Scenario typically occurs on average every 10 years	Likely	0.2 - 0.07	L	М	Н	H	VH contablo	VH
Dwelling	Scenario typically occurs on average every 50 years	Moderate	0.07 – 0.02	L	L	М	Н	Н	VH
	Scenario occurs on average every 100 years	Unlikely	0.02 – 0.007	VL	<sup>L</sup> tole	rable└	М	Н	н
	Scenario occurs on average every 200 years	Very Unlikely	0.007 – 0.004		VL DTable		L	М	н
	Scenario occurs on average every 500 years	Extremely Unlikely	0.004 - 0.0013	VL	VL	VL	L	L	М
		INDICES		1	2	3	4	5	6
	CONSEQUENCE DESCRIPTIONS	SAFETY (INJURY/LOSS OF LIFE)		Negligible Minor injuries of few individuals	Minor Major injury of 1 person	Moderate Major injury of several persons	Major Single fatality	Severe <10 fatalities	Catastrophic >10 fatalities
		ECONOMIC (MONETARY LOSSES)		Negligible; no business interruption; <\$1,000	Some asset loss; <\$10,000 damages	Serious asset loss; several days business interruption; <\$100,000	Major asset loss; several weeks business interruption; <\$1 million	Severe asset loss; several months business interruption; <\$10 million	Total loss of asset; 1 year or more business interruption; >\$10 million
		SOCIAL AND CULTURAL		Negligible impact	Slight impact; recoverable within days	Moderate impact; recoverable within weeks	Recoverable within months	Long-term (years) loss of social and cultural values	Complete loss of significant social and cultural values
		INTANGIBLES (PERSONAL SUFFERING)		Negligible impact	Slight impact; recoverable within days	Moderate impact; recoverable within weeks	Personal hardship; usually recoverable within months	Leaves significant personal hardship for years	Irreparable personal hardship
		ECOLOGICAL (FLORA AND FAUNA)		Negligible impact	Slight impact; recoverable within days	Moderate impact; recoverable within weeks	Recoverable within months	Severe species loss	Irreparable species loss

*Figure E - 4: Example Risk matrix to determine the relative level of Flood Risk for Proposed Developments.* 

PROFESSIONAL PRACTICE GUIDELINES LEGISLATED FLOOD ASSESSMENTS IN A CHANGING CLIMATE IN BC

#### SURVEY AND SITE PLAN



### VERTICAL PROFILE OF LOT 10, DISTRICT LOT 487, ODYD, PLAN 8345

0 5

Scale 1:250

25 m

The intended plot size of this plan is 559mm in width by 432mm in height (C-size) when plotted at a scale of 1:250.

15

Address: 2479 Whitworth Road, West Kelowna, BC 009-833-846 PID:

Field survey dated November 27, 2023.

### VERTICAL PROFILE





Summit Land Surveying Operated by Fusion Land Surveying Ltd. 1-2413 Main Street, West Kelowna, BC 250.768.0215 - summitsurveying.ca File: 21182-HT Date: November 28, 2023



#### **PHOTO LOG**



Photo 1: Powers Creek – looking upstream at Glen Canyon Regional Park



Photo 2: Powers Creek – looking downstream at Glen Canyon Regional Park.



Photo 3: Powers Creek – looking upstream at Glen Canyon Regional Park.



Photo 4: Looking north from the dock



Photo 5: looking south



Photo 6: looking north along east side of dwelling





Photo 8: Looking south along retaining wall



Photo 9: looking west along north side of dwelling



Photo 10: looking south at dwelling and rock pit (black HDPE Pipe in foreground)



Photo 11: Looking north at rock pit location



Photo 12: looking east along Whitworth road



Photo 14: Looking east along retaining wall at lakefront



Photo 15: PVC pipe from lawn drain under retaining wall



Photo 16: minor scouring under at lakefront retaining wall



August 13, 2024

Rev. 0 WEEL FILE #: 3018 Sent Via Email: jcreamore@factorsgroup.com

Debra Gahler c/o Jordan Creamore Natural Factors Group of Nutrition Companies Inc. 1550 United Boulevard Coquitlam, BC, V3K 6Y2

Attention: Ms. Debra Gahler

Subject: ADDENDUM - Flood Hazard Assessment and Risk Analysis – 2479 Whitworth Road, West Kelowna, BC

At your request we provide the following Addendum to the Flood Hazard Assessment and Risk Analysis report for 2479 Whitworth Road, West Kelowna, BC, dated May 30, 2024. This Addendum should be read in context with the original report.

