



## Frequently Asked Questions

### 2021 BC Floods Small Business and Not-for-Profits Mitigation Incentive Pilot Program

#### 1. What is the Support to Small Business and Not-for-Profits Mitigation Incentive Pilot Program?

- The Canadian Red Cross recognizes that mitigation measures can be powerful tools for protecting against future events. This pilot program provides financial incentives to eligible small businesses and not-for-profits that are interested in undertaking maintenance or mitigative actions to make their organizations more resilient to future flood events.

#### 2. What are the minimum requirements for the program?

- This pilot program is open to eligible small businesses and organizations that are physically located in areas impacted by the 2021 BC Floods and operate their small business or organization in that location. Additionally, to apply for funding for activities requiring structural amendments to a property, the small business or organization must be the owners of that property.
- For organizations and businesses that lease their properties, there are also a selected number of activities they can complete that don't require structural changes.
- While the program will primarily focus on mitigation activities to reduce flood impacts, it will also offer a limited selection of activities that relate to extreme heat events.

#### 3. What organizations are eligible to receive Small Business or Not-for-Profit Mitigation Incentive Program funding?

Small businesses and not-for-profit organizations must:

- Be located in an area that was impacted by the floods and extreme weather event in British Columbia in November 2021
- Have 50 employees or less \*
- Have a net income of less than \$350,000 (calculated as revenue less expenses) \*
- Have the business as their primary source of income \*

\* Does not apply to not-for-profit organizations.

#### 2. What is the purpose of this program?

- The purpose of this pilot program is to contribute to building small businesses' and organizations' capacity, by providing financial resources and access to information and guidance, to mitigate impacts and increase resiliency from future extreme events.
- Approved applicants are required to submit receipts and provide proof of work completed (via before and after photos) before reimbursement.

### **3. What are the eligible mitigation activities?**

- Completion of the Ready Rating Advanced Assessment is highly encouraged to support organizations to become better prepared to respond effectively, and recover quickly, from disasters and other emergencies. Additionally, applicants who submit the Ready Rating Seal as proof of completion will be eligible for a financial incentive.

Eligible activities related to the 2021 BC flooding event include:

- Ready Complete the Ready Rating Advanced Membership
- Replace at or below-grade windows and/or exterior doors
- Install downspout extensions
- Install backwater valve and alarm
- Install an alarm on existing backwater valve
- Install sump pump and alarm - New Installation
- Replace existing sump pump
- Extend sump pump discharge pipe
- Install flood alarms
- Raise mechanical and electrical equipment, and other utilities off the floor
- Relocate below-grade electrical panel to above-grade location

Eligible activities related to extreme heat events include installing:

- Window film/tint
- Insulated/blackout curtains
- Blackout blinds
- A portable air conditioning unit
- Ceiling fans

### **4. What is the Ready Rating platform?**

- Ready Rating is a free, self-guided, web-based emergency preparedness platform that provides customizable tools and templates for organizations and businesses to use to increase their capacity to prepare appropriately, respond effectively, and recover quickly from disasters and other emergencies.

### **5. What types of businesses and organizations can apply?**

- Sole Proprietors
- Partnerships
- Corporations
- Farms
- Franchises
- Not-for-profit organizations

**6. I own multiple businesses. Can I apply to receive the Small Business Mitigation Incentive Program funding for them all?**

- Business owners can submit separate applications for multiple businesses that they own, however each business will be assessed individually and:
  - Must meet the small business criteria;
  - Will be assessed collectively on the primary source of income and must have operations in separate locations;
  - Financial assistance can't be stacked from multiple applications and activities must be completed in their respective locations to be eligible for reimbursement.

**7. How much funding is available?**

- The total maximum financial assistance available to each applicant is \$10,000. However, the amount of reimbursement you may receive depends on the specific activities you wish to undertake.

**8. How long is the application period?**

- We will begin accepting applications on April 14, 2025, and the deadline to submit your application is June 30, 2025.

**9. Is there a timeline to complete mitigation activities?**

- All activities need to be completed by January 31, 2026.

**10. I am a home-based business. Am I eligible to apply?**

- No. Home-based businesses were eligible under the 2021 BC Floods Residential Mitigation Incentive Program which ran between January 16, 2024, to April 30, 2024, therefore they are not eligible for this program.

**11. How do I apply?**

- You can find more information and apply online at [www.redcross.ca/2021BCFloods/mitigation](http://www.redcross.ca/2021BCFloods/mitigation)

**12. I'm having trouble accessing the online application form. What can I do?**

- The application system (SM Apply) works best when you use Google Chrome as the browser. Try first opening the application in Chrome. If you are still having trouble, please contact us by emailing [BCMitigation@redcross.ca](mailto:BCMitigation@redcross.ca) or by calling the call centre at 1-833-966-4225, Monday to Friday between 9:00 am and 6:30 pm Pacific Time, closed weekends and statutory holidays.

**13. I do not have an email address. Can I still apply?**

- Please contact the call centre to indicate that you would like assistance in completing the application by phone. The call centre can be reached at 1-833-966-4225, Monday to Friday between 9:00 am and 6:30 pm Pacific Time, closed weekends and statutory holidays.

**14. Who can I contact for help with the application?**

- You can email us at [BCMitigation@redcross.ca](mailto:BCMitigation@redcross.ca) for assistance.

**15. Will anyone ask me for banking information during the application process?**

- Banking information is not required to apply for the program.

- The Canadian Red Cross communicates only via email, phone, or in person and would never send a link through a text message. We will never ask for your social insurance number, bank account information or credit card number during your application for the program.
- If you have any questions, you can always contact us by email at [BCMitigation@redcross.ca](mailto:BCMitigation@redcross.ca) or by phone at 1-833-966-4225, Monday to Friday between 9:00 am and 6:30 pm Pacific Time, closed weekends and statutory holidays.

**16. Have you heard of any scams targeting people who have been impacted?**

- Unfortunately, there are some who may try to take advantage of those impacted by emergencies through fraudulent tactics. To protect yourself from fraud, it's important to understand the steps involved in receiving funds through this program.
- The Canadian Red Cross communicates only via email, phone, or in person and would never send a link through a text message. We will never ask for your social insurance number, bank account information or credit card number during your application for the program. In addition, the Red Cross will not ask for any form of payment in order for you to receive assistance.
- If you have any doubts, you can contact our team at [BCMitigation@redcross.ca](mailto:BCMitigation@redcross.ca) or by phone at 1-833-966-4225, Monday to Friday between 9:00 am and 6:30 pm Pacific Time, closed weekends and statutory holidays.

**17. How long will it take for me to receive the funds after my application has been approved?**

- You will be notified by the program team once your application has been approved. We appreciate your patience and will work to provide the funds in the quickest manner possible.