

# BUSINESS RESUMPTION AND ECONOMIC RECOVERY

MUNICIPAL RECOVERY PLAN TOOLKIT

**GUIDE 4**



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# Introduction

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Following a disaster, business resumption and economic recovery are often long-term endeavours for a municipality. The damage to infrastructure, operating stock, people and the environment may be obvious, but the full impact on business operations may not be understood immediately. The ability of a business post-disaster to hire, pay employees, enter into contracts, deliver goods and services, receive accounts payable, retain market share, and protect its brand are critical to its very survival.



When considering the business community within a municipality, understand that even though they don't cast a formal vote, they do influence the outcome of municipal elections. Their reach and power comes from a variety of places within the community. Examples include:

- Individual employees who exercise their vote
- Voters who purchase the goods and services offered by the businesses
- Shareholders of the company who reside in the municipality and vote
- Voting owners of the business
- Lobbyists in the business community who support a particular council or mayor

It is therefore prudent to assume that not unlike the direct influence of eligible voters, the outcome of a disaster recovery on the impacted business community can affect the future of political power.

Mutual benefits result from a healthy, vibrant business community at the municipal level. Employment opportunities, direct and indirect expenditures and potential long-term economic growth are all crucial to ensuring the sustainability of a municipality. However, there is a relative lack of government influence or control associated with disaster preparedness and mitigation within the business community.

Most disaster related risk decisions that directly affect the sustainability of a business rest with individual business owners. To illustrate this point, consider the differences between how government and businesses make decisions surrounding the following:

- **Who decides** on the funding level of preparedness and pre-disaster training of business employees?
- **Who decides** on the degree of business interruption insurance coverage?
- **Who decides** on physical mitigation measures at the individual business or company level?
- **Who best** understands a business' critical supply chain needs?
- **Who best** understands the cash flow needs of an individual business?
- **Who is** most vested in the brand and future of a business?



The fact that elected officials within a municipality exercise limited control over the risk management decisions of a business does not mean that they do not share a strong mutual desire for a vibrant economy. There are clear, desirable, shared outcomes that everyone wants, and they are best achieved through collaborative risk identification and problem solving. While the municipality may not own the problem, they can influence the outcome through relatively simple, proactive measures. Such as:



# Intent & Desired Outcomes

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### INTENT

The intent of this guide is to provide elected officials and senior administrative personnel at the municipal level the context and rationale behind relevant methodologies designed to support the post-disaster recovery of their local economy. This guide outlines the risks to, and the impact of, a disaster on private sector businesses, describing how a municipality can effectively support the planning and implementation of post-disaster business resumption and recovery over both the short and long-term.

### DESIRED OUTCOMES

Readers of this guide will understand how a disaster can impact their business community, the economy and their long-term viability as a municipality. They will better understand:

- **the evolving threat posed by disasters** to the business community
- **the broad disaster risk reduction tools available** to the business community, including pre-disaster considerations
- **the relationship** between their business community’s disaster resiliency and their municipality’s long-term sustainability
- **the various private sector tools, agencies and government organizations** that can support the recovery of their local economy following a disaster

The desired outcomes include the ability to:



### CONNECT

proactively inform the municipal business community of their role in disaster risk reduction, pre-disaster



### INTEGRATE

comprehensive business resumption and recovery actions into the overarching municipal PDR Contingency Plan



### PLAN

actively support recovery of the economy, including local business resumption and recovery, in the event of an actual disaster

# Disasters & the Economy

*"Today, not only are more people in harm's way than they were 50 years ago, but building in flood plains, earthquake zones and other high-risk areas has increased the likelihood that a routine natural hazard will become a major catastrophe"*

- Centre for Research on the Epidemiology of Disasters, 2015

Disasters can affect any business or economy, regardless of size or scale; even global corporations with extended supply chains are vulnerable to events occurring far from their centres of production. Despite a heightened understanding of the consequences, increased coordination and effort and better preparedness and mitigation, natural and man-made disasters around the world continue to cost billions of dollars in recovery every year ("The Impact of Natural Disasters on the Global Economy - Aon | The One Brief," 2015).



## ECONOMIC IMPACT OF DISASTERS - A GLOBAL CHALLENGE

Knowledge, decisions and pre-emptive actions focussed on disaster risk reduction do alleviate some of the economic impact, but they do not necessarily stop numerous, natural events from occurring. The range of disasters is diverse, including:

- Floods
- Tsunamis
- Landslides
- Wildfires
- Wildland urban interface fires
- Earthquakes
- Volcanic eruptions
- Rain and hail storms
- Wind events
- Drought
- Crop failures and ensuing food shortages

Examples of intentional and unintentional man-made disasters include:

- Acts of terrorism
- Civil unrest or war
- Dangerous goods spill
- Chemical releases
- Oil spills

The wide scope of disasters makes it difficult to quantify all the risks, but the economic and business consequences are very real.

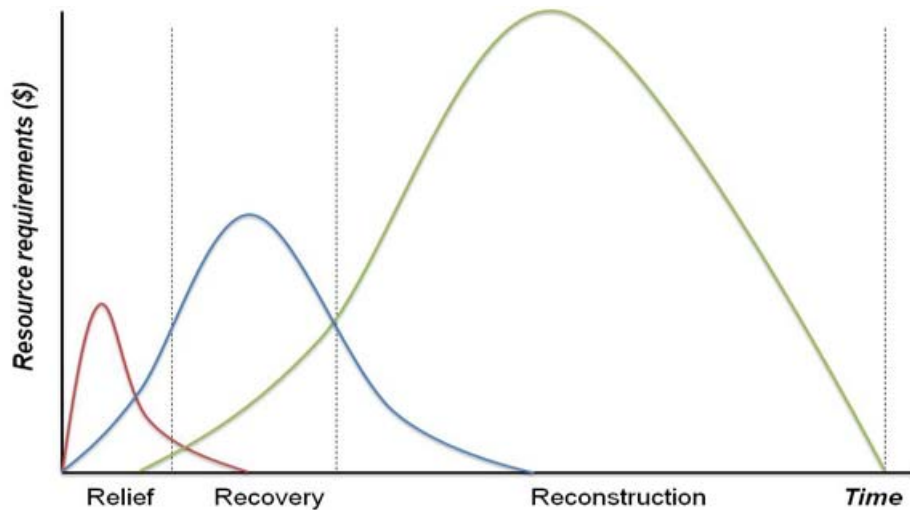
*"...disasters... do more than wipe out homes; they can wipe out businesses and decimate local economies."*

- *The Impact of Natural Disasters on the Global Economy - AON | The One Brief, 2015*

**THE COSTS**

When considering the costs associated with disaster recovery, the World Bank uses the following figure to depict a generalized view of the financial protection of the state over time:

**Figure 1: Main Phases of Post Disaster Funding Needs**



*Hammett & Mixer, 2017*

Figure 1 above, illustrates the relative cost of reconstruction as part of the long-term recovery phase, and compares it to both the initial relief efforts and the immediate recovery efforts occurring post-disaster. It shows how as recovery time lengthens, overall costs expand in a non-linear fashion. Paradoxically, as response fades, public interest and potential funding sources can also decline, even as demand increases.

A review of the insured losses against the uninsured losses of significant, actual disasters from 1980 to 2012 in Table 1 below, show disasters' significant economic impact.