The subject property is legally described as: PLAN 8345, LOT 10, DISTRICT LOT 487, OSOYOOS DIV OF YALE DISTRICT (PID: 009-833-846).

It is understood that City of West Kelowna will not support the mechanical equipment located within the residential crawlspace due to flood risk. Thus, this equipment will be removed.

The underside of the residential flood system, however, remains at 353.56 m, which is 0.1 m below the regulated Flood Construction Elevation of 343.66 m<sup>1</sup>. This will remain part of the current Flood Exemption Permit application.

As noted in the original report, the still water mid-century design event (2017 Level, Approx. 200-yr) reported in the updated floodplain modeling (OBWB 2020) is 343.26 m. This level, which does not include wave effects or freeboard, is below the underside of the residential floor system and has not been adopted by the City of West Kelowna.

With removal of the mechanical equipment, some of the original recommendations to at least partially mitigate the risk of inundation from a still-water flood condition remain. These include:

- that finished site grading direct runoff away from the residence; and,
- that no mechanical equipment, nor good damageable by flood waters be located within the crawlspace.

On the basis of the current bylaw, the minor (0.1 m) variance in flood construction elevation to accommodate the underside of the floor system will not significantly increase flood risk to the subject property. Thus, the subject property is considered "safe for intended use".

<sup>&</sup>lt;sup>1</sup> City of West Kelowna Zoning Bylaw No. 0265 (Section 3.28) Note, all elevations are meters above sea level, based in the CGVD28 Datum.

#### CLOSURE

As with any natural system, the estimates presented in this report attempt to quantify something that is difficult to put values on and the specific numbers presented must be read with an understanding of a large margin of error that is inherent in these types of works.

It is noted that construction activities have been conducted on the subject property prior to this assessment. These activities include foundation, grading, rock pit and retaining wall construction. This assessment has not evaluated the impact of these activities to the overall flood risk at the subject property. Waters Edge has not provided, and does not provide any comment on the foundation, lot grading, rock pit, and retaining walls on site.

This document has been prepared for Debra Gahler in support of their development at 2479 Whitworth Road. It is intended for the exclusive of both Debra Gahler and the City of West Kelowna in their pursuit to obtain a Floodplain Exemption Permit and may not be relied upon by any other party or for any other project. Waters Edge provides opinions in this document based on the historical information available and provided by others and provides no warranty on this information. Climate change may impact the estimated return period events of storms and water levels as well as sediment trends. All project guidance, estimations and correspondence are bound by the terms in the Services Agreement

Waters Edge Engineering trusts this meets your present requirements. If you require additional information, please do not hesitate to contact us.

Sincerely, Waters Edge Engineering Ltd. Permit to Practice #1000939

Reviewed By:

Jennifs Clarke\_

Joe Vandenberg, P.Eng. Civil Engineer Joe@WatersEdgeLTD.ca (778) 760-3833 Jennifer Clarke, M.Sc., P.Geo. Geomorphologist Clarke Geoscience Ltd. jen@clarkegeoscience.com

#### **References:**

Okanagan Basin Water Board (2020). Okanagan Mainstem Floodplain Mapping Project, Final Report, Prepared by Northwest Hydraulic Consultants Ltd. (NHC), March 2020.

