



## BC Flood Recovery for Agriculture: Where to Start



### A Farm Business Recovery Planning Workbook



## Acknowledgements

This material has been assembled for use by farmers and ranchers in British Columbia from a number of sources including the Ministry of Agriculture, Food and Fisheries, Emergency Management BC, Prepared BC, BC Agriculture and Food Climate Action Initiative and a number of resources available on the internet.

This Workbook has been developed by Jim Forbes, P.Ag. of 4bZ Ag Consulting in collaboration with British Columbia Ministry of Agriculture, Food and Fisheries staff from various branches and locations throughout the Province of British Columbia.

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## Disclaimers

Agriculture and Agri-Food Canada and the BC Ministry of Agriculture, Food, and Fisheries are committed to working with industry partners. Opinions expressed in this document are those of the author, and not necessarily those of Agriculture and Agri-Food Canada, the BC Ministry of Agriculture, Food, or Fisheries. The Government of Canada, the BC Ministry of Agriculture, Food, and Fisheries, and their directors, agents, or employees will not be liable for any claims, damages, or losses of any kind whatsoever arising out of the use of, or reliance on, this information.

The information in the workbook is provided to enhance producer knowledge about the process of moving towards recovery of their agricultural businesses and the factors they may need to consider. This workbook is a general overview to guide producers to the choices that they need to make as well as self-assess the choices they have made thus far, and as such **does not constitute professional advice**. No guarantees are made or implied.

If you need more specific, individual advice for your situation, please seek a professional who is licensed and/or knowledgeable in that discipline (e.g. financial/taxation, legal, mental health, agrology, engineering, etc.) to discuss your situation in more depth.

## ***“Take time to sharpen the saw and the wood is easier to cut.”***

- This sage advice (paraphrased from *Ecclesiastes 10:10*) reminds us to take time to rest and prepare for the task at hand and to focus on what is truly important. It may seem illogical to take time away from the busy day-to-day tasks on the farm during a crisis, but that is exactly what you need to do during this time of high stress and anxiety in order to work most effectively and efficiently. The ability to focus on what is truly important is a common trait of all good managers. It allows them to prioritize and ensure the crucial jobs done while saving time, labour, and money as well.
- There are no one size fits all checklists or quick fixes for recovery. Just as it takes time to prepare a seed bed, plant, grow and harvest a crop, it takes time to manage through the recovery process. This workbook has been developed to help you sort out the tasks involved in recovering your business from a disaster in a strategic and efficient manner, but it is up to you to take the time away from all the “day-to-day” urgencies to answer the questions and go through the process in this workbook. A word of advice - DO NOT try to complete this workbook all at once! Set aside some time on a regular basis and go through one section at a time. This workbook (which may look overwhelming at first) takes you through a relatively simple process that helps you develop a customized Action Plan with tangible tasks and timelines that reduce the feeling of being overwhelmed. Hiring a consultant to help guide you is also an option (check out the link on page 9).
- While it may seem hard to set aside time think about and write down what you want your farm to be in the future, it is impossible to make any progress towards real recovery if you don’t know what your goal is (in this case what “recovery” looks like). Even a simple goal gives you something to work towards and can really help you focus and sort out what is important for your operation and family. The more specific, measurable, achievable, relevant and time-bound the goal is, the more apparent your choices become. When you have a goal in sight, the relative importance of all the urgencies becomes more clear. In your current situation it may also be time to rethink/update past goals, so don’t be in a rush to return to what it was, particularly if it wasn’t working as well as it could’ve been.
- With many industries there is a clear separation between home and work. With agriculture that separation is generally a lot harder to discern because most farmers and ranchers live where they work. This workbook focusses on the agricultural business while recognizing that the home and family are an important part of that business. From a detailed personal/family perspective the Canadian Red Cross has a “Guide to Flood Recovery” that can help with recovery for your family and home available at:  
<https://www.redcross.ca/crc/documents/Flood-Recovery-Guide.pdf> It is well worth the read.

