

## **Calgary's Flood Recovery Story – *The Business Perspective***



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### BACKSTORY

When I came home from work on Thursday June 20, 2013 my wife told me she heard the Mayor on the radio saying the city was going to flood that night and following day. I thought at the time, that's crazy. There hasn't been that much rain, things seem pretty normal.

I then began to look at Twitter and emails – they were all saying tomorrow would be a day to stay home if you didn't have to go anywhere. To be honest, I thought people were perhaps overreacting a little, but as CEO of a company, I made the executive decision to close the office Friday because of the Mayor's request to not go downtown if you didn't have to. I sent an email to staff late in the evening and went to bed.

I woke up the next morning at 5:30 and checked Twitter – nothing really seemed to be happening. I then made the decision that gave me the full picture of what was about to happen.

We had just moved into a new office space about 10 days prior. I wanted to go down to the office to make sure everything was going to be okay. The day before we had a leak in our roof due to some intense, but short-lived rain, so I was somewhat nervous about the state of our space. I know what you are thinking - the Mayor asks people not to go downtown and what do I do – go downtown, an absent minded decision that thankfully caused no harm, but could have been worse.

I drove into downtown on Bow Trail, becoming 9th Avenue SW. I remember driving along 9th Avenue thinking, there is no water, there is no issue. What's the big deal?

I pulled into the City Hall parkade and made the walk across the street to my office. Again, I noticed no water and asked myself what the big deal was.

I examined the office and found the roof was fine and all the space seemed to be in good condition. I went to my office to check on a few things. My assistant called me to see how things were, and as I looked out my window onto 9th Avenue and Macleod Trail I noticed the underpass was half full of water. Did I miss that when driving



by, I asked myself. I spoke to her for a few more minutes and then looked out again. This time the underpass was full of water. I got off the phone, grabbed a few important items and ran to my car.

Macleod Trail was already starting to flood as I was forced to jump across many feet of water to cross the street. I ran to the parkade, and as I came down the stairs the full force of what was happening hit me. The driveway going down to the parkade was now a class III rapid, with water pouring in at an amazing rate.

My first thought was that my car was lost, as it wouldn't likely start in this depth of water and would stall. At that exact moment, two other cars came up the ramp on their way out. I thought, if they can do it, so can I. I leapt into knee high frigid river water and ran as fast as I could to my car. I jumped in, started it and sped out as quickly as I could.

In the hours to come, this parkade would fill with water, ultimately submerging all 7 levels of parking. As I pulled onto 9th Ave, the standard 4 lanes had been reduced to one due to the depth of the water. I made my way through downtown and home safely. I ran in, greeted by my wife and kids, and told them of what I had just experienced. And so began my experience with the costliest natural disaster in Canadian history.

## WHAT HISTORY HAS TAUGHT US ABOUT NATURAL DISASTER IMPACTS ON BUSINESS

There are dozens of natural disasters that happen across the world every year. Some have minimal impact and others have extensive impact such as Hurricanes Katrina and Sandy. Some occur in unpopulated areas damaging very little. Others leave people dead and injured and devastate towns and cities. Mother Nature sometimes reminds us of exactly how powerful she is.

Lives are turned upside down. Homes are lost. Family members killed. Livelihoods destroyed. There is often so little that can be done in preparation for and in recovery after a natural disaster. But that doesn't mean that we shouldn't try.

Having sound emergency preparedness, management and recovery plans can make the difference between minimal and large impacts to a community. A failure to plan will ultimately ensure confusion, duplication and risk. Having one doesn't always eliminate this, but it greatly reduces the chances for it, and improves the chances of success.

One aspect of emergency preparedness and management that is easy to overlook is business preparedness and continuity. Immediate needs are for safety, shelter, food and health care. But as a community begins to deal with those critical first 36-72 hours, there is something that everyone needs to rebuild or recover – and that is a job. Businesses provide jobs and so if businesses aren't recovering, people's income and livelihood can become impaired or at risk. And that can lead to longer-term and larger scale issues for a community. How a community responds to businesses affected by natural disasters greatly determines how the business community will recover. There are lots of statistics on business recovery after natural disasters:

- The Institute for Business and Home Safety estimates that of businesses affected by natural disaster, 25% never re-open;
- The Strategic Research Institute found that of those businesses affected by a natural disaster, 43% never re-open, and of those that do, 29% fail within two years;

The reality is that in many communities, no one is looking out for the business community. That is why any emergency or disaster management plan needs to include some aspect of the business community. This ideally would be a chamber of commerce.



