



Saskatchewan Economic Disaster Recovery Toolkit 2- RESPOND Guidebook



Saskatchewan Economic Development Association

SEDA wishes to acknowledge the following organizations that 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 the 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 many instances, the **response phase** to an emergency can be relatively short in contrast to the recovery phase. For the purposes of this Toolkit series, RESPONSE refers to the immediate mobilization of resources to support resumption of operations in the local business sector. This activity will align with the overall local and/or provincial emergency management functions to meet essential humanitarian needs, cleanup and damage assessment. This could be three weeks to three months, but at some point, long term RECOVERY (Toolkit 3) strategies and supports will be phased in.

Recovery usually takes years rather than months to complete as it seeks to address the human, physical, environmental, and economic consequences of disasters. It is distinct from, but will usually overlap with, the Response phase. The timeframe will be unique to the community or region and degree of impact experienced.

Toolkit 2 is focussed on the following activities:

Establish or Activate Your Economic Recovery Task Force		
<ol style="list-style-type: none"> 1. Convene Economic Recovery Leadership Team. 2. Activate existing Preparedness Plan, if in place. 3. Ensure task force is integrated to local Emergency Measures Organization (EMO). 4. Work with EMO on effective re-entry of critical businesses to the community. 5. Evaluate demand for a Business Recovery Centre and implement if warranted. 6. Conduct initial Business Impact Assessment. 		
<p style="text-align: center;">Set up a Business Recovery Centre</p> <ol style="list-style-type: none"> 1. Identify location for the centre. 2. Set up Hotline and Help Desk. 3. Provide business counselling, technical assistance and resources. 4. Reach out for potential concessions. 	<p style="text-align: center;">Initiate Communications</p> <ol style="list-style-type: none"> 1. Determine optimum communication vehicles. 2. Establish protocols with Recovery Team and EMO. 3. Establish media relations and generate key messages. 4. Support business community with 'open for business messages' and associated marketing. 	<p style="text-align: center;">Individual Business Recovery</p> <ol style="list-style-type: none"> 1. Tips and Templates to support recovery of critical business information. 2. Linkages to key organizations and agencies.



ACTIVATE ECONOMIC RECOVERY TASK FORCE

Establishing an Economic Recovery Team within 48 hours of an emergency has proven to be very effective in mobilizing restoration and recovery efforts. If your community has proactively developed a Preparedness Plan (see Toolkit 1 in this series), then you have a roadmap in place with respect to striking your Task Force.

In the case of wildfires or other incidents that may result in the evacuation of a community, striking a task force can take place immediately upon return to the community. Alternatively, given a certain level of pre-planning and/or the initiative of local leaders, organizing the task force can also be initiated while still in evacuation.

In the case of the 2015 northern Saskatchewan wildfires, key leaders from the La Ronge area (representing workforce and community economic development sectors) were able to convene via telephone and email while they were in temporary evacuation in southern Saskatchewan.

Linking to key support agencies via teleconference calls, these leaders began to plan for the resumption of business activity in the region, in advance of their return to the community.

The task force is ideally the focal point for information sharing between local and provincial emergency management personnel, relevant economic development agencies, corporate leaders and small business owners.

An Economic Recovery Team can support local emergency management priorities and align them with specific business and economic 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.

SUGGESTED ACTION STEPS:

- 1. Convene or create an Economic Recovery Task Force or leadership group to guide immediate response efforts, followed by long term strategy development.**

If the community has an existing economic development staff, we suggest they take a leadership role in this initiative. Alternatively, designate a team leader that understands the needs of the private sector and can facilitate participation from all team members.

Team Representation from the following areas should be considered:

- Local Economic Development Staff and Volunteers
- Local Planning Department Staff
- Provincial and Federal Government
- Local and Regional Tourism Agency

- Chambers of Commerce; Local businesses and Major Employers
- College or University
- Workforce Agencies
- Trade Unions; Trade Associations

2. Activate an Economic Preparedness Plan, should one be in place.

Having an Economic Preparedness Plan in place (see Toolkit 1) allows the Economic Recovery Task Force to hit the ground running after an incident. It is also important for the team to review the local EMO plan to determine how the business community and local economy might be impacted by decisions laid out in the plan.

3. Ensure that at least one member of the Economic Recovery Task Force is integrated into the local Emergency Measures Organization (EMO).

Ensure that the EMO is aware of the degree of business distress and provide additional information on physical damages and projected economic impact to the community.

4. Endeavour to influence the tiered re-entry of critical businesses back into the community.

In the event of an evacuation, local EMO will designate essential services and identify the order of priority by which businesses will be allowed back into the community. The Economic Recovery Task Force can add value to this discussion in their role of representing the business community.