Table 1: Value of Insured and Uninsured Losses by Disaster (in 2015 \$billion)			
Rank	Insured Loss (billions)	Uninsured Loss (billions)	Disaster
1	\$36.9	\$184.7	Tohoku Earthquake / Tsunami
2	\$4.8	\$156	Kobe Earthquake
3	\$104.9	\$104.4	Atlantic Hurricane Season
4	\$0.4	\$92.1	Sichuan Earthquake
5	\$1.9	\$79.6	Drought
6	\$0.7	\$59.9	Drought
7	\$0.6	\$50.4	Irpina Earthquake
8	\$24.7	\$46.4	Northridge Earthquake
9	\$30.8	\$42.2	Hurricane Sandy
10	\$16.2	\$30.8	Floods

*The Impact of Natural Disasters on the Global Economy - Aon | The One Brief, 2015*

**TYPES OF FUNDING AVAILABLE**

Disasters can affect an individual nation’s economic health. Knowing this, let’s quickly scan the typical types. Hammett and Mixer, in their 2017 report Adaptive Finance to Support Post-Disaster Recovery, describe the following types, examples, timing and actors involved in available funding for the needs associated with disasters:

**Table 2: Funding Available for Disasters**

Funding Type	Examples	Timing	Actors Involved
<b>Risk Transfer</b>	Flood Insurance Catastrophe Bonds	Ex-ante/before an event	Insurers, National Governments
<b>Credit</b>	Loans	Ex-post/after an event	Financial Institutions
<b>Grant/Aid</b>	Refund funding, Federal disaster block grant \$ in the US	Ex-post/after an event	National Governments, Charities
<b>Remittances</b>	Money sent by family or friends	Ex-post/after an event	Household Memebers, Financial Institutions
<b>Other/Hybrid</b>	Forecast based financing	Ex-ante/before an event	Risk Modeling agencies, Insurers, Re-insurers, NGOs

*Hammett & Mixer, 2017*

Of note is the scarcity of funding types available based on forecasts rather than actual results. Moreover, these risk-transfer instruments are typically designed at the national or even international level, often by the private sector. Therefore, despite the need to control and direct the response bestowed on municipalities, as stated in Alberta’s Emergency Management Act, neither municipalities nor the provincial governments have a seemingly large influence on the design and delivery of pre-event, risk-transfer funding instruments (Government of Alberta, 2013).

On a corporate level, physical dispersion and redundancy of key business inputs can help lessen the impact of a localized disaster. A large, global company with multiple markets, suppliers, production facilities, delivery channels, and revenue streams will likely have a quicker rate of recovery relative to a business with a single market and key inputs that are all located within the affected disaster zone. Spreading out and redundancy allow a business to better withstand the stresses and shocks of a disaster. Unfortunately, small businesses at the municipal level may not have these advantages.

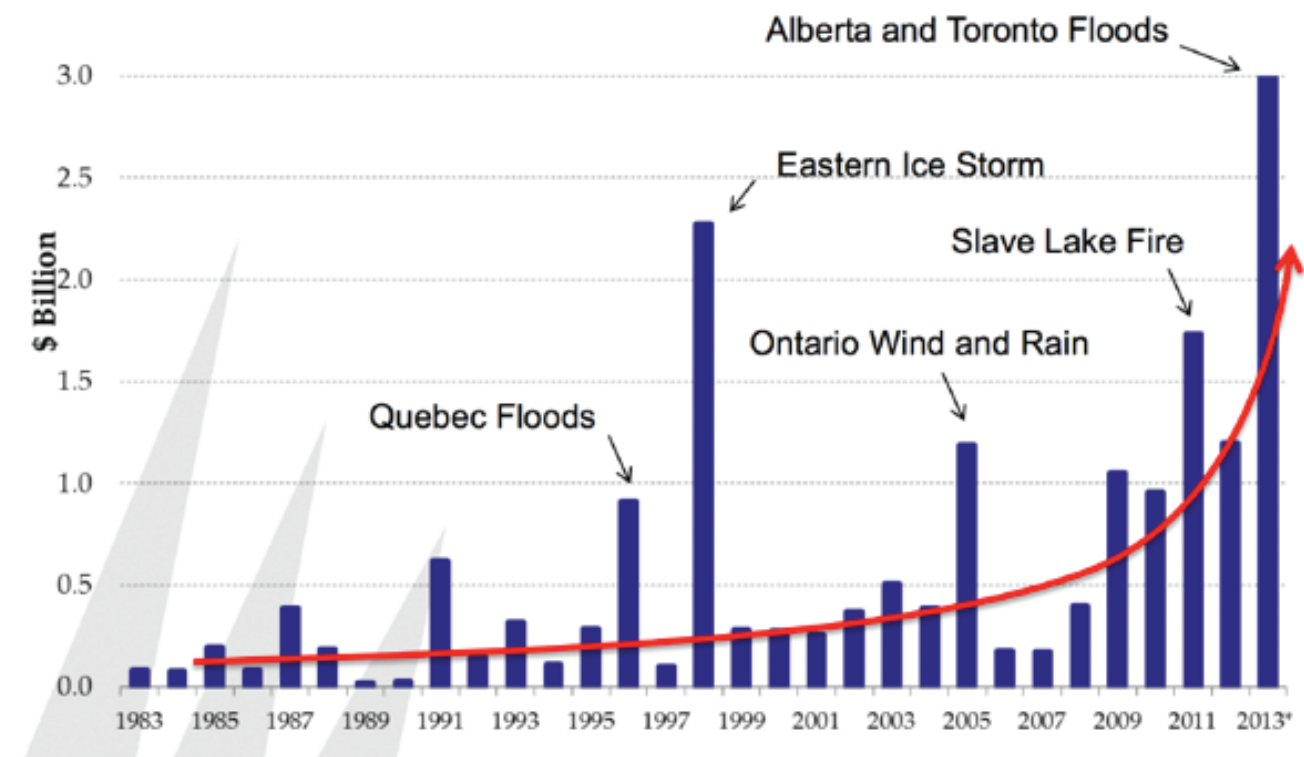
Recovery planners and decision-makers should strive to understand the vulnerability of companies within their business community, pre-disaster. This will help inform policy and provide a degree of predictability regarding the likely consequences of the disaster across the business community and local economy.

**CLOSER TO HOME – THE CANADIAN CONTEXT**

A review of the impact of disasters over time in the Canadian context reveals an aggressive upward trend in the costs associated with disaster damage. The Institute for Catastrophic Loss Reduction recently presented their analysis and findings on this subject, graphing available data from 1983 to 2013 to reveal:

- The average costs associated with Canadian disaster damage, in the relatively short five-year period of 2009 to 2013, was more than double the average costs from 1983 to 2008
- In four out of five years from 2009 to 2013, the average Canadian disaster damage costs exceeded \$1B

**Figure 2: Canadian Disaster Damage: Aggregate Costs by Year 1983 to 2013**



**1983 to 2008 = \$400m average**  
**2009 to 2013 = \$1b average**

*Glenn McGillivray, 2016*

Of note, Figure 2 does not extend into the 2016 timeframe – which corresponds with the Horse River Wildfire in Alberta. This wildland urban interface fire is the costliest disaster in Canadian history with direct and indirect costs approaching \$10B.