## THE CALGARY BUSINESS COMMUNITY'S EXPERIENCE

When all was said and done, the impact of the floods on Calgary was significant. In the end, as a result of the floods:

- 32 communities were affected;
- 28 emergency operations centres were activated;
- 125,000 people were evacuated;
- 10,000 homes were destroyed or severely damaged;
- 200 bridges were damaged or destroyed;
- 30 highways and roads were closed;
- 4,000 businesses were affected;
- 5.1 million work hours were lost;
- Canada's costliest natural disaster hit a price tag of nearly \$6 billion.

The floods in Calgary took a lot out of small business. Some were directly impacted with flooding, some just lost power and some were impacted by traffic or water restrictions. All in all, businesses in Calgary were impacted in many ways. There were three potential levels of impact to business:

1. Loss of income for a period of at least a week, if not more if renovations were required;
2. Cost to repair or replace damage to premises;
3. Cost of inventory loss or spoilage.

Some businesses stayed dry and only lost inventory due to a lack of power. Others experienced all three. Regardless of which ones they experienced, many small businesses, particularly those that rely on foot traffic, are ill-prepared to handle this “triple whammy” impact. Ensuring that they do not become a statistic of business failure requires quick and broad based recovery responses.

There are two important levels of response to the floods. Immediate and longer-term. Immediate response is to ensure that the companies can be cleaned up and repaired as quickly as possible and to support businesses in being physically and mentally prepared to re-open. For some, this is as simple as having power restored. For others, this is a long road. The longer-term is about ensuring people get back out spending money in our local businesses and that visitors are attracted to the city again.

We wanted, and needed, to be there to address both levels of response.

Throughout the recovery process, from the moment the floods hit our city, our goal became to not reflect the statistics – we aimed to beat the odds and work to ensure that no business failed.

## OUR PROCESS

When the floods hit Calgary, we were completely unprepared as an organization. We were forced out of our space and therefore had limited ability to contact staff. Fortunately we had recently made the decision to put our email in the cloud so we were able to stay in touch with some of the staff, who then reached out to others and before you knew it we had a full staff conference call on the Saturday morning. Using email, we were at least able to communicate as a full staff, and then department leads would coordinate with their team as they saw fit.

One thing we all knew was that this was a time when the business community needed our organization. I felt it imperative that we play a role in helping the business community recover from this disaster. Our directors and managers met regularly throughout the next week at an offsite location and quickly went to work assisting the



business community in its recovery. We had a lot of ideas but we needed a framework for how to undertake each role, and how to divide the labour.

There are two important levels of response to a natural disaster. Immediate and longer-term. Immediate response is to ensure that the companies can be cleaned up and repaired as quickly as possible and to support businesses in being physically and mentally prepared to re-open. For some, this is as simple as having power restored. For others, this is a long road. We wanted to be there for all kinds of scenarios.

The longer-term response is about ensuring the flood affected businesses can make up any lost revenues, and can generate enough business to remain viable. This is predominantly an issue for retail related businesses that rely on foot traffic coming in the door. While many large corporations kept their operations running despite being out of the downtown core, many retail type businesses lost revenue because their areas had been affected as well as their premises. The longer-term recovery initiatives are about restoring public confidence and awareness of being "open for business" and creating imperatives to visit the flood affected areas. This is ultimately getting people back out spending money in flood affected businesses and ensuring visitors are attracted to the city again.

With our team, we developed a three-part framework that would be easy to communicate, articulate and structure our efforts to support business both in the short term as well as the long term. The Calgary business recovery efforts would be structured in three phases:

1. Analyze – the situation and the impacts;
2. Mobilize – information, resources, support to affected business, as well as advocacy to government and media relations; and,
3. Energize – getting the business community re-energized with customers and cash flow.

## Analyze

From the moment it was safe to return to flood affected areas, we sent a researcher into the field to assess, on foot, the nature of the damage and the needs of affected businesses. A short survey was administered with each business that was able to participate and data analyzed.

The reality is that for the first few days, even weeks, after a natural disaster, asking a business owner the impact on their business and what they need is almost a futile exercise. They have had little time to assess their business, the damage and are likely focused on cleaning up a major mess. Therefore some of the results of our survey work came back as difficult to do anything with. What we did glean was that businesses had no idea where to start. They had lost many valuable records, inventory and revenue. They were in many cases at a complete loss of what to do next. That then became our focus.

