



Saskatchewan Economic Disaster Recovery

Toolkit 1 - **PREPARE**

Guidebook



Saskatchewan Economic Development Association

SEDA wishes to acknowledge the following organizations who have led the way in championing economic preparedness and recovery as it relates to natural and manmade disasters.



Readers are encouraged to visit www.restoreyoureconomy.org for an extensive online library of case studies and documented economic recovery efforts from other jurisdictions.

Disclaimer: This document has been developed to ensure that key steps in preparing for the economic impacts of natural or manmade disaster are not overlooked, and to provide communities with a starting-point for the assessment, prioritization, and implementation of post disaster economic and business recovery operations.

The material enclosed within is not intended to be inclusive of every action a community may need to take prior to and following an incident which disrupts services. Economic and business recovery planning must be linked to the local and provincial emergency planning framework.

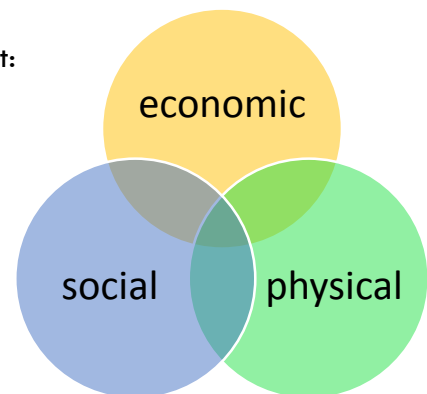
INTRODUCTION

In present day Saskatchewan, economic development means many things to many people.

Historically, it has been characterized by industrial recruitment and major projects. Today, local community development goals are inclusive and bridge the economic, social and physical sectors of community.

Here are some examples of local goals generating economic impact:

- Provision of health care services
- Access to education opportunities
- Provision of recreational pursuits
- Safe communities that are free of crime
- Good quality, cost effective utilities
- Opportunities for residents to work, or operate businesses
- A support network for those who may be disabled
- Communities protected from disaster by emergency services



In general, it's all about building better communities!

Planning is the foundation of community economic development regardless of the particular emphasis. Having a vision, setting goals and following through with action plans are the keys to success. It comes as no surprise that effective economic recovery following a disaster is directly related to the degree of **pre-disaster community planning**, including actions that increase community resilience.

ECONOMIC PREPAREDNESS AND RECOVERY TOOLKITS

In the first of three Economic Preparedness and Recovery Toolkits, we provide proactive steps which can be taken to:

1. *Increase Community Economic Resilience.*
2. *Build Resilience of Individual Businesses in the community.*

COMPONENTS OF TOOLKIT 1 – PREPARE

- a. *A **Preparedness Guidebook** to use in tandem with the Government of Saskatchewan Nine Step Emergency Planning Guidelines.*
- b. *Accompanying **Economic Resilience Planning Checklist**.*
- c. *Accompanying **Business Resilience Planning Workbook** for small businesses.*

INCREASING ECONOMIC RESILIENCE

Disasters do not completely change pre-disaster economic conditions, instead they simply magnify trends or conditions in place before the disaster struck.

(Comerio, 1998; Haas et al.,1977; Spangle, 1991)

It is generally accepted that the resilience of a community or an economy is measured by the level of vulnerability present at any given time. The level of economic stability, the degree of preparedness (and capacity) in place to respond to a significant incident needs to be evaluated when the 'skies are still blue' (pre-disaster). Determining the level of resilience and working to increase it can be done within the scope of developing an Economic Preparedness Plan.

The Economic Preparedness Plan

Developing a pre-disaster Economic Preparedness Plan (EPP) defines roles and potential action plans for economic recovery in the wake of a natural or man-made disaster. Having a preparedness plan in place will enable a community to respond more quickly and effectively should an incident occur.

NOTE: The economic preparedness plan must function in tandem with the community's emergency plan as well as other operational plans which may exist to guide overall response and recovery following a disaster.