# Pre-Disaster – Prepare Your Business

# 2

The Government of Alberta provides financial relief to eligible businesses post-disaster under the authority of the Minister responsible for Emergency Management. The Minister's authority flows from the Disaster Recovery Regulation with related program details explained in a highly-prescribed manner in the provincial Disaster Assistance Guidelines.

## THE PROVINCIAL DISASTER RECOVERY PROGRAM

Section 1.2.1 of the Disaster Assistance Guidelines states: *“DRPs are intended to assist in:*

- *Providing or reinstating the basic essentials of life to individuals, including financial assistance to help repair and restore damaged homes*
- *Re-establishing or maintaining the viability of small businesses and working farms*
- *Repairing, rebuilding and restoring public works and the essential community services specified in these Guidelines to their pre-disaster functional capabilities.” (Government of Alberta, 2017a)*

Section 1.2.2 further amplifies with:

*“Only those losses and damages for which insurance was not readily and reasonably available at the time of the event are eligible for assistance. Eligible items include those considered essential to everyday life.” (Government of Alberta, 2017a)*

With respect to the application of a Disaster Recovery Program the guidelines are clear:

*“DRPs are intended to address natural disasters and other emergencies resulting in extensive property damage or disruption of the delivery of essential goods and services. They do not include:*

1. *Public order, civil disorder, criminal and terrorist acts, or international armed conflict*
2. *Construction or development deficiencies that result in damages to property that have not experienced a natural disaster*
3. *Forest, prairie, grass or wild fires, except where they pose a threat to urban and commercial developments, and then primarily for pre-emptive actions, evacuation and damaged infrastructure restoration undertaken by government authorities.” (Government of Alberta, 2017a)*

The key deductions to take away from all of this are:

- Damage associated with insurable perils is typically ineligible for funding under a disaster recovery program
- For a business to qualify for a disaster recovery program:
  - *Their yearly gross revenue as reported for tax purposes must be within the range of \$6,000 to \$15,000,000 CAD*
  - *The number of full-time employees must not exceed 20*
  - *It must be an owner-operated business where the owner(s) are acting as the day-to-day manager(s)*
  - *They must own at least 50% of the business*
  - *They must receive a minimum of 20% of their gross personal income from the business*

Both the business community and recovery planners would benefit from a strong understanding of the criteria covered in the above guidelines, prior to the event of a Disaster Recovery Program. Appendix 3 provides a planning tool to assist business owners and municipal planners.

## UNDERSTAND YOUR INSURANCE OPTIONS AND COVERAGE

The Insurance Bureau of Canada offers the following pragmatic advice to businesses as they consider their risk profile in advance of a disaster:

- *“Understand how your suppliers will be impacted. How will they deliver their products or services to you and vice versa?”*
- *Back up critical data and keep copies off-site, either in a remote location or on an offsite server.*
- *How will you access cash during a crisis? In the aftermath of an earthquake or other disaster, you may need cash on*

Most disaster related risk decisions that directly affect the viability of a business, rest with individual business owners in advance of the event.

*hand in case banks and infrastructure aren't operational. While we don't advocate keeping large amounts of cash on hand, you do need to consider having access to enough cash to get you through a few days.*

- *Where will you operate if your premises are damaged and unsafe? Consider a back-up location to use in an emergency.*
- *Consider how you will communicate with your employees, customers and business partners when disaster strikes. Ensure that you have employees' home phone numbers or personal email addresses, and that they know that this is how you will contact them during an emergency. Have a plan that addresses how you will communicate with customers to let them know what to expect.*
- *Make sure you have the appropriate insurance in place. Research shows that people don't understand what their insurance policy covers and doesn't cover, so be sure to ask questions." (Bill Adams, 2014)*

Businesses are encouraged to fully explore and determine which coverage appropriately mitigates their risk, using both property insurance and business interruption insurance. Loss of stock, revenue and productivity associated with a disaster all pose risks to be carefully analyzed and protected from.

**EDUCATE YOUR COMPANY BOARD**

Corporate governance boards usually examine a company's operations through a risk lens. They typically dissect the risk

posed by a disaster to the operation and can provide advice to CEOs on how to mitigate the risks.

**CREATE AND USE A BUSINESS CONTINUITY PLAN**

Businesses enjoy a large degree of autonomy. They make countless independent decisions to guide and shape their profitability, hire needed staff, purchase required supplies, determine their marketing campaign and set the price point of their goods and services based on insight and good judgement.

One of the most important planning processes they can independently use to soften the impact of a disaster is to create a customized Business Continuity Plan.

Following the 2013 floods in Southern Alberta, the Calgary Emergency Management Agency posted a comprehensive series of planning templates for the business community to read and use.

This seemingly simple planning tool offers deceptive power by forcing owners and employees to focus on their core business drivers, identify and understand the risks, craft relevant strategies that are compiled into a plan and test the rigor of their thinking by exercising the Business Continuity Plan.

A summary of the five business-planning steps is depicted in Figure 3 below.

**Figure 3: Business Continuity Planning Steps**

**These are the five steps to developing an effective Business Continuity Plan:**



All businesses, regardless of size or industry, are encouraged to create and exercise a Business Continuity Plan. Appendix 2 provides a planning tool for business owners that offers a quick reference of disaster risk reduction measures available for consideration and use, pre-event.

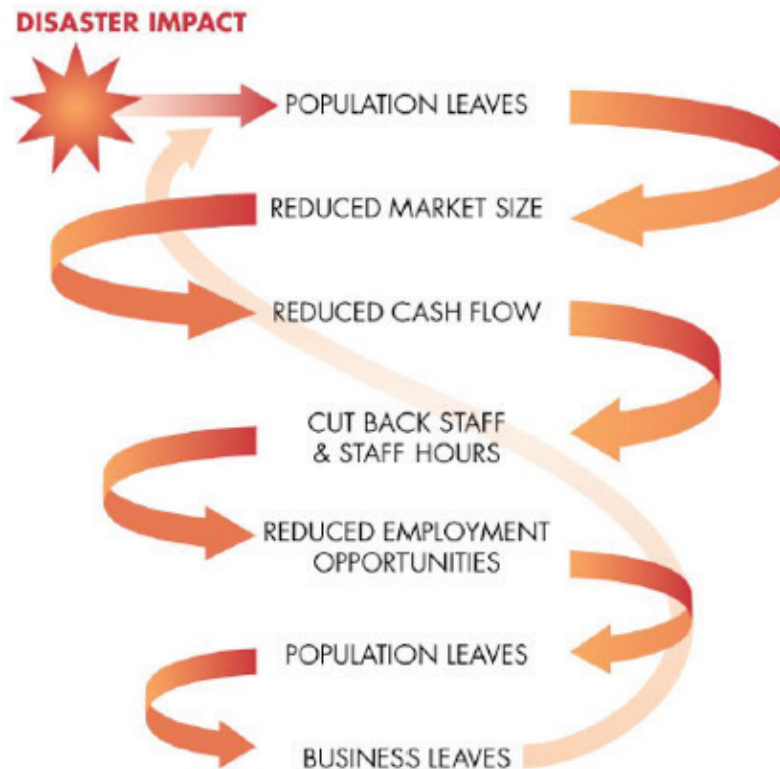
## Bridging Response to Recovery

Disasters often have detrimental impacts on businesses that unfold over time and appear as a general decline in the local economy. Residents who have experienced personal grief and devastation through the loss of loved ones, their homes or their belongings, may also no longer have a job due to the same disaster.