We did a range of activities aimed at helping to analyze what was going on in Calgary but to learn from other places:

- We continued to survey affected businesses to seek their feedback in order to assist them with information and services;
- We engaged on social media channels to seek comments and feedback about impact and need of businesses;
- Our Member Services team reached out to members in flood affected areas to see if there was anything we could assist with;
- We connected with other organizations such as the City of Calgary, Alberta Health Services, BOMA, Business Revitalization Zones, major commercial real estate owners and other business support organizations to collect as much quantitative and qualitative data as we could;



- We communicated with media in terms of the known magnitude of impact to ensure that we told the story accurately;
- We contacted other chambers in the region to assess their status and the status of businesses in their community;
- We contacted chambers in North America to determine what they had done after natural disasters, and to learn best practices for business recovery.

All this gave us a picture – of what was going on in Calgary, around Calgary and what had been done elsewhere to support business recovery. It was a foggy and constantly moving picture but it formed the basis of what we did going forward, which was to begin to mobilize.

## Mobilize

It became apparent that we needed to mobilize – information, resources, expertise and insight – in ways that got businesses stabilized, governments understanding the needs of business and owners able to make the early steps necessary to seek support for their recovery. We took on those activities under the banner of mobilize – in an attempt to get business back on their feet and made whole as quickly as possible.

We learned from other chambers and our research that a number of things were critical in natural disaster response:

1. Timely and accurate information flow;
2. A place to provide information on more long term recovery issues (could be digital and/or physical);
3. A gathering place;
4. Financial assistance and leniency;
5. An ability to share their experiences in order to grieve.

We constructed the mobilize phase to match what we had learned and what we were hearing from business. It was comprised of:

1. Information and resources;
2. Business support;
3. Advocacy;
4. Media relations.

## Information and Resources

In a situation like a flood, information is at a premium, particularly in situations like Calgary when the entire downtown was shut down due to power outage for 8 days, and many companies lost their ability to communicate via email and phone.

Digital communications became our key means of communication. We provided as much information as we could through our website and social media channels. This ranged from updates on safety and security, information on utilities, and helpful resources from many sources on disaster recovery. We grew our social media followers significantly during that period as we became a trusted information agent. We also worked with other social media outlets to share information and cross-promote new information postings. The use of social media as a communication channel during a natural disaster cannot be understated but it is critical to ensure that you communicate clearly and effectively, for during time such as this, inaccurate information can lead to significant confusion and challenges. Being a trusted source is a responsibility that our chamber embraced and was needed.



## Business Support

Supporting business in their recovery is what we were trying to do as a goal overall. Many companies wanted more than just a website to refer to. They needed help cleaning up, and many wanted to talk to experts on a wide range of topics. If there is a common thread across natural disaster recovery it is that there are more questions than answers. And being able to pull together experts and advisors to help answer those questions is a role that can provide much value.

We also met with the Calgary Emergency Management Agency (CEMA) during the early days of the flood to coordinate efforts to engage the business community. Meeting with CEMA Chief Bruce Burrell, his ask was simple: CEMA was busy trying to get people's homes recovered. How can the business community work together to help each other? This request enabled us to devise a program that assisted businesses called "Back2Biz."

We worked with a variety of partners to offer three main elements:

- Digital match making service: using a web portal, we connected companies that had an ability to help with tools, equipment and supplies, with companies that needed help. Using [www.calgarychamber.com](http://www.calgarychamber.com) as the portal we drove awareness and traffic there to enable companies to work together;
- Business recovery information kiosks: These portable kiosks were set up in areas of Calgary impacted by the floods, particularly the BRZ's. They were staffed by City of Calgary, Alberta Health Services, local utilities, banks, insurance companies and others. They provided expert, on the ground information and resources in the flood affected areas. The simplicity of a business owner being able to walk down the street and have a variety of their recovery questions answered was hugely impactful and beneficial.
- Business recovery expo: This was perhaps the flagship of our recovery efforts. We organized a full day expo and information session to assist businesses 30 days after the floods. This gave businesses a sufficient amount of time to clean up, get their insurance processes launched and be in a position to have a better sense of where their gaps in information and needs lay. Experts in the fields of insurance, business interruption, HR, IT, real estate and contract law, renovations, construction, health and safety, crisis counselling, and many other topics gave focused presentations to business owners from the entire region. In addition, every presenting company had a booth in the expo portion of the event to be able to meet one on one with affected businesses and answer additional questions. Over 300 businesses showed up. Parking was provided free through the Calgary Parking Authority and the Calgary TELUS Convention Centre gave a steeply discounted rate for the event. If there is one activity that we feel made the most impact, it was this expo. The agenda for the expo can be found in Appendix 1.