The following seven steps are a recommended roadmap to developing the EPP.

1. ESTABLISH LEADERSHIP
2. DEFINE POTENTIAL CONTEXT FOR EMERGENCY
3. COLLECT RELEVANT MARKET INFORMATION
4. ASSESS ECONOMIC VULNERABILITY
5. PROPOSE ACTION STRATEGIES
6. ESTABLISH COMMUNICATION PROTOCOL
7. PRODUCE THE PLAN

We expand on each step within this guidebook.



STEP 1

ESTABLISH LEADERSHIP

Regardless of whether leadership lies with the economic development office (or officer), engagement of a variety of stakeholders will be required to lead an economic recovery effort. An **Economic Recovery Task Force** can be an effective focal point for information sharing between local and provincial emergency management personnel, relevant economic development agencies, corporate leaders and small business owners.

This leadership team can support local emergency management priorities and align them with specific business and economic recovery initiatives to accelerate recovery and eliminate potential duplication of efforts. By acting quickly, such teams are able to provide a central point of contact for damage assessment data and recovery strategy development.

1. Broker relationships with individuals, groups and organizations **NOW** that will assist to prepare for a disaster before the chaos starts. Ensure that lines of communication among the key players are established before the added stress of a catastrophe.
2. Build a Contact Database. When an emergency is unfolding, it is critically important to have an accurate list of key entities/individuals that will be involved in minimizing economic impacts and managing positive outcomes.
3. Establish an Economic Recovery Leadership Team. A multi-stakeholder committee may be deemed the best leadership option. Develop Terms of Reference. Include basic elements such as Purpose and Scope as well as Designated Representation. Add in potential Roles/Responsibilities to the Terms of Reference as these are determined by your group.

Example:

Purpose and Scope

- Enable businesses affected by the emergency to resume trading as soon as possible.
- Lead the post disaster economic recovery process.
- Assess impact on key economic assets including business closures, interruption and causes, infrastructure damage, property damage, natural resource damage.
- Assess employment issues and capacity of local business to operate including revenue loss, job loss, wage loss, worker relocation and business continuity.
- In conjunction with partners develop industry and business recovery plan and implementation strategies including the identification of priorities.
- Develop a strategy to maximise use of local resources during clean-up and restoration activities.
- Facilitate business, industry and regional economic recovery and renewal in consultation with key stakeholders i.e. local businesses and industry representatives.
- Facilitate financial assistance, access to funds and loans and employer subsidies. This includes collating information on assistance programs, grants and providing this information to the public through council's media section, the regions industry groups and business networks, community assistance centres

and other sources.

- Facilitate linkages with job providers and employment agencies to source labour, re-establish supply chains and commence joint marketing activities.
- Monitor the impacts on the economic viability on individuals, households and businesses and develop strategies to minimise the effects on individuals and businesses.
- Identify options for improvement or adjustment from current business operations, were required.
- Ensure that the recovery and action plans inform broader planning and decision making activities across government and non-government agencies.

Economic Recovery Leadership Team Composition

Include representatives (as appropriate) from:

- Local Economic Development Staff and Volunteers
- Local Planning Department Staff
- Provincial and Federal Government
- Local and Regional Tourism Agency
- Chambers of Commerce
- Major Employers
- College or University
- Workforce Agencies
- Trade Unions
- Trade Associations

4. Ensure that a minimum of one representative from the Economic Recovery Leadership Team is added to the community's Emergency Planning Committee.

DEFINE POTENTIAL CONTEXT FOR EMERGENCY

Leadership (as defined in STEP 1), with the participation of community stakeholders, must evaluate the threat for natural and manmade disasters and determine the degree of potential economic impact.