This workbook is formatted to be printed double sided and placed in a three-ring binder. To save ink and paper there are limited use of colours and graphics.

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## BC Flood Recovery Workbook Checklist / Table of Contents

As you go through each section you should have a better understanding of what you need to do from a business management perspective and have developed an action plan for each. There is no “quick fix”, view this process as a marathon, not a sprint and know that it will take some time and work on it at your own pace.

One suggestion is to grab your morning cup of coffee and read a section and answer the self assessment questions. Then if the Action items are not obvious to you, as you go about your day mull over the possible action items (discussion with others may help) and jot down ideas. In the evening go over the material again and complete your list of action items.

As you complete each section use this checklist to keep track of your progress

We now have a better understanding and Action Plan of how to work thru flood recovery with the **People (Human Resources)** on our farm. **Pages 10-19**

We are aware of the **AgSafe BC** program and are implementing their safety procedures on our farm to protect our family and staff. **Page 13**

We now have a better understanding and Action Plan of what is needed with regards to flood recovery for our **Home and Base of Operations** of our farm. **Pages 20-27**

We now have a better understanding and Action Plan of how to work with the **Insurance and Financial Assistance** for flood recovery available to our farm. **Pages 28-37**

We now have a better understanding and Action Plan of what is needed with respect to the **Infrastructure** (buildings, structures, equipment and machinery) and flood recovery on our farm. **Pages 38-49**

We now have a better understanding of the benefits of an **Environmental Farm Plan (EFP)** and how it fits in with the infrastructure and flood recovery on our farm. **Page 40**

We now have a better understanding and Action Plan of the considerations regarding **water for domestic, livestock and irrigation purposes** on our farm during and after flood recovery. **Pages 22, 41 & 43**

We now have a better understanding and Action Plan of the critical considerations regarding **Financial Management** on our farm during and after flood recovery. **Pages 50-55**

We now have a better understanding and Action Plan of the critical financial/business management considerations regarding **Production** on our farm during and after flood recovery. **Pages 56-63**

We now have a better understanding and Action Plan of the business management considerations for The **Future State (and succession)** of our farm and recognize how it may directly affect our decisions during and after flood recovery. **Pages 64-71**

We have complied and prioritized the Action Plans for the critical considerations, including opportunities and threats as well as our key goals into a written “**Flood Recovery – Farm Action Plan**” for our farm. **Pages 72-85**

## Overview of the Process for Your 'BC Flood Recovery for Agriculture'

### Where to Start? Here's the process in a nutshell.

Recovering from the effects of flood can feel overwhelming. No doubt about it, recovery is a big job and does not happen overnight; it is a journey that will take some time. For some with minimal impacts the journey may be relatively short, while for others it may be a long and winding road. In general, the financial impacts can linger for two to five years or more before the surviving businesses are to “back to normal”, or more correctly, back to a new normal.

Despite our desires for a quick fix, the complexity of disasters on farm businesses makes it impossible to lay out a simple checklist that will capture everything for everyone. This workbook takes you through a relatively simple (but effective) process to help determine the priorities for your operation and build a more customized list of items you need to work on. It may seem like a lot of material but if you take it one section at a time at your own pace you will know what needs to happen next and your farm will be better for it in the long run.

Many producers are familiar with the quotation, “*The journey of a thousand miles starts with a single step.*”, attributed to Chinese philosopher Lao-tzu and implying that the action of making that first step is necessary to begin a journey. Some scholars feel the more correct translation of his words would be, “*The journey of a thousand miles begins beneath one's feet.*” implying that there needs to be a recognition of where you are before you strike off on your journey. No matter how you view those quotations, the essential elements of any recovery journey are:

- Knowing where you (you, your family, and your business) are currently at.
- Knowing where you want to be (the more specific the better).
- Figuring out how to get there.
- Then taking the actions that will help move you towards your desired destination.