## Advocacy

What we learned from the US chambers was that businesses needed cash flow and needed it quickly. The combined loss of cash flow, damage to premises and inventory and the need to rebuild was beyond the capability of the majority of businesses. Therefore providing timely funding support, even in the form of low or no interest loans, is a necessary immediate step.

Often governments are removed from the situation and don't have a sense of the urgency or need. Despite being "on the ground" they don't know or understand the immediate needs of business. Therefore advocacy with all levels of government for the needs of business is essential. We worked with representatives from the City of Calgary, the government of Alberta and the federal government. They often needed to be reminded about the needs of business and it took numerous discussions for it to sink in.



We tackled many issues across all three levels of government with regards to advocacy. Specifically:

1. Government of Canada – we worked with the Prime Minister’s office asking for financial support to affected businesses, leniency in tax filing deadlines and support for expedited inspection processes;
2. Government of Alberta – we communicated with the Premier asking for financial support to affected businesses, leniency in tax filing deadlines and support for expedited inspection processes, and we worked closely with the various Ministers, Deputy Ministers and Assistant Deputy Ministers responsible for flood recovery activities;
3. City of Calgary: we worked with the Mayor’s office asking to establish business recovery information centres to provide information support to affected businesses, and to delay the deadline for business tax payments.

We engaged directly with all three levels of government. The Calgary Chamber was also deemed a strategic organization in business recovery and were therefore invited to participate in the Government of Alberta economic recovery task force helping to craft the support and response to affected businesses.

The Calgary Chamber also worked with non-governmental but influential organizations to provide supports to affected businesses such as:

- Alberta Health Services: we worked with AHS to ensure they allocated resources to business support and to expedite inspection process to get businesses back up and running;
- Utilities: we worked with ENMAX, ATCO and other utilities to ensure they communicated effectively with their customers re: safety and power restoration when entering and cleaning up affected premises;
- Banks – we worked with financial institutions to request they provide additional working capital and leniency on payment deadlines for affected businesses. Most financial institutions were incredibly supportive to affected businesses;
- BOMA – working with them to provide leniency on rent and lease payment deadlines.

We knew throughout this process that everyone was doing their best to meet the urgent needs in the community. However where the Calgary Chamber contributed most was to bring the “on the ground” realities of what business was facing to the discussions and evaluation of programs and supports that the government was proposing. Often in times of crisis and emergency governments can either provide poorly thought out knee jerk reactions or can still try to make people jump through too many hoops. We worked with all levels of government to try and deliver a meaningful and realistic package to business owners and operators that was fair to the public purse but not too onerous or challenging to the business. In the end we didn’t get all we wanted but we feel our place at the table assisted businesses in getting more than they would have if we hadn’t been there.

## **Media Relations**

Keeping business and citizens up to date on the status of the business impacts was also top of mind for us. I spent countless hours on the phone and in TV stations doing media of all sorts – national and local media. I spoke on the key points of the range of impacts to business, the importance of getting business back on their feet and the likely implications this would have to the local economy. In a time such as a natural disaster information is at a premium and media is an excellent partner to help deliver a message.

That week was the busiest and most active media time for the Calgary Chamber in its 123 year existence. We had dozens of interviews across all media forms, and from local to international media.



## Calgary Business Recovery Task Force

The need to collaborate far and wide is critical. We wanted to create a big tent and ensure all those that had critical connections, expertise and capability, and who wanted to play a role could do so. Therefore, in collaboration with Calgary Economic Development (CED), the City's economic development agency, we created the Calgary Business Recovery Taskforce (CBRTF). The CBRTF was co-chaired by the Chamber and CED and had the following objective: to provide a business focused multi-organizational response to the flood impacts to ensure that they are provided with the appropriate support, help and campaign activity that will enable local businesses to get back to operational status as quickly as possible in a successful manner.