- *What types of natural or manmade incidents might occur and how prepared is the business community should a major incident occur?*
- *Are policies, procedures, and resources in place to assist with response and recovery – such as supply chain and essential services disruption?*
- *Establish a threat assessment matrix. Are there gaps or challenges in your community with reference to any of the possibilities in the matrix?*

Example:

		LIKELIHOOD OF OCCURRING			
		HIGH	MEDIUM	LOW	NONE
CATASTROPHIC POTENTIAL	YES	Tornado	Winter Storm	Pandemic	Food Contamination
	MAYBE	Flooding	Wildfire	Terror Attack	Earthquake
	NO	Thunder Storm	Water Contamination	Livestock Disease	Tsunami



STEP 3

COLLECT RELEVANT MARKET INFORMATION

Developing an inventory of current assets and economic drivers will assist the community to determine its economic vulnerabilities as well as the resources required to respond and recover in the wake of a disaster. Current information for this step may be available in existing strategic or economic development plans. Information gathered should provide a snapshot of the following:

- Local demographics and associated threats or opportunities inherent to the population groups
- Key industries and/or clusters
- Labor and workforce characteristics
- SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis for the community
- Local policy framework (e.g., building codes, incentives and regulations, environmental mitigation policy, etc.)

Communities engaging in **Business Retention and Expansion (BRE)** have a strategic advantage in emergency preparedness and recovery. BRE can be likened to managing a portfolio of clients. It is simply the process of regular dialogue (and data collection) with local businesses, followed by analysis and proactive response to business issues and/or opportunities. It is a consistent, multi-year effort that forms a key part of a *sound economic development strategy*.

An ongoing business retention and expansion commitment in a community means that a database of local businesses is available along with current contact information. Economic development staff will also have a sense of which businesses may be challenged in specific areas, should disruptions in business operations occur.

It is imperative that communities, at a minimum, have current contact information for local businesses as part of the preparedness planning process. Endeavour to secure cell phone and social media account information as part of the contact file. Ensure this information is backed up and stored in multiple locations.



STEP 4

ASSESS ECONOMIC VULNERABILITY

The next step in plan development is to think strategically about how a disaster could affect the local and regional economy, in the broadest sense. An economic vulnerability analysis should be conducted for each disaster type.

Information gathered in [Steps 2 and 3](#) can be coordinated with analysis from a) local emergency management committee with respect to hazard mitigation and, b) local land-use plan/planning department, to see what companies and industries are more vulnerable to disasters – and to which types of disasters. Once you have identified businesses and infrastructure that are most vulnerable, ensure economic development considerations are included in the local emergency response plan – as well as the economic recovery plan. Remember to identify potential interruptions to the supply chains for local industry.

Conducting ‘scenario planning’ or a ‘mock incident’ might be an ideal process to assist in assessing vulnerability. Local emergency planning committees often conduct this type of activity on a regular basis. *Here are the key steps to Scenario Planning:*

1. Define the disaster context (i.e. what kind of disaster the community could face in the future). Are there any local industries or businesses that could be the catalyst for a major incident?
2. Identify factors that could impact the community and lead stakeholders through scenario exercises.
3. Ask stakeholders to identify local community and economic assets that are most vulnerable to these factors.
4. Work through plausible futures by combining all of the recognized forces from the above steps. Develop scenarios of what the community could do in terms of redevelopment or mitigation to protect these community and economic assets.

PROPOSE ACTION STRATEGIES

Based on different disaster scenarios, action strategies and steps should be established with respect to:

1. What you can do *NOW* (pre disaster) to address weaknesses and threats in the economy.
2. What you can do *AFTER* in the Response and Recovery phases should an emergency occur.

Examples of potential strategies and action steps are provided for illustration purposes. Prioritizing and assigning a timeline to the Action Plans is recommended as you will not likely be able to work on all items at once, particularly during/following an emergency.