This workbook is meant to assist you to assess “where you are” and figure out how to get where you want to be. Producers who have a written business plan will already have a good idea of where they want to be (although, in light of recent events it may be time to review those plans). Producers who don't have a business plan in place may find it harder to prioritize their actions and may find it useful to spend some time reflecting on where they really want to be from a personal and business perspective. It is much easier to negotiate with insurance adjusters, bankers and others when you have a plan in place and the numbers to back you up.

### The First Step – Assessing the Situation (Where You Are)

The emotional turmoil that comes from a disaster like flood is enormous and is a significant part in where you are right now. Grief is a natural response and is big part of the first step in the journey of recovering. Knowing what to expect in the grieving process

can help in assessing the signs in yourself and others, can help you to take appropriate actions to keep things productive and moving towards recovery. The other part of the first step is assessing the personal, biological, environmental and business impacts that agricultural producers will need to deal with.

### **The Second Step – Identify Your Destination**

Without a clear vision of your destination, you cannot decide what actions (or advice) will help you in the long run.

If you don't already have a business plan in place then spend some time figuring out where you want your farm to be 5, 10, or 15 years from now. What level of profit will you need to accomplish your business and personal goals? Will you still be running the operation, or will it be passed on to a successor or sold outright? Planning is a necessary part of maintaining and increasing your farm profits. The Ministry has publications that can assist you, or the Farm Business Recovery Service can help if you need a little more one-on-one guidance.

### **The Third Step – Identify Knowledge Gaps and Fill in those Gaps**

Agriculture is complex and no one person can be expected to know everything on their own. Utilize your team of advisors – for example, accountants, lawyers, agrologists, service providers, friends, etc. (if you don't have a team now's the time to build one) and ask them questions. Also utilize your regular agricultural/farm business information resources (Ministry publications, print media, respected internet sites, etc.)

### **The Fourth Step – Decide What Will Help You Move Towards Your Destination**

Write down the actions you have decided are needed and the deadline for each action. Then prioritize these actions so that your efforts can be concentrated on the important actions. In doing so you'll find that some of those urgent but less important jobs may fall into place better.

### **The Fifth Step – Take Action**

Time to do what farmers and ranchers do best and "get 'er done!". Make sure to follow through with the paperwork while it is fresh in your memory.

### **The Next Steps – Assess the Progress and Repeat, Repeat, Repeat.**

Keep up the momentum and you'll eventually get back to feeling like things are normal again. Who knows, by stepping back and having an objective look at the whole operation you may have even been able to make some changes for the better.

## HOW TO USE THIS WORKBOOK

At its core, the BC Flood Recovery Workbook involves simply answering a series of 59 questions to help you identify items to continue and Items to change in your operation in several areas related to flood recovery. Completing this self-assessment and the subsequent farm recovery action plan is intended to aid you on the journey to business recovery and long-term sustainability. It will also prepare you to make the most efficient use of the Farm Business Advisory Services program funding and your farm business advisor if you decide you need more one-on-one assistance.

- A)** Each section contains an introduction for context (details and resource links) to help you answer the self-assessment questions, but if all that reading seems overwhelming or **if you want to try to save time – you can go directly to the questions for that section** (and then flip back to the introduction only if you need more context when answering a question or developing an action item.).
  - **Check boxes** are included in the introduction materials where an action is suggested that will help answering the self-assessment questions in the subsequent section. (Skimming the introduction for check boxes can help identify those suggested actions).
- B)** Answer the 59 self-assessment questions. Possible answers are provided for each question to guide you in assessing the situation for your farm and are rated according to a traffic light: **green (on the right track)** means you understand and are dealing with the issue; **yellow (worth considering changing)** means that some improvements should be made (proceed with caution); and a **red (needs change)** answer implies that you need further understanding and that specific action is required. If the question does not apply to your operation; indicate this in the **blue (not applicable)** box (this option is not available on all questions).
- C)** Once you have selected the most appropriate answer then indicate whether this issue is a **high, medium or low** priority for your farm operation.
- D)** At the end of each section there are two worksheets. The first worksheet is used to list the high priority Items to Continue, Items to Re-evaluate, and Items to Change for your farm. The second worksheet is to develop action statements to address the high priorities for that area of getting your operation back on track.
- E)** Prior to completing your Farm Action Plan, you will transfer the most important action items from the worksheets in each of the seven sections to the Flood Recovery Summary – Action Items List on pages 75 - 77. In addition, we recommend you also conduct a brief review of external opportunities and threats (page 78) and identify your key business and personal goals (page 81). Finally, on pages 84 & 85 (use more pages if needed) you will combine the Action Items and your key goals into a Flood Recovery Farm Action Plan with Completion Dates and who is Responsible for the Action.