The CBRTF was comprised of a multitude of organizations that serve or were equipped to serve the business community during its need in continuity and recovery during the floods. It was made up of the following organizations:

1. Calgary Chamber
2. Calgary Economic Development
3. Tourism Calgary
4. Calgary Hotel Association
5. City of Calgary
6. Province of Alberta
7. C-Biz (the overarching organization representing Business Revitalization Zones)
8. Calgary Downtown Association
9. Kensington Business Revitalization Zone
10. Victoria Park Business Revitalization Zone
11. Calgary Chinese Merchants Association
12. Calgary Counselling Centre
13. Haskayne School of Business at University of Calgary
14. Bissett School of Management at Mount Royal University
15. Canadian Federation of Independent Business
16. Calgary Arts Development

The CBRTF was perhaps one of the greatest things that created success in business recovery during the floods. It acted as a clearing house of issues facing business and enabled rapid response to key issues facing business. Many items and hurdles that would have taken weeks to address were tabled at the CBRTF and dealt with immediately.

The key to note here is the level of collaboration among organizations. Critical to the recovery of business in Calgary overall was that there were no agendas, no egos and no challenging relationships. Everyone worked together to get business back on their feet. The magnitude of collaboration, sharing, openness, and partnership was the secret to success. Everyone pitched in, and all of these organizations should be proud of their contributions and were instrumental in the recovery of business.

The CBRTF addressed a variety of issues – too many to list here – but a sampling of those include:

- Coordination of the parties with respect to the Expo;
- Coordination with respect to information and resources delivered to business operators, including translation services for owners in Chinatown;
- Support with respect to securing parking relaxations in flood affected business zones;
- Updates from municipal and provincial levels of government;
- Implementation of surveys to affected business areas; and,
- Marketing and promotional campaigns for flood affected business areas.
- The CBRTF met weekly in person and addressed matters ad hoc in between meetings as required. After two months of weekly meetings, we moved to monthly meetings until spring of 2014.



## Energize

Once businesses had their premises cleaned up, they needed customers. Flood affected businesses in many areas had lost at least 8 days of revenues – not something that can be easily dismissed if you are a small entrepreneur that relies on the constant cash flow of foot traffic to cover your operating expenses. But it wasn't just the small operators in the flood affected areas that felt the pinch; WestJet experienced millions of dollars in cancelled flights. Calgary restaurants lost out as people stayed home or cancelled travel plans. Home improvement stores obviously won big during the floods, but for the most part, Calgarians were not spending as broadly as they were typically, and the traveler market had almost entirely vanished. This created a shift in where people were spending their money, and the largest impacts were felt by businesses in flood affected areas. Once these businesses were cleaned up and the city had restored power and mobility in key areas, the next step was to get the tills ringing again.

Having seen devastating images of a flooded Calgary, it is hard to convince the world that a little over a week later, we were open for business. But that is exactly what we had to do. Even some Calgarians didn't have a full appreciation for the state of affairs in their own downtown, let alone someone considering a trip to Calgary.

While the Calgary Chamber focused on assisting businesses in their immediate flood affected needs and supporting their recovery, it was Calgary Economic Development, given their expertise in place marketing that led the charge in convincing Calgarians, Albertans and Canadians that Calgary and its flood affected businesses were open for business.

To change this magnitude of perception would require a massive campaign. The team at CED was able to meet with a number of key stakeholders including Tourism Calgary, ATB Financial, Pattison, etc. and in the span of a few days they were able to secure \$1,000,000 in value towards a marketing campaign, primarily from ATB Financial, the Calgary Hotel Association and the Government of Alberta. Other partners and media outlets provided a significant amount of marketing and promotional value in kind. A \$400,000 hard cash investment was leveraged to \$1,000,000 through the generosity and support of a range of partners. And the "Rediscover your City" campaign was born.

Against the backdrop of this major initiative, a group of stalwart Calgary boosters and social media experts created [yycisopen.com](http://yycisopen.com) – a digital media campaign aimed at encouraging people to get back out to the flood affected areas and put money through the tills of businesses that had been closed for over a week. They used the digital presence to encourage people to go to certain business revitalization zones, shops or events. They were a great local presence and an example of caring Calgarians that wanted to see our city thrive post-flood.

Calgarians truly came together during and after the floods and the folks who started [yycisopen.com](http://yycisopen.com) are exemplars of that community spirit.

CED recognized that in a short time that [yycisopen](http://yycisopen.com) was gaining traction before they had the ability to craft and launch their own campaign and so within a week, the founders of [yycisopen](http://yycisopen.com) agreed to transfer ownership and operation of the digital domain and activities to CED in support of a larger campaign. CED used the [yycisopen](http://yycisopen.com) domain and frame as a means of launching a larger campaign of the same name.

The campaign used real business owners and operators each holding a take on the "open for business" sign in front of their establishment. The Mayor and other local leaders participated in the campaign aimed at showing that we were in fact back open for business.