5. Evaluate the need for a Business Recovery Center (BRC), and implement if required.

The sequence of action steps following a disaster will be somewhat unique to each community or region. In some instances, the degree of impact on local businesses will be clear and in these cases, local leadership will move directly into establishing a Business Recovery Centre. In other situations, conducting an immediate assessment survey may assist the recovery task force in determining the depth and breadth of supports needed in the short term (Note: this was the approach utilized in 2015 following the lifting of the northern wildfire evacuation in La Ronge, where it was determined that a BRC was not immediately required).

6. Conduct immediate outreach and impact assessment with local and regional businesses.

Conducting an impact assessment of local businesses is essential to provide data on the immediate and long term repercussions of a disaster. The economic damage of a disaster goes beyond accounting for physical damages or insured loss to the indirect costs of business interruption caused by power failure or market loss. This kind of understanding can help to shape initiatives to restore the local economy and prevent further catastrophes.

Conducting an immediate impact assessment of local industry will lay a foundation for long term recovery strategies. It should be followed by further impact research in the months following the event.

The survey can be conducted via the telephone or door to door and with the option of completing it online, technology permitting. If deemed valuable, survey questions can also be integrated into the case management form used by staff working the virtual or physical BRC, so that data may be collected with each client. *A sample assessment survey is found in Appendix B.*

Remember: Frustration is more likely to occur when citizens and businesses perceive a lack of action and preparedness on the part of municipal, economic, and emergency measures organization professionals. Reaching out immediately to determine the status of local businesses is a recommended community building activity.

Following the 2015 northern Saskatchewan wildfires, an immediate impact survey was generated to 51 of the 219 businesses in the Air Ronge-La Ronge market.

- Over 80% of the businesses surveyed were closed during the forced evacuation.
- Over 90% said the disruption affected their viability.
- 48% of businesses said the impact on their business was severe.

The majority of those surveyed appreciated the interest and effort to assist!

2015 Keewatin Career Development Corporation

In Saskatchewan, when emergencies begin to escalate beyond the capacity of a local jurisdiction or in a number of jurisdictions, the Provincial Emergency Operations Centre may be activated - depending on level of the incident(s). It remains operational 24 hours-a-day during an emergency. The Emergency Operations Centre becomes “one voice” for those communities needing help. This is accomplished by using an incident command system which brings together ministries, agencies and organizations and helps them work together to aid those who have requested assistance and to coordinate response and resources.¹

In Saskatchewan, significant physical damage to buildings within a community or region must occur in order for a Province of Saskatchewan Emergency Recovery Centre to be established.¹ Provincial resource teams focus on supporting the general needs of local residents – but not the business community. If a Provincial Emergency Recovery Center is NOT activated, the responsibility falls to the local community to provide short and long term recovery operations.

1. Government of Saskatchewan



COMMUNICATION PROTOCOL

Establishing effective outgoing and incoming communication is paramount to response and recovery efforts. In a post disaster response environment, communication with businesses should be frequent, consistent and provide useful information to help business and other economic recovery stakeholder's rebuild. Requirements and messaging may change on a daily basis.

SUGGESTED ACTION STEPS:

1. Establish a means of communicating with impacted residents and businesses

Communicating to those impacted may fall to a core team comprised of the local Emergency Measures Organization (EMO) and Economic Recovery Task Force. This will be unique to the particular situation.

Using communication channels already in place can accelerate response activities.

For example, local community and business leaders may have an existing email list service that is in place and up to date. Utilization of listservs will depend on timely access and email receptivity of those impacted. A well-known website that can be updated easily and often is another option. The municipality or local chamber of commerce may have websites that are suitable for pushing out information.

Be prepared to harness low-tech communication channels accessible to the broadest target audience.

This includes placing sandwich boards in the middle of the street, leveraging local bulletin boards and windows as well as any other suitable opportunities to communicate. Social media has been found to be the most accessible and useful for immediate communication out to local residents and businesses – as well as receiving updates (postings and tweets) from this same audience. During the 2015 northern Saskatchewan wildfires, the Mayor of La Ronge made regular updates from the EMO via Twitter.

