

2026

South Kootenay Regional

# Economic Resilience Action Plan

Trail | Rossland | Fruitvale | Warfield | Montrose | RDKB Electoral Areas A & B



Communications Facilitation

Risk Assessment

Impact Assessment

Workforce Support

Recovery Financing

Local Procurement

Psychosocial Support

Partner Coordination

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

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# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **COMMON ACRONYMS**

AG	– Action Groups for Economic Resilience
ARIC	– Applied Research and Innovation Centre at Selkirk College
BCEDA	– British Columbia Economic Development Association
BCEMS	– British Columbia Emergency Management System
BEOC	– Business Emergency Operations Centre
CBAL	– Columbia Basin Alliance for Literacy
CBT	– Columbia Basin Trust
CDS	– Career Development Society
CF	– Community Futures
CFSK	– Community Futures South Kootenay
COINS	– Circle of Indigenous Nations Society
DFA	– Disaster Financial Assistance
EOC	– Emergency Operations Centre (RDKB in this region)
EM	– Emergency Management
EMCR	– Emergency Management and Climate Readiness (Ministry of)
EDMA	– Emergency and Disaster Management Act
EQRRT	– Economic Quick Response and Recovery Team (CFBC RRI Program)
ERAP	– Economic Resilience Action Plan
ESS	– Emergency Social Services
FAIR	– Trail Family and Individual Resource Society
JEDI	– Jobs, Economic Diversification and Innovation (Ministry of)
MOF	– Ministry of Forests
LCCDTS	– Lower Columbia Community Development Team Society
PECC	– Provincial Emergency Coordination Centre
PREOC	– Provincial Regional Emergency Operation Centre
RCMP	– Royal Canadian Mounted Police
RDKB	– Regional District Kootenay Boundary
RDKB EMP	– Regional District of Kootenay Boundary Emergency Management Program
RDI	– Rural Development Institute at Selkirk College
RRI	– Rural Resilience Initiative
SFU CED	– Simon Fraser University’s Community Economic Development Program
TA	– Technical Assistance
TDCOC	– Trail & District Chamber of Commerce

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **INCIDENT QUICK START GUIDE**

When an economic disruption incident occurs, the Executive Leadership of the Economic Resilience Action Plan (ERAP) Committee should consider the following actions:

### **Activation**

1. If an Emergency Operations Center (EOC) is activated for the South Kootenay region, immediately activate the plan.
2. If no EOC is activated, but an economic disruption is apparent, convene the Executive Leadership Committee of the ERAP Committee and decide on activating the ERAP.
3. For any incident, immediately stand up the Communications and Impact Assessment Action Groups and direct them to follow their protocols.

### **Situational Awareness**

1. Immediately designate an Economic Liaison to contact the EOC (RDKB EM program), if it has been activated. Remain in contact with the Economic Liaison to keep apprised of developments.
2. Immediately contact Political/Community Leadership to notify them of ERAP activation and maintain ongoing communication (this will also happen through the RDKB EOC).
3. If not done during Activation, convene ERAP Committee Advisory Members to notify them of ERAP activation and maintain ongoing communication.

### **Immediate Response Activities**

1. If deemed necessary, activate the Business Emergency Operations Centre (BEOC).
2. Coordinate with the Communications AG and the Impact Assessment AG to develop a short-term communications plan to notify the business community and the public of developments. This will include launching incident-specific web tools, such as [www.BizDAP.ca](http://www.BizDAP.ca) and/or a dial-in information hotlines.
3. Coordinate with Regional Municipalities and Partners to assess what additional information, resources, and supports may be available to provide to the community, or that may be needed by these groups.
4. Stand up other Action Groups if obvious necessity exists and direct them to follow their protocols.

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

## PART I. FOUNDATIONS OF ECONOMIC RESILIENCE

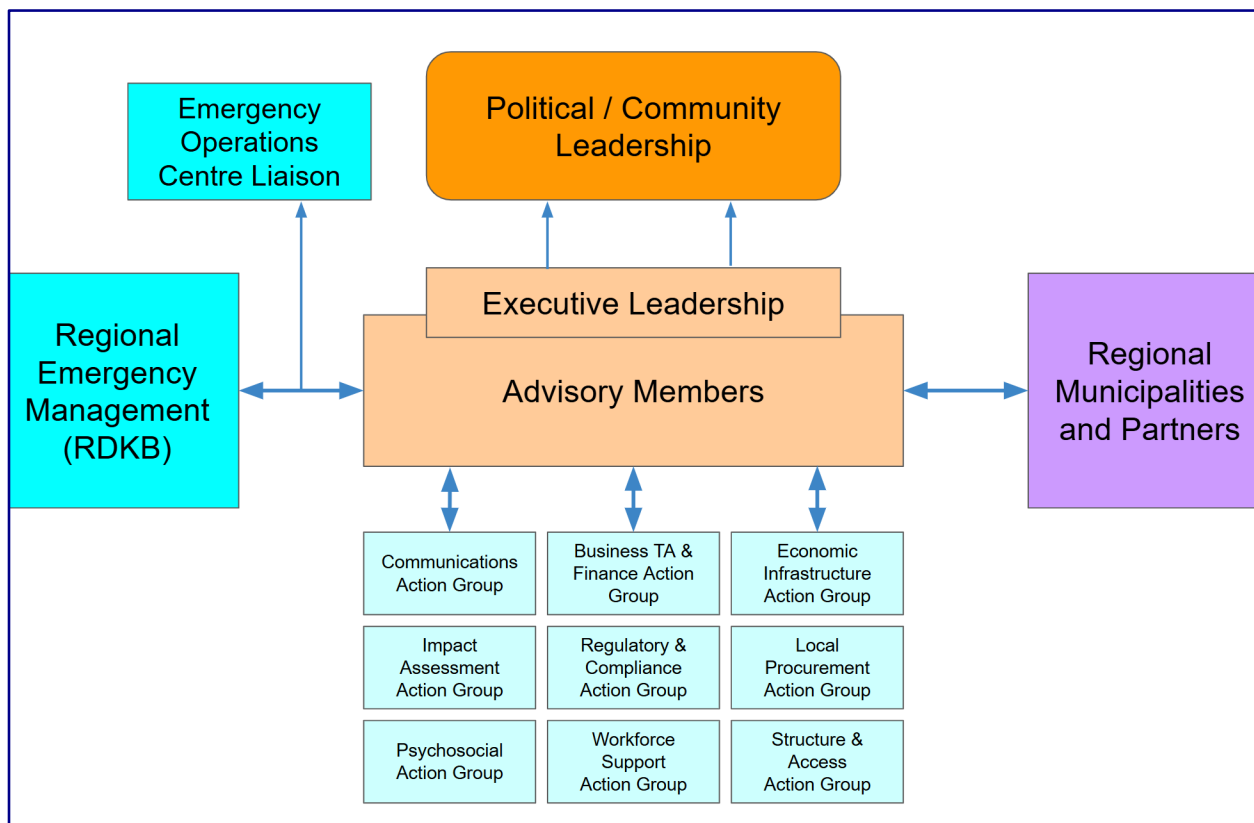
### 1 GOVERNANCE AND ACTIVATION

#### 1.1 Leadership Structure

The ERAP is managed by the Economic Resilience Action Plan Committee (ERAP Committee), which is composed of local economic leaders, workforce leaders, business owners, emergency management organizations, representatives of vulnerable populations, and other relevant partners. The ERAP Committees are responsible for the following overall functions:

1. Maintaining the plan and coordinating partner participation.
2. Implementing the plan and standing up Economic Resilience Action Groups as necessary during times of economic disruption, disaster or crisis.
3. Promoting business and economic resilience practices during non-emergency times.
4. Liaising with regional emergency management organizations, as well as regional districts, municipalities and partners, to coordinate economic resiliency efforts.
5. Reporting to political and community leaders on economic resilience and coordinating economic response/recovery with those leaders during emergencies.

The general committee structure and its relations to external partners and agencies is shown below



# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

## 1.2 Roles and General Responsibilities

The ERAP Committee, its partners, and relevant agencies all have various roles to play in economic resilience. For the South Kootenay region, those roles, general responsibilities, and assigned organizations are indicated below.

Many of the organizations listed in this document may have roles to play in several action groups in the event of an emergency, and their areas of responsibility will include their defined action groups, possibly supporting related but separate actions groups, supporting overall general incident response through the EOC, and supporting their own day-to-day operations and business continuity needs.

EXECUTIVE LEADERSHIP	
General Responsibilities	Assigned Organizations
<p>The Executive Leadership of the ERAP Committee leads planning efforts and is the first point of contact for activating the plan in times of economic disruption. General responsibilities include:</p> <ol style="list-style-type: none"> <li>1) Convening Advisory Members for plan development, revisions, etc.</li> <li>2) Identifying occasions for activation and activating the ERAP, including activating Action Groups as necessary.</li> <li>3) Standing up the Business Emergency Operations Centre (BEOC) as necessary.</li> <li>4) Directing the development of Incident-Specific Economic Recovery Plans.</li> <li>5) Providing an Economic Liaison to the Emergency Operations Centre (EOC) as necessary, as well as to ongoing emergency management planning sessions and programs.</li> <li>6) Advising key partners, including Political and Community Leadership, on situation specifics and best practices.</li> <li>7) Coordinating high-level financing of economic resilience activities, as necessary</li> <li>8) Coordinating mutual aid agreements among South Kootenay governments and partners.</li> </ol>	<p>Community Futures South Kootenay</p> <ul style="list-style-type: none"> <li>• Erik Kalacis</li> <li>• Loro Seymour</li> <li>• Ron Perepolkin</li> </ul> <p>Regional District Kootenay Boundary (RDKB)</p> <ul style="list-style-type: none"> <li>• Mark Stephens – Manager of Emergency Programs.</li> </ul> <p>Clear Sky Consulting</p> <ul style="list-style-type: none"> <li>• Chris Marsh</li> </ul> <p>Trail and District Chamber of Commerce</p> <ul style="list-style-type: none"> <li>• Erika Krest</li> </ul>

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

## EXECUTIVE LEADERSHIP CONT.

General Responsibilities	Assigned Organizations
9) Exercising the ERAP as necessary.  10) Supporting Economic Resilience Action Group (AGs) members and leaders to get achieve objectives.	

## ADVISORY MEMBERS

General Responsibilities	Assigned Organizations
<p>Advisory Members of the ERAP Committee are representatives of the local economy, workforce, businesses, emergency management, vulnerable population social support, and other relevant partners. The Advisory Members are responsible for:</p> <ol style="list-style-type: none"> <li>1) Supporting Executive Leadership in developing, revising, and executing the ERAP.</li> <li>2) Providing guidance on activating the ERAP during atypical disruptions.</li> <li>3) Leading Economic Resilience Action Groups.</li> <li>4) Coordinating resources and community support from their own constituencies, funders, etc.</li> </ol>	<p>Leaders from each of the 9 Economic Resilience Action Groups (AGs)</p> <p>RDKB Board of Directors</p> <p>East End Services Elected Officials. Includes representatives from Rossland, Warfield, Trail, Montrose, Fruitvale and RDKB Electoral Areas A and B.</p>

## ECONOMIC RESILIENCE ACTION GROUPS

General Responsibilities	Assigned Organizations
<p>The Economic Resilience Action Groups (AGs) are responsible for individual functions within overall economic resilience. Each AG is tasked with a specific area of resilience, and manages the activities related to that area in all phases of emergency management. General responsibilities include:</p> <ol style="list-style-type: none"> <li>1) Identifying roles and responsibilities within the AG action area, including activities during all phases of emergency management.</li> </ol>	<p><b>Business TA &amp; Finance AG</b> Community Futures South Kootenay Basin Business Advisors</p> <ul style="list-style-type: none"> <li>• Erik Kalacis</li> </ul> <p><b>Communications AG</b> Community Futures South Kootenay</p> <ul style="list-style-type: none"> <li>• Ron Perepolkin / Erik Kalacis</li> </ul> <p><b>Economic Infrastructure AG</b> Local Government City of Trail Public Works Dept. or RDKB</p> <ul style="list-style-type: none"> <li>• TBD</li> </ul>

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

ECONOMIC RESILIENCE ACTION GROUPS CONT.	
General Responsibilities	Assigned Organizations
<p>2) Coordinating staff and resources for the AG during all phases of emergency management (with the support of Executive Leadership and Advisory Members).</p> <p>4) Managing AG responsibilities during all phases of emergency management.</p> <p>4) At the direction of Executive Leadership, standing up the AG during incidents and implementing the AG plans.</p> <p>5) Reporting on AG activities, needs, and goals to Executive Leadership and Advisory Members as required.</p>	<p><b>Impact Assessment AG</b> RDI at Selkirk</p> <ul style="list-style-type: none"> <li>• (TBD)</li> </ul> <p><b>Local Procurement AG</b> Trail and District Chamber of Commerce and Community Futures South Kootenay</p> <ul style="list-style-type: none"> <li>• Erika Krest / Loro Seymour</li> </ul> <p><b>Psychosocial AG</b> Interior Health Authority, Salvation Army</p> <ul style="list-style-type: none"> <li>• TBD</li> </ul> <p><b>Regulatory &amp; Compliance AG</b> Local Government or RDKB</p> <ul style="list-style-type: none"> <li>• TBD</li> </ul> <p><b>Structures &amp; Access AG</b> Clear Sky Consulting Ltd.</p> <ul style="list-style-type: none"> <li>• Chris Marsh</li> </ul> <p><b>Workforce Support AG</b> WorkBC</p> <ul style="list-style-type: none"> <li>• Savina Kelly (TBD)</li> </ul>