In the end, the campaign was a success. It generated 34 Calgary Herald editorial sections, [yycisopen](http://yycisopen.com) generated over 8.8 million impressions over 8 weeks and the campaign saw 69% recall, 92% message effectiveness but most importantly 79% of Calgarians surveyed indicated they would act to support flood affected businesses.



## Regional Marketing

If Calgary was hit hard, areas south of Calgary were walloped. High River was the most seriously impacted and its commercial centre and core ultimately wiped out. It is still rebuilding its downtown to this day. Places like Bragg Creek were also heavily affected and had limited ability to recover due to a small base of resources and expertise. They needed help.

Regional communities needed support and campaign activity to grow their business traffic as much, if not more, than Calgary businesses did, but they were months behind Calgary in terms of clean up and readiness. And so when the Calgary campaign was launched, it would still be months before some of the smaller communities would be ready to welcome customers back through their doors.

The Rediscover your Region campaign was launched in the late summer of 2013 with the goal of highlighting the smaller communities hit by the floods. Communities like High River, Bragg Creek, Okotoks, Canmore and others were profiled, specifically their flood affected business areas, in an attempt to drive customers through their doors.

## WHAT WE ARE DOING NOW

### Christmas

History has proven that some businesses can re-open post recovery, but that it can often take months, if not a few years, for the impact of a natural disaster to truly play itself out. Some businesses can hang on for an extended period of time, but the combination of loans, debt, mental illness as a result of the loss or trauma or overall malaise of a struggling business does exact its toll on some companies and the owner, even after a few years of valiant struggle, is finally forced to close its doors. The Calgary Business Recovery Task Force was determined to not let that happen.

There had been a resurgence of business back into some of the flood affected areas, at least within Calgary, but there was concern about the Christmas period. There were few concerns that Calgarians would spend during the Christmas season, but there was concern that the spending would be confined to the enclosed malls, which with the exception of The CORE downtown, were not affected by the floods. There was concern that the retailers in the flood affected Business Revitalization Zones would miss out on the spending, and big business boost, of the Christmas season.

The CBRTF worked to assist the BRZ's with marketing initiatives to drive customers to have a more intimate and unique shopping experience in the BRZ's. The Rediscover Your City (and Region) campaigns were launched for a period of time to cover the Christmas season, and the CBRTF also worked together to create a Christmas shopping bus experience for Calgarians to take to the different BRZ's.

In addition, the Calgary Chamber supported an initiative launched by students at Mount Royal University to bring Calgarians down to High River for an evening of shopping and dinner.

It has to be stated that Calgarians and regional residents came out in significant ways to support flood affected businesses. They heeded the call, often going into retailers and buying things they didn't need or hadn't intended on buying, but did so in order to help out a retailer in need. It was an immense showing of community spirit, giving and support and it is for that reason that the business failure rate in Calgary is, and remains, so low.



## Calgary Emergency Preparedness Handbook

We wanted to leave a legacy behind post-flood. This isn't some kind of physical legacy like a statue or park bench. This was a legacy for business that would ensure that when the next flood event occurs in the Calgary region as many businesses are prepared in advance as possible. We know now that the level of preparedness amongst businesses was quite low, particularly for smaller businesses. This is across many domains, from technology preparedness, business interruption and power backup. Things have improved, but are not where we would like to see them yet.

We reflected on the immense success the Business Recovery Expo was, and the breadth of information that was shared in those short hours and how valuable people felt it was. Our goal then became to replicate, to the greatest degree possible, some of the major content and learnings derived from the Expo. We wanted to create some form of handbook that business could use as a guide in preparing themselves for future natural disasters.

Around that same time, the Calgary Emergency Management Agency (CEMA) approached us about launching a more technical handbook they had created for businesses of what to do in those early hours of a natural disaster. We were clearly all on the same wavelength – that business was still generally not as prepared as we would like, and required some additional resources.

The Calgary Chamber and CEMA worked together to produce a handbook that outlined not only how a business can prepare itself for a natural disaster in a time of calm, but what to do in those critical hours and how to re-enter a business once danger has passed. The booklet "Is your business prepared?" was launched by Chief Bruce Burrell one week after the one-year anniversary of the 2013 floods. It is an incredibly valuable resource for businesses, and is an easy to use guide.