### THE LOCAL IMPERATIVE

The lack of employment and the associated loss of income can create a long-term negative impact on the local economy. This is illustrated in Figure 4, below:

Figure 4: The Negative Adaptation Spiral



McGowan, 2013

### CONNECT AND COMMENCE ASSESSING

To counter the potential downward spiral of business activity, and ensuing negative impact on the community's overall sustainability, it is important to proactively connect with businesses early in the recovery planning stage. Connecting and commencing the impact assessment is a key function (Town of High River Disaster Recovery Focus Group, 2017).

# Assessment of Disaster Impacts

A municipality responding to a disaster is seized with significant responsibilities and decisions related to the wellbeing of their citizens, infrastructure, environment and economy. Their priority will be public safety for their residents and how to avoid or minimize harm to them.



They will also be focused on protecting critical infrastructure needed to provide essential services to their community and allowing for a timely re-entry (should an evacuation be necessary) such as the following:

- Potable water treatment and storage
- Hospitals
- Police stations
- Fire halls
- Electrical generation and key transmission nodes
- Schools
- Critical-communications nodes
- Sewage treatment facilities
- Financial institutions
- The local government seat of power, such as Town Hall
- Fuel storage reservoirs (if applicable)

Even as the incident action plan objectives described above are pursued during disaster response, it is understood that the business community in general are also impacted by a disaster. As the response phase stabilizes and the initial damage assessments are completed there will still be a need to gauge the impact on businesses. This section describes various methodologies that a municipality can use to understand these impacts but is not intended to be viewed as stand-alone approaches, but rather a list that should be combined into a portfolio.

In most instances, a municipality is well-advised to consider and establish a contingency plan for the use of these assessment techniques, pre-disaster. During the stress of the actual disaster response, it will be far more difficult to think through the options, connect with the key stakeholders and establish how an impact assessment will be completed for the business community.

Recovery planners and decision makers should strive to understand the relative vulnerability of companies within their business community pre-disaster.

## RELATIONSHIPS WITH THE LOCAL BUSINESS COMMUNITY

Accurately assessing the damage inflicted on the business community requires a clear and comprehensive understanding of all the businesses within the community. The best starting point is a strong pre-disaster relationship between the municipal government and the local business community. Achieving this implies an active and standing effort on the behalf of both parties – government and business – to establish lines of communication, points of contact, and mechanisms to communicate. These processes need to cater not only to a ‘business as usual’ model, but also during times of crisis associated with disasters.

## PRE-DISASTER KNOWLEDGE OF RELEVANT POLICIES

Much as it is imperative for businesses to understand the provincial Disaster Recovery Program and the Disaster Assistance Guidelines, the municipal government should also be familiar with these policy instruments. Additionally, they should be well connected with their provincial counterparts within the Alberta Emergency Management Agency who are responsible to administer and oversee this program. The ability to answer basic questions on program content, and/or to have provincial program expertise available to interpret and advise, will be both beneficial and reassuring to the business community during times of crisis.

## BUSINESS HOTLINE: 1-800-MUN-IBIZ

Silence during a disaster can be construed by residents as inaction or confusion on the part of their government. The same holds true for the local business community. Although municipal governments may not possess significant financial resources to directly support businesses, they can still provide information and connectivity to those who do by employing a well-advertised and responsive hotline in the early days of a disaster.

A business hotline could be manned by an experienced Economic Development Officer from within the municipal government or one transferred from a supporting organization such as the Government of Alberta, the Alberta Union of Municipal Authorities, the Alberta Association of Municipal Districts and Counties or an adjacent municipality (“Town of High River Disaster Recovery Focus Group,” 2017).

## DIRECT STAKEHOLDER ENGAGEMENT

Employ direct engagement with businesses via a town hall, focus group or engagement session that targets the business community. This methodology can be tailored to fit the nature

and geographical extent of a specific disaster, or to be broadly applied to all. Once set up, it will initiate the process of common understanding amongst the parties. It should be mentioned that this is not a substitute for the need to directly assist individual business owners who are assessing their needs and navigating the disaster recovery program support available post-disaster.

## BUSINESS RECOVERY CENTRE(S)

Face-to-face communications during stressful times, such as a disaster recovery, is more effective than phone calls, website forums or email messages. It supports the establishment of strong relationships, allows for improved collaboration and creates the opportunity for shared learning among business owners who may be facing similar challenges at different points on the recovery path.

If available, the municipal government, in concert with the local Chamber of Commerce, should consider establishing a physical Business Recovery Centre capable of facilitating and coordinating support to the business community. The Centre could take the form of a single, enduring physical location for meeting with, engaging, informing, case-managing and listening to the business community.

Conversely, mobile kiosks, like those used by City of Calgary following the 2013 flood, could be employed to extend wider reach and availability of service to the business community. Partners with the following areas of responsibility should be considered for inclusion:

- Local-elected officials
- Disaster Recovery Program representative from the Province of Alberta
- The Insurance Bureau of Canada
- The Cooperators Insurance
- Labour market expertise
- Business permitting expertise
- Economic development expertise

The Business Recovery Centre approach allows for comprehensive, integrated advice on the full suite of policies and tools available to the business community.

## BUSINESS NEEDS SURVEY

Another means of connecting with and assessing the broad needs of the business community post-disaster is to conduct a needs survey. The survey could be designed and disseminated by the municipal government or via experts such as the Economic Developers Association of Alberta.

A survey offers the advantage of anonymity and, by design, respects the confidentiality of the participants. Analysis and public reporting of the results is recommended to not only maximize the use of the survey data for policy making, but to provide open, transparent feedback to the participants. (Marsh Canada Ltd., 2017)

### **BUSINESS ADVISORY COMMITTEE OR TASK FORCE**

As a separate, complementary initiative to government outreach efforts, the promotion and establishment of a Business Advisory Committee should be considered. The City of Calgary benefitted from this approach in 2013, post-disaster, via creation of the Calgary Business Recovery Task Force (CBRTF).

The CBRTF consisted of representation from the following organizations:

- Calgary Chamber
- Calgary Economic Development
- Tourism Calgary
- Calgary Hotel Association
- City of Calgary
- Province of Alberta
- C-Biz (the overarching organization representing Business Revitalization Zones)
- Calgary Downtown Association
- Kensington Business Revitalization Zone
- Victoria Park Business Revitalization Zone
- Calgary Chinese Merchants Association
- Calgary Counselling Centre
- Haskayne School of Business at University of Calgary
- The Bissett School of Management at Mount Royal University
- Canadian Federation of Independent Business
- Calgary Arts Development

The CBRTF was able to rapidly resolve numerous business challenges by sharing information, prioritization efforts and effectively influencing relevant agencies and organizations. (Chamber, 2014)

### **AWARENESS OF CRITICAL BUSINESS DRIVERS**

It is highly advantageous for the municipal government to understand the critical business drivers for their community, especially those dependent on a guaranteed volume of feedstock and access to key enablers such as:

- Water
- Electricity
- Rail shipping (in and out)
- Labour
- Access to tipping site or landfill

By analyzing and identifying such factors pre-disaster with the business community, a municipality will be better-positioned to take action that will mitigate the impact of the disaster on the sustainability of a business. This is the case during both response and recovery. If consistent with the broader objectives of the daily Incident Action Plan, first responders can focus on protecting feedstocks and key enablers; thus, reducing the loss of productivity and revenue for a business.