POLITICAL AND COMMUNITY LEADERSHIP	
General Responsibilities	Assigned Organizations
<p>Political and Community Leaders act as a layer of accountability and support for the ERAP Committee and may also serve in various implementation roles. General responsibilities include:</p> <ol style="list-style-type: none"> <li>1) Developing and maintaining regulatory statutes or other enabling policies that authorize the work of the ERAP Committee, as necessary.</li> <li>2) Motivating community support for, and attracting resources to, the work of the ERAP Committee.</li> <li>3) Coordinating incident-level economic responses and communications with the Executive Leadership of the ERAP Committee and following their advice when possible.</li> </ol>	<p>RDKB Board of Directors East End 7 Elected Officials (reps from Rossland, Warfield, Trail, Montrose, Fruitvale and RDKB Electoral Areas A and B)</p>

PART I. FOUNDATIONS OF ECONOMIC RESILIENCE

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

POLITICAL AND COMMUNITY LEADERSHIP CONT.	
General Responsibilities	Assigned Organizations
<ol style="list-style-type: none"> <li>4) Identifying occasions for activating the ERAP and making recommendations to the ERAP Committee, as necessary.</li>   <li>5) Evaluating the performance of the ERAP Committee and providing feedback or recommendations, as necessary.</li> </ol>	

REGIONAL EMERGENCY MANAGEMENT	
General Responsibilities	Assigned Organizations
<p>Regional Emergency Management organizations are the leads in preparing for, responding to, and recovering from, many (but not all) hazards that cause economic disruption. In the cases of disasters that fall under the BC Emergency Management System (BCEMS), Regional Emergency Management organizations are the primary partners for coordinating all phases of emergency management. For the purposes of the ERAP, the general responsibilities of Regional Emergency Management organizations include:</p> <ol style="list-style-type: none"> <li>1) Integrating an Economic Liaison into all phases of emergency management planning and implementation, as necessary.</li>   <li>2) Providing incident-level information and support when possible.</li>   <li>3) Coordinating communications with the ERAP Communications AG when economic impacts are present.</li>   <li>4) Exercising emergency management plans in coordination with exercising the ERAP, as appropriate.</li>   <li>5) Financing ERAP Committee operations, when possible, under the Emergency and Disaster Management Act.</li> </ol>	<p>Regional District Kootenay Boundary Emergency Management Program</p> <ul style="list-style-type: none"> <li>• Mark Stephens</li> <li>• Carlene Pires</li> </ul>

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

REGIONAL LOCAL GOVERNMENTS AND PARTNERS	
General Responsibilities	Assigned Organizations
<p>Regional integration and support are necessary for the resilience of any regional municipality or community, as well as the resilience of the region as a whole. In many cases support will be necessary from adjacent communities, and the South Kootenay region will also be able to provide support to those communities as well. There may also be external partners on whom the South Kootenay region may rely upon in times of need for economic resilience support. Responsibilities of each local government or partner are determined on a case-by-case basis, but in general they may include:</p> <ol style="list-style-type: none"> <li>1) Providing resources and capacity when gaps exist during South Kootenay region incidents.</li> <li>2) Calling upon Trail and Region in times of need.</li> <li>3) Maintaining a collaborative network of economic resilience practitioners to coordinate regional plans and economic resilience activities.</li> </ol>	<p>E.g., BCEDA, SFU CED City of Trail Village of Warfield City of Rossland Village of Montrose Town of Fruitvale Regional District of Kootenay Boundary</p>

### 1.3 Activating the ERAP

Activation refers to the activities or situations that trigger the implementation or usage of the plan. The protocol for activating and deactivating the ERAP will be as follows:

1. Any time an Emergency Operations Center (EOC) is activated for and the South Kootenay Region, the ERAP Executive Leadership will immediately activate the plan.
2. In some cases of economic disruption, there will be no EOC activated. In these cases, the ERAP Advisory Members, Political and Community Leaders, or other members of the community may request that the ERAP Committee meet and decide to activate the plan. In such cases the Executive Leadership and Advisory Members will decide together whether activation is necessary.
3. When the ERAP is activated, the Executive Leadership will identify and stand up the Action Groups that are necessary.
4. As an incident concludes, or recovery initiatives are completed, the Executive Leadership will demobilize the Action Groups (with input from Advisory Members).
5. As a whole, the ERAP Executive Leadership and Advisory Members will deactivate the plan.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

6. The Executive Leadership committee should make contact early in the event with the following organizations to ensure support is being considered and external agencies are able to aid where necessary and possible:
  - a. Community Futures BC Rural Resilience Initiative and Economic Quick Response and Recovery Team
  - b. Ministry of Jobs, Economic Diversification and Innovation
  - c. British Columbia Economic Development Association (BCEDA)
  - d. RDKB Emergency Operations Centre or Emergency Management Program

## **1.4 Incident-Specific Economic Recovery Plans**

As noted above, major incidents typically require response and recovery plans tailored to the specific event. These plans outline long-term strategies, actions, programs, and logistics needed to support the community and restore the economy after a disruption. These plans are separate, stand-alone documents that are developed after the disruption occurs and are based on available information and projections at the time. They may be developed internally by ERAP Committee members or may be developed externally by contractors secured by the ERAP Committee.

In cases of major economic disruption, the following protocols will be observed:

1. The Executive Leadership and Advisory Members will determine if a recovery plan is needed and will identify if an external contractor is necessary to draft it.
2. The Executive Leadership will work with relevant agencies and funders to secure resources necessary to develop the plan.
3. The Executive Leadership and Advisory Members will support the development of the plan with information, interviews, etc., to ensure that the plan is both comprehensive and achievable.

## **1.5 Business Emergency Operations Centre (BEOC)**

A Business Emergency Operations Centre (BEOC) is usually set up during an incident of economic disruption to serve as a coordinating center for plan leadership and implementation. Executive Leadership, AG Leads, relevant Advisory Members, and support staff may work directly from the BEOC and/or meet regularly at the BEOC to coordinate efforts. The BEOC may also be virtual, with representatives working remotely, but connected using digital tools such as Microsoft Teams, Zoom, cloud networks, and other collaboration and networking tools.

The BEOC may also host or serve as an Intake Centre for businesses seeking assistance during economic disruption. Various forms of technical assistance and other support may be provided by the Intake Centre during the economic recovery. The BEOC and the Intake Centre may be housed at the same site or different sites.

Note that the BEOC may transition to more of a Business Resiliency Centre once the initial emergency has passed, and/or once businesses are seeking more recovery support than emergency response support.

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

The protocol for activating and deactivating the BEOC is as follows:

1. The Executive Leadership will decide if an incident warrants a BEOC and will stand one up as necessary.
2. As an incident concludes, or recovery objectives are met, the Executive Leadership will deactivate the BEOC (with input from Advisory Members).

The locations identified for the Trail and Region BEOC include:

**Primary Location:** Community Future South Kootenay office

**Backup locations:** Community Futures Boundary office, Grand Forks  
Lease space at Waneta Plaza (Outside of downtown core)

**Online:** Establishment of a virtual BEOC is possible, but it would benefit from advanced planning and development.

## BEOC Locations - South Kootenay

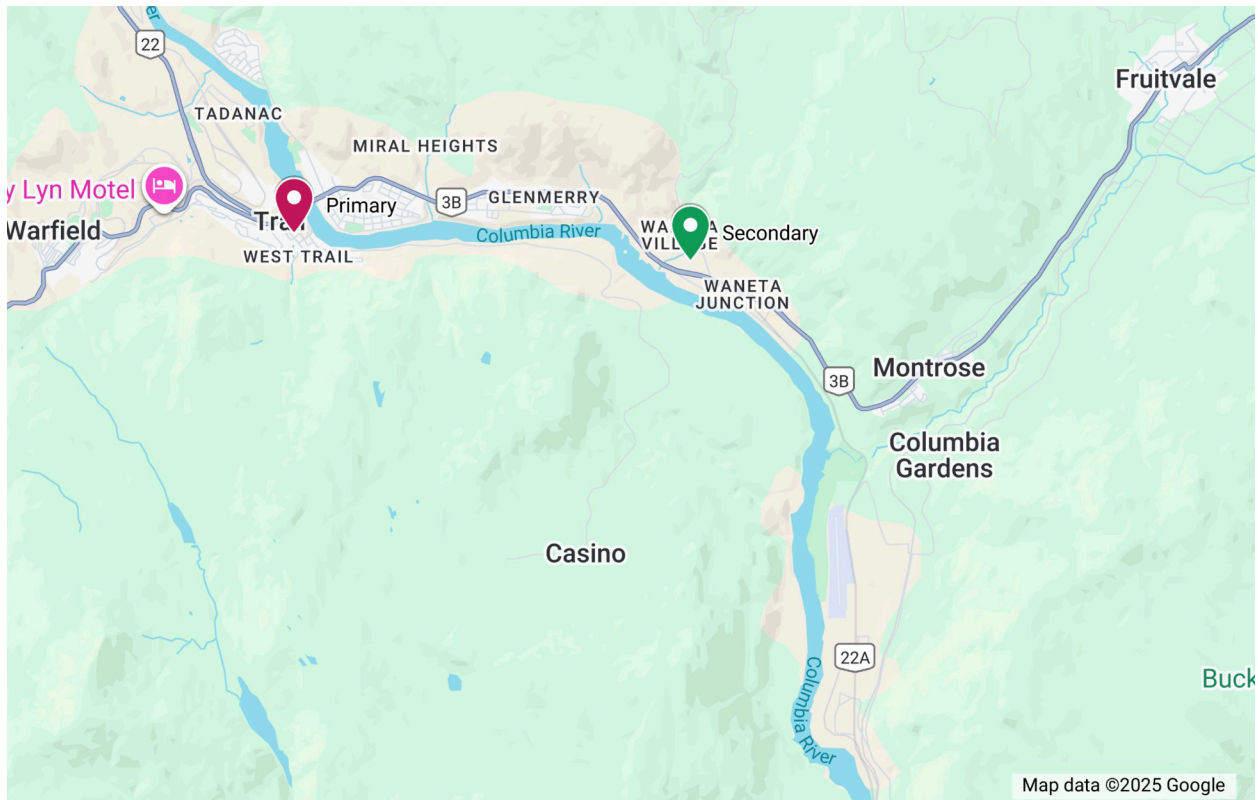


Figure 2: Proposed Locations for South Kootenay BEOC

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **PART II. ACTION GROUP OPERATIONAL PLANS**

### **2 BUSINESS TECHNICAL ASSISTANCE AND FINANCING PLAN**

The Business Technical Assistance (TA) and Financing Action Group (AG) Plan focuses on the informational guidance and financial products necessary to support businesses during economic disruption. Business technical assistance includes the necessary support for navigating business processes involved in recovery, and financial products include those that are specifically developed to support businesses in times of disaster.

#### **2.1 AG Plan Organizations that Participated**

##### **Organizations:**

**AG Lead:** Community Futures South Kootenay

##### **AG Members:**

- Hub International Insurance
- Leadership Consultant, Board Member
- Kootenay Savings Credit Union
- Community Futures South Kootenay

##### **Additional organizations who may be able to provide guidance, case management and support**

##### *Non-Profit Organizations:*

- Kootenay Association for Science and Technology (KAST)
- West Kootenay-Boundary Investment Cooperative
- Trail and District Chamber of Commerce
- The Skills Centre
- WorkBC
- Kootenay Career Development Society
- Le Roi Community Foundation
- Simon Fraser University Community Economic Development
- Selkirk College
  - Applied Research & Innovation
  - Rural Development Institute
  - Applied Research and Innovation Centre

##### *Private Organizations:*

- Kootenay Savings Credit Union and other financial institutions in region
- HUB International Insurance and other insurance agencies in region

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## 2.2 Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Set up Business Intake Centre in conjunction with the BEOC.
- ✓ Consult the Economic Impact AG and determine TA and finance needs for impacted businesses.
- ✓ Consult case management organizations to determine needs and resources for special populations.
- ✓ Roll out Disaster Financial Assistance and related workshops, as necessary.
- ✓ Roll out rapid-response finance programs, as necessary.
- ✓ Support insurance claims process and insurance guidance.
- ✓ Liaise with the EOC, especially if support is needed to lobby provincial and federal governments for support for the business community through the EOC Policy Group (Elected officials and CAO's).
- ✓ Work with the Communications AG to disperse timely, accurate and helpful information to business owners – potentially through [www.BizDAP.ca](http://www.BizDAP.ca)

## 2.3 Existing Programs and Assets for Business TA and Financing

There are several existing programs that provide business support and would be helpful during time of crisis to accelerate business resiliency and recovery.

