Hello Sean, my name is Bob Marcelet my address is 1370 pine street Phone # 250 378 7416.

First off I dont want to sound like a bad neighbor.

But I do have a few concerns with the proposed development at 1330 pine which I feel will directly impact my property.

We purchased our residence at (1370 Pine) in Oct 2004. In that time the river has over flowed the existing berm.

The only thing that has saved us and neighbouring properties from a flood is an existing drainage ditch.

which was dug in a previous flood year.

I understand that the property can be built up which would include filling in the ditch but by doing that with out building up the bank of the river it will only divert the water to the neighboring properties the next time it floods.

Another concern I have is the bottle neck in the road beyond the no thru road sign.

The existing road is at most 1.5 lanes wide.

I understand that it can be built wider to become 2 way traffic.

I just simply dont understand why the city would allow a development that would cost the city money to build eg: improved and engineered Dyke. And the road work that would bring it up to code.

My other concern would be incase of emergency in this proposed area, would there be safe access for emergency responders such as firetrucks as there is only one way in and one way out. which should reflect on the density of the project.18 proposed houses is a ridiculous number for this reason.

A previous plan stating that the property could be open to future development. which has never had a feasibility study .should not be used as apresidence for development unless an up to date study has been done.

Finally if my neighbouring property is not insurable for flooding how many people are willing to take the risk of building in this geological area which is proned to flooding . Flooding is already a problem in parts of town and should be enough of an eye opener on why not to do further developments with the potential of flood.

Find attached a copy of my insurance policy

Renewal Notice

Dear Policyholder

25 September 2019

This notice is to inform you that your policy has been renewed subject to the following change(s):

PLEASE NOTE THAT WATERPROOF COVERAGE HAS BEEN REMOVED AND REPLACED WITH LIMITED SEWER BACKUP COVERAGE, AS WE NO LONGER OFFER WATERPROOF COVERAGE IN THIS GEOGRAPHICAL LOCATION.

Your broker is in the best position to provide you with advice on all insurance matters and is aware of this situation. If you have any questions, please contact your broker.

Yours truly

CNS PERSONAL LINES. Underwriting Department

c.c. INTERIOR SAVINGS INSURANCE-MERRITT