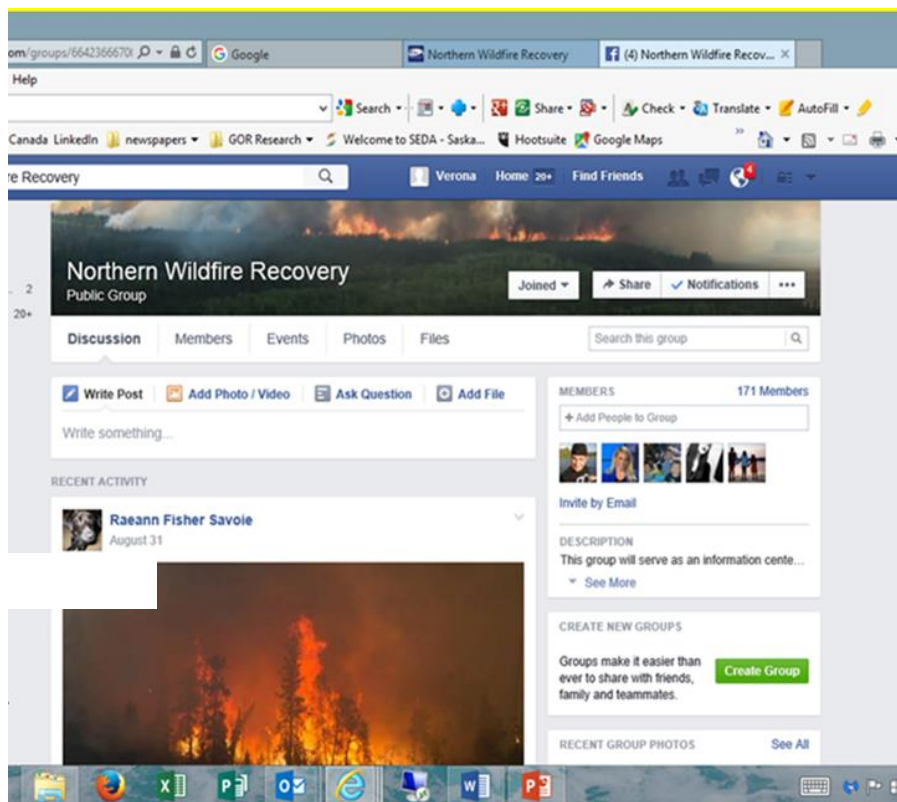


Another social media example is the group of Saskatchewan villages, towns and rural residents referred to as the 'Crooked Lake' community.

They have established a Facebook page to use for emergency and non-emergency communication. This community is regularly challenged with flooding, and as such their Facebook page is used for updating residents on water levels and related mitigation.



During the 2015 northern Saskatchewan wildfires, local Air Ronge-La Ronge stakeholders led by the Keewatin Career Development Corporation (KCDC), established a Facebook page and Wildfire Recovery website. The website was particularly useful and contained downloadable resources and website links related to business recovery.



NORTHERN WILDFIRE RECOVERY

WELCOME

Welcome to the Northern Wildfire Recovery website. This page is intended to provide info about northern wildfire recovery efforts and assistance. KCDC is working with communities, agencies, and government ministries to get information out to the public and businesses. Please look in the Documents section for important information that may be beneficial to you or your business.

Join our Facebook group and share to your friends.

 <https://www.facebook.com/groups/664236667009437>



DOCUMENTS

All documents are presented in PDF. You may need to download Adobe® Acrobat Reader, available here: <https://get.adobe.com/reader/>

- Employees
- Employers
- Mental Health
- Mineral Tenure Relief
- News Releases
- Organizations
- Students
- Supports For Low-Income Workers
- Utilities And Bills Relief
- Wildfire Recovery Survey

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Online links and relevant resources that may be useful to share with residents and businesses as part of a virtual and/or physical business recovery centre can be accessed as an addendum to this workbook at www.saskeconomicrecovery.com

2. Confirm communication sharing protocols and communication vehicles with business recovery team members and EMO.

Determine the basis and frequency for updates going out and establish a channel to forward incoming updates (such as damage assessments) from impacted businesses.

Develop a disaster specific FAQ list to be posted in key communication channels.

Ensure optimal communication between local government/disaster response agencies and the business community. The business community will need to know the status of recovery efforts; how to access assistance; and what decisions are being made at the provincial and federal levels that will affect them. Businesses need clear and accurate information from respected sources.

3. Prepare messages for the media so business sector information can be distributed.

Communication with media may be specifically targeted to delivering messaging relating to impact on the economy; open for business or special interest pieces.

4. Execute ‘open for business’ communication.

When appropriate, support local businesses by communicating that they are open for business. They will likely require assistance in getting this message out as well as communicating any potential changes to their business products/services. For example, a restaurant may not be able to reinstate onsite service but may have the capacity to accept orders over the phone or by text with delivery or pickup service. Some businesses may be resuming operations at an alternative location and ready to accept customers at new coordinates.

It is also important to ensure that the “business support dashboard” of information (eg: business recovery centre services; potential financing; workforce training) is included in outbound communications.



BUSINESS RECOVERY CENTRE

The Business Recovery Center (BRC) is a one-stop shop designed to provide businesses with critical recovery information and resources. Ideally, a virtual and/or physical BRC should be established as quickly as possible. The BRC will assist businesses in resuming operations and/or support succession planning and market exit, if warranted. The BRC should support workforce issues such as recruiting and replacing employees; assisting with layoffs and employment insurance submissions and identifying training needs.

The BRC can also serve to push out essential information to the business community as centre staff and volunteers will have up to date information and/or a direct link to the EMO.

It is important to note that the demand for specific business support services may ebb and flow during the response and recovery phases. Leadership needs to stay attuned to the needs of businesses and employees to determine the demand and nature of assistance.

What is a Virtual Business Recovery Centre?