- ✓ **The Basin Business Advisors Program (BBA)** offered by Columbia Basin Trust (CBT) provides free individualized one-on-one support to businesses and may be able to assist businesses to respond to and recover from a disaster. More information: <https://bbaprogram.ca/>
- ✓ **Community Futures South Kootenay** offers business financing and loans to area businesses who may find it hard to find financing from traditional institutions. More information: <https://www.communityfutures.com/>
- ✓ **The South Kootenay Business Centre** offers fully furnished office spaces with fibre internet, board room and most business amenities on a month-to-month lease basis. More information: <https://www.skbc.ca/>
- ✓ **The Kootenay Association for Science & Technology (KAST)** provides support to science and technology businesses. Sometimes, a fee is required for KAST programs. More information: <https://kast.com/>

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- ✓ **The Entrepreneurs with Disabilities Program** offered through Community Futures can fund access to a consultant for entrepreneurs with self-declared disabilities. More information: <https://edp.communityfutures.ca/>
- ✓ **The PRIDE in Entrepreneurship Program** provides support and guidance for 2SLGBTQIA+ Entrepreneurs. More information: <https://edp.communityfutures.ca/>
- ✓ **The Disaster Financial Assistance** program (part of EMCR) can compensate businesses for some uninsurable losses. The application process for businesses can be complex, and business owners will need access to financial records and possibly support from case management agencies to complete the application process. More information: <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/emergency-response-and-recovery/disaster-financial-assistance>
- ✓ **The Canadian Red Cross (CRC)** often offers support directly to businesses following a major disaster. The CRC will often set up a stand-alone office within the affected community to provide intake support for CRC services. These often include supports to affected businesses. The BEOC should work closely with the CRC to support affected businesses. More information: <https://www.redcross.ca/in-your-community/british-columbia>
- ✓ **WorkBC** lists various sources to find loans, grants, and funding for business. More Information: <https://www.workbc.ca/employer-resources/funding-and-programs/loans-grants-and-funding.aspx>
- ✓ **Sources of Financing** for businesses would include traditional banks (CIBC, RBC, BMO, Canada Trust, Scotia Bank), credit unions (KSCU and Nelson and District Credit Union – Rossland branch), the West Kootenay - Boundary Investment Co-op, Community Futures South Kootenay, Columbia Basin Trust, Western Diversification Canada and Southern Interior Development Initiative Trust. Note: *loan approvals are never guaranteed and the provision of grants during or after a disaster is at the discretion of the funder. This ERAP has no control over the availability of grants and loans.*
- ✓ Additional funding sources may be available through federal and provincial governments for business recovery. Assistance from case management organizations will likely be necessary for these programs to have the maximum recovery potential.

In addition to these existing programs, the Business Technical Assistance and Financing Action Group developed additional options to be considered before, during and after an emergency event.

## 2.4 Business Technical Assistance and Financing Preparedness Activities

A list of recommendations from the Business Technical Assistance and Financing Action Group that may be taken in advance of a disaster or economic downturn to increase the level of resilience within area businesses are as follows;

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## Business Continuity Planning:

Assisting local businesses in developing their own disaster plan will increase business resiliency and help to mitigate losses, as well as decrease business interruption. A FREE fillable template is available at [www.BizDAP.ca](http://www.BizDAP.ca). Business continuity planning requires direct input from those who know the business intimately.

## Training and Workshops:

Training and workshops are best offered between September to November and again from March to June, as business owners may have more opportunities to participate outside flood, wildfire and summer / tourist seasons. Evenings and midweek time periods are preferable.

## Insurance Seminars:

Assisting local business owners to determine the right insurance policy and coverage for their business may help mitigate the impact of a disaster.

Business interruption insurance is highly recommended but often overlooked.

Provide opportunities for businesses to learn more about insurance processes, such as;

- ✓ How to file an insurance claim if needed?
- ✓ How to navigate through their own business insurance policy to determine that they have the right coverage. Encourage them to sit down with their insurance broker to get these answers prior to a disaster.
- ✓ The Community Futures BC website has helpful information for business owners including information about insurance processes. Please see: <https://www.communityfutures.ca/emergencies/help-for-businesses>

## Business Record Keeping Seminars:

Assisting businesses to implement proper record keeping practices, including ensuring that business files are backed up and stored at an offsite location. Most businesses back information up to a **Cloud storage system**, such as Drop Box/Google Drive/ One Drive/ Amazon Drive, just to name a few, as this information can be readily accessed from any computer, phone, tablet, or location. Insurance claims are based on providing proof of revenue and property loss. **The “onus of proof” is up to the business owner to demonstrate a valid claim.** It is also recommended that they do not leave out information to reduce premiums or misrepresent revenues on their tax forms.

**Video or photos of the business’s facility/assets** are extremely beneficial for an insurance claim or when applying for government relief programs and insurance purposes.

## Mitigation and preparation for business facilities and utilities:

Supporting businesses to undergo “disaster proofing” their business location. This is also linked to the Structures and Access AG.

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Various government agencies and support organizations are currently working on disaster reduction programs such as the FireSmart program within the RDKB and flood mitigation programs which benefit businesses. The following links provide great preparedness information.

- ✓ **FireSmart Canada:** <https://www.firesmartcanada.ca/>
- ✓ **PreparedBC Information for Floods:** [https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/preparedbc-guides/preparedbc\\_flood\\_preparedness\\_guide\\_fillable.pdf](https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/preparedbc-guides/preparedbc_flood_preparedness_guide_fillable.pdf)
- ✓ **PreparedBC Information for Business Owners:** [https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/preparedbc-guides/preparedbc\\_small\\_business\\_guide.pdf](https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/preparedbc-guides/preparedbc_small_business_guide.pdf)

## **Appropriate Insurance:**

Business owners must be aware of any **fire or flood proofing requirements** that are needed for their insurance coverage, such as back flow preventers on sewers. It is recommended that they discuss with their insurance providers on what options are available and which is best suited to their needs. They should also strongly consider the need for business interruption insurance.

The Insurance Bureau of Canada has an exhaustive list of insurance guidance, including articles specific to every kind of disaster that might impact area businesses, and guidance for proper insurance coverage. More information: <https://www.ibc.ca/stay-protected/protect-your-business>

## **Bridge Financing:**

Businesses are encouraged to inventory and understand their borrowing power for their business. Access to lines of credit, savings, pre-approved loans and, in some cases, credit cards, can provide important bridge financing for businesses during economic disruption. Seeking out opportunities to enhance borrowing power during times of regular operation can be helpful.

## **Business or Facilities Risk Assessment:**

Each business should do an on-site assessment for potential hazards or potential areas that are at high-risk for an insurance claim.

### **2.5 During and Post-Disaster Business Technical Assistance Programs**

Listed below are various programs and initiatives that may be explored and implemented by the Action Group during a disaster in the South Kootenay region that affects businesses.

Note, that there are various timelines associated with the suggested activities below. Some are during or immediately following a disaster (days to weeks). Others are more long term (weeks to months). Suggested potential timelines are provided for each, where appropriate.

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Some of the programs noted below are useful for general business operations but it is important to note that the intent of this ERAP is to only support businesses affected by disaster and not provide day to day support services.

## **Business Resiliency Centre (BRC):**

Having a single location where businesses can access various organizations that can support them during their recovery is crucial. Organizations like Community Futures South Kootenay have both the facilities, trained staff and mandate to help provide these services. The intent would be to have a one-stop shop (in-person or virtual) where business owners could access a variety of information.

If determined to be useful by the AG, the BRC could also host the case managers who would be working with area businesses.

## **Business Advisor Programs / Business Case Management:**

Providing one-on-one business TA supports to impacted businesses is an important part of helping business cope through a disaster. These sessions involve as much listening to business owners as it does information sharing.

During COVID-19, CFSK created an on-line forum where business owners and local governments joined in a weekly online round-table meeting. These meetings were designed to discuss best practices and solutions during a time when the path forward was unclear. These sessions included:

- ✓ Updates about the latest information.
- ✓ How to continue doing business with new pandemic protocols in place.
- ✓ Ways of coping and managing through the response and recovery process.

These sessions were very well attended and provided a venue for emotional support, which was so desperately needed during these difficult times.

This plan recommends creating a list of affected businesses following a disaster (which will be completed by the Economic Impact Assessment AG), at which point, the ERAP Executive Committee will ensure that one-on-one support is provided to each business owner. This is best achieved by using business case managers who will maintain communication with each business owner through the response and recovery phases of a disaster, to ensure those businesses have the support they need to make it through the difficult times.

The case managers can be drawn from a variety of sources. They would likely be short term hires or contractors funded through emergency relief funds. They could be hosted by CFSK, TDCOC, or Trail FAIR. As well, there are other community partners that may be able to assist with case management including The Skills Centre, Inside Job Consulting, and Kootenay Career Development Services.

- ▶ **Timeline:** During response, and immediate recovery up to 12 months following the event.

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## **Disaster Financial Assistance 101:**

Providing workshops on accessing formal disaster relief funding and navigating through resources and programs that exist during recovery are helpful for business owners. Government programs such as disaster financial assistance (DFA) are often challenging to apply for and have certain criteria and requirements that need to be met to be eligible for funding. Hosting training sessions that build familiarity with these types of programs will assist business owners to take charge of their own recovery and will guide them to much needed resources. A provincial Disaster Financial Assistance team may also be encouraged to visit an impacted community, to offer training and assistance.

▶ **Timeline:** During response, and immediate recovery up to 3 months following the event.

## **Application Technical Assistance:**

Through various partnerships and agencies, a best practice that can be implemented is to provide one-on-one support to business owners, in helping navigate through and filling out the necessary paperwork for insurance claims or relief funding opportunities. This is particularly true when government or non-profits grants, and support programs are made available following a disaster. Often, business owners are more focused on rebuilding their businesses, looking after employees, and in many cases are affected by the disaster at home as well. It is critical to have supports in place to assist business owners during these times. This support can also be accomplished through case management as previously mentioned.

▶ **Timeline:** During response, and immediate recovery up to 6 months following the event

## **Insurance claims seminars:**

Educating business owners on how to submit claims and navigate the claims process. This included making business owners aware of their rights, and how to identify mistakes in the adjustment and payment process.

▶ **Timeline:** During response, and immediate recovery up to 6 months following the event.

## **Consider hiring or contracting independent insurance and building repair advisors:**

It was identified during the 2018 Grand Forks flood, the importance of having an insurance expert and building contractor on-hand to answer any questions that may arise and offer sound advice to the residents and business community, during the rebuilding stage of recovery. Having an independent insurance expert available to assist with claims, offer advice on their legal rights as an insurance policy holder, and guide them through making significant decisions on a path forward, such as considering enhanced rebuilding opportunities, not rebuilding or relocating, or other aspects. A retired insurance professional could be contracted for a short period of time to support businesses through this critical time.

Regarding building and contracting, having access to a resource who understands municipal zoning laws, building codes and inspection requirements, and who can answer questions about building construction and navigate complex decisions about rebuilding may provide incredible value to business and property owners.

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This could be a retired building contractor, building inspector, or other building professional who would be contracted for a short period of time to support the business rebuilding process and provide guidance.

▶ **Timeline:** During response, and immediate recovery up to 24 months following the event.

## **Technical Assistance for Point of Sale, IT and other needs:**

Various for-profit organizations with local offices, such as Ralcomm and F12 IT group can provide technical assistance to restore Point of Sale systems, online shops, IT infrastructure and other technical needs online for businesses following a disaster. Organizations such as Community Futures and the Basin Business Advisors can advise local experts.

▶ **Timeline:** During response, and immediate recovery up to 6 months following the event.

## **Business closure and succession planning:**

Various organizations can assist business owners to understand the necessary steps to close their businesses, liquidate their assets, dissolve corporations, or undertake retirement/succession planning. [Community Futures South Kootenay](#) can assist in guiding these processes.

There are many online and existing resources on this subject, so it may be enough to direct business owners to available resources.

▶ **Timeline:** During recovery up to 12 months following the event.

## **Entrepreneurial development and support:**

Helping new entrepreneurs fill the gaps left by closing businesses and starting new businesses in a sometimes chaotic and changing environment may be helpful. Programs such as Community Futures BC's Venture Connect program can assist with this process. <https://www.communityfutures.ca/resources-hub/venture-connect>

Community Futures South Kootenay works with local entrepreneurs and provides sound business advice and funding to start up a new business or purchase an existing business in the region. Their mandate is to assist businesses with startup funding, which may not otherwise qualify for traditional funding. <https://www.communityfutures.com/financing/>

▶ **Timeline:** Following recovery – 12 to 18 months following the event.