1. Preparedness Strategies and Action Plans (what you can do now)		
<p>Establish a Business Retention and Expansion Program <i>SEDA has materials to support local staff in starting and maintaining a program.</i></p>		
Action Plans	Timeline	Responsibility
<p><i>Examples</i></p> <ul style="list-style-type: none"> • Build a database of local businesses and contact information. • Obtain information on how to conduct an ongoing BRE program from SEDA. 		
<p>Promote Private-Sector Resiliency and Continuity through Education and Outreach <i>Small businesses usually comprise the majority of businesses in a community and are more likely than large businesses to never reopen after a major disaster, or fail shortly after reopening.</i></p>		
Action Plans	Timeline	Responsibility
<p><i>Examples</i></p> <ul style="list-style-type: none"> • Encourage use of Business Continuity Materials (such as the Resilience Workbook attached to this toolkit). • Encourage local business groups (such as Chambers of Commerce) to host workshops on emergency preparedness. 		
<p>Support Development of Business Recovery Center (BRC) Plan <i>Prepare to establish, manage, staff, and operate a “one-stop shop” Business Recovery Center (refer to steps for setting up a BRC in TOOLKIT 2). The Center will assist to facilitate impacted businesses to recover and support areas such as workforce, financing, and relocation, as well as help identify and coordinate unmet needs.</i></p>		
Action Plans	Timeline	Responsibility
<p><i>Examples</i></p> <ul style="list-style-type: none"> • Build list of potential locations for a BRC. • Develop list of agencies and partners that will staff the centre (Refer to Toolkit 2). 		

<ul style="list-style-type: none"> • Build a list of certified trades contractors, province wide, to call on if required. • Build list of trusted suppliers for key services and local industry. 		
<p>Educate Local Businesses on Insurance Benefits and Limitations Working with partners, provide public education programs to ensure businesses understand the benefits and limitations of insurance programs. Catastrophic disasters may or may not be covered by a business’s particular insurance program.</p>		
<p>Action Plans</p>	<p>Timeline</p>	<p>Responsibility</p>
<p>Examples:</p> <ul style="list-style-type: none"> • Engage Insurance Brokers Association of Saskatchewan and Insurance Bureau of Canada to provide best practices. • Determine if local Chamber of Commerce or Business Network can lead this initiative. 		
<p>Stress Supply Chain Management as an Element of Private-Sector Continuity Planning Support business continuity planning efforts that empower area businesses to identify their own supply chain needs and identify potential points of failure. Urge businesses to reach out to other local, regional, and national businesses, shippers, and suppliers to partner, prioritize, and identify solutions.</p>		
<p>Action Plans</p>	<p>Timeline</p>	<p>Responsibility</p>
<p>Examples:</p> <ul style="list-style-type: none"> • Organize a business led team to explore potential points of disruption and develop response action plans. 		
<p>Identify Alternate Business Facilities Within the Region Develop a list of potential alternate facilities to which local businesses may relocate.</p>		
<p>Action Plans</p>	<p>Timeline</p>	<p>Responsibility</p>
<p>Examples:</p> <ul style="list-style-type: none"> • Develop a process to coordinate a relocation effort should it be required. • Develop database of potential properties including space parameters. 		
<p>Convene Local Banks and Third Party Lenders to discuss Financing Options Post Disaster Will institutions provide a period of grace on existing loans or consider new solutions for impacted businesses?</p>		
<p>Action Plans</p>	<p>Timeline</p>	<p>Responsibility</p>
<p>Examples:</p> <ul style="list-style-type: none"> • Develop pre-established process to access financing, should it be required. • Obtain agreement for flexible payback periods should a significant disruption occur. 		

2. Potential Recovery Strategies and Action Plans (what you can do post disaster)

Retain Small Business

Short periods without cash flow can be damaging. Small businesses without insurance and who only experience indirect disaster impacts may still struggle during short-term recovery. Post-disaster market changes may mean the company isn't able to do as well as it did pre-disaster, and loans, even at below-market interest rates, sometimes becomes a burden to the long-term survivability of the business.