A virtual BRC provides a Hotline (telephone interaction) and ideally a supporting online platform to push out key documents to the target audience. The aforementioned Northern Wildfire Recovery website is an example of a virtual support platform. Directly following the lifting of the evacuation order in La Ronge in 2015, local business leaders generated an 'impact assessment survey' and based on the results, determined that a physical BRC was not required. Instead, a telephone hotline was established in the offices of KCDC and referrals were made to specific agencies such as Labour Market Services (for workforce issues) and Service Canada for employment insurance.

A virtual BRC is a cost effective and flexible alternative to a physical centre. It allows services to be provided for an extended period of time if required, particularly if a host organization has the capacity to field incoming inquiries.

A 'case management approach should be employed with respect to supporting incoming requests (more on case management in Appendix C).

What is a Physical Business Recovery Centre?

A physical centre requires appropriate space for a team of volunteers and staff to provide one on one support to impacted businesses. It has the advantage of providing a personal interaction with the impacted businesses and the opportunity to better assess and gauge their status and needs. A physical centre also requires a telephone hotline and could easily migrate into provision

A virtual BRC can also support outreach to the business community.

Ensuring that regional businesses are supported (those outside the immediate boundaries of the municipality) is integral to recovery efforts.

of 'virtual only' services when demand tapers off. It can also be the centre of operations for a broader business outreach initiative to contact businesses within the region.

Suggested Action Steps

1. Identifying a Location for the Business Recovery Centre

Location of the BRC will be defined by the scope of services it offers. The BRC is ideally a physical centre with virtual support capacity. It should be centrally located and separate from the local emergency response centre which will be providing support to the general population.

If the BRC is housed in the same location as the general emergency response centre, make sure there is a clear distinction between the two centres and the services being provided.

Leadership should also give consideration to services directed to employees versus services directed to employers. Employers may be forced to lay off employees and consideration should be given as to maintaining confidential discussion with employers separate from employees who may be at the centre to address employment insurance or searching for alternate employment.

Potential locations for a BRC include vacant retail space or a community hall or recreation facility. If space allows, an existing organization or business might also have the capacity to host the centre. Depending on the severity of the incident and its impact, the BRC may only be required for a period of weeks. In severely impacted regions of the United States, the BRC has operated for over a year.

When appropriate in the recovery process, leadership could plan to transition (if required) BRC functions to a suitable local organization such as a Community Futures Development Corporation or local economic development office. This will ensure that BRC services and supports continue to be provided for as long as required.

2. Establish a Help Desk and HOTLINE

A means for businesses to call and receive direct assistance for specific issues/questions must be provided. Endeavour to keep this line open for extended periods (e.g. 8 am to 8 pm).

3. Provide technical assistance and resources to the business community.

Recruiting staff and/or volunteers from the private, public and non-profit sectors is essential to the provision of technical assistance. Providing sensitivity training to BRC staff and volunteers is highly recommended as they may witness varying degrees of personal and business impact.

The following are typical services and agencies that will support the recovery process:

Workforce Related Services

Supports include assisting job placement of temporary displaced workers; recruitment of labour; workforce mitigation at employer and employee level; ensuring access to supplies and equipment and mitigating financial barriers.

BRC Representatives:

- ✓ Federal Government-Service Canada; Canada Revenue Agency.
- ✓ Province of Saskatchewan: Labour Market Services.
- ✓ Organizations and educational institutions offering training and workforce development services and supports.

Provide linkages to other services and organizations

Referrals to mental health or social services may be required to support the business owner and/or employees. Mentorship from other businesses may be a source of support to those impacted.

BRC Representatives:

- ✓ Local health region staff.
- ✓ Province of Saskatchewan Social Services and Housing.
- ✓ Local and Provincial Chamber of Commerce.
- ✓ Business Mentorship groups.

Mitigate General Challenges

BRC staff should be prepared to mitigate a variety of situations such as:

- Identifying interim or new commercial sites for displaced businesses and/or establishing co-working space.
- Arranging to relocate stock or inventory to alternative storage facilities.
- Ensuring industry has a means of communicating that they are 'open for business'.
- Troubleshoot insurance issues.
- Recruit support from trades contractors outside the immediate area.
- Reach out to disaster cleanup and restoration firms.

BRC Representatives:

- ✓ Chamber of Commerce – local and regional.
- ✓ Trade Associations such as Electrical Contractors of Saskatchewan; General Contractors of Saskatchewan; Saskatchewan Trucking Association.
- ✓ Representatives of primary insurers such as SGI and Wawanesa.

Business Counselling

Individuals with experience in counselling businesses are required to work with business on an individual basis. Businesses may require immediate technical assistance in areas such as marketing; financial planning; refocussing their business in new products or markets. Counsellors should be prepared to suggest alternative business models (e.g. community co-operative) and business succession if warranted. Recruiting a bankruptcy trustee to inform businesses of all options is also suggested.