## **2.6 Post-Disaster Financial Products and Programs**

The Business TA and Financing Action Group is the group that is best positioned to advise on what financial supports may be available to business owners following a disaster.

The primary role of this action group will be to identify, circulate and make available information about these programs.

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The CFBC Rural Resilience Initiative Resources website is a great place to learn about all of the different initiatives that CF offices across BC have used to support businesses through disasters. <https://www.communityfutures.ca/rri-resources>

Some additional concepts can be found below.

## **Rapid response loan products:**

Providing short-term cash infusions to enable quick actions by local businesses. These might include targeted products related to different needs including:

- ✓ Lines of credit to replace inventory
- ✓ Bridge loans to cover expenses while waiting for insurance payments, etc.
- ✓ Equipment loans to replace core equipment needed for production/operation.
- ✓ Community Futures, charter banks, credit unions, the West Kootenay Investment Co-op and others can provide support in some cases.

## **Small grant programs for particular needs:**

Grants can be used in situations that will not necessarily generate a direct link to repayment like equipment or inventory loans might. These are usually for soft costs like marketing or short-term operating gaps or might simply be small infusions that provide emotional or material comfort to specific sectors or populations. These were common during the COVID-19 pandemic. Western Economic Diversification Canada and other provincial and federal governments frequently offer these types of funds.

## **Workforce subsidies:**

Fund can be dispersed to businesses to subsidize employment and reduce layoffs. Often offered by higher levels of government.

## **Loan restructuring:**

The need to restructure loans (by using interest only periods, payment holidays, extension of repayment terms, etc.) is usually quite high during economic disruption. Positive actions by banks or other financial institutions to ease the burden of existing or additional debt can reduce defaults by clients. Community Futures loans can be discussed from this perspective.

## **Capitalizing revolving loan funds:**

Foundations, trusts, community forests, or other entities with flexible capital can capitalize revolving loan funds in financial institutions with specific targets for lending to impacted or vulnerable populations.

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## **Other supports to facilitate lending:**

Governmental agencies, foundations, and others can provide support beyond direct capitalization to facilitate lending. This could include guarantees for defaults, the establishment of loan-loss reserves to back loans, and interest rate buy-downs to make capital cheaper to lend. This action group will work to seek innovative solutions to business resiliency issues.

## **2.7 Future Preparation and Mitigation Activities**

All South Kootenay business owners are encouraged to educate themselves on how to best prepare themselves for the next disaster or economic downturn and take the necessary actions to create a disaster plan unique to their own business. As Benjamin Franklin one said,

"An ounce of prevention is worth a pound of cure"

## **Business continuity planning:**

Identify opportunities to support businesses to put continuity plans in place. A Community Futures business continuity workbook template can be found on the CFBC website.

## **Disaster education and preparation for businesses:**

Design insurance, DFA, business continuity, business resiliency sessions, webinars, courses and other educational materials to ensure business continuity planning and resiliency is promoted.

## **Print and digital resource development:**

Develop print or digital business resilience materials that can be shared with and support the business community. Please check with the RRI program for available resources.

## **Mitigation and preparation for business facilities and utilities:**

Assisting businesses in “disaster proofing” their business locations and having backups for major utilities and IT resources.

## **Business community information inventory:**

Catalog businesses in the South Kootenay region and identify which kinds of disasters these businesses are susceptible to. Offer education and support to help them minimize their chance for disaster.

"By failing to prepare, you are preparing to fail."

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **Inventory supply chains and suppliers:**

Identifying where local businesses can source goods and services locally during a disaster will help build resilience in the event of a disaster. Also, identifying which businesses can support locally or provide supplies during a disaster increases community and economic resiliency.

## **Human resource planning:**

Some of the most significant issues during and following a disaster is the availability of trained staff to operate businesses. Identify in advance, where to access workforce pools to ensure a quicker recovery. The Workforce Support AG has direct linkages to these activities.

## **Business closure and succession planning:**

Helping business owners understand how to close businesses, liquidate assets, dissolve corporations, and retirement/succession planning.

## **Entrepreneurial development and support:**

Helping new entrepreneurs fill the gaps left by closing businesses and starting new businesses in a sometimes chaotic and changing environment.

## **Develop cyber-security preparedness materials:**

More and more businesses are facing cyber threats as they continue to move operations online. Awareness sessions may be helpful in combatting these issues.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **3 COMMUNICATIONS PLAN**

### **3.1 Scope of the Communications Plan**

The Communications AG Plan focuses on the protocols necessary for sharing true and valid information regarding the economic disruption, to all residents in the community. This group will ensure that all community partners share the same message and communicating in a clear and consistent manner.

The Communications AG will work closely with the RDKB Emergency Management Program to ensure that the information being shared is current and accurate before being dispersed to the community. Community Futures South Kootenay will be responsible for updating this information on the new regional disaster website at [www.BizDAP.ca](http://www.BizDAP.ca)

### **3.2 AG Plan Lead and Committee Members**

#### **Organizations:**

**AG Lead:** Community Futures South Kootenay

#### **AG Members:**

- RDKB
- Trail and District Chamber of Commerce
- Tourism Rossland / City of Rossland
- City of Trail
- Teck Metals Ltd.

#### **Additional support organizations**

- Local radio stations (The GOAT Castlegar, Summit FM Trail, CBC Radio)
- Local Print Media (Trail Daily Times, Trail Champion)
- Local Digital News (Trail Champion, Rossland Telegraph, My Kootenay Now)
- Local communications consultants
- Social media consultants

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **3.3 Incident Quick Start Checklist**

- ✓ Convene the AG committee.
- ✓ Assign Communications Liaison to work with the RDKB EOC Information Section, if established.
- ✓ Reach out to local elected and community leaders to implement communication protocols about the local economy.
- ✓ Recruit or identify and assign News and Social Media Coordinator to collect information from news reports, social media posts, etc. and begin to vet it as true or false with relevant authorities.
- ✓ Establish communications tools for communicating with businesses and the public (e.g., website, social media platforms, phone lines, etc.)
- ✓ Identify a media spokesperson for the economic response and recovery.

## **3.4 Inventory of Existing Programs and Assets for Communications**

There are several existing organizations that can provide expertise and capacity for communications to area businesses during a period of economic hardship.

- ✓ The Trail Chamber of Commerce and Community Futures South Kootenay, both have newsletters that frequently go out to the South Kootenay business community.
- ✓ Local non-profit business support groups and local government have client lists, newsletters, websites, and social media channels that could also help share information.
- ✓ Both the RDKB and the City of Trail have full-time communications staff resources. Both organizations have experience and can provide support, templates, and other tools to facilitate communication to the business community. Some of the types of support that may be provided may include:
  - Access to templates for information bulletins, press releases, etc.
  - The RDKB has an emergency communications plan.
  - Social media templates.
- ✓ The Kootenay Boundary Farm Advisors program has a contact list for reaching area agricultural producers.
- ✓ Local media organizations such as print media and radio can support efforts (i.e., Summit Radio -Trail and The GOAT - Castlegar)
- ✓ Local print companies such as the Trail Daily Times, Trail Champion, Rossland Telegraph and Rossland Record have significant outreach.
- ✓ Local municipalities and the regional district can also share information and the RDKB has a stand-alone Emergency Info website. <https://emergency.rdkb.com>

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **3.5 Action Plan for Future Preparation and Mitigation Activities**

This section lists recommendations made by the Communications Action Group, that can be developed in advance of an emergency. Templates with predetermined verbiage for crisis communications can be constructed before an actual disaster occurs, to ensure a quick delivery.

- ✓ Community Futures South Kootenay has developed a website for business community resilience. The website is a one-stop-shop for information about preparing for disasters, and what to do when one occurs. This website also serves as a central hub when disaster strikes and can act as the single point of information for area businesses. The website link is [www.BizDAP.ca](http://www.BizDAP.ca)
- ✓ Having a current media contact list readily available would also be helpful in case of an emergency.
- ✓ Conduct an audit / inventory of local professionals with in-depth communications skills and experience, especially in crisis communication.
- ✓ Create common branding materials so that consistent visuals are being used to disperse emergency information. This will make it easy to identify information that was approved by the proper channels.
- ✓ Develop social media strategy (using common branding) for crisis communications. This can also be shared through other local community partners' social media platforms.
- ✓ Determine ways to identify and dispel rumours. Keep local politicians and key community leaders informed about emergency messaging.

## **3.6 Typical Communications Response and Recovery Activities**

The following are typical Communications response and recovery activities during and after economic disruption.

- ✓ Provide daily briefings to the press on economic impacts and the pace of economic recovery.
- ✓ Set up a hotline, website, or resource guide that is updated with new information and resources for economic recovery.
- ✓ Use a central point of contact for providing information to area businesses, such as the regional disaster website at [www.BizDAP.ca](http://www.BizDAP.ca)
- ✓ Scan social media sites to determine where rumors are being spread and correct these at the next daily briefing, with a plan to direct businesses and community members to factual information.
- ✓ Craft messaging around reopening businesses and make the “Open for Business” announcement, when appropriate.
- ✓ Ensure that any “Open for Business” announcements first consider those businesses that have been impacted the most, and are not quite ready to re-open because of extensive damage or issues. Make sure that other options are readily available to them, such as temporary business locations.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **4 ECONOMIC IMPACT ASSESSMENT PLAN**

### **4.1 Scope of the Economic Impact Assessment Plan**

The Economic Impact Assessment AG Plan focuses on the protocols necessary to understand the short-and long-term economic impacts of the disaster on local businesses and workforce. This includes both collecting primary data as well as analyzing and communicating mixes of primary and secondary data that is collected after a disaster.

### **4.2 AG Plan Lead and Committee**

#### **Organizations:**

**AG Lead:** RDI / Selkirk College

**AG Members:** TBD when the situation warrants a response

#### **Additional Case Management and Support Organizations**

- BCEDA (BC Economic Development Association)
- Community Skills Centre
- Kootenay Career Development Society (KCDS)
- Tourism Rossland
- KAST
- BC Chamber of Commerce
- Insurance agents and corporations

### **4.3 Incident Quick Start Checklist**

- ✓ Convene the AG committee.
- ✓ Receive reports on damages and impacts from Economic Liaison to the EOC
- ✓ Deploy rapid assessment survey template to businesses
- ✓ When possible, deploy ground assessment teams to visit businesses and pursue deeper qualitative interviews with owners or staff.

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## **4.4 Pre-Disaster Protocol**

The Economic Impact Assessment Action Group will undertake the following activities to remain prepared for activation of the plan when an emergency event happens. Activities identified include the following:

Creation/maintenance of the action plan.

- Maintenance to be conducted annually by action group
- AG Lead is responsible for ensuring maintenance of the Action Plan.
  - Updating AG members
  - Confirming roles for each member
  - Assessing whether any changes have taken place which necessitate amendments to this section of the ERAP.

## **4.5 During Disaster Protocol**

The following steps can be utilized during an emergency event to start the economic impact assessment process.

There may be emergency response funding available from the Government of BC / EMCR to contract out portions of the effort needed for economic impact assessment. The AG Lead should consult with the RDKB EOC about this.

### **Convene the Economic Impact Assessment AG**

- Determine whether in person or virtual meetings are more appropriate
- AG Lead will initiate contact with other team members

### **Convene an Initial Meeting**

- Customize the BCEDA Economic Recovery and Resiliency Toolkit for use during the emergency or utilize another source. BCEDA toolkit
- Determine outreach to business approach – using a variety of methods to make contact:
  - In Person
  - Phone
  - Online intake form / email
  - Virtual / Online Information Sessions

### **Identify other organizations which can potentially assist with data collection**

- Trail & District Chamber of Commerce
- Community Futures – both South Kootenay office and other CFBC resources
- Community Skills Centre
- Tourism Rossland
- Kootenay Career Development Society (KCDS)
- Kootenay Association for Science and Technology (KAST)

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

- Insurance providers – there may be privacy issues, but they will have considerable data on their insured businesses.
- Report to Executive Leadership and Economic Liaison on outcomes and action items.

## **Data collection**

- AG Lead is responsible for keeping track of data collection efforts through regular check-ins with responsible parties.
- AG Lead is also responsible for maintaining records.

## **Data Analysis**

- Provided that data is collected virtually, analysis should be straightforward. Survey software normally comes with this capability.
- If data is collected on paper it will need to be entered into a database for analysis. The AG Lead is responsible for determining how this will be accomplished. It may be necessary for extra resources to be brought in for this.
- When data is collated in a virtual format it should be analyzed for dominant trends or extreme cases. Trends should be reported in writing to the Executive Committee and Economic Liaison. An example of this may be if numerous businesses are facing cash flow problems due to loss of revenue, or if certain sectors are more impacted than others.
- Extreme examples may need to be reported to the EOC by the Economic Liaison. An example of this may be where major damage is sustained to the local grocery store, and where food shortages are expected. This issue goes beyond an economic impact and may become a humanitarian issue.

