



Post-Disaster Recovery Planning Reference Guide

This document is designed to help organizations and small businesses (“organizations”) plan for the recovery phase after they have been directly or indirectly affected by a disaster. It aims to guide organizations in their initial steps, outlining key considerations and guidance to support.





Evaluating a Path Forward

After a disaster, it's essential to step back and evaluate the path forward for your organization. Although it may be challenging, one of the first things to do after disaster strikes is to step back and look at the big picture. Recovery isn't always about getting back to the way things used to be—it's a chance to reevaluate and plan your organization's future. Consider whether to stop, restore, or rethink certain aspects. Take some time to reflect on what was important and successful before the disaster and decide what should continue into recovery and what should remain in the past.

Considerations:

- 💡 Are you happy with how the organization has been operating, the products and services you've been providing, and so on?
- 💡 Does your location serve your operations well? Are there ways of modifying or updating service delivery to be more efficient and effective.
- 💡 Are there products, services, processes, strategies, or partnerships you would like to start or stop going forward?
- 💡 Are there opportunities to align your organization's recovery strategies with that of your local, provincial and federal governments?
- 💡 Where can you implement risk reduction strategies to increase resilience to future disasters?





Activating and adjusting your recovery plan

A recovery plan helps to outline strategies and processes, and guide key recovery work. Review your plan as soon as possible after a disaster to ensure the information is up to date. Include key recovery priorities and objectives to focus your team's work, such as finding support from multiple sources, recruiting and retaining new personnel, rebuilding, and re-opening.

Past experiences may no longer be relevant in a post-disaster environment, and new challenges can arise. Consult professionals and local authorities for guidance on unfamiliar issues and update your plan as new information emerges.

Considerations:







- 💡 Review your existing recovery plan for accuracy based on your new realities due to the disaster.
- 💡 Update the plan to include your organization's recovery priorities and objectives, as well as any gaps identified in your review.
- 💡 Share the plan with your recovery team, ensuring everyone is clear on roles and responsibilities, expectations for working together, and decision-making authority.
- 💡 Update your plan as often as necessary to reflect the current realities and needs of the organization throughout recovery.
- 💡 Assign someone to stay current on local authorities' guidelines, programs, and updates to maintain awareness on broader community recovery status and efforts.



Contacting your insurance provider

Insurance is essential for recovery, as it typically offers three options for damaged items and assets: repair, replacement, or reimbursement. Understanding which damages and losses can be recovered will help in financial planning, so contact your insurance provider and start the claims process as soon as possible. While you usually have two years to formally submit a claim in case of a dispute, your policy requires reporting losses as soon as they are identified. Moreover, refrain from starting cleanup until you've contacted your insurance provider and documented all damages with photos and records. If needed, the Insurance Bureau of Canada can help guide you on what questions to ask when navigating the insurance process.

Considerations:







-  Review your insurance policy and the claims process.
-  Contact your insurance provider with any questions about the policy, damage assessments, claims and other issues. Discuss what you need to do immediately to expedite your claim, the time expected to process it, and the format in which the claim payout will be issued.
-  Make a list of damaged or destroyed items and their estimated value. Some insurers may send you a "Proof of Loss" form for you to complete with these details.
-  Where possible and if it is safe to do so, take photos and or video which may assist in the claim process.
-  Initiate the claims process.
-  Confirm with the insurer before disposing of any damaged property, unless it poses a danger or health risk.



Assessing impacts and priorities

Conducting a damage assessment is the first crucial step in understanding the scope of the impact, allowing you and your team to anticipate your organization's likely needs. Impacts can be far-reaching and experienced across the economic, built, social, and natural environments. These impacts can be direct or indirect, but they are often interconnected and may shift over time. Recovery objectives will need to evolve to address them in alignment with your organization's priorities.

Considerations:

-  Complete a damage assessment for your facility, supplies, equipment, and other assets.
-  Have any of your key customers, clients, or suppliers been affected? If so, have you considered how this may impact your organization?
-  Have other organizations in the region closed over the short or long-term because of the disaster? If so, have you considered how this may affect your organization?
-  Has your personnel been personally affected by the disaster?
-  Consider contacting local authorities to understand the broader community impacts that could result in indirect impacts for your organization.
-  Have market or social conditions changed? If so, does that shift your priorities?



Recovery is a marathon not a sprint. Recovery happens at a pace that is different and realistic for everyone, and priorities may shift over the organizations recovery journey.



Re-entering your facility

Before re-entering your organization's facilities, a thorough damage assessment of the building and surrounding area may be necessary to confirm safety standards and enable the resumption of critical services. Local authorities will have begun assessments of roads, utilities, and other infrastructure, and will usually provide updates on restoration timelines, restrictions and support activities.

Damage assessments will help you identify your organization's recovery priorities and determine the conditions under which daily operations can resume. For this, you may want to consider engaging a qualified third-party contractor to complete this work – often, your insurance company can support in recommending one to you. If necessary, consider alternative facilities, ensuring that personnel, customers, clients, and suppliers will be safe entering them. A phased re-entry may be required to resume operations in a timely manner.

Considerations:

- 💡 Review and follow local authorities' guidelines and updates regarding re-entry. Have you obtained permission from the appropriate authorities to access and enter the facility safely?
- 💡 When safe to do so, perform an initial walkthrough of all spaces to assess damage, lost or missing items, and any other issues.
- 💡 If the facility, equipment, or materials have been damaged, a full damage assessment will need to be completed. Contact your insurance provider and photograph and document all damage before beginning any clean-up activities.
- 💡 Make a list of equipment, materials, resources, and activities that need to be operational before reopening.
- 💡 If necessary, contact contractors and utility companies to make repairs and re-connect services. Most insurers have preferred vendors, contractors, or suppliers they can recommend.
- 💡 If needed, contact the appropriate inspectors to evaluate the safety and regulatory compliance of the premises. For example, electrical inspectors.
- 💡 Develop a plan to ensure workforce health and safety upon re-entry by updating procedures, stocking PPE, and addressing any mental health support needs for your personnel.
- 💡 Share regular updates about re-entry and reopening timelines and requirements with personnel and key stakeholders.