When the BC Flood Recovery workbook and Farm Action Plan are completed, you'll have a written list of what needs to be done and in what order.

Alternatively, you may wish to hire a consultant to help you through the recovery process. You may be able to access funding through the B.C. Agri-Business Planning Program funding to employ a farm business advisor/coach to help with Business Disaster Recovery Planning. The BC Flood Recovery Workbook can provide the basis of your discussion with your farm business advisor/coach in addressing areas in your farm's recovery activities, business and management practices that you have elected to undertake. For more information on the Business Recovery Planning program see the BC. Ministry of Agriculture, Fisheries and Food webpage at:

<https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agri-business-planning-program#Business-Recovery-Planning>

## 1. The People (Human Resources)

The people doing the work (human resources) on any farm/ranch consist of two main groups: family and employees. On many operations the main operator and their family members are the ones doing all the work, while on larger operations there may be hired help. Either way, producers rely on themselves and their family/employees to tend to the day-to-day operations of the farm or ranch. Without these human resources the operation will cease to operate so it is important to take care of them.

### *Is everyone OK?*

#### ***Take Care of Yourself, Your Family and Your Employees***

Fear, stress and anxiety are natural reactions to a traumatic event. Eventually, these feelings will diminish and, for most people, completely subside. To help yourself and your loved ones:

- Accept and offer help and comfort; seek counselling if necessary.
- Focus on positive memories and the skills you've used to get through other hard times.
- Be aware of your child's reactions: reassure them and encourage them to express themselves.
- Give yourself and your family permission to grieve and time to heal.
- Get physical activity, but rest as needed, eat well, hydrate and keep a manageable schedule.
- Make sure your employees know that you expect them to be doing the same for themselves and their families.

#### ***The Grieving Process***

Let's face the elephant in the room - dealing with emotions does not always come natural to everyone, especially ranchers and farmers. However, not dealing with grief properly can cost people their relationships, families, friendships, businesses and in extreme cases their lives.

Grief is a natural response to losing someone or something that is important to you. Everyone grieves differently, but if you understand your emotions, take care of yourself and seek the support of family, friends, your doctor or clergy, or perhaps a little outside counselling where needed, you can heal and move on.

Your feelings will normally happen in phases as you come to terms with your loss. You can't control the process, but it's helpful to know the reasons behind your feelings. Doctors have identified **five common stages of grief**:

- **Denial:** When you first learn of a loss, it's normal to think, "This isn't happening." You may feel shocked or numb. This is a temporary way to deal with the rush of overwhelming emotion. It's a defense mechanism.
- **Anger:** As reality sets in, you're faced with the pain of your loss. You may feel frustrated and helpless. These feelings later turn into anger. You might direct it toward other people, a higher power, or life in general. Often this causes people to try to blame others or lash out at minor things.
- **Bargaining:** During this stage, you dwell on what you could've done to prevent the loss. Common thoughts are "If only..." and "What if..." You may also try to strike a deal with a higher power.