### **TRACKING AND UNDERSTANDING EMPLOYMENT FIGURES**

It is unlikely that a municipal government will be aware of the gross revenue, cash flow or turn-over of goods for businesses. This information is generally confidential and not widely shared to protect competitive interests in the marketplace. However, it is feasible to survey and collect pre-disaster baseline employment statistics linked to the business community. This data is a good metric for future measurement and post-disaster analysis.

### **ECONOMIC OPPORTUNITY ASSESSMENT TEAM**

An Economic Opportunity Assessment Team (EOAT) is comprised of experienced, expert advisors in the field of disaster recovery who are uniquely positioned to assess the impact of a disaster on the business community and economy. Such a team was employed in Calgary following the 2013 floods, and again in the Regional Municipality of Wood Buffalo following the 2016 Horse River Wildfire.

The EOAT was led by Economic Developers Alberta (EDA), and, in the case of the Regional Municipality of Wood Buffalo, committed to the following:

- “A pre-assessment review of the RMWB: historical facts, economics, demographics, socioeconomics
- a one-week site assessment and stakeholder engagement process in January 2017
- a subsequent review of business and stakeholder feedback, identification of key challenges and opportunities, and pragmatic recommendations for economic recovery.” (Economic Developers Alberta, 2017)

The needs survey, stakeholder engagement and subsequent analysis of data collected, translated into relevant, actionable recommendations to the municipal government and the business community as a whole. The recommendations provided to the community allowed for the creation of a tailored business loan program.

Use of an EOAT should be considered, particularly when the disaster is widespread and has caused an obvious, detrimental impact on local businesses and the economy.

# Business Assistance Tools

As previously outlined in Sections 1 and 2, most risk transfer instruments and financial relief for businesses post-disaster are not within the scope of what the municipal government offers. The businesses themselves, the insurance industry and the Provincial and Federal governments possess most of the established tools to assist in this manner.

A municipal government may be able to fund, influence, coordinate or lobby for tools that directly assist a business recover from a disaster. The following business assistance tools, although not exhaustive, represent advice received from those Alberta communities who have already travelled down the road of disaster recovery.

## CRITICAL EMPLOYEE HOUSING

Disasters can necessitate evacuating part or all of the community. Residential structures and housing can be destroyed or damaged, leaving limited choices for occupancy by residents. A municipality may wish to consider supporting local businesses by allocating available municipal infrastructure as interim housing for those employees that are considered critical to a local business' operation.

This is more than a kind gesture; it is a deliberate choice by the government to minimize business closures and accelerate re-openings. It is an initiative to protect their business community from the shock of a disaster and support the long-term viability of the entire region.

## CRITICAL EMPLOYEE TRANSPORTATION

The municipal government may want to explore the provision of public transportation routes that support business resumption and recovery. They may also want to consider offering relief from transit fees to help ease some of the financial pressures experienced by residents and business employees.

## ECONOMIC DEVELOPMENT OFFICER

If the municipality employs an Economic Development Officer, they should consider initially dedicating that individual's efforts to assessing the disaster's impact on local businesses before providing analysis and recommendations for supporting business resumption and economic recovery. Those communities unfamiliar with the typical role filled by an Economic Development Officer can refer to the generic job description attached within Appendix 3 for reference (Government of Alberta, 2016).

## CASE MANAGEMENT

A labour-intensive, yet highly effective way to support the business community's disaster recovery is to use a case management approach. This entails individual, confidential meetings between a knowledgeable business advisor and an impacted business to explore specific needs, and the tools available to assist.

This approach typically results in a deep, accurate knowledge of the business owner's situation and needs — allowing for tailored, effective advice. The advice offered can cover a wide range of topics, including:

- Identifying Federal, Provincial and local resources
- Developing a disaster recovery plan with the business
- Grant eligibility
- Business counseling
- Potential advocacy
- Tax and accounting guidance
- Marketing
- Out-year business planning  
(“Regional Municipality of Wood Buffalo Disaster Recovery Focus Group,” 2017)

## CANCELLATION, REDUCTION, REFUND OR DEFERRAL OF TAXES

Municipalities collect business taxes within their jurisdiction in accordance with the process established in the Alberta Municipal Government Act. As a means of easing the financial impact of a disaster, they may wish to consider a cancellation, reduction, refund or deferral of these taxes in accordance with their authority, as set out in Section 347.1 of the Municipal Government Act (Government of Alberta, 2017b).

Obviously, any such decision would need to be balanced against the municipality's financial position, entail policy consideration and advice from the CAO or Town Manager, and remains the decision of elected officials.

### **ALLOCATION OF SEED MONIES TO A BUSINESS GRANT PROGRAM**

Business insurance is designed to cover a host of needs, many of which are logically linked to the consequences of a disaster. Notwithstanding business insurance provisions, municipalities may wish to support a business grant program. A municipality considering such an approach may wish to consult with the Provincial and Federal Governments, as well as significant potential contributors like the Canadian Red Cross, to pursue matching contributions to increase the available monies allocated to any such program. The Regional Municipality of Wood Buffalo partnered with the Canadian Red Cross to provide monies for businesses in the aftermath of the 2016 Horse River Wildfire. It became an effective bridging mechanism for many businesses lacking cash flow in the early days following the disaster ("Regional Municipality of Wood Buffalo Disaster Recovery Focus Group," 2017).

### **BUSINESS LOAN PROGRAM**

Small business loan programs tailored to meet the unique circumstances of a localized disaster can originate from conventional financial institutions or banks. These loan programs can also be designed by a municipality and delivered by local organizations, such as Community Futures. The following are considered prerequisites:

- A clear need
- Available unencumbered monies
- An effective governance model
- The capacity to deliver and administer such a program by Community Futures  
("Regional Municipality of Wood Buffalo Disaster Recovery Focus Group," 2017)

### **MONETARY DONATIONS**

In addition to a grant program targeting businesses in need, a municipality should have a broad understanding of all disaster-specific donations that may also be of support to the business community. Although the municipality will not likely be authorized to direct or approve the expenditures of such monies, they can inform and influence the duly authorized governance board. Appendix 4 provides guidance for municipal planners considering all manner of donations, both monetary and physical.

### **HOSTED WEBSITE**

A relatively simple and effective tool capable of supporting a municipality's business needs, is a dedicated website that displays up-to-date response and recovery information focused towards businesses. This website could be designed and tested pre-disaster in collaboration with local businesses and subsequently activated and refreshed during the disaster recovery operation to inform on:

- Key points of contact for any focused grant or loan programs
- Eligibility requirements for provincial DRP assistance
- Links to the community's Business Resource Centre (if established)

A dedicated website supports the principles and guidance outlined in Guide 5 – Communications and Stakeholder Engagement – in that it is an information channel that complements a Business Recovery Centre, Town Hall or case managed approach. Multiple communication channels, and the deliberate repetition of key messages, are both encouraged during disaster recovery to optimize efforts ("Town of High River Disaster Recovery Focus Group," 2017).