Action Plans	Timeline	Responsibility
<p>Examples</p> <ul style="list-style-type: none"> • Issue immediate assessment survey to identify challenges of local business. • Identify businesses at risk of leaving the community or closing, and try to mitigate. • Monitor real estate, lending and insurance issues. • Meet with banks, third party lenders and the provincial government to pursue "recovery fund" for businesses. • Establish Business Recovery Centre and provide staffing and program support. • Facilitate temporary commercial space for businesses in need. 		

Support Resumption and Retention of Major Employers

Restoring the operations of major employers is key to a community's economic recovery after a disaster, especially as employment provides a reason for most residents to return and rebuild quickly. Typically, the major employers in your community are already going to have business continuity plans and will not need the basic disaster preparedness education necessary for smaller businesses. While large company recovery assistance will vary based on the industries and vulnerabilities of your community, typically businesses located in hazardous areas or older structures may need assistance to reopen or relocate, temporarily or permanently, within the area.

Action Plans	Timeline	Responsibility
<p>Examples:</p> <ul style="list-style-type: none"> • Strike taskforce of professionals and municipal leadership to meet with major employers. • Prepare incentives to use if necessary to support business retention. 		

Tourism Marketing

Tourists tend to be apprehensive about planning vacations to a community that has recently experienced a disaster; however, many Saskatchewan communities' are dependent on tourism and will need to re-establish this revenue stream as soon as possible.

Action Plans	Timeline	Responsibility
<p>Examples:</p> <ul style="list-style-type: none"> • Social Media Campaign. • Enlist support from national and provincial Tourism Agencies. • Develop series of personal interest stories for placement in key media outlets. 		
<p>Workforce Retention</p> <p><i>At the same time as trying to retain existing businesses, efforts must also address retaining the workforce that supports those businesses. Actions such as ensuring schools reopen and childcare is available, and provision of temporary housing for employees, can assist in getting employees back to jobs as soon as the businesses have reopened.</i></p> <p><i>After a disaster, the market for certain businesses may decrease or be eliminated due to financial troubles or customer demand changes. However, other industries may provide employment opportunities, such as the construction industry, which will boom temporarily due to rebuilding needs. Workforce training programs are important to provide residents with appropriate skill sets to fill newly available positions and to adjust workforce skills to other industries that may take a more permanent hold in the community due to the post-disaster environment.</i></p>		
Action Plans	Timeline	Responsibility
<p>Examples:</p> <ul style="list-style-type: none"> • Coordinate provision of workforce housing. • Coordinate provision of workforce transportation. • Provide employment resources, and workforce training and placement. 		

STEP 6

ESTABLISH COMMUNICATION PROTOCOL

The local authority will have a designated communication protocol prepared as part of their emergency plan. However, a direct channel of communication out to the business community to inform them of relevant actions must be established. This two way channel will also allow the business community to identify concerns and issues back to the local and provincial authorities.

Consider recruiting a local business leader for the Economic Recovery Leadership Team, who is willing to encourage and stress the importance of continuity planning (pre-disaster) and resumption of business operations (post disaster) within the community's private sector.

In a post disaster response environment, communication with businesses should be frequent and consistent, and provide useful information to help business and other economic recovery stakeholders to rebuild.¹

STEP 7

FOLLOW UP WITH THE PLAN

Ensure that the pre-disaster economic preparedness plan is adopted by local stakeholders. Keep the plan up to date and reflective of what is happening in the community, province and economy in general.

In 2011, fire forced the evacuation of 7000 residents from Slave Lake Alberta. Key government buildings were lost in the fire and many of the community's emergency personnel lost their homes. As a result, there were stages during the fire where communication between key responders was lost.