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- **Depression:** Sadness sets in as you begin to understand the loss and its effect on your life. Signs of depression include crying, sleep issues, and a decreased appetite. You may feel overwhelmed, regretful, and lonely.
- **Acceptance:** In this final stage of grief, you accept the reality of your loss. It can't be changed. Although you still feel sad, you're able to start moving forward with your life.

Every person goes through these phases in his or her own way. You may go back and forth between them or skip one or more stages altogether (sometimes only to return to that stage later). Reminders of your loss, like the anniversary of the event or a familiar song, can trigger the return of grief. There is no way to know for sure how long the grieving process will take; however, in time the sadness will ease, and you will be able to return to a happier state of mind.

For more resources regarding mental health for agriculture: [https://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/business-and-market-development/emergency-preparedness/flood-2021/mental\\_health\\_resources\\_for\\_agriculture\\_sector.pdf](https://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/business-and-market-development/emergency-preparedness/flood-2021/mental_health_resources_for_agriculture_sector.pdf)

### A Note on Professional Help

In some cases, grief doesn't get better. You, or others around you, may not be able to accept the loss. Doctors call this "complicated grief." Talk to your doctor if you have any of the following:

- Trouble keeping up your normal routine, like going to work and cleaning the house
- Feelings of depression
- Thoughts that life isn't worth living, or of harming yourself
- Any inability to stop blaming yourself

A therapist can help you explore your emotions. They can also teach you coping skills and help you manage your grief. If you're depressed, a doctor may be able to prescribe medicines to help you feel better.

When you're in deep, emotional pain, it can be tempting to try to numb your feelings with drugs, alcohol, food, or even work. But be careful. These are temporary escapes that won't make you heal faster or feel better in the long run. In fact, they can lead to addiction, depression, anxiety, or even an emotional breakdown.

Instead, try these things to help you come to terms with your loss and begin to heal:

- **Give yourself time.** Accept your feelings and know that grieving is a process.
- **Talk to others.** Spend time with friends and family. Don't isolate yourself.
- **Take care of yourself.** Exercise regularly, eat well, and get enough sleep to stay healthy and energized.
- **Return to your hobbies.** Get back to the activities that bring you joy.
- **Join a support group.** Speak with others who are also grieving. It can help you feel more connected.

As well, watch for the warning signs in others. While suggesting to friends and neighbors they may need help is not likely to be well received, leading by example and relating your feelings and how you reached out may plant a seed that makes a big difference.

### The Day-to-Day Human Resources Considerations

An input cost that farm business owners often overlook is the cost of labour. Depending on the type of farm, labour costs can account for as much as 70 per cent of the total cost of

## The People (Human Resources)

production. Availability of skilled labour is becoming a major problem on many farms.

Human resource planning will encourage you to do a self-assessment as part of a needs assessment for your operation. A human resource plan will identify gaps and needs in training as well as in the overall requirements for the farm.

Human resource planning is a valuable tool for ensuring the health and safety of employees and farm family members. Today's modern farm operates under regulations dealing with all aspects of farming from health and safety to the environment. A good human resource plan will make sure all applicable regulations under the Occupational Health and Safety Regulation, the *Employment Standards Act*, and payroll regulations are followed. If you need help regarding the Occupational Health and Safety Regulation, AgSafe BC has staff and tools to help you comply with the regulations and become eligible for incentive payments.

As with any other part of a good business plan, spending some time creating and implementing a human resource plan will help maintain a profitable and successful farm business.

Written job descriptions can be very valuable for family, employees and owners. Pay grids and compensation packages will eliminate misunderstandings. Training needs and plans are identified and agreed to by all affected parties.

### ***What can you do?***

Implementing good human resource planning will not only reduce your costs, but it will also give you peace of mind throughout the year. Staffing mistakes such as too many or too few workers will impact on the net profits of any farm business.

Consider farm safety in your management practices and develop a farm safety plan to incorporate good safety practices on your farm. This will provide a safe work environment and reduce costs from farm accidents.