Set up a case file system. *Sample case management process and intake forms are included in the Appendix C of this toolkit.*

BRC Representatives:

- ✓ Non-profit organizations such as Community Futures Development Corporations; Clarence Campeau; Women Entrepreneurs.
- ✓ Private sector firms from the financial and consulting sectors(*Note: During the 2015 northern Saskatchewan wildfires, private sector firms in the consulting and financial industries were contacted to determine if they would donate time to manning a business recovery centre if required. There was a positive response and willingness to make a commitment to volunteer.*)

Finance Specific Support

Immediately following a disaster, businesses face the need for working capital to meet payroll, replace damaged inventory and equipment and fund other operational costs. Small businesses are the ones with the most limited amount of resources and may struggle with capital access because of a lack of financial documentation, collateral, credit issues, and being perceived as not bankable. In the immediate weeks and months following a major crisis, these small businesses are in desperate need of working capital to get back up and running.

Outreach to financial institutions, third party lenders as well as the provincial and federal governments will likely be necessary to advocate for bridge or gap financing. Establishing a business grant program or a community fund to support business recovery is another option that must be considered. Crowdfunding may be an option to consider for businesses offering specific types of products or services.

4. Secure flexibility in government remittances and utility payments.

In Saskatchewan, concessions such as a payment period of grace, from utility companies, banking institutions and government departments is not a given. It is suggested that local leadership take the initiative and reach out to request a payment and/or reporting period of grace from the following:

- Financial Institutions and third party creditors
- Utility Companies
- SGI
- Sask Housing
- Canada Revenue Agency(CRA) remittance and taxation payments
- Province of Saskatchewan with respect to provincial sales tax remittance

Following the 2015 northern wildfires, some creditors communicated to their clients immediately that a loan period of grace would be initiated and special requests discussed on a case by case basis. Sask Energy, Sask Power, Saskatchewan Government Insurance and Sask Housing also provided payment grace periods as did CRA and the Province of Saskatchewan.

Suggested links to resources for the Business Recovery Centre can be accessed at www.saskeconomicrecovery.com A list of Key Contacts is also available.



INDIVIDUAL BUSINESS RECOVERY

Business survival is not assured by reopening the doors

Research has found that the following factors significantly contributed to business failure following a disaster:

- The effect the disaster event has on the customer base.
- The kinds of products or services the business provides.
- The business' inability or unwillingness to respond appropriately to the new, post-event environment.
- The overall financial strength and stability of the business before the event.
- The owner's inability or unwillingness to recognize the options available.

What do businesses need immediately?

Having an accurate picture of operating capital requirements is critical for the recovery period. Business owners need cash flow to cover uninsured damages and lost production, sales or other revenue sources. Saving, accessing or rebuilding financial records will be important.

What should businesses do first?

Home and family safety must be addressed first. Clean up should start right away and, in both the home and business locations, they should be sure to take a lot of pictures and save receipts.

Please refer to SEDA's accompanying *Disaster Recovery Workbook for Business* available online at www.saskeconomicrecovery.com. It is provided in a format that supports small business owners in gathering the information required to evaluate next steps in business resumption and recovery following a major disaster.

Additional online resources providing templates and guides to Business Continuity and Disaster Recovery are as follows:

[Disaster Recovery Institute Canada](#)

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

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

Insurance Coverage

Toolkit 1 identifies a range of potential business insurance options that warrant consideration when planning for business continuity. The [Saskatchewan Financial and Consumer Affairs Authority](#) has a current (January 2016) listing 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.

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.

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.**

REFERENCES

Business Recovery Centre Model Mississippi Gulf Coast (2013)
Community Economic Recovery Guidebook; Wisconsin Economic Development Corporation (2011)
Disaster Recovery Toolkit; Council of State Community Development Agencies (2008)
Fairfax County Pre-disaster Recovery Plan (2012)
Long Term Community Recovery Planning Guide; FEMA (2005)
Post Disaster Redevelopment Planning; Florida Division of Emergency Management (2010)
The Recovery and Resilience Roadmap: A Toolkit for Economic Preparedness (2014) EDA/BCEDA
USEDA Resilience in Economic Development Planning (2014)

Appendix A

Concessions by Industry Sector (AS OF JANUARY 2016)

AGRICULTURE

CROP INSURANCE

Online References:

<http://www.saskcropinsurance.com/ci/publications>

http://www.saskcropinsurance.com/files/ci/pubs/Multi-Peril_Web.pdf

http://www.saskcropinsurance.com/files/ci/pubs/Forage_Program_Guide_Web.pdf

Extensions of insurance (crop insurance):

For all crops except forage and potatoes, coverage expires November 15 of the year the crop was seeded. If there are unharvested acres as of November 15, the SCIC must be contacted and a request made for an extension of insurance. Coverage may be extended in areas where harvesting is generally not completed. If an extension is granted, the farm owner is insured for yield and quality losses occurring after November 15. The final adjustment will occur after harvest is complete but no later than June 10 of the following spring.