### **PRE-DISASTER DATABASE**

An additional business assistance tool for consideration is a voluntary, secure database populated by the business community pre-disaster with data that covers:

- Business location
- Number of employees
- Nature of the business
- Critical suppliers
- Owner's contact information

This valuable information can be shared with both first responders and recovery planners to assist their decision making surrounding disaster impact response. (Calgary Emergency Management Agency in partnership with the Calgary Chamber of Commerce)

### **ASSET MAPPING**

Asset mapping is one of the skillsets typically employed by a resiliency consultant or economic development specialist. The process identifies available municipal or regional assets that can be utilized to influence plans, establish means of support or achieve desired economic goals (Economic Developers Alberta, 2017). The value of an asset map extends beyond support to disaster recovery operations; it provides a comprehensive understanding of the community's strengths. Unfortunately, this tool has not been widely used pre-disaster.

## **LOBBYING**

The final municipal government business assistance tool profiled in this guide is direct lobbying. Both elected officials and senior public servants at the municipal level can lobby the provincial government on behalf of their business community's needs, and it is recommended they do so in a coordinated, thoughtful manner, focusing on high-priority/high payoff needs.

This could take the form of:

- Requests for additional or extraordinary monies to offset pressing needs
- A waiver of federal tariffs (as was granted for the Regional Municipality of Wood Buffalo for gypsum in 2017)
- A waiver or streamlined regulatory approval process in support of those areas regulated by the Province of Alberta
- Support for action or changes in the application of business insurance contracts by the Alberta Superintendent of Insurance
- Support to lobby the Federal Government for additional considerations beyond that of the Disaster Financial Assistance Arrangements

The above list is intended as an example, there are many additional areas of potential interest for lobbying in support of the local business community post-disaster such as banks and utility companies (Chamber, 2014).

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## **SUMMARY**

This guide covered a wide sweep of topics related to business resumption and economic recovery at the municipal level in Alberta. It provided global, national and provincial context regarding the scale and impact of disasters over time. Pre-disaster preparedness measures for the business community were outlined. The assessment of business-related disaster impacts was described and municipal tools to assist with business resumption and disaster recovery were explained. The reader should now better understand the threats posed by disasters, various risk reduction tools and the linkage between pre-disaster risk reduction and business resiliency. The reader should also know how to connect with the municipal business community, integrate business assistance tools into recovery planning and actively support local businesses as they resume post-disaster operations.

## **DISCLAIMER**

Although the authors have made every effort to ensure that the information in this guide was correct at the time of printing, the authors do not assume and hereby disclaim any liability to any party for any loss, damage or disruption caused by errors or omissions, whether such errors or omissions result from negligence, accident or any other cause.

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# Appendices

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# Appendix 1: Disaster Recovery Program Business Eligibility Checklist

Business owners would benefit from a comprehensive knowledge of the Alberta Disaster Assistance Guidelines; this knowledge should form part of their business risk assessment. The following extracts from related provincial legislation illustrate the narrow application of eligibility, as well as the incentive for business owners to avail themselves of adequate coverage for insurable perils:

Disaster Recovery Program – Business Eligibility Checklist			
	Category	Eligibility Considerations	Business Owner's Notes
<input type="checkbox"/>	<b>1 Definition of Eligible Business</b>	For purposes of DRPs, a small business is an enterprise with yearly gross revenues, as reported for income tax purposes, of between \$6,000 and \$15,000,000, and employing not more than the equivalent of 20 full-time employees. It also must be other than a “hobby business,” and be an owner-operated enterprise, where the individual owner(s)-operator(s) is/are acting as a day-to-day manager(s), own(s) at least 50 per cent of the business and receives a minimum of 20 per cent of their gross personal income(s) from the business.	
<input type="checkbox"/>	<b>2 Fixed Expenses</b>	Reasonable fixed expenses incurred as a result of the disaster, including rental of office space and equipment, production equipment, rolling stock and facilities, are eligible for assistance for a reasonable period after the end of the disaster.	
<input type="checkbox"/>	<b>3 Select Self-Employed Small Businesses</b>	Self-employed fishers, trappers, loggers and other harvesters of natural resources are included. One application should be made per small business.	
<input type="checkbox"/>	<b>4 Uninsured Losses</b>	For small businesses that do not carry insurance, only those losses for which they could not have obtained insurance coverage at reasonable cost will be eligible, to ensure equal treatment with those who had insurance coverage.	
<input type="checkbox"/>	<b>5 Insurance Policy Deductibles</b>	Standard insurance policy deductible amounts are not eligible; however, if a small business purchased insurance coverage with an unusually high deductible and it can be demonstrated that they would have been better off in terms of assistance under the DRP than that which they actually received through the insurance payment; financial assistance may be paid in the amount of the deficiency.	

Government of Alberta, 2017a

## Appendix 2: Business Pre-Disaster Risk Reduction Check List

Business Pre-Disaster Risk Reduction Check List			
	Category/Action	Considerations	Business Owner's Self-Assessment
<input type="checkbox"/>	<b>1 Understand Relevant Insurance Coverage</b>	Business owners should understand their insurance needs and make informed decisions regarding their degree of exposure, as well as their corresponding risk appetite, in advance of a disaster.	
<input type="checkbox"/>	<b>2 Develop and Maintain a Risk Register</b>	Develop and maintain a risk register that incorporates Board input and oversight. Seek multiple perspectives and link this document to your Business Continuity Plan. Ensure that the register caters to the dynamic nature of risk and remains relevant.	
<input type="checkbox"/>	<b>3 Know and Plan for Your Cash Flow Needs</b>	Know your burn rate for steady state operations and project the same for post-disaster. Plan for access to cash in the event of a disaster to meet critical business needs.	
<input type="checkbox"/>	<b>4 Create and Maintain a Business Continuity Plan</b>	Employ a recognized, all-hazards approach, and craft a Business Continuity Plan that examines all aspects of your operation include your employees in this process and test the plan.	
<input type="checkbox"/>	<b>5 Discuss Scenarios with Key Relationships</b>	Ensure your employees, suppliers, financial institution, insurance agent and key clients are aware, and broadly supportive, of your risk mitigation measures in the event your business is impacted by a disaster.	
<input type="checkbox"/>	<b>6 Training and Culture</b>	Identify pre-disaster training that warrants completion, and lead a culture of prevention, preparedness and mitigation within your company.	

<b>Business Pre-Disaster Risk Reduction Check List</b>			
	<b>Category/Action</b>	<b>Considerations</b>	<b>Business Owner's Self-Assessment</b>
<input type="checkbox"/>	<b>7 Awareness of Critical Business Drivers</b>	Understand your supply chain and the potential impact on your operation.	
<input type="checkbox"/>	<b>8 Knowledge of DRP Eligibility</b>	See Appendix 3.	
<input type="checkbox"/>	<b>9 Climate Change Considerations</b>	If your business is at heightened risk due to long-term climate change impacts, consider measures that both mitigate and adapt.	
<input type="checkbox"/>	<b>10 Asset Management Plan</b>	Know the value of your assets and have a plan to manage them over time. This information will assist with informed business decisions if a disaster directly impacts your business in a significant manner.	
<input type="checkbox"/>	<b>11 Employee Resilience</b>	Understand your employees' resilience and ability to withstand the effects of a disaster. Recognize that many will need to focus on family and personal priorities in the event of a disaster. This is normal and expected.	

## Appendix 3: Economic Development Officer Sample Job Description

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Economic Development Officers fall under National Occupational Code 4163. Their broad role is reflected below:

- “Interest in coordinating information to plan development projects with representatives of a wide variety of industrial and commercial enterprises, business associations and government agencies, and to develop strategies to attract venture capital;
- Interest in administering programs to promote industrial and commercial business investment and tourism
- Interest in developing policies and programs to promote industrial and commercial business investment in urban and rural areas, and in developing social and economic profiles of urban and rural areas to encourage industrial and commercial investment and development, and
- Interest in consulting to advise on procedures and requirements for government” (Economic Development Officer: Occupations in Alberta - alis, 2017).