One of the keys to running a successful farm business is knowing your requirements regarding types of skills, number of workers and length of employment. Staff turnover can create major problems (this always seems to happen at critical times such as planting or harvest).

Self-assessment and understanding your management style will help you to make the right decisions when hiring employees and setting policies for your business. Understanding your management style will enable you to hire and keep the best, ensure that you get the right "mix" of people that suit your personal needs and give you the tools to motivate your employees to their potential.

### **Do You Have the Staff to Do All the Jobs That Need to Be Done Right Now?**

After the flood the list of jobs that needs to be done right away can get long. As manager of the business, you'll need to decide what can be done by your current employees in the short-term and long-term, and what you may need contract out in the short-term and long-term. Perhaps you can hire or trade services/labour with other nearby producers and things may get done in a timelier manner. Also looking at a different operation/situation may give you some good ideas to implement at your operation.

### **A Very Important Note on Clean Up**

Ensure that you, your family, friends, employees and volunteers all have approved personal protective equipment suitable for whatever clean up jobs they will be working on.

For some jobs it may be best to hire a professional contractor who is properly trained and equipped. Not only does this ensure that the job will be done safely and efficiently, but it will also free you up to do some of the numerous other things that need to be done. *As you may have responsibilities and obligations under the Workers Compensation Act and Occupational Health and Safety (OHS) regulations it is important that you spend some time assessing the risks and planning for the safety of people doing the physical jobs to help get your farm back in operation.* The AgSafeBC experts have gone through many of the functions that will need to be completed after a flood and pointed out the hazards and safe procedure to take the guesswork out of it for you.

**IF YOU DO NOTHING ELSE FROM THIS WORKBOOK,  
MAKE SURE YOU DOWNLOAD, READ AND WORK  
THROUGH AgSafeBC's *Flooding Re-entry & Restarting  
Task Management Package!!!***

<https://agsafebc.ca/download/flooding-re-entry-restarting-task-management-package/>

## Human Resource Assessment Questions

### Human Resource Assessment

- 1) Are you OK? Have you discussed grief with family members and employees to ensure they are OK? Do you know what to do if they are struggling?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have discussed grief and have a plan of what we need to do to look after each other.</i>	<i>Everyone seems fine we don't need to do that touchy-feely stuff.</i>	<i>One or more of us seems to be struggling.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 2) Do you know the Workers Compensation Act and Occupational Health and Safety (OHS) regulations that apply to your operation and have a plan in place?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have worked with AgSafeBC and have developed a written plan which we regularly review and update.</i>	<i>We have a plan when we go to orient/train our employees, but it hasn't been reviewed for a few years.</i>	<i>No, we do not have an OHS plan in place. Employees are expected to use "common sense" and follow our example in being safe.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 3) Do you have a human resource management plan in place to help train and retain employees?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a plan in place, and we regularly review and update it. Our plan takes into consideration our management style and it is consulted every time we make a human resource decision.</i>	<i>We have a plan when we look at hiring people and have an idea on how we would like to train our employees.</i>	<i>No, we do not have a human resource plan in place. Employees are expected to follow our example in how to do things around the farm.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## The People (Human Resources)

4) Do you clearly define the responsibilities of each family member and employee?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a written job description for each family member and employee. They understand their responsibilities and our expectations.</i>	<i>We do not have a written job description because our family members and employees know their job.</i>	<i>No. They are advised on a need-to-know basis.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Do you have a plan to obtain and retain employees if applicable?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a human resource plan in place that includes when, how many, how long, skills, training, and wage grid for employees of our operation.</i>	<i>We know that we will need employees at peak production periods, but we do not take steps to plan for recruitment, training, and retention.</i>	<i>We rely on "word of mouth" to recruit and depend on family members to "pick up the slack".</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have you taken steps to ensure a suitable work/family balance for self, family members and staff?