Filing a claim (forage program):

If a farm owner is in a claim position, customer service must be contacted immediately so an adjuster can be assigned to assess the crop. Claims must be reported by September 30. Total harvested production information must be submitted before a yield-loss claim can be registered. Claims filed between October 1 and November 15 will have indemnities reduced by 25 per cent up to a maximum of \$1000. Forage claims will not be accepted after November 15. If there are any unharvested acres as of September 30, an extension of insurance must be requested. An extension of insurance will only be granted to November 15. There is no insurance coverage after November 15.

FARM CREDIT CANADA

Online References:

<https://www.fcc-fac.ca/en/ag-knowledge/publications/fcc-express/fcc-express-archives/20140822.html#story1>

Allows extensions on a case by case basis. Extensions on repayment to FCC have been made due to railway slow-downs, weather, state of emergencies, etc. Works through the Advance Payments Program to provide cash advances for Canadian farmers.

GOVERNMENT OF CANADA'S "GROWING FORWARD 2" - RISK MANAGEMENT SUITE

Growing Forward 2 consists of 4 main programs geared toward risk management: AgriStability, AgriInvest, AgriInsurance and AgriRecovery.

a. *AgriStability*

Saskatchewan Crop Insurance distributes funds in SK. AgriStability is a margin-based program that provides support when producers experience farm income losses. Payments are issued when an eligible producer's program margin falls below 85% of their reference margin.

A program margin is defined as a producer's allowable income minus allowable expenses in a given year, with adjustments for changes in receivables, payables and inventory. The reference margin is calculated from the producer's margins by averaging over the five preceding fiscal years after eliminating the highest and lowest values from the calculation (i.e., taking the "Olympic" average).

Appeal Process <http://www.agr.gc.ca/eng/?id=1292350539818>
Important Dates <http://www.agr.gc.ca/eng/?id=1292263592023>
Program Guidelines <http://www.agr.gc.ca/eng/?id=1398198173518>

An AgriInvest/AgriStability Harmonized Form for each program year is available from Canada Revenue Agency (CRA) near the end of the calendar year. Farmers have until September to submit their form for the previous year to avoid late filing penalty (except in Ontario where the deadline is June). Eligible producers pay an annual fee to participate in the program, which is based on the value of a producer's protected reference margin.

b. *AgriInvest*

General <http://www.agr.gc.ca/eng/?id=1291828779399>
Appeals <http://www.agr.gc.ca/eng/?id=1292336631534>
Important dates <http://www.agr.gc.ca/eng/?id=1291843204098>

AgriInvest is delivered by the federal government in all provinces except Quebec. AgriInvest is a self-managed producer-government savings account that allows producers to set money aside which can be used to recover from small income shortfalls, or to make investments to reduce on-farm risks.

AgriInvest is a self-managed savings account for producers, supported by government, which provides coverage for small income declines and support for investments to mitigate risks or improve market income.

While initially held by the federal government, starting with the 2009 program year AgriInvest accounts have been held by financial institutions in all provinces except Quebec. Once deposits are made by producers, financial institutions notify

AAFC, and matching contributions are credited to the producer account. In Quebec, the program is delivered by La Financière agricole du Québec.

c. *AgriInsurance*

AgriInsurance is a federal-provincial-producer cost-shared program that stabilizes a producer's income by minimizing the economic effects of production losses caused by natural hazards. AgriInsurance is a provincially delivered program to which the federal government contributes a portion of total premiums and administrative costs. <http://www.agr.gc.ca/eng/?id=1284665357886>

d. *AgriRecovery*

Contingent that province/territory appeals to federal gov't for disaster assessment. Feds and Provincial gov'ts create a joint assessment to review the damage in a particular province. Currently, this program is working on reimbursing BC poultry farmers after avian flu (no current initiatives in SK).

<http://www.agr.gc.ca/eng/?id=1387480598562>

MINING

Potential relief from expenditure requirements under section 75 of *The Mineral Tenure Registry Regulations* (the regulations) may be available via submission to The Ministry of the Economy (ECON) for consideration. Required information is as follows:

1. Date range during which exploration activities were impeded. Note that this period must be at least 60 consecutive days as required under section 75(1).
2. Brief description of the situation that affected your exploration plans (e.g. forest fires).
3. Attach a schedule that lists those dispositions requesting relief.
4. Attach a map showing the location of these dispositions where feasible.

If an application for relief is approved, any actual expenditures made on these lands at any time during current assessment period shall not be applied towards any expenditure requirements as per section 75(5) of the regulations. Here is a [link](#) to the Queen's Printer website where a copy of The Mineral Tenure Registry Regulations is available for reference:

<http://www.qp.gov.sk.ca/documents/English/Regulations/Regulations/C50-2R27.pdf>

Once approval is received, the disposition owner must follow-up with additional information into the MARS systems. Contact the MARS Help Desk is (306)787-9030 for more information.