A valuable lesson from the fire links directly to the need for emergency personnel, municipal government officials, and other designated disaster recovery leaders to coordinate disaster response lists 'prior' to an emergency and to house the list in more than one location.²

1. The Recovery and Resiliency Roadmap: A Toolkit for Economic Preparedness
2. The Recovery and Resiliency Roadmap: A Toolkit for Economic Preparedness

INDIVIDUAL BUSINESS RESILIENCE

There are little to no Canadian statistics available on the impact of natural or manmade disasters on the local business community. Forerunners in economic recovery in the United States maintain:

- 74% of small businesses don't have a disaster plan
- 84% don't have disaster insurance
- 71% lack back up power generation
- 15-40% of businesses fail following a disaster

In the wake of a disaster, small businesses are often more financially vulnerable than large businesses. Large businesses are more likely to have resources, as well as business continuity plans to draw from.

Small businesses are often called the “second responders”. They are the backbone of local economies, providing essential goods and services such as groceries, fuel, and child care. This underlines the importance of our efforts to ensure they are better prepared and able to recover quickly when necessary.

INSURANCE COVERAGE

Business Insurance

The [Saskatchewan Financial and Consumer Affairs Authority](#) has a listing (January 2016) of 218 authorized insurers available to residents of Saskatchewan.

Benefits and eligibility vary between insurers and as such, the onus is on individual business owners to ask their insurance broker specific questions on the cost-benefits of various insurance coverage options that may be available. The [Insurance Bureau of Canada](#) provides online recommendations on key business related insurance options.

Here are the common business insurance options available to Canadian businesses:

For owners, partners and employees

Life Insurance: Protects family in the event that something happens to the business owner. This may be particularly relevant in the case of a sole proprietorship, because the owner is personally liable for all the debts of the business.

Disability Insurance: May provide the business owner with income for a specified period of time, if he/she are unable to work due to an injury or illness.

Partnership Insurance (or buy-sell insurance): If a business partner passes away, partnership insurance will allow the remaining partner(s) to purchase the shares and continue running the business.

Critical Illness Insurance: Provides business owner with a lump sum benefit, if he/she is diagnosed with a critical illness.

Key Person Insurance: If the business relies on certain key people to manage the business, this may provide protection against the loss of these key employees.

For business property and earnings

Property Insurance: Property insurance will cover the property and buildings owned by the business in the event of destruction or damage due to things like fire and other perils.

Contents Insurance: Covers assets that are stored at the business premise. If space is leased for the business, the owner of the property should have property insurance, but responsibility to insure the contents remains with the business owner. Likewise, if a business is operated out of the home, separate insurance for business assets will be required.

Business Interruption Insurance: If the business is required to shut down due to a fire or other peril, business interruption insurance will cover loss of earnings until it has reopened.

Vehicle Insurance: Insures any vehicles that the business owns. If personal vehicles are used for business purposes, the insurance company needs to be informed.

Liability Insurance

General Liability: Covers injury to clients or employees on the business premises.

Product Liability: Provides protection in the event that products are defective or are found to cause harm to those using them.

Professional Liability Insurance: Provides protection if the business owner is sued by a client for errors, omissions or negligence, when performing professional services.

Accounts Receivable Insurance

Accounts receivable insurance, also known as credit insurance, can help protect the business owner from this risk, when a client goes bankrupt or refuses to pay.

Health Insurance

Providing health insurance can assist in recruitment and retention of employees.

Here is a list of potential questions that may be posed to an insurance broker.

NOTE: these questions do not cover the broad range of considerations that may apply to each unique business operation and to the variety of insurance policy options.

- *Will my property be valued at actual cash value or 100% Replacement Cost?*
- *Does my policy cover the cost of required upgrades to code (law and ordinance coverage)?*
- *What does my policy require I do if a claim is made?*
- *What kind of documentation does my insurance company require?*
- *Am I fully covered for loss of income (including rents) and extra expenses during a business interruption caused by a disaster? If so, how long is such coverage provided?*
- *Is coverage provided for loss of income or extra expense incurred both because of on- and off-premises interruptions?*
- *Am I covered for loss of income resulting from smoke damage or mandatory evacuation?*
- *Am I covered for the actions of a government authority that requires evacuation or limits access to a property?*
- *How will putting in effect a disaster management plan or upgrading infrastructure to mitigate the impact of a disaster affect my rates or my ability to obtain coverage?*
- *Is there a separate environmental/hazardous material coverage that is an option?*
- *Do I have appropriate coverage for hazards common in my area such as flooding or wildfires? Does this coverage exist?*