Green	Yellow	Red	Self Assessment	Priority
<i>We have a work/life balance for family and employees that includes time with family and friends as well as scheduled holidays.</i>	<i>Spending time with family and friends away from the farm business happens only on rare occasions when farming activities permit the time away.</i>	<i>Spending time with family and friends away from the farm business is never a priority.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## The People (Human Resources)

7) Have you developed a plan for which jobs will be handled by family and staff, and which require outside help?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have estimated the time each job will take, have a plan in place, and arrangements have been made.</i>	<i>We'll call someone when we can't handle it.</i>	<i>No.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

8) After a flood many structures and trees are weakened from erosion around the base of the foundation or trunk and can fall over without warning. Have family members and employees been instructed to watch for dangerous situations and take precautions when walking/working near those structures or trees?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have informed everyone of this danger and remind them whenever they will be working near the structures/trees. We have removed or put-up signage by dangerous objects that we are aware of</i>	<i>We've told everyone and are taking out dangerous objects as time permits.</i>	<i>No, but we'll get to it.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

9) Do you have approved personal protective equipment (PPE) for the task at hand for everyone working or involved?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we've participated in AgSafeBC programs, know the WCB regulations and stock the approved safety gear.</i>	<i>We have some safety gear around here somewhere.</i>	<i>What's AgSafe???</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>



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**Human Resources Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Human Resources. On the following page identify specific action goals to address these priority issues. At the end of the workbook, you will use these action goals to develop an overall farm action plan.

<b>High Priority Human Resource items to continue</b>	
1	
2	
3	
<b>High Priority Human Resource items to re-evaluate</b>	
1	
2	
3	
<b>High Priority Human Resource items to change</b>	
1	
2	
3	

**Human Resources Assessment – Action Plan Items**

<b>Priority Description</b> (Indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to human resources to your Summary - Action Items on Page 75

# YOUR HOME AND BASE OF OPERATIONS

## 2. Assessing Your Home and Base of Operations

### How is your Home?

After making sure that everyone is safe and cared for your next priority is your home. The farmhouse often contains the “office” where most the business decisions are made, but first and foremost it is a home. Without a home people do not feel grounded and tend to be less productive.

If you had to leave your home during the flood it is likely that the Local Government will have done an assessment on it prior to lifting the Evacuation Order.

- Damage Assessment Placards are notices that the local government places on buildings within the damaged area. They tell you whether a structure is suitable for re-entry, access is restricted or unsafe to enter entirely

### Re-entering Your Home and place of business

Your home and its surroundings may not look like they did before you left. As you arrive, it's important to obey all signage and understand Damage Assessment Placards.

Visit BC Housing's website for more information on placards: <https://www.bchousing.org/about/post-disaster-building-assessments>

If you can only enter your home once, remove valuables and take steps to secure your property.

### If you are safely able to return for longer:

- Bring supplies like rain gear, N-95 masks, rubber boots, flashlights, tools, drinking water, gloves, cleaning supplies, bleach, garbage bags and a first aid kit.
- Walk around the perimeter of any structure before entering, noting electrical wiring, any gas smell or buckling

walls or floors that could be a hazard.

- Enter with caution and check that the main power breaker is off. Have wiring inspected before the power is turned back on.
- Only use generators outdoors where dry and safe to do so; **do not** connect to a household circuit. (If necessary, have it hooked up properly by a qualified Electrician so that you do not energize the powerline and cause an electrocution or fire somewhere else.)
- If using propane, gas or heating oil, contact suppliers for inspection and service.
- Do not use your sewage disposal system unless you know it's capable of handling waste.
- Take pictures, keep track of your expenses and time spent cleaning up, and keep your receipts.

### Protect your home and office from further damage

Moisture leads to mold, mildew and rot. This can cause structural issues from wood rot or serious health issues from breathing in mold and fungal spores.

- Do not heat your home until all water is removed. Remove water and soaked items from the building. If pumping lots of water remove about 1/3<sup>rd</sup> per day so that the walls won't buckle
- Remove valuables to a safe, dry area.
- Dry things up and get some air flow throughout the wetted area to help reduce the humidity as quickly as possible.