The handbook can be found at the following URL:

<http://www.calgary.ca/CSPS/Fire/Documents/Calgary-Emergency-Management-Agency-%28CEMA%29/Business-Continuity-Guide.PDF>

## Calgary Business Emergency Contact Database

Communication is a key factor to success in times of natural disaster. The floods of 2013 were handled better than floods of previous years as a result of social media. Reports and announcements could be made real time and the dissemination of updates and alerts was rapid and easily spread, forwarded or retweeted.

However many businesses, particularly large ones, have a significant challenge in getting accurate information as, while social media was a major advantage during 2013, there was no one trusted source advising business as to current state, alerts and updates. There were official announcements from The City of Calgary and CEMA, both of which are trusted sources, but there was no trusted source dedicated to the needs of business.

The Calgary Chamber saw a need to create a comprehensive database that would support communications to Calgary businesses through a lens that would be meaningful to them – updates on major infrastructure, business areas, transportation and utilities. While much of this is similar to what the average citizen needed, there are some subtleties that are important to business.

The premise is simple: businesses register their primary contacts, such as key personnel in communications or corporate relations who serve as the conduit to their entire organizations. The Calgary Chamber, which became an official partner of CEMA, would operate within the Emergency Operations Centre (EOC) and liaise with their staff in times of emergency to distribute messages and communications to companies registered in the database in the terms and perspective needed by businesses.



Registration in the database is completely free, and is updated annually. The database is for the sole use of communicating messages to companies during times of emergency and crisis only, and is not used for any other purpose.

The database has been very well received and is currently populated with over 8,000 companies. This number grows monthly, with the goal of eventually having all companies in Calgary part of this database. This is a tool that has the potential to help thousands of businesses in a time of need. It is something that every community should consider.

More information on the database can be found at:

<http://www.calgarychamber.com/emergency-business-contact-database>

## ESSENTIALS FOR BUSINESS RECOVERY AND CONTINUITY

We have worked hard since the floods to create opportunities for businesses to be more prepared for future natural disasters. We have launched the handbook in collaboration with CEMA, we have created the emergency contact database and we have worked to create a regular flow of messages regarding preparedness. However we know that given how busy people and business are, it is unrealistic to expect that everyone will be prepared. Therefore we have to ensure that our protocols are ready when another disaster does hit Calgary.

Looking back there were three things that made the difference in getting support to business in a way that helped so few fail.

1. The AME (Analyze, Mobilize, Energize) structure – it enabled us to focus on getting the right things done at the right time;
2. The Calgary Business Recovery Task Force – this brought all the right players together to coordinate on information, resources and action plans. Everyone coming with a spirit of collaboration and engagement was also a key success factor; and,
3. The Calgary Business Recovery Expo – this all day event brought all the answers to the questions together under one roof. The multitude of topics enabled people to deal with the majority of their big issues in one spot, and having experts on site to address everything from banking, inspection, insurance and bylaw issues was another success.

While these three things made a big difference for Calgary, each community and city will have their own ingredients for a successful recovery. Looking back however, we feel that the five essential ingredients for business recovery are:

1. Business preparedness – work to ensure as many businesses are prepared. Deliver resources such as plans, templates, handbooks, databases etc so that business at least has the resources to make plans if they choose. Preparedness is key to survival;
2. Structure – getting business back up and running is a matter of a structured response to a disaster. We saw that CEMA's well-structured recovery plan worked and when implemented, everyone knew what they had to do under a structure that was well thought out against the needs of the community;
3. Collaboration – bringing all the right people together to share information and resources is an essential approach to ensure minimal duplication, streamlining of process and to get messages out as quickly as possible. Collaboration is also about making things happen fast. It is also about leaving agendas and



egos at the door in an effort to make the recovery of those in need the priority;

4. Communication – being able to communicate in real time through a trusted source is vital to ensuring that people respond appropriately, act with intention and civility and keep stress levels manageable. People are far better equipped to make decisions in an environment of knowledge and information than they are without information. Communication enables coordination and better decision making. The Calgary Business Emergency Contact Database is the tool we developed to ensure strong communication channels are open;
5. Contribution – Calgary was blessed with unexpected contributions. Whether it was neighbor helping neighbor, or companies like Brookfield Residential that went around communities to help clean out flooded basements, Mark's that brought truckloads of safety equipment and distributed them in affected communities, or the countless restaurants and food operators that gave out free food to displaced homeowners and volunteers, Calgary and its business community could not have recovered as well as it did without those contributions.