## **Subsequent/Final Meeting**

- This may be during the crisis or after emergency is contained and/or resolved.
- Review initial findings: trends and extreme cases.
- Discuss whether further action is required:
  - This would normally include reporting of the key findings to the appropriate body.
  - This may include adjustments to the Economic Impact Assessment Tool or to this plan to ensure all needed data is being collected.
  - This may include an assessment of businesses that the AG has been unable to reach and may require additional outreach attempts using different methods, or over a longer period of time.
- AG is responsible for jointly producing a report which will be issued to Executive Leadership and via the Economic Liaison to the EOC.
- The AG should determine whether further short-term economic impact assessment is required.
  - If the crisis is resolved, then the AG can transition to the implementation of long-term economic impact assessment.
  - If the crisis is unresolved, then ongoing short-term economic impact assessments may be necessary. Return to Step 3 - Data Collection.

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## **4.6 Disaster Subsided – Economic Recovery Phase**

Most recent short-term economic impact assessment findings are reported to Executive Leadership. This may inform action taken by other AGs, local government, or others.

### **Long-term Economic Impact Assessment Planning Meeting;**

- Scope, duration and costs of this assessment should be determined first. Funding may be needed in order to carry out the long-term assessment.
- As above, data collection methods and parties responsible should be determined. Data collection may be based on the Economic Impact Assessment Tool used during the short-term assessment in order to provide data continuity between assessments.
- However, the long-term assessment may include more data points for investigation since time is no longer a critical factor.
- Ideally one party (external or internal) will take on the project management and execution, hereafter referred to as “the Researchers”. AG members supporting with in-kind contributions as appropriate.
- The AG should determine intended purpose, required outcomes, and reporting format for the assessment.

### **Data Collection & Analysis**

- This will be undertaken by the Researchers.

### **Data Reporting**

- The AG will review the report submitted by the Researchers and issue approval provided that all requirements are met.
- The report will then be disseminated to the Executive Leadership, other AGs as required, economic development agencies, local government, and other parties as appropriate.
- This report should serve as the foundation for all economic recovery actions taken by the parties responsible for advancing this work.

### **Final AG Meeting**

- AG should conduct a thorough review of “lessons learned” during both the short-term and long-term economic impact assessments. Any required changes to the AP should be made based on this review.
- The AG can now be deactivated and resume normal operations.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **4.7 Economic Impact Assessment Tool Template**

A basic survey format is included below that could be used as a basis for the kinds of information that may need to be included during business engagement to measure economic impact.

1. Nature of the disaster: \_\_\_\_\_
  
2. Areas affected (please circle or highlight one or more selections):
  - a) Trail
  - b) Rossland
  - c) Warfield
  - d) Montrose
  - e) Fruitvale
  - f) RDKB Area A
  - g) RDKB Area B
  
3. Businesses to contact (w/ contact details) or location of list: \_\_\_\_\_
  
4. Keys items to request information about:
  - a) Staffing:
    - i Communications \_\_\_\_\_
    - ii Safety & Mental Health Concerns \_\_\_\_\_
    - iii Loss vs. Retention \_\_\_\_\_
  
  - b) Building/Capital:
    - i Is site safe to access and use? \_\_\_\_\_
    - ii Is it temporarily vacant? \_\_\_\_\_
    - iii Damage / Losses / Complete Loss \_\_\_\_\_
    - iv Insurance (Yes, no or underinsured) \_\_\_\_\_
    - v Business Interruption Insurance (yes / no) \_\_\_\_\_
  
  - c). Financial:
    - i Immediate cash flow problems \_\_\_\_\_
      - 1) Revenue loss \_\_\_\_\_
      - 2) New/Increased costs \_\_\_\_\_
  
    - ii Borrowing Power \_\_\_\_\_
  
    - iii Eligible / applied for Disaster Financial Assistance \_\_\_\_\_
  
  - d) Supply Chain:
    - i Inventory \_\_\_\_\_

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

ii Disruptions \_\_\_\_\_

## **4.8 Programs and Assets for Economic Impact Assessments**

There are a few existing programs that can support economic impact assessment processes leading up to, during, and after emergency events.

- ✓ One of the primary sources for tools, guidance and resources is the BCEDA. The BC Economic Development Association (BCEDA) has tools for benchmarking the economic status of communities and conducting economic impact assessments. They also can provide access to the BC Business Counts resource to house economic related data. [https://www.bceda.ca/disaster\\_preparation\\_and\\_recov.php](https://www.bceda.ca/disaster_preparation_and_recov.php)
- ✓ Selkirk College's Applied Research & Innovation Centre has provided training, data analysis and housed business data for the region in the past. They also have capacity through staff and students to support the collection of and analysis of data. <https://selkirk.ca/about-us/research/applied-research-innovation>
- ✓ There are also for-profit organizations that can assist with these processes such as those listed on: <https://www.locobc.ca/cpages/home>
- ✓ The BC Chamber of Commerce gathers business data at regular intervals and in the case of COVID-19 conducted provincial surveys to get data on COVID-19 impacts: <http://bcchamber.org/>

## **4.9 Action Plan for Future Preparation and Mitigation Activities**

Further refinement of business impact assessment tools and templates, and customization of the BCEDA economic impact assessment toolkit would be beneficial.

- ✓ Link the development of data sources to streamline the use of these resources during an emergency (such as when business retention or expansion programs are undertaken).
- ✓ Have AG team members take specialized training from the BCEDA or other sources when available.
- ✓ Engage with Selkirk College to determine its capacity to lead ongoing business data collection and analysis as well as to be equipped to respond quickly with economic impact surveying and data analysis.
- ✓ Plan to gather economic benchmark data at regular intervals to identify trends and to measure impacts against.
- ✓ Identify existing data sources (for example, business license numbers, provincial data) that can be leveraged to understand economic impacts.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **5 ECONOMIC INFRASTRUCTURE PLAN**

### **5.1 Scope of the Economic Infrastructure AG Plan**

The Economic Infrastructure AG Plan focuses on the preservation and recovery of key utilities, major infrastructure, and sensitive economic sites that are important to the economy. Although the recovery of these may be governed by emergency plans or authorities elsewhere, the Economic Infrastructure AG acts as an advocate for the business community to ensure that key infrastructure necessary for economic function is maintained. Much of the functional recovery work will be assumed by the RDKB EOC, though assuring economic recovery is a key role of the Advisory Members.

### **5.2 AG Plan Lead and Committee Members**

#### **Organizations:**

##### **AG Lead:**

- Local Government – Public Works
- and/or RDKB (best confirmed when plan is activated), private contractor
- AG Members: Will be mostly determined by nature of event

##### **RDKB EOC**

- Utilities (TELUS, FortisBC, Shaw, others)
- Staff from local governments
- Parks and Trails Societies

##### **Additional Case Management and Support Organizations**

- Community Futures South Kootenay
- Ministry of Transportation and Transit
- Local Municipalities, and the Regional District (Planning, and Public Works departments)
- Columbia Broadband Corporation

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **5.3 Incident Quick Start Checklist**

- ✓ Convene the AG committee.
- ✓ Receive reports on infrastructure impacts and response / recovery activities from Economic Liaison to the EOC.
- ✓ Work closely with the EOC to advocate for business infrastructure and to reopen businesses as soon as possible.
- ✓ Survey leads or owners of economic infrastructure and economically sensitive sites to understand impacts and/or needs. (while working with Economic Impact Assessment AG)
- ✓ Contact utilities and determine service resumption for compromised infrastructure.
- ✓ Pass information to Communications AG to disseminate publicly.

## **5.4 List of Economically Sensitive Sites**

Economically sensitive sites in the South Kootenay region include:

- Downtown cores of municipalities (Trail, Rossland, Warfield, Montrose, and Fruitvale)
- The East Trail commercial sector
- The Glenmerry commercial sector
- Columbia Gardens industrial complex and Trail Airport
- Waneta – light industrial and Waneta Mall complex
- Red Mountain Resort area
- Fruitvale – industrial area / ATCO Lumber
- Genelle – industrial and commercial areas
- Teck Metals Ltd. metal refining complex
- FortisBC Operations Centre
- Rossland light industrial area
- Patterson industrial areas
- Agricultural areas throughout the region

These areas may need additional support, restoration and advocacy during a major economic disaster. These areas may also be used to stage resources and operate as temporary locations for businesses if access to certain areas is unsuitable for business occupancy for long periods of time.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **5.5 Backup Business Utilities**

Emergency Management and Climate Readiness, through the RDKB EOC, can provide access to resources such as:

- Emergency telephone repair and lines
- Temporary, and portable cellular towers
- Electrical generators
- Access to clean water (truck or treatment facilities)
- Assistance with shipping and transportation (particularly for agricultural operations)

## **5.6 Inventory of Existing Programs and Assets for Infrastructure**

The regional district and municipal planning departments can provide guidance on zoning, temporary use permits, development use permits and other land use and infrastructure needs.

- ✓ <https://www.trail.ca/en/inside-city-hall/planning.asp>
- ✓ <https://rdkb.com/Plan-Build/Planning>
- ✓ <https://warfield.ca/village-office/zoning/>
- ✓ <https://www.rossland.ca/development-services>
- ✓ <https://www.montrose.ca/municipality/>
- ✓ <https://fruitvale.ca/services/>

The Regional District of Kootenay Boundary (across the RDKB) and the City of Rossland provide building inspection services to their respective residents and can provide access to staff and resources that can support businesses operating in temporary locations or rebuilding after a disaster or economic incident. The Regional District of Kootenay Boundary provides building inspection services to the City of Trail, the Villages of Warfield, Montrose and Fruitvale, and all electoral areas within the South Kootenay region.

- ✓ <https://www.rossland.ca/building-inspections>
- ✓ <https://rdkb.com/Plan-Build/Building/Inspection>

The Kootenay Boundary Regional Fire Rescue (KBRFR) department can provide information on fire safety inspections and other public safety requirements.

- ✓ <https://rdkb.com/Public-Safety/Fire-Rescue/Kootenay-Boundary-Regional-Fire-Rescue>

The regional district and municipal planning departments can provide guidance on public works, roads, and other infrastructure needs through their public works departments. These services may include water and sewer connections, or road access.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

Note: that the RDKB does not have a Public Works department but inquiries can be directed to the Utilities and Waste Management Services.

- ✓ <https://rdkb.com/Utilities-Waste>
- ✓ <https://www.trail.ca/en/inside-city-hall/public-works.asp>
- ✓ <https://www.rossland.ca/operations>
- ✓ <https://warfield.ca/warfield-services/>
- ✓ <https://www.montrose.ca/municipality/>
- ✓ <https://fruitvale.ca/services/>

Utilities providers who support local communities may have information to support businesses during economic disruption.

## **Phone services and internet providers:**

- ✓ <https://www.telus.com/en/>
- ✓ <https://www.rogers.com/>
- ✓ <https://www.bell.ca/>
- ✓ <https://ourtrust.org/high-speed-connectivity/>

## **Natural gas and power provider**

- ✓ <https://www.fortisbc.com/>

Municipal governments, private companies and utility companies may oversee various infrastructure assets such as:

- ✓ Water and wastewater facilities
- ✓ Garbage disposal and recycling services
- ✓ Telephone and cellular phone systems
- ✓ Cable and other data and communications systems
- ✓ Electrical systems
- ✓ Natural gas systems
- ✓ Roads, bridges and trails
- ✓ Civic facilities (like community centres, pools, parks and other facilities)
- ✓ Rail lines

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **5.7 Typical Response and Recovery Activities**

When an emergency event occurs, there are several activities that the economic infrastructure action group can undertake to ensure businesses are able to resume operations quickly after conditions are safe to do so.

- ✓ Develop a list of economically important locations that have been affected or may support recovery efforts. This might include key attractions or amenities that serve the tourism industry, water systems that are used by businesses like breweries or agriculture, etc. It might also include a list of utilities, transportation modes/routes, and similar core infrastructure that businesses rely on. A basic list is provided in the section above.
- ✓ Liaise with the RDKB emergency operations center team to determine the impacts on economic infrastructure to better understand the long-term recovery process and share accurate information out to the business community through our regional Business Disaster Action Plan website. <https://bizdap.ca/>
- ✓ Work with partners to launch generator programs or secure access to water trucks to fill short term gaps in utilities for critical businesses, as examples.
- ✓ Reach out to provincial or national associations for help with restoring infrastructure not covered by provincial disaster recovery funding (For example, work with tourism associations to rebuild bike trails, or farming associations to rehabilitate impacted lands, etc.).

## **5.8 Action Plan for Future Preparation and Mitigation Activities**

There are several additional planning initiatives that may be undertaken in the future to support this action plan.