Public Sector Emergency Insurance

Government of Canada

In the event of a large scale natural disaster, the Government of Canada may provide financial assistance to provincial and territorial governments. This is generally applied to instances where recovery costs exceed what individual provinces or territories could be expected to bear on their own.

Province of Saskatchewan

The Provincial Disaster Assistance Program (PDAP) is designed to help residents, small businesses, agricultural operations, non-profit organizations and communities recover from the effects of such natural disasters as flooding, tornadoes, plow winds, and other severe weather impacts.

Provincial Disaster Assistance Program (PDAP) Coverage

The Provincial Disaster Assistance Program (PDAP) covers damage or loss to uninsurable, essential property. For homeowners, this may include such things as beds, essential furnishings, essential clothing, furnaces, water heaters, fridges, stoves, computers and televisions. For business owners, eligible items may include stock and supplies, essential work clothing, and other necessities. For agricultural claims, this may cover damaged fencing, bales, and field erosion. PDAP may also help cover the cost of clean-up, repairs and temporary relocation.

It is important to remember PDAP is not a substitute for private insurance nor does it provide full compensation for losses. PDAP provides assistance to return property to its pre-disaster condition; expenses beyond that value will not be covered by PDAP. It does not provide financial assistance for drought or fire-related losses. It does not cover any loss of production or loss of revenue - including unseeded acres of agricultural land - as these losses are insurable.

Eligibility

To be eligible for PDAP assistance, your local authority (city, town, village, resort village, Provincial Park, rural municipality, or First Nation) must declare a state of emergency. This declaration must be renewed periodically during the disaster.

If your community is not on the approved list, contact your local authority directly and inform them of your losses. They will need to apply to PDAP before you can submit your individual claim.

For homeowners to be eligible, the damaged property must be their primary place of residence (seasonal cottages are not covered under PDAP). **For a business to qualify for assistance, it must make more than \$4000 and less than \$2 million in gross income, employ not more than the equivalent of 20 full-time employees.**

BUSINESS RESILIENCE PLANNING

The goal of business resilience planning is to support businesses in returning to revenue producing activity as quickly as possible after an incident.

Business reopening is generally dependant on three variables:

1. Their ability to recover assets lost in the disaster;
2. The degree of impacts to business operations (e.g., suppliers, customers, employees);
3. Ability to adapt quickly and appropriately to new market realities.

Chambers of Commerce and Economic Development Officers are essential partners in expanding private sector understanding of disaster preparedness and management.

We suggest establishing a structured outreach program for communicating risk factors to businesses and options for pre-disaster risk management. Business owners that understand the concept of preparedness are a significant resource in achieving overall community resilience.

SEDA's Business Resilience Workbook (available at www.saskeconomicrecovery.com) can be used to assist businesses with proactive emergency planning.

The [Institute for Catastrophic Loss Reduction](#) also offers free downloadable forms for Business Continuity Planning.

REFERENCES

Community Economic Recovery Guidebook; Wisconsin Economic Development Corporation (2011).

Fairfax County Pre-disaster Recovery Plan (2012).

The Recovery and Resilience Roadmap: A Toolkit for Economic Preparedness (2014) EDA/BCEDA.

Further Resources

[Insurance Bureau of Canada](#)

[Insurance Brokers Association of Saskatchewan](#)

[Government of Saskatchewan Emergency Management](#)

[Government of Canada Public Safety: Business Continuity Planning](#)

[Disaster Recovery Institute Canada](#)

[Insurance Institute for Business Home and Safety](#)