## WHERE TO FROM HERE?

We learned a lot from what happened in 2013. We experienced what a great community Calgary is – with its residents pitching in in unreal ways. Strangers became friends, and neighbours became family. The support was something no one could have predicted and was thought to only exist in scripts. Our Mayor took on superhero status, sparking our collective conscious for concern for our fellow neighbour and, much to his surprise that he had to do so, reminding us that the river was off limits.

Businesses owners and operators carried on. Some with immense loss. They rolled up their sleeves, and embarked on the complicated task of clean up, recovery and dealing with insurance companies and government funded programs, all with optimism and vigour. Many were no doubt facing significant strain and stress personally dealing with their losses, but they remained resilient. Calgarians coming through their doors no doubt helped, but with less than 1% of business failure, it is a testament to the spirit of Calgary business owners.

We learned that none of us were prepared. Even our own organization wasn't prepared to the level which we should be. We have worked to put in place resources that will help businesses be more prepared in the future, but we know it will never provide the full backstop of support. But at least we have the tools, and information base as to what is important for business to know now and in those early hours of disaster.

Our work isn't done. It won't ever be done. We can always do more, learn more, provide more and prepare more. The Calgary Chamber was never set up to be an organization that responded during any time of crisis. But in 2013 we knew that it was something that we had to do. It is something that we did without asking whether someone was a member, or with the aim of growing our membership. We did it because it was the right thing to do to support affected businesses and our regional colleagues. We now have some changed DNA within our organization that we will always be asking: what can we do better to help companies prepare?

But most importantly, we have learned that natural disasters happen. There is nothing we can do to stop them. No amount of engineering can ultimately disaster-proof a location. But what we can do is ensure we work together, work quickly, and work with focus to ensure that those who are affected can overcome and thrive.



## Appendices

### Appendix 1 – Business Recovery Expo – Agenda

Time	Programme	Speaker
07:30 am	Registration & Continental breakfast and tea/coffee	
08:00 am	Attendees take seats for first session	
08:15 am	Welcome	Adam Legge, President & CEO of CCC
08:20 am	Importance of Business to a successful recovery for Alberta Disaster Recovery Program	GOA Representative; Kyle Fawcett, Associate Minister for Recovery and Reconstruction of Southwest Alberta
08:45 am	Overview of business assistance: Government of Alberta Hand-up Plan	Jason Turner, Account Manager, AFSC
09:10 am	Insurance Eligibility Process Know your rights	Bill Adams, Vice-President, Western & Pacific Region, IBC Austen Lilles, Rogers Insurance Mike VanElsberg, Vice President of Claims and Customer Service, Intact
9:40 am	Banking – how to support your business Options How to stay afloat	Dwayne Mann, Senior Vice-President, Credit Risk Management, ATB Dennis Opinko, Regional Manager, Business Banking, Scotiabank
10:10 am	Tea/coffee and biscuits served	
10:30 am	Inspections – what you need to know and which ones do you need?	Kent Pallister, Chief Licence Inspector, City of Calgary Cliff De Jong , Senior Special Projects Officer for Development and Building Approvals Sarah Yusuf, Public Health Inspector, AHS
11:00 am	Real Estate Issues – Landlords, knowing your rights as a tenant etc.	Mike Kwiatkowski, Partner, McLeod Law Robert T. Fooks, Partner, McLeod Law
11:30 am	Personal and Mental Health	Susan Shores, Full-time Counsellor, Calgary Counselling Centre
11:50 am	Lunch with the Mayor	His Worship Mayor Naheed Nenshi
1:00 pm	HR & Technology	Alex McGillivray, President, SURE Systems Michelle Berg, President, Elevated HR
1:30 pm	Business Revenue Interruption – insurance and claims information	Paul Sharp, Partner, Consulting & Deals PWC Tim Zimmerman, Manager in the Valuations, Modelling and Disputes, PWC
1:45 pm	Rebuilding your business – marketing strategy, increasing your traffic, contingency plans	Keynote: W. Brett Wilson, Entrepreneur Panel: Jim Dewald, Dean, Haskayne School Ray DePaul, Director, Institute for Innovation and Entrepreneurship at Bissett School of Business at Mount Royal University W. Brett Wilson, Entrepreneur Connie DeSousa, Co-Chef/Owner, Charcut Roast House John Jackson, Chef/Owner, Charcut Roast House
2:30 pm	Rediscover our city	Lisa Corcoran, Specialist CED
3:00 pm	Closing remarks	Adam Legge, President & CEO of CCC
3:15 pm	Event Closes	