- ✓ Less obvious economically important sites may need outreach provided to them by the business community / economic development organizations during a disaster / emergency. These communications would help to identify specific locations and individual situations that require additional assistance.
- ✓ Future conversations with local and provincial utility providers will help to determine what locations / resources have the potential to be vulnerable and what safeguards should be put in place during a disaster (or made more resilient prior to an event). Helping local businesses prepare for the next disaster is crucial. Examples include opening dialogues with TELUS and FortisBC.
- ✓ Efforts may be made to enhance economic sector representation and ensure that their economic infrastructure is resilient (i.e., metal smelting, healthcare), including business utilities (water, power, phone, etc.). This may mean that ensuring that electrical transmission systems are secure and resilient, or that businesses have back-up communications systems. This may mean developing a committee (possibly from the AG members) to advocate for resilience, education, and relationship development, both within these sectors, and at local government levels.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **6 LOCAL PROCUREMENT PLAN**

### **6.1 Scope of the Local Procurement AG Plan**

The Local Procurement AG Plan focuses on the promotion of local businesses during times of disaster, specifically in terms of local procurement. This includes preparing and advocating for local businesses to provide goods and services to government during response and recovery, as well as promoting local businesses and building a culture of buying locally among residents during rebuilding.

### **6.2 AG Plan Lead and Committee Members**

#### **Organizations:**

#### **AG Lead:**

- Community Futures South Kootenay
- TDCOC

#### **AG Members:**

- Tourism Rossland
- Local Municipalities

#### **Additional Case Management and Support Organizations:**

- Economic Development Practitioners Network (EDPN)

### **6.3 Incident Quick Start Checklist**

- Convene the AG committee.
- Activate any local government procurement policies focused on local procurement during times of disaster. Review events or programs from recent past that were successful in encouraging buy local initiatives.
- Activate or repurpose any “Buy Local” program and work with the Communications AG to maintain the Buy Local message to the public.
- Reach out to the CFBC RRI program to learn about the most recent activities CF offices across BC have implemented to support economic recovery and resiliency
- Disseminate any lists of approved/preferred contractors for economic recovery activities, if possible. Often, these will include suppliers of goods, contractors, construction companies, and technical experts.
- Plan initiatives and marketing materials targeted at visitors and tourists to communicate when the area is open and safe for visitors after a disaster.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **6.4 Programs and Assets for Local Procurement**

- ✓ Both Community Futures South Kootenay and the Trail and District Chamber of Commerce have hosted and promoted successful “Shop Local” campaigns. These have included “Give Away” contests, on-line auctions, newsletter promotions, farmer’s markets, activities such as a BINGO walk, to encourage walk-in traffic for local businesses, and sharing promotional material on other local social media platforms for further exposure.
- ✓ Local media and radio stations are usually supportive to promoting these kinds of initiatives. The Communications Action Group can help to create awareness of such campaigns and provide reporting content.
- ✓ Tourism Rossland can assist by sharing business recovery efforts throughout the City of Rossland and surrounding area. The Communications AG should provide them with reporting content.
- ✓ The City of Trail has a local procurement policy for that provides an incentive for local companies who are seeking to bid on City projects: <https://www.trail.ca/en/inside-city-hall/resources/LOCALPURPOLICY.PDF>
- ✓ There may be opportunities to partner with initiatives and organizations such as the following to build local procurement opportunities following a disaster:
  - <https://supportlocalbc.com/>
  - <https://bcbuylocal.com/>

## **6.5 Action Plan for Future Preparation and Mitigation Activities**

- ✓ Provide training to local building contractors on post-disaster rebuilding process. For example, host seminars on how to navigate the bidding requirements, sharing procurement websites, rebuilding processes and planning, development and building inspection requirements etc.
- ✓ Regional District of Kootenay Boundary – Inspection/Permits/Bylaws; <https://rdkb.com/Plan-Build/Building>
- ✓ An inventory of regional supplies can be created in partnership with organizations such as Community Futures and the Trail and District Chamber of Commerce for local consumers to access local goods and services. This regional marketplace can be made available at any time and does not require to be activated in response to a disaster. It could be an
- ✓ e-commerce platform to connect local business owners with local suppliers. Again, this will support the Shop Local efforts.
- ✓ Work with the Business TA and Financing AG to assist in developing e-commerce platforms for businesses.
- ✓ The Executive Action Plan Committee and the Chamber of Commerce could create an online business inventory for easy access for the entire region.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **6.6 Typical Response and Recovery Activities**

- ✓ Develop lists of local contractors and businesses that provide post-disaster services for residents.
- ✓ Pre-approve businesses for post-disaster procurement based on continuity plans, certifications, etc.
- ✓ Promote local businesses through post-disaster Buy Local campaigns and education messaging that highlights the benefits of buying locally (e.g., multiplier effects, decreased fraud and increased accountability, etc.).
- ✓ Work with local governments to legally preference small businesses for provision of goods and services after disasters.
- ✓ Encourage local businesses to access contracts through one-on-one technical assistance, pre and post-disaster.
- ✓ Create lists of open businesses and/or provide maps that indicate which businesses are open after a disaster.
- ✓ Develop bright signage for businesses to demonstrate that they are “Open for Business” after a disaster. Community Futures office have made these available during the Grand Forks flooding disaster and in other communities during COVID-19.
- ✓ When the time is right, encourage political leaders to announce that the region is “Open for Business” and encourage the surrounding communities to purchase Local goods.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **7 PSYCHOSOCIAL SUPPORT PLAN**

### **7.1 Scope of the Psychosocial Support AG Plan**

The Psychosocial Support AG Plan focuses on supporting the mental health of business owners and the workforce during disaster. Business owners often face incredible stress and hardship during disasters out of concern and impact on their incomes, their physical businesses and assets, and out of concern for their families, their staff and their communities. This AG is tasked with making sure that psychosocial supports are available to businesses through response and recovery activities.

### **7.2 AG Plan Lead and Committee Members**

#### **Organizations:**

**AG Lead:** Violet Beauregard – Low Income Housing

#### **AG Members:**

- Trail FAIR Society
- Trail Mental Health
- Salvation Army
- Interior Health Authority

#### **Support Organizations**

- United Church

#### **Additional Case Management and Support Organizations**

- United Church
- Occupational therapists
- Local practitioners (Counselors and psychiatrists)
- Kootenay Family Place
- Kootenay Career Development Services
- Columbia Basin Alliance for Literacy (CBAL)
- Circle of Indigenous Nations (COINS)

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **7.3 Incident Quick Start Checklist**

- ✓ Convene the AG committee.
- ✓ Establish connection between psychosocial services and the Business Emergency Operations Centre (BEOC).

### **Given capacity, work toward:**

- ✓ Recruit psychosocial workers for the BEOC/Business Recovery Centre (BRC). This to be undertaken by the acting AG Lead, or the Executive Leadership Team.
- ✓ Cross-train staff in the BEOC/BRC to assist with clients.
- ✓ Contract speakers who have experience in disasters and loss who may be able to speak to the local business community. Colin O’Leary, from O’Leary and Associates is a valued source in this area.

## **7.4 Programs and Assets for Psychosocial Programming**

BC Emergency Health Services has many resources on their websites to assist those who are dealing with stress. More Information: <http://www.bcehs.ca/health-info/support-for-bcehs-family-members/links-and-resources>

BC First Responder Mental Health has many resources to help those on the front lines of disasters and traumatic events. More information: <https://bcfirstrespondersmentalhealth.com/>

The Canadian Red Cross provides training and courses in Psychological First Aid, which is accepted as standard training for those coping with a disaster and also for those helping others cope with a mental health crisis. These courses can be offered on short notice to support disaster recovery operations. More Information: <https://www.redcross.ca/training-and-certification/course-descriptions/psychological-first-aid>

The Canadian Mental Health Association can help support business owners’ mental health during a disaster. More information: <https://cmha.ca/>

The Provincial Health Services Authority operates a volunteer-based disaster support registry, who can send volunteers to impacted communities to support through training and education. More information: <http://www.phsa.ca/our-services/programs-services/health-emergency-management-bc/>

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **7.5 Action Plan for Future Preparation and Mitigation Activities**

- ✓ The Psychosocial AG can work to build capacity in the community with a particular focus to identify local resources and/or train additional staff for the BEOC.
- ✓ Develop materials and information portals to provide awareness of available resources.
- ✓ Identify outlets for business owners to talk about and share their experiences. Some of this can be provided by case managers (with Psychosocial training), while others can be made possible in organized community round table exercises.
- ✓ Formalize and create a template for future round table meetings, in preparation for the next regional disaster.
- ✓ Advocate for funding to manage mental health challenges in times of disaster. Funding may be available through EMCR, the Canadian Mental Health Association (CMHA), or the Provincial Health Services Agency (PHSA), but typically not until an emergency event is underway.

An example of this, were the weekly community round table meetings hosted by CFSK at the outset of the COVID-19 pandemic, with many local businesses closing temporarily. Business owners were left struggling to find answers, so this virtual forum provided connections to other business owners and local government who were experiencing the same issues. Collaboratively, they were able to work through most of the issues, share best practice methods, offer support to each other and ultimately grow stronger as a business community.

- ✓ Maintain current business connections and build new contacts with community partners and funders. The Action group should meet twice annually to build relationships and develop materials and procedures.
- ✓ Develop a plan to create support groups for business owners for use in economic disruptions/recovery.

## **7.6 Typical Response and Recovery Activities**

- ✓ Create a messaging campaign targeting business owners, which highlights the need for mental health supports and encourages business owners to seek help if they are feeling emotionally challenged beyond their capacity. Messaging materials may be available from CMHA, EMCR and the Canadian Red Cross.
- ✓ Disseminate resources that can help family members and colleagues identify business owners in mental health distress. Much of this information is available through the links at the beginning of this action plan.
- ✓ Disseminate resources that support business owners in getting access to mental health supports.
- ✓ Bring trauma and grief counselors into the BEOC/intake centers to support business owners and residents on site. Some resources are noted below:

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **Emergency Psychosocial Support :**

- Provincial Health Services Authority: <http://www.phsa.ca/our-services/programs-services/health-emergency-management-bc/provincial-psychosocial-services/disaster-psychosocial-support>
- Survey business owners to better understand their mental health challenges and work with counseling organizations to get the right supports in place. Support can be provided through the Communications Action Group, phone lines set up during a disaster, and through case managers who may be speaking with business owners.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **8 REGULATORY AND COMPLIANCE PLAN**

### **8.1 Scope of the Regulatory and Compliance AG Plan**

The Regulatory and Compliance AG Plan focuses on reducing the barriers to return for businesses after disaster, primarily by temporarily relaxing bylaws or bylaw enforcement, reducing or eliminating fees, and/or by streamlining permitting processes to encourage rebuilding. Much of this authority rests with local government, and therefore, it is recommended that this AG work closely with the RDKB EOC to establish where assistance is required, on a one-to-one basis.

### **8.2 AG Plan Lead and Committee Members**

#### **Organizations:**

**AG Lead:** TBD during a disaster

#### **AG Members:**

- RDKB Bylaw Enforcement
- Trail Bylaw Enforcement
- Kootenay Boundary Regional Fire Rescue
- Local Government Planning and Development departments
- City of Rossland

#### **Additional Case Management and Support Organizations**

- RCMP
- Canadian Armed Forces
- Insurance Companies
- Kootenay Boundary Regional Fire Rescue
- Local Governments (bylaw enforcement, building inspection, public works and planning and development staff)
- Flagging and Security Companies

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **8.3 Incident Quick Start Checklist**

- ✓ Convene the AG committee.
- ✓ Support the Business Intake Centre in conjunction with other AGs.
- ✓ Consult with the Economic Impact AG and determine regulatory barriers to business resumption for impacted businesses (bylaws, restrictions, etc.).
- ✓ Consult case management organizations to determine barriers for impacted businesses.
- ✓ Work with provincial Disaster Financial Assistance, insurance providers and other support programs.
- ✓ Advocate for additional staff in local government to streamline permitting and approval processes.
- ✓ Feed concerns of businesses back to the ERAP Committee, as appropriate.

## **8.4 Programs and Assets for Regulatory and Compliance**

Regulations and compliance decisions for the local business communities are largely governed by local governments. Direct coordination with the RDKB EOC during times of disaster are critical for the success of this Action Group.

Both the City of Trail and the RDKB have bylaw enforcement officers, who in part enforce bylaws that affect our business communities. The individuals holding these positions will need to collaborate efforts and agree on decisions made to relax or suspend bylaws in order to assist businesses during the recovery stage of an economic down-turn.

Many of the staff needed to support this action group (bylaw officers, planners, city managers, operations, and public works employees) will also be called upon to assist with emergency response and recovery efforts, as well as with RDKB Emergency Operations Centre staffing.

The RCMP provides security and scene management during an incident but may also be brought into discussions about supporting businesses through emergency events and economic recovery. Local insurance brokers and their parent companies can provide guidance, support and advice around business regulation and necessary compliance during emergency events and economic recovery. Hiring a retired insurance broker to support businesses through the insurance claim process is desirable and may be funded through the RDKB EOC.