Contact Information: Executive Director, Lands and Mineral Tenure Ministry of the Economy, 1000-2103 11th Avenue REGINA SK S4P 3Z8 mars@gov.sk.ca

Appendix B

EXAMPLE OF IMMEDIATE BUSINESS ASSESSMENT SURVEY

DATE of Survey: _____ Prepared by: _____

Name of business: _____

Street address: _____

Business contact person: _____

Which form of contact do you prefer?

- Text (please provide cell phone number) _____
- Phone (please provide phone number) _____
- E-mail (confirm email address) _____
- Conventional mail _____

Has your business had to relocate because of the disaster? If yes, please give us your current address: _____

Type of work your business does: _____

How long has your business been in operation? _____

1. How was your business impacted by the disaster? (please check all that apply):

- Our business was in a mandatory evacuation area.
- Our business was not in a mandatory evacuation area.
- We lost business because of the incident.
- Our supply chain was compromised because of the incident.
- Other _____

2. What kind of damage was inflicted on your business? (please check all that apply)

- Our building and/or equipment suffered direct damage.
 - Our building and/or equipment did not suffer direct damage, but customers, staff and suppliers could not reach us.
- Our facilities are: Fully useable Partially useable Not useable

3. Other key factors hindering operations? What areas are creating problems for you?

- Access to business
- Debris removal
- Product supply
- Financials/Business loans
- Short term capital
- Long term capital
- Legal
- Water damage
- Smoke damage
- Training/personnel
- Customer base
- Personal problems
- Insurance settlement
- Housing
- Employee Transportation
- Construction/contractor needs
- New Business Plan
- Marketing

Other _____

4. If you require new or temporary business premises, what type of space is needed?

- Office - Square Footage Desired _____ Temp Permanent
- Industrial - Square Footage Desired _____ Temp Permanent
- Retail - Square Footage Desired _____ Temp Permanent

Other _____

5. How has the incident affected your employees? (please check all that apply)

- We have had to lay off ____ employees. We expect they will be able to return to work by _____. When we are at full staff, we employ ____ people.
- We have had to lay off ____ employees. Our business has closed, so they will not be able to return to work.
- We have not had to lay off employees, but we have had to curtail their hours.

Other _____

6. Please estimate the amount of damage your business has incurred due to the disaster:

- Physical property: \$ _____
- Loss of income: \$ _____
- Other (please indicate): \$ _____

7. What percent of your normal revenue are you now generating _____%.

8. Which of the following can you now support with current cash reserves?

- Payroll
- Damage Repair
- Inventory
- Taxes

9. If you suffered losses, were you covered by insurance?

- Yes
- No

10. Are you interested in receiving information on recovery programs that will be available to local businesses?

- Yes
- No

11. What suggestions do you have for ways that could help small businesses get back in operation?

Appendix C

ECONOMIC RECOVERY CENTRE CASE MANAGEMENT

- Sample **Case Management** and **Client Intake Process**.
- Example of a **Master Intake List** to record all inquiries via telephone or in person visit.
- Template of a **Client Management Form** for staff to utilize when interviewing the business owner or manager. Have the Client fill out the Basic Information Section and pass this on to the Case Manager.

Case Management

- a. *Designate a team lead to organize management of the Economic Recovery Centre and establish a system for incoming telephone and in-person clients.*
- b. *Determine skills and areas of expertise of staff/volunteers and assign appropriate roles. Individuals can be assigned to gather initial information from clients and assisting them to complete the Client Intake Form. Clients can then be referred to a Business Counsellor or appropriate agency, based on immediate priorities.*
- c. *Management of active client files. Given the Economic Recovery Centre may be relying largely on volunteers, central management and follow up with referrals and actions planning must be undertaken.*

Example of Client Intake Process

1. Determine the state of the individual. Mental and physical needs are the priority

Is the individual mentally prepared to start and complete the business recovery process? If they either state that they are too overwhelmed to even move, or if they are displaying symptoms of stress, Mental Health resources need to be brought in to work with the individual until such time that they can mentally move back into decision making mode.

2. Is the individual physically able to start the recovery process?

Physical exhaustion or injury could impede the individual from moving forward. Although they may proceed and/or want to proceed their decision making capacity may not be there.

3. Has the individual taken care of their personal and family needs (clothing, food, housing).

Every business owner will also have personal property and perhaps a family that also needs to be taken care of. Until this step is taken care of they will not likely move into business recovery as a first priority.