The following job description is based on one posted for the City of Colwood, British Columbia but is sufficiently generic to guide Alberta municipalities.

The Economic Development Officer (EDO) is a highly-visible, accomplished professional who reports to the Chief Administrative Officer and works closely with the Economic Development Committee, should one exist.

The EDO must have the ability to:

- Make good strategic decisions
- Demonstrate strong civic and community leadership
- Build relationships with economic development partners, the business community, adjacent municipalities and the First Nations

The EDO shall use their expertise to help define the character and path of economic growth by developing sustainable jobs matched to local employment needs and opportunities, focusing on promoting the community and increasing the municipal tax base. The EDO can support the municipality's profile as a community with an attractive economic climate by welcoming new business opportunities that build on local assets, resources, heritage and innovation.

Responsibilities	Main Activities
<p><b>Economic Development:</b></p>	<ul style="list-style-type: none"> <li>Principal staff liaison to the CAO providing overall coordination and oversight for the implementation of the various projects and activities which are contained in the municipality's Economic Development Strategy.</li> <li>Undertake analysis and evaluation of economic and business development opportunities and identify strategies to develop these opportunities.</li> <li>Secure funding for economic development activities and programs.</li> <li>Liaise with the local Chamber of Commerce and other economic development organizations.</li> </ul>
<p><b>Business Development:</b></p>	<ul style="list-style-type: none"> <li>Develop and manage programs and services to improve the business environment in the community.</li> <li>Act as primary contact for business and investor inquiries and act as liaison with the local business community, industry and government agencies.</li> <li>Promote local opportunities and identify valuable commercial and industrial lands and assist businesses and investor prospects to view these properties.</li> </ul>
<p><b>Promotion, Marketing and Provision of Information:</b></p>	<ul style="list-style-type: none"> <li>Identify need for, and develop a variety of promotional and marketing tools and community building events to attract new businesses and new residents to the community.</li> <li>Develop resources to support, implement and monitor effective marketing strategies.</li> </ul>
<p><b>Planning and Technical Support:</b></p>	<ul style="list-style-type: none"> <li>Conduct research, analysis, planning and evaluation in support of CAO and the community.</li> </ul>
<p><b>Liaison, Relationships and Partnerships:</b></p>	<ul style="list-style-type: none"> <li>Regularly attend Chamber of Commerce meetings, Council meetings and other committee meetings as required.</li> <li>Maintain an awareness of regional, provincial and federal economic planning programs and activities.</li> <li>Develop and maintain active contact with other business and economic development organizations and government agencies to stay abreast of current programs and services and ensure that the community's interests are served.</li> <li>Attend and facilitate community meetings, often with the CAO and Council members to provide information and updates to the public at large.</li> <li>Develop an effective relationship with Council members and City staff to maximize economic development benefit to the community.</li> <li>Facilitate partnerships between businesses, government, financial and education institutions, as well as the community.</li> </ul>

**1**

**The incumbent must have proficiency in the following key competencies:**

- Economic development theories and practices
- Business planning and business expansion/marketing strategies
- Financial management and analysis
- Local, regional and provincial economic potential and opportunities
- Building strategic partnerships and facilitating the development of collaborative relationships
- Understanding of principles and trends within the economic development industry
- Understanding of relevant municipal legislation, policies and procedures
- Understanding of the local economic, cultural and political environment

**2**

**The incumbent must demonstrate the following skills:**

- Ability to develop and analyze business plans
- Ability to identify and promote community economic development projects and initiatives
- Ability to prepare research and statistical reports to committees, Council and the community
- High level of proficiency with computer programs including Word, Power Point, website development, accounting and database programs
- Ability to work effectively with stakeholder groups, business owners, executives and elected officials
- Excellent interpersonal and communication skills demonstrated through the ability to facilitate, network, lead, research, negotiate, analyze and resolve issues
- Possesses a strong sense of personal integrity and upholds ethical practices
- Effective negotiation and mediation skills
- Stress-management and time-management skills

**3**

**Education and Experience:**

- College or University degree in Commerce, Economics or a related field and/or certification as a Professional Economic Developer (EcD)
- Economic development certificate is an asset
- Working experience in economic development, marketing, and public relations
- Preference will be given to applicants with five (5) or more years of relevant experience in local government
- A Driver's License valid in the province or territory of employment. (Colwood British Columbia Civicweb)

## Appendix 4: Municipal Donations Planning Tool

This tool should be used by municipal planners responsible for initiating, managing and reporting on donations in support of disaster recovery operations. Ideally, the planning is conducted pre-disaster, and the municipality has a comprehensive, approved donations management contingency plan that supports their PDR Contingency Plan.

Municipal Donations Policy Planning Tool			
	Planning Factor	Considerations	Recovery Planner's Key Deductions
<input type="checkbox"/>	<b>1 Needs</b>	Does your community need donations support? If yes, what type and for what sector of your municipality?	
<input type="checkbox"/>	<b>2 Municipal Effort</b>	Do you have capacity to directly manage donations? If yes, what types and how? If no, who is aware of your reality?	
<input type="checkbox"/>	<b>3 Warehousing</b>	Do you have warehousing capacity to support physical donations?	
<input type="checkbox"/>	<b>4 Tracking</b>	Do you have a need for tracking the receipt and disbursement of donation? If yes, what system do you plan on using?	
<input type="checkbox"/>	<b>5 Push and Pull</b>	Would you entertain unsolicited donations (push)? Would you support those donations which are targeted and pulled into recovery operations by the community? Who will you target? How will you manage such donations?	
<input type="checkbox"/>	<b>6 Monetary Donations</b>	Are you prepared to accept monetary donations? If yes, consider and describe any associated taxation issues (ideally, pre-disaster). How will you exercise your fiduciary responsibilities?	
<input type="checkbox"/>	<b>7 Third Party Providers</b>	Are there existing not-for-profit, third-party providers who could offer a turn-key solution to your physical donation needs? If yes, do you have an existing relationship and/or agreement with them?	
<input type="checkbox"/>	<b>8 Communications</b>	Do you have key messages that clearly describe the municipality's position on donations?	
<input type="checkbox"/>	<b>9 Policy(ies)</b>	Does your municipality have a clear, well known donations policy?	