- Building inspectors within local government (City of Roseland and RDKB) may be able to advise on matters of business regulation and compliance as it relates to building concerns. In extreme situations, requesting the support of a retired building inspector (funded through the RDKB EOC) may be possible to provide support to the business community.
- 8.5 Action Plan for Future Preparation and Mitigation Activities

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

- Local governments and this AG may wish to review and determine what bylaws can be waived/ adjusted in the case of a disaster (for example, increased patio space during COVID-19).
- Local governments are encouraged to determine methods to waive or relax various bylaws or policies around;
  - Temporary structures, especially for business use.
  - Home-based businesses.
  - Parking in commercial districts.
  - Noise bylaws, especially concerning business or industrial activities.
  - Zoning for particular uses in particular areas.
- Local governments are encouraged to determine methods to increase the number of planners, inspectors, and other staff (typically through reciprocal municipal agreements or volunteer capacity from associations) to streamline and speed up permitting processes.

## **8.6 Typical Response and Recovery Activities**

Some of the unique situations that may require advocacy for businesses during an emergency includes;

- ✓ Providing approval for the use of temporary structures.
- ✓ Waiving or temporarily waiving the need for building permits or occupancy permits.
- ✓ Relaxing parking requirements and payments.
- ✓ Relaxing the need for business licenses.
- ✓ Adjusting zoning requirements.
- ✓ Adjusting noise bylaws.
- ✓ Changing how municipal taxes are paid and when they are due.
- ✓ Advocating for additional staff within local government and permitting agencies to streamline requests from affected businesses.
- ✓ Advocating for the waiving of fees and other costs for impacted businesses with various levels of government.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **9 STRUCTURES AND ACCESS PLAN**

### **9.1 Scope of the Structures and Access AG Plan**

The Structures and Access Plan focuses on facilitating the return of businesses to their physical locations, either through accelerated re-entry following evacuation, or through the identification of alternate temporary business sites while rebuilding occurs. As with various other plans within this document, close coordination with the RDKB EOC will be required if businesses are to be relocated, and access to locations affected by disaster.

### **9.2 AG Plan Lead and Committee Members**

#### **Organizations:**

**AG Lead:** Clear Sky Consulting Ltd

#### **AG Members:**

- RDKB Emergency Management Program
- RDKB Building Inspection Manager
- Rossland Building Inspector
- RDKB Manager of Planning

#### **Additional Case Management and Support Organizations**

- Kootenay Boundary Regional Fire Rescue
- RCMP
- Local municipal planning and development staff
- Rossland and RDKB Building Inspectors
- Building Officials Association of BC <https://boabc.org/>
- Local Government Bylaw Officers
- School District 20
- Local structural, geotechnical and mechanical engineering firms.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **9.3 Incident Quick Start Checklist**

- ✓ Convene the AG committee.
- ✓ Coordinate with Economic Impact Assessment AG to understand the impacts to commercial buildings and if there is a need for alternate commercial or industrial spaces.
- ✓ Review list of alternate commercial spaces identified pre-incident and determine which are available or compromised.
- ✓ Roll out plans for alternate locations for businesses and assist them in accessing these resources.

## **9.4 Typical Response and Recovery Activities**

- ✓ Identify vulnerable commercial and industrial locations in the region. Encourage and assist the property/business owners to reduce site hazards pre-disaster and prepare for relocation during times of an incident. The economically sensitive locations are identified within the Economic Infrastructure Action Group plan.
- ✓ Businesses should develop a phased restart plan as evacuations are lifted that prioritizes steps for business resumption. A well-prepared business will have already identified these steps in their continuity plan. Any re-entry plans or requests must be coordinated with the RDKB EOC.
- ✓ Develop a list of vacant or open commercial buildings/properties and share this information with the businesses that have been impacted during a disaster. Encourage property owners to waive or defer rents when businesses are recovering from an economic disruption out of their control or a disaster.
- ✓ Identify areas in which to triage businesses during a disaster. Temporary business locations may need to be established such as, “container districts” to house businesses, or buildings in which businesses can establish kiosks or otherwise meet with customers and continue to conduct their business.
- ✓ Work with the RDKB EOC, Rapid Damage Assessment teams to support business assessments and coordinate access and information sharing.

## **9.5 Programs and Assets for Structures and Access**

- Local governments support business license applications, development and building permits. Temporary use access permits, for temporary changes in land use or zoning are also possible.
- The City of Rossland and the Regional District of Kootenay Boundary have building inspectors on staff. These individuals may be able to provide assessments and support to determine if buildings are safe to re-enter or occupy, and to issue permits for renovations or remediation of the affected location.
- Structural safety assessments and other services may be available through insurance coverage or through the RDKB EOC (by way of provincial funding approval processes).

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

## 9.6 Alternate Site List for Commercial Activity

- Several locations across the South Kootenay region may provide opportunities for alternative sites if certain economic locations are evacuated, damaged or under restricted access.
- Alternative sites should meet the following requirements to ensure they are a suitable option for relocation;
- Ability to provide electrical connections to businesses, and possibly water connections
  - Security
  - Washroom facilities
  - Parking
  - Safe access (for traffic flow, pedestrian considerations)
  - Ability to receive cargo / inventory

**Note:** some of the locations listed are held by private entities, and compensation should be expected for the use of these spaces.

### Indoor Locations:

- Beaver Valley arena – at certain times of the year.
- Trail Memorial Centre –at certain times of the year.
- Waneta Plaza Shopping Centre.
- I4C office building (CBT Columbia Gardens building).
- Community halls (all communities).
- CFSK South Kootenay Business Centre office space.
- Selkirk College (certain times of the year).

### Outdoor Locations:

- Trail Memorial Centre – parking lot.
- Waneta Plaza Shopping Centre – parking lot.
- Downtown Temporary Road Closure – various municipalities.
- School District 20 – may have space available.
- Red Resort parking lots (summer).
- Columbia Gardens industrial area (for industrial clients – bare or vacant land).

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **9.7 Action Plan for Future Preparation and Mitigation Activities**

- ✓ A list of available alternative business locations will be available on the regional disaster website. Ensure that this information is kept up to date. [www.BizDAP.ca](http://www.BizDAP.ca)
- ✓ Encourage business continuity planning, specifically for brick-and-mortar businesses who would benefit from alternative locations during disruptions.
- ✓ Arrange for temporary business locations for impacted businesses. Ensure that all necessary services are available to resume business. Synergize with local municipalities to support this initiative.
- ✓ Businesses should have a good idea what requirements are needed to resume business operations from an alternative workspace. Encourage business owners to pursue mutual aid agreements with other local businesses in the area, that they could potentially cohabitate in the same working location, if needed.

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **10 WORKFORCE SUPPORT PLAN**

### **10.1 Scope of the Workforce Support AG Plan**

The Workforce Support Plan focuses on meeting the needs of impacted workforce and making sure that a robust workforce exists for business and industry locally. This may include supporting workers directly with their own disaster-related issues, and/or working with business to increase supports and hiring of local employees.

### **10.2 AG Plan Lead and Committee Members**

#### **Organizations:**

**AG Lead:** (WorkBC)

#### **AG Members:**

- Trail FAIR Society
- The Skills Centre
- Career Development Services

#### **Additional Case Management and Support Organizations**

- Kootenay Association for Science and Technology (KAST)
- Kootenay Career Development Society
- Circle of Indigenous Nations Society (COINS)
- Selkirk College
- Kootenay Boundary Farm Advisors Program

### **10.3 Incident Quick Start Checklist**

- ✓ Convene the AG committee.
- ✓ Coordinate with Economic Impact Assessment AG to determine impacts on workforce.
- ✓ Evaluate businesses within the Workforce AG network to determine impacts on workforce. Provide supports on a one-to-one basis.
- ✓ Roll out workforce support programming.

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## 10.4 Programs and Assets for Workforce Support

- ✓ WorkBC, The Skills Centre and Career Development Services have systems and connections to help determine workforce needs.
- ✓ Selkirk College and other training providers can help re-train employees and/or provide training for potential new employees to increase the workforce capacity in our region.

## 10.5 Data Sources

There are a variety of resources for workforce data available to this AG team.

Local municipalities often keep current statistics within their Official Community Plans, as well, workforce support agencies and statistic reports created by the RDI are a great resource for this type of information.

- ✓ Rossland Official Community Plan <https://rossland.ca/planning/ocp/>
- ✓ Community demographic information is contained within the “Community Profile and Projections” section Of the Columbia Basin Trust / RDI State of the Basin Community Profiles page <https://stateofthebasin.ca/community-profiles>

*An example of the data found within the Community Profiles which would be useful for workforce data is shown below, from the Warfield profile.*

### LABOUR FORCE POPULATION PYRAMID

The chart below shows the age range distribution of children, emerging labour force, primary labour force, and seniors within the Warfield population.<sup>3</sup>

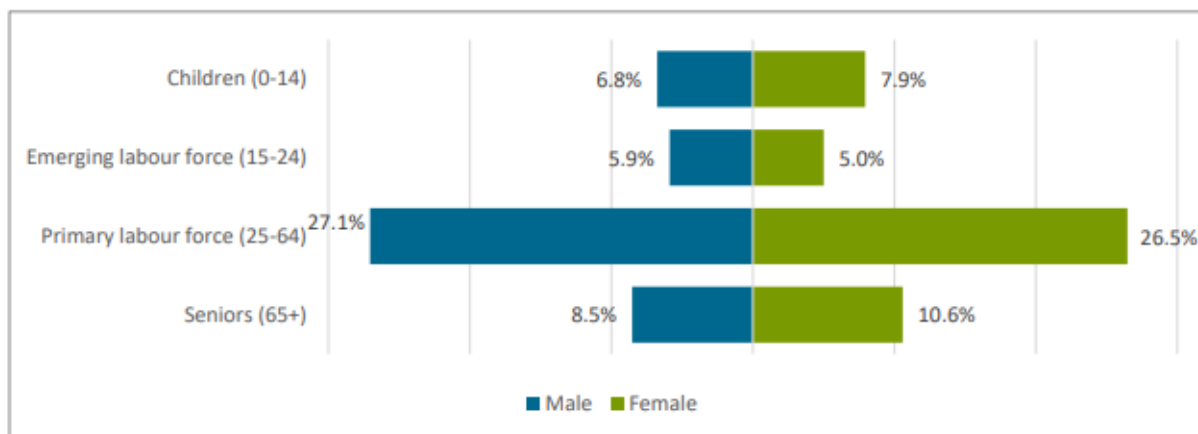


Figure 3. Example of a Labour Force Population Pyramid

WorkBC specializes in providing data regarding workforce specifics to BC businesses. <https://www.workbc.ca/access-employer-resources/manage-employees/support-your-workforce>

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## **10.6 Action Plan for Future Preparation and Mitigation Activities**

- ✓ Work to develop flexible childcare strategy for future disruptions.
- ✓ Ensure processes are in place to allow for flexible licencing requirements for quality of care, Interior Health Community Care Facility Licensing.
- ✓ Gather a list of community volunteers that may be able to assist in a disaster, to fill the gaps in the workforce shortage.
- ✓ Examine current workforce availabilities, to build a better picture of vulnerabilities and identify possible solutions.
- ✓ Encourage mentorship programs, fostering new employees to take over for retiring personnel.
- ✓ Encourage businesses to keep current contact information on their employees' and their next of kin, so that they can account for them during and following an emergency.

## **10.7 Typical Response and Recovery Activities**

- ✓ Arrange for transportation options, such as bussing, carpooling options etc. for employees from surrounding areas.
- ✓ Arrange for temporary accommodation options, such as trailers, RVs or hotels for essential workers.
- ✓ Facilitate hiring unemployed/displaced workers or local residents for clean-up and recovery efforts.

# SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN

## PART III. APPENDICES

### APPENDIX A. ERAP OVERVIEW

#### *Introduction and Plan Formation*

The Kootenay Region Economic Resilience Action Plans are a network of plans developed to aid communities in times of economic disruption. Each participating community developed locally focused plans through a community engagement process and subsequent plan reviews by community leaders. The overall process was led by a team of partners including Community Futures, the Applied Research and Innovation Centre at Selkirk College (ARIC), of which the Rural Development Institute (RDI) is part, and the Community Economic Development Program at Simon Fraser University (SFU CED). The work was funded by the Columbia Basin Rural Development Institute at Selkirk College through a Rural Dividend Fund grant from the BC Ministry of Forests, Lands, Natural Resource Operations, and Rural Development (MFLNRORD) as well as from the Regional Districts of Kootenay Boundary, Central Kootenay, East Kootenay, and Town of Golden and Columbia Basin Trust.