Communicating

Recovery can be long, traumatic, and stressful; people may not be processing information as they would under normal circumstances. Communication must be concise, accurate, and timely for it to be effective throughout recovery. It's also okay to say there are unknowns.

If you haven't already, developing a communications plan that outlines high-level communication strategies for your organization may be helpful. This plan should include the names, contact information, preferred communication methods and frequency, and the specific information needs of key stakeholders.

Considerations:

-  Review your communications plan to ensure it remains current.
-  Update your plan to include the chosen communication methods, frequency, and general messaging to address stakeholders' information needs.
-  Do your external communications require public statements and media involvement? Does your plan designate a spokesperson?
-  Reach out to key stakeholders to inform them that the organization has been affected. Have stakeholders been notified of the methods and anticipated frequency of ongoing communication?
-  Is there anyone you have been unable to contact? Are there alternative avenues, such as emergency contacts or agencies, you can use?
-  Update your communications plan as often as required to reflect the organization's current realities and needs.








Identifying additional support

While insurance is the primary source of financial support for organizations after a disaster, there may be damage or loss that is not covered, requiring you to explore other sources of assistance. Following large-scale disasters, governments may offer recovery programs, grants, low-interest loans, tax breaks, or subsidies to support impacted organizations. These options may involve completing documentation, and it is important to set realistic expectations about how long it will take to receive assistance. Financing aspects of your recovery through a bank, credit union, or other financial institution could also be an option, including debt financing, lines of credit, rebates, loans, or refinancing. Other options may include using personal funds, crowdfunding, donations, and other recovery assistance programs.

While financial resources are a major focus for organizations during recovery, it's also important to consider non-financial resources that may benefit your organization. These can include support with navigating the recovery process, materials sourcing, mental health support, training, and advocacy. Contacting your local authorities and agencies can be an excellent source of information on the different resources available.

Considerations:

-  Are there existing grants or programs your organization has been accessing? Do you have outcome requirements or refinancing options that could impact those supports?
-  Contact your financial institution to discuss your organization's recovery plan and anticipated financial needs.
-  Contact your local economic development association or business centre to learn about available financial and non-financial recovery assistance programs.
-  Contact local officials to learn about recovery supports or incentives available through local and/or regional governments.
-  If applicable, implement a donation-based funding campaign to support your recovery initiatives.



Disaster Financial Assistance Arrangements (DFAA) assists provinces and territories with costs of *large-scale* disasters stemming from natural hazards. DFAA is a federal program, however provinces and territories can establish their own disaster assistance programs with their own eligibility criteria. Monitor your provincial or territorial governments for potential program announcements.





Supporting personnel

The stress and trauma of experiencing a disaster can significantly impact on personnel at all levels of the organization. Recovery is an emotional process and managing personal and organizational impacts simultaneously can be mentally and physically demanding. It may take time for some reactions or symptoms to manifest, but they can include difficulty making decisions, a negative outlook personally and/or professionally, social isolation, and other unhealthy coping mechanisms. Make sure that you take care of your own personal needs throughout the entire process.

In the early stages of recovery, there may be a strong sense of urgency and determination, which can cause individuals to overload themselves with work. This can lead to burnout and worsen emotional or physical symptoms. It's important to maintain some normalcy in the work environment, such as having standard time off, where possible.

Organizations can also support personnel through internal and contractual benefits, and by facilitating access to additional resources to address specific needs arising from the disaster. Examples could include:

- Providing direct access or referrals to mental health supports;
- Providing contact information for personal recovery supports; and/or
- Bringing in supporting agencies (onsite or online) for registration and information sessions.

Considerations:

💡 Document impacts on personnel. For example: How many personnel have been affected? In what ways? Will they be able to return to work?

💡 Communicate to personnel the supports available to them, such as workers benefits, government funding, broader community recovery support.

💡 If available, implement work flexibility options and communicate them to personnel.

💡 Ensure continuity of payroll for salaried personnel.

💡 Prepare required documentation (such as record of employment or payroll records), for personnel who require an extended leave of absence or will not be returning to work.

💡 Consider additional support or ways to connect personnel with help referral pathways that the organization could offer personnel.








💡 If your organization manages volunteers, determine the capacity to support ongoing volunteer roles and duties. Be advised that after an event, volunteer engagement may have cycles of higher and lower participation.



Learning and identifying lessons

Every disaster is different, which means every recovery process will be unique in many ways. While everyone in the organization has undoubtedly done their best to manage the process, it is natural that there will always be lessons to learn. These insights can be integrated into your plans at any time; however, it is often helpful to take some dedicated time after recovery is complete to reflect on what worked well and where there may be room for improvement. Continuously refining best practices and strategies increases an organization's resilience.

Considerations:

-  Take time with your team after the recovery process to reflect on the experience.
-  Compile new actions and strategies that were effective in addressing your organization's recovery needs.
-  Identify any gaps or unanticipated barriers that hindered the completion of action items.
-  Revise existing policies, procedures, and tools to reflect best practices.
-  Update contact lists of key stakeholders and recovery support service providers pathways.
-  Identify opportunities for personnel training.
-  Integrate lessons learned into future recovery planning.



Q True or False.
Being prepared and resilient means that you cannot experience impacts from a disaster.

A False
Being prepared and resilient gives you stronger skills, knowledge, and resources to respond to and recovery from a disaster to mitigate the extent of impacts.