## Appendix 5: Business Assessment and Assistance Tools A Planner's Checklist

Business Assessment and Assistance Tools – A Planner's Checklist			
	Category/Action	Considerations	Recovery Planner's Key Deductions
<input type="checkbox"/>	<b>1 Critical Employee Housing</b>	A municipality could support local businesses by providing available municipal infrastructure as temporary housing for those employees considered critical to the recovery of the community.	
<input type="checkbox"/>	<b>2 Critical Employee Transportation</b>	The municipal government could support critical businesses through provision of public transportation that supports business resumption and recovery.	
<input type="checkbox"/>	<b>3 Economic Development Officer</b>	Consider dedicating an EDO to the assessment of the disaster impact on local businesses followed by analysis and recommendations to support business resumption and economic recovery.	
<input type="checkbox"/>	<b>4 Case Management</b>	This entails individual confidential meetings between a knowledgeable business advisor and an impacted business to explore the specific needs and tools available to assist. It is labour intensive but provides quality solutions to business needs.	
<input type="checkbox"/>	<b>5 Cancellation, Reduction, Refund or Deferral of Taxes</b>	A municipality could cancel, reduce, refund or defer taxes pursuant to their authority as set out in Section 347.1 of the Municipal Government Act (Government of Alberta, 2017b). This would require provincial government liaison and support.	
<input type="checkbox"/>	<b>6 Business Loan Program</b>	There may arise circumstances which promote or favour grants to certain businesses, or classes of businesses, post-disaster. A municipality should consult with the Provincial and Federal Governments, as well as significant potential contributors such as the Canadian Red Cross and pursue funding.	
<input type="checkbox"/>	<b>7 Monetary Donations</b>	The municipality should have a broad understanding of all disaster-specific donations that could be applied to support business resumption and recovery.	
<input type="checkbox"/>	<b>8 Hosted Website</b>	Consider a dedicated website that displays current response and recovery information, with a focus on businesses.	

<b>Business Assessment and Assistance Tools – A Planner’s Checklist</b>			
	<b>Category/Action</b>	<b>Considerations</b>	<b>Recovery Planner’s Key Deductions</b>
<input type="checkbox"/>	<b>9 Pre-Disaster Database</b>	An additional business assistance tool for consideration is a voluntary, secure database populated by the business community pre-disaster with data that describes the location, nature of the business, owner’s contact information, number of employees and critical suppliers.	
<input type="checkbox"/>	<b>10 Lobbying</b>	A municipality can lobby the provincial government on behalf of their business community’s needs, focusing on high-priority/high-payoff needs.	
<input type="checkbox"/>	<b>11 Asset Mapping</b>	Asset mapping at the municipal level is a relevant, valuable tool to assist with understanding the inherent strengths of the community, and supports the planning associated with disaster recovery.  It can assess not only the region’s economic environment but the built, natural and social as well. It is best completed and used pre-disaster as a source of information for recovery planning purposes.	
<input type="checkbox"/>	<b>12 Business Hotline</b>	A business hotline could be manned by an experienced Economic Development Officer from within the municipal government or one seconded from a supporting organization such as the Government of Alberta, the Alberta Union of Municipal Authorities, the Alberta Association of Municipal Districts and Counties or an adjacent municipality.	
<input type="checkbox"/>	<b>13 Business Recovery Centre</b>	If available, the municipal government, in concert with the local Chamber of Commerce, should consider establishing a physical Business Recovery Centre to facilitate and coordinate support to the business community. This could take the form of a single, enduring physical location for meeting with, engaging, informing, case-managing, and listening.	
<input type="checkbox"/>	<b>14 Employment Statistics</b>	Survey and collect pre-disaster baseline employment statistics linked to the business community. This data is a good metric for subsequent measurement and post-disaster analysis.	
<input type="checkbox"/>	<b>15 Policy List</b>	Be conversant with local policy instruments and well-connected with provincial counterparts within the Alberta Emergency Management Agency who are responsible to administer and oversee disaster recovery programs.	
<input type="checkbox"/>	<b>16 Economic Opportunity Assessment Team</b>	An Economic Opportunity Assessment Team (EOAT) comprises experienced, expert advisors in the field of disaster recovery who are positioned to assess the impact of a disaster on the business community and the economy.	

## Appendix 6: Post-Disaster Business Community Engagement Checklist

This checklist is intended to supplement Appendix 5 of Guide 5. It supports consideration and planning of support to the impacted business community by listing relevant planning factors and posing questions that will drive key deductions in the planning process.

Post-Disaster Business Community Engagement Check List			
	Category	Eligibility Considerations	Recovery Planner's Key Deductions
<input type="checkbox"/>	<b>1 Severity of impact/ consequences of disaster on local businesses</b>	<p>Will the business community resume/recover in the absence of government support? Endeavour to quantify the impact of the disaster.</p> <p>Will the impact on the business community negate the community's ability to recover from the disaster?</p>	
<input type="checkbox"/>	<b>2 Number of businesses impacted</b>	<p>Is the impact localized on a limited number of businesses or wide-spread across the municipality?</p> <p>Is there a risk of creating an uneven policy field by engaging with a small number of businesses?</p>	
<input type="checkbox"/>	<b>3 Economic conditions pre-disaster</b>	<p>What were the immediate pre-disaster economic conditions?</p> <p>Is the economy and the business community sufficiently resilient to absorb losses based on pre-disaster conditions?</p> <p>If yes, is it uniform across all industries or are there localized vulnerabilities to consider?</p>	
<input type="checkbox"/>	<b>4 Status of community's economic development strategy</b>	<p>Is there an existing economic development strategy or policy(ies) that could guide the municipality's approach to engagement and potential support?</p>	

Post-Disaster Business Community Engagement Check List			
	Category	Eligibility Considerations	Recovery Planner's Key Deductions
<input type="checkbox"/>	<b>5 Existing network/ business relations</b>	<p>Does the municipality and/or province have strong networks and links to the impacted business community?</p> <p>What channels are best suited to assess the business community's needs?</p> <p>Do you need to create channels to interact with the business community? If yes, what methods are considered feasible, acceptable and suitable for engaging with local businesses?</p>	
<input type="checkbox"/>	<b>6 Federal and/or Provincial monetary support</b>	<p>List all potential sources of monetary support exterior to your municipality.</p> <p>Consider how you could access these monies.</p> <p>Determine a strategy to do so if the need is merited based on your assessment of the current situation.</p>	
<input type="checkbox"/>	<b>7 Financial institutions</b>	<p>Are local financial institutions prepared to provide tailored solutions post-disaster that support local business resumption and recovery?</p> <p>Could you influence them to provide tailored support?</p> <p>If yes, how?</p>	
<input type="checkbox"/>	<b>8 Specialist resources</b>	<p>Is an Economic Opportunity Assessment Team available to assist the community?</p> <p>Would it be of value for your needs?</p> <p>If yes, how will you obtain their services?</p>	
<input type="checkbox"/>	<b>9 Finances</b>	<p>Consider and evaluate the municipality's ability to provide monetary support to business resumption and/or recovery?</p> <p>How could you leverage other governments, agencies, and organizations to support your business community?</p>	

*Disasters can affect any business or economy, regardless of size or scale; even global corporations with extended supply chains are vulnerable to events occurring far from their centres of production.*

## ACKNOWLEDGMENT

We would sincerely like to thank the Town of High River, Town of Slave Lake, the Regional Municipality of Wood Buffalo, and the Alberta Emergency Management Agency for their contribution and participation in the information gathering for the development of the Municipal Recovery Plan Toolkit. The value and importance of this Toolkit would not have been possible, if it wasn't for the incredible experience and knowledge shared by those involved in the disaster recovery for these communities. This has certainly captured the intent of the Toolkit in the true spirit of "Municipalities-Helping-Municipalities".

We would also like to thank the Canadian Red Cross for their financial contribution to this project, which could not happen if it weren't for the generosity of others.

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## CONTACT

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## **GUIDE 4**

### **MUNICIPAL RECOVERY TOOLKIT**

PREPARED FOR THE TOWN OF HIGH RIVER BY  
NOR-EX ENGINEERING LTD., AN ASSOCIATED ENGINEERING COMPANY