Trail and Region led its first community engagement process on March 4, 2020, and its second on April 22nd, 2020. The engagements included a wide range of stakeholders from the following organizations, businesses, and government agencies:

Austin Engineering	Mary Austin
Canadian Armed Forces	Major Nils French
City of Rossland	Kathy Moore
City of Rossland	Marten Krussse
City of Trail	Paul Butler
Columbia Basin Trust	Nicole McLellan
Community Futures South Kootenay (Greater Trail)	Frank Marino
Community Futures South Kootenay (Greater Trail)	Kristine MacGillivray
Community Futures South Kootenay (Greater Trail)	Loro Seymour
Lower Columbia Initiatives Corporation	Rebecca Richards
Lower Columbia Initiatives Corporation	Tim Grouette
RDKB Emergency Management Program	Chris Marsh
RDKB Emergency Operations	Mark Stephens
RHC Insurance Brokers Ltd.	Sam Cowan
RHC Insurance Brokers Ltd.	Shawn Postnikoff
Salvation Army	Nathaniel Hoeft
School District Trustee	Gordon Smith
Shopper's Drug Mart Trail	Linda Seib
Skills Centre	Marla Dean Smiley
South Columbia Search and Rescue	Mike Hudson
Teck Metals	Carol Vannelli-Worosz
Trail and District Chamber of Commerce	Erika Krest
Trail and District Chamber of Commerce, Kootenay Kebab	Michael Amini
Trail RCMP	Mike Wicentowich
Trail Transit Services	Sharman Thomas
Village of Fruitvale	Cyra Yunkws
Village of Fruitvale	Kelli Tuttle
West Kootenay EcoSociety	Montana Burgess
WorkBC	Savina Kelly

# **SOUTH KOOTENAY REGIONAL ECONOMIC RESILIENCE ACTION PLAN**

## **Purpose**

The purpose of the ERAP is to provide guidance for the roles and activities necessary to prepare for, respond to, and recover from economic disruption. The term “economic resilience” will be used inclusively of all phases of emergency management related to such disruptions.

Economic disruption takes many forms, and this plan assumes an All-Hazards approach that is inclusive of natural disasters, technological and human-caused disasters, pandemics, major employer losses, economic downturns, or any other incident that may cause significant economic damage or may require active intervention by local and regional authorities. In other words, the ERAP is intended to be adaptable to every situation of economic disruption.

In part, the ERAP serves as an immediate action plan for economic disruption, and can be used to initiate activities for effective response and early recovery. However, most incidents of economic disruption will require an incident-specific recovery plan, which will be developed with strategies and activities particular to that recovery. The ERAP enables and supports those plans but does not include defined activities for every recovery herein.

## **Principles and Priorities for Economic Resilience in Trail**

Each community has a different approach to planning for economic resilience, and each has different principles and priorities for attending to their own economies.

These principles and priorities guide the actions and investments made by communities to prepare for and respond to disruptions. Trail and Region has identified the following principles and priorities to guide their ERAP:

- Regional cooperation and collaboration
- Focus on maintaining population and physical wellbeing of citizens
- Avoid leadership drain and brain drain
- Bounce forward
- Promote equity in how businesses are supported

## **A Note About Equitable Access to Support Services**

The Greater Trail region has an increasing population of non-white business owners. Some business owners are Indigenous or Métis. Traditionally, non-white business owners have a more difficult time accessing government or non-profit supports and services. It is recommended that special care and attention be paid to these groups during emergency response and recovery activities to ensure they have the same opportunities for resiliency that everyone else has. Working with groups like the Circle of Indigenous Nations Society (COINS) and the South Kootenay Metis Society can help ensure fair delivery of opportunities to all groups.

Note that there may be language barriers to the delivery of information before, during and after a disaster. Working with groups familiar with tailoring messaging to reach various groups is an important component in ensuring successful plan implementation.

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## **Connection to Existing Roles and Plans**

The ERAP exists outside of the BC Emergency Management System (BCEMS) but is intended as an enhancement to existing emergency management plans and roles. As such, this plan has been developed in connection with the Regional District of Kootenay Boundary Emergency Management Program (RDKB EMP) to find areas of coordination and collaboration for the increased resilience of the Trail and Region communities.

Within the South Kootenay region, the Regional District of Kootenay Boundary is the entity responsible for emergency management. The ERAP is intended to be a companion plan to existing RDKB emergency response plans. The RDKB Emergency Program is primarily charged with keeping people safe and preventing property damage as primary goals. The development of this ERAP as a helpful dependent plan to the RDKB emergency program materials to ensure that the needs of the Greater Trail business community are addressed in times of crisis in tandem with other emergency management activities that may not be underway in parallel processes.

The ERAP operates as a bridge between existing economic development and emergency management plans, filling in the gaps of economic resilience that may exist between them. For the purposes of this plan, the additional plans reviewed and considered include:

- Fruitvale 835 Official Community Plan Bylaw
- Montrose 669 Official Community Plan 2008
- Trail Official Community Plan
- Warfield Integrated Official Community Plan - Final 2017
- Warfield Integrated Official Community Plan - Implementation Guide Final
- Official Community Plan Schedule E - Design Guidelines for Downtown Rossland
- Official Community Plan Schedule G - Red Mountain Sector Plan
- Official Community Plan Schedule K - Multiple Family Design Guidelines
- Official Community Plan Schedule H - Red Mountain Design Guidelines
- Official Community Plan Schedule I - Redstone Sector Plan
- Official Community Profile Schedule J - Mid-Town Transition Area Neighborhood
- Official Community Plan Schedule F - Topping Creek Best Management Practices
- Rossland Official Community Plan 2018

## **Maintenance of this ERAP**

Upon activation of the Economic Resilience Action Plan, the Executive Leadership team will need to consider what the initial funding needs are for implementation of the plan. An assessment of immediate activities will need to be taken as the team begins operations. Some of the activities which may require funding include:

- Short term hiring of staff or engagement of contractors.
- Costs to undertake initial economic impact assessments.

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- Development of short-term economic recovery plans.
- Community outreach and determine immediate needs for various business sectors.
- Activation of economic case management staff and systems by partner organizations.
- Costs to organize meetings, equipment or space rentals, or other ancillary costs.

During the initial phases of an emergency, challenges often arise within the financial capacity of local organizations, local government and community support organizations. Funding from government may take time to roll out, so in order to ensure there are funds available for the initial recovery activities, the following steps may be considered.

- Communications with the RDKB Emergency Operations Centre or Emergency Program, the BCEDA and the MFLNRORD Regional Economic Operations Branch is essential.
- Explore local organizations and non-profits that may be able to assist with funding the implementation and activation of the ERAP or associated activities. In the case of the RDKB, any financial support would require expense authorization approval by Emergency Management BC. All other procurement and contract guidelines between organizations should be established.

Provincial and Federal relief funding programs may be available to impacted businesses. These funds would be better managed and distributed by local organizations, as opposed to large national non-profit organizations with little or no connection with the community and longer distribution times.

### **Updating the Plan**

- ✓ The ERAP committee and participating organizations should meet annually to review this document to ensure operational readiness and plan familiarity.
- ✓ Regular reviews and updates to the ERAP is critical to its success and to maintain the value to its users.
- ✓ Community Futures South Kootenay will be the lead on this initiative and will be responsible for version control and ongoing maintenance of this plan.
- ✓ Assist local businesses to be better prepared for the next economic downturn by provide training material a Business Continuity template, which will be made available at [www.bizDAP.ca](http://www.bizDAP.ca)

COMPONENT	REVIEW FREQUENCY	PLAN UPDATE FREQUENCY
Base Plan	Annual review, with full update every 3-5 years	<p><b>Responsibility for Reviewing</b> -Community Futures South Kootenay and ERAP committee</p> <p><b>Responsibility for Updating</b> – same as above</p> <p>Only upon foundational or administrative changes in the communities and organizations should a full update be required of the base plan</p>
Action Group Sections	Annual review, with full update every 3-5 years	Annual reviews of contact information is important with staff turnover at partnering organizations

*Table 2. Plan Review and Update Frequency*

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## ***Exercising the Plan***

The success of any emergency plan depends greatly on two factors:

1. How familiar participants and contributors are with it.
2. How much training BEOC staff have had specific to their role.

Regular exercising parts of the plan will ensure that when the BEOC is activated, staff and supporting agencies are familiar with each other and familiar with the business practices of the business emergency program.

Exercising the plan can be tied in with local organizational meetings, or a meeting specific to the BEOC. A standing agenda may include a short tabletop exercise or review, focused on one specific portion of the plan.

To ensure that partner agencies are familiar with the ERAP and BEOC processes, it is recommended to hold an annual tabletop review of the plan, with a full activation exercise every three years.

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## **APPENDIX B. CASE STUDIES FOR REFERENCE**

### **Community Futures Business Ambassador's Program (Cariboo, BC)**

As part of the Wildfire Business Transition following the 2017-2018 wildfires, Community Futures Sun Country partnered with CF Cariboo Chilcotin and CF North Cariboo to initiate the Business Ambassador's Program. Qualified business ambassadors were hired to provide on-the-ground support to businesses and leaders of not-for-profit organizations. They assisted with conducting impact assessments on their operations and facilitated access to recovery programs that would meet the needs of each business or organization. The Business Ambassador's Program was an important wrap-around service that accompanied CF Sun Country's loan programs, enabling them to provide social support and technical assistance to business owners during the stressful and challenging phase of recovery. This initiative received \$200,000 from Northern Development Initiative Trust and \$140,000 from the Cariboo Beetle Action Coalition for initial funding. Western Economic Diversification provided an additional \$1.3 million to help businesses with long-term rebuilding.

**For more info:** [CF Sun Country](#)

### **Community Futures Boundary**

Following the devastating flood of the Kettle River in May 2018, Community Futures Boundary was contracted by the RDKB flood recovery team to reach out to all affected businesses and agricultural producers to provide support. Economic impact analyses were completed, case management support was provided, and economic development incentives were identified. Throughout the 18-month recovery process, CF Boundary continued to work as an advocate for area businesses and supported their economic recovery.

### **Social media usage after disaster (Ft. McMurray Wildfire of 2016)**

During the Ft McMurray Wildfire in summer 2016, 88,000 residents had to be evacuated. The Regional District of Wood Buffalo's communications department used social media platforms to send current updates and important messages to community members. Through [Hootsuite](#), the communications team monitored incoming messages and stayed updated on what current hashtags were circulating related to the wildfires in order to ensure that their messaging was widespread.

### **Economic Impact & Recovery Assessments (Fort McMurray, AB)**

Following the May 2016 wildfires in the Wood Buffalo region, Economic Developers of Alberta (EDA) provided support to the Regional Municipality of Wood Buffalo in three phases:

1. Establishing a Wood Buffalo Business Recovery Hotline to register business and provide immediate resources and relief;
2. Deployment of an Economic Opportunity Assessment Team to conduct qualitative assessments of economic challenges and opportunities for the RMWB; and Compilation of a report "Embracing New Economic Realities" which included a set of recommendations from 200 businesses specific to short, medium and long-term recovery.

**For more info:** [Economic Developers Alberta](#)

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## **Tourism Kelowna Impact Surveys (Kelowna, BC)**

After the 2003 wildfire, Tourism Kelowna conducted three Tourism Outlook Surveys to determine the intermediate impact on the tourism industry. A Traveler Intention Survey (TIS) interviewed 500 domestic tourists by telephone was also completed. These measured not only impacts to businesses, but also future outlooks for subsequent tourism seasons.

**For more info:** [Hystad and Keller, 2008](#)

## **Resilient City Zoning (Santa Rosa, CA, USA)**

To expedite the rebuilding of sites that were damaged in the [October 2017 wildfires in Santa Rosa, California](#), the City established the Resilient City office and created Resilient City Zoning (-RC) for impacted areas. The zoning is combined with primary zoning in place for the district and provides for streamlining the permitting process and expedited review for reconstruction or repairs of damaged properties. Fees for planning permitting, temporary housing structures and demolition are waived for the site.

## **Restart/Container Mall**

The ReSTART initiative installed temporary retail shops made from shipping containers, which were able to withstand the aftershocks that the city experienced. The container mall was managed by the Central City Business Association, leasing retail space to tenants through 6-month contracts. ReSTART was well-loved by the public and remained open for years after. Many tenants re-opened in other parts of the city or other towns.

**For more info:** [Christchurch Central City Business Association](#)

# **SOUTH KOOTENAY REGIONAL** **ECONOMIC RESILIENCE ACTION PLAN**

## **APPENDIX C. ACTION GROUPS, ACCESS, AND PARTICIPATION**

### **Privacy and Access**

This plan references ERAP Action Groups, which are collaborative teams that support regional economic resilience activities. To protect the personal information of Action Group members and allow for ongoing updates, contact details are not included in the public version of this plan. Authorized users may access the full contact list through the password-protected section of [BizDAP.ca](http://BizDAP.ca) under the Regional ERAP menu.

### **About Action Groups and How to Get Involved**

The South Kootenay Regional ERAP is supported by Action Groups made up of community members, local and regional organizations, municipal and regional governments, industry partners, and other key stakeholders.

To learn more about the Action Groups, their role in ERAP activation, or how to get involved, visit the Regional ERAP section of [BizDAP.ca](http://BizDAP.ca).