# Schedule B



Agricultural buildings excluding dwelling units and buildings for the keeping of

On-loading and off-loading facilities associated with water-oriented industry and

(a) Any landfill or structural support required to elevate a floor system or pad to achieve the

15.0 m (49.2 ft) from the natural boundary of Okanagan Lake:

24655.89 69.1 9862.36 sq.ft 5246.72 sq.A. 3819.28 sq.A. 1017.26 sq.A. 4836.54 sq.A. 24325 N. 10000 N. 1420 N. 1420 N. 1420 N. 1420 N. 1420 N. 1966 N. 1290 N. 1290 N. 12930 N. 12930 N. 12930 N. 12950 N. 11465 N. 12850 N. 114674 N. 114674 N. 114674 N. CITY OF WEST KELOWNA BUILDING DEPARTMENT BP #: 2021-0298 A REVIEWER Jackson Naish DATE: NOV 17/23 SCALE: 1":20'

DATE:

DWG:

FILE No:

OCT. 3rd, 2008

11738

11738 SITE 2 IMPERIAL

	no.	date	description
	5	APR. 22/21	re-healed for Kulding Permit
	6	AUG. 10/21	RE-ISALED FOR CONSTRUCTION
	7	AUG. 24/21	RE-IEGLED FOR CONSTRUCTION
	8	SEPT. 08/2	REWEED FOR CONSTRUCTION COORNILLON
	9	SEPT. 20/2	steel frame drawing added
	6	OCT. 21/2	pedracans & header heights
	11	DEC. 08/2	TRANSONS, EN SUITE, CANOPY
	12	JAN. 05/22	. ROOF ASSEMBLY, CANT. DEANIS
	19	MAR. 28/2	2. GRVEE RAAF AGEMILY, CANT. NEANS
	14	OCT. 26/2	5 CONTRUCTION ADDENDUM
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SITE PLAN IN METRIC

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	HOME DESIGN SERVICES. CUSTOM HOME DESIGNS. 3014 EDGEMONT BOULEVARD, NORTH VANCOUVER, B.C. V7R 2N4 CEL: (604) 657-6463 EMAIL: evdeerden@shawbiz.co					
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#### SITE PLAN OF LOTS 9 AND 10, PLAN 8345, DISTRICT LOT 487, 0.D.Y.D.

NOTE: Elevations are in metres and are based on (June 17,2005) Okanagan Lake elevation of 342.5m.

The site data on this Site Plan was derived from field surveys completed in 2005 and 2008.

As this was done back in 2008, we cannot guarantee any changes to title, surrounding legal cadatre or site conditions.

#### SITE PLAN

9CALE: |" = 20'-0"

LEGAL DESCRIPTION: LOT: 9 4 10 DISTRICT LOTS: 481 PLAN: 8345 LTO PID: 005-636-221

#### BYLAW INFORMATION

ZONE: SITE AREA: MAX, SITE COVERAGE (40%), SITE COVERAGE 6400N; FLOOR AREA 8400N; CONC AREA 8400N; CONC AREA 8400N; CONC AREA 8400N; LOT DEPTH: LOT UDDTH: MN, PRONT YARD, FRONT YARD 6400N; MN, PRONT YARD 6400A; MN, PRONT YARD 6400A; FRONT YARD 64 NIN REAR TARD: REAR YARD SHOUN: MIN. INTERIOR SIDEYARD: NTERIOR SIDEYARD SHOUN: MAX. EAVE HEIGHT: LOUEST GRADE: LOUEST GRADE: MIN, SLAB ELEVATION: CONCRETE \$LAB ELEVATION MAX, EAVE ELEVATION EAVE ELEVATION SHOUN: EAVE HEIGHT SHOUN: MAX, BUILDING HEIGHT. RIDGE HEIGHT ELEVATION SHOWN: BUILDING HEIGHT SHOWN:

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ritish columbia land surveyors	DATE:	OCT. 3rd, 2008		
12-1470         Water         Phone:         (250)763-7322           (elowna, B.C. VIY 1J5         Fax:         (250)763-4413           (mail: neil@runnallsdenby.com	DWG:	11738 SITE 2		
ROLAND GAHLER	FILE No:	11738 REV.		

RI 24655.89 sq.ft. 9862.36 sq.ft. 5246.72 sq.ft. 3819.28 sq.ft. 101726 sq.ft. 4836.54 sq.1 24325 R. 100,00 R. 1480 R. 14175 R. 1970 R. 1980 R. 2930 R. 2930 R. 2930 R. 12624 R. 112652 R. 112652 R. 115574 R. 115574 R. 18,61 ft. 2950 ft. 1148,74 ft. 2154 ft.

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# Schedule C



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