4. Determine the extent of the crisis for that business owner

- *What is the degree of damage that has been done to the business? Is it just smoke damage, or are there physical items (electronics) that need to be repaired or replaced before they can open again?*
- *Can the damage be repaired easily or will it require additional expertise?*
- *Determine the capacity both financial and physical of the individual to address the recovery.*

- Does the individual have adequate insurance to address their issues?
- Does the individual have business interruption insurance (for how long)?
- Does the individual have an alternate source of income to sustain themselves and their family?
- Will outside agencies need to be contacted to assist financially (social services)?
- Is the individual physically able to commence the recovery process or are they already physically exhausted or is the work too physically demanding for them?
- Does the individual have access to additional human resource to assist with the recovery?
- Is there a financial program available that businesses can access?
- Is the individual willing and committed to reopen their business? If yes, then the recovery action plan should be developed with them. If no, then recommendations for succession, sale or bankruptcy should be offered.

5. Develop an action plan with the individual

Action plans should be very specific in nature with timelines and individual roles and responsibilities assigned.

Action plans should be developed using small steps of progress to assist in maintaining a level of motivation to continue.

Goals related to task completion and business re-opening day should be established at the beginning to ensure that individuals can realize that there will be a beginning and end to the process, followed by normalcy.

Example of a Master Intake List

DATE:						
BUSINESS NAME	CONTACT NAME	CONTACT #	PRIMARY AREA OF INQUIRY	PHONE OR DROP IN	REFERRED TO: (LIST AGENCY OR BRC CASE MANAGER)	COMMENTS

Example of Client Management Form

We suggest expanding the Immediate Impact Assessment Survey (Appendix A) to function as a preliminary Client Intake.

DATE: _____ **Prepared by:** _____

Name of business: _____

Mailing address: _____

Business contact person: _____

Which form of contact do you prefer?

- Text (please provide cell phone number) _____
- Phone (please provide phone number) _____
- E-mail(confirm email address) _____
- Conventional mail _____

Has your business had to relocate because of the disaster? If yes, please give us your current address:

Type of work your business does:

How long has your business been in operation? _____

1. How was your business impacted by the disaster? (please check all that apply):

- Our business was in a mandatory evacuation area.
- Our business was not in a mandatory evacuation area.
- We lost business because of the incident.
- Our supply chain was compromised because of the incident.
- Other _____

2. What kind of damage was inflicted on your business? (please check all that apply)

- Our building and/or equipment suffered direct damage.
- Our building and/or equipment did not suffer direct damage, but customers, staff and suppliers could not reach us.
- Our facilities are: Fully useable Partially useable Not useable

3. Other key factors hindering operations? What areas are creating problems for you?

- Access to business Debris removal Product supply
- Financials/Business loans
- Short term capital Long term capital Legal Water damage
- Smoke damage Training/personnel Customer base
- Personal problems Insurance settlement Housing

- Employee Transportation Construction/contractor needs
 - New Business Plan Marketing
- Other _____

4. If you require new or temporary business premises, what type of space is needed?

- Office - Square Footage Desired _____ Temp Permanent
 - Industrial - Square Footage Desired _____ Temp Permanent
 - Retail - Square Footage Desired _____ Temp Permanent
- Other _____

5. How has the incident affected your employees? (please check all that apply)

- We have had to lay off ____ employees. We expect they will be able to return to work by _____. When we are at full staff, we employ ____ people.
 - We have had to lay off ____ employees. Our business has closed, so they will not be able to return to work.
 - We have not had to lay off employees, but we have had to curtail their hours.
- Other _____

6. Please estimate the amount of damage your business has incurred due to the disaster:

Physical property: \$ _____
 Loss of income: \$ _____
 Other (please indicate): \$ _____

7. What percent of your normal revenue are you now generating _____%.

8. Which of the following can you now support with current cash reserves?

- Payroll Damage Repair Inventory Taxes

9. If you suffered losses, were you covered by insurance?

- Yes No

BUSINESS RECOVERY PLANS

Clean up to date:

Repairs to date:

Have you received any assistance or supplies to date: Yes No

If yes, describe:

Short Term (0-90 days) recovery plans:

Short Term (90 days+) recovery plans:

PERSONAL ASSESSMENT

Were you or are you currently evacuated from your home? Yes No

Are your family members in good health? Yes No

Are you receiving any emergency supports for your family? Yes No

If yes, provide details:

If no, what are your areas of most need – identify priority as follows:

- 1. For immediate or emergency need*
- 2. Need urgent but not an emergency*
- 3. Needed within a month*
- 4. Need is uncertain*
- 5. Act whenever there is time and resources*

HEALTH:

Medical Counselling Special Needs

HOUSING

Temporary Permanent Clean up Rebuild/Construct Household Needs

OTHER

Food Clothing Transportation Child Care Animal/Pet Care Schooling

INTERVIEWERS COMMENTS

REFERRALS			
	AGENCY REFERRED TO	FOR WHAT	REFERRED BY

LIENT ACTION PLANS

ACTION PLAN #1:			
Goal:			
Task	Responsibility	By When	Assistance Needed
ACTION PLAN #2:			
Goal:			
Task	Responsibility	By When	Assistance Needed