### Cleaning Up After a Flood

Tip: Call your insurance representative or company before starting to clean up. They will let you know if you are covered

## Your Home and Base of Operations

and what you will need to make a claim. Your insurance policy may cover house cleaning by a flood restoration specialist. If not, the cost of hiring a flood restoration company yourself may seem like a large cost, but the costs of fixing the problems if the building is not restored properly are even higher. In addition, as a farm manager you have all the other management issues of getting your farm back into production to deal with so you need to prioritize which jobs you can and should do. Depending on the age of your home, there may be hazardous materials like asbestos in flooring tiles, drywall and drywall mud. These materials have specific handling and disposal protocols that must be adhered to.

If you still want to do it yourself, you may be able to negotiate doing some jobs yourself while engaging the specialized knowledge of a restoration specialist to ensure other things are taken care of properly. If you are going to clean your residence yourself:

- Read up/seek advice on what needs to be done, the potential hazards, and the appropriate regulations.
- Wear the appropriate Personal Protective Equipment, keep children and pets away, and ventilate the area you're cleaning well (or in the case of asbestos, seal off the area, use hazmat suits with ventilators and dust abatement protocols).
- Remove and discard all affected flooring and other porous objects that do not dry quickly and cannot be readily cleaned.
- Remove all wet drywall and insulation to at least 30 cm (12 inches) above the water level. This action is critical for preventing long term mold issues and health problems. *[removing the drywall in increments of half sheets (24 inches) or full sheets (48 inches) from the floor makes*

*replacement of the drywall easier.]*

- Clean all scrubbable surfaces, change heating and air conditioning filters, and have ducts cleaned.
- Silt and potential contaminants get everywhere, and you may need to clean and re-clean items several times.
- Clean solid wood furniture, removing drawers and scrubbing wooden surfaces; let dry thoroughly.
- Locks and hinges should be taken apart, thoroughly cleaned and lubricated.
- Dispose of hazardous materials like solvents and garden chemicals if they show signs of damage. Separate hazardous materials from landfill waste and dispose appropriately.
- Rent or buy dehumidifying fans/blowers and be prepared to run them for an extended period (potentially several weeks).
- Borrow/rent/buy a wood moisture meter to indicate when the wood framing in your walls has returned to a level that minimizes mold and rot (and when you can turn off/move the fans).

### Food Safety

Food can be damaged by water, contaminants in the flood water, and unsafe temperatures due to loss of power during a flood.

- Discard food that is spoiled, or has come into direct contact with floodwater, as well as food that has been stored in a refrigerator that has lost power, even if the power has since been restored. **When in doubt, throw it out.**
- If your freezer has been exposed to flooding or has been without power for more than three days, discard it and the contents.

## Your Home and Base of Operations

- Discard any food that has thawed.
- It is considered safe to re-freeze partially frozen foods as long it still contains visible ice crystals.
- If you do not need to replace your fridge or freezer, clean, disinfect and deodorize your fridge and freezer. To remove odours from fridges and freezers, wash with baking soda/water, vinegar or ammonia.
- Discard damaged, dented or bulging cans. Also bottles and jars of food with screw top lids or crown/crimp caps where floodwater contaminants may lurk in the seal/crevices.
- Clean and sanitize canned foods/drinks where there is no opportunity for floodwater contaminants to stay on the container
- Photograph foods that are discarded as the information may be required for insurance purposes. Contact your insurance provider for specific details and requirements.
- Follow current local guidelines on where food waste may be discarded.

### Drinking Water Safety

- Do not drink tap water unless local officials have assured you that it's safe for drinking. Obtain bottled water, or boil or disinfect tap water with tablets (or chlorine bleach for non-drinking needs).
- If you are on a well or cistern and it has been damaged, (or the well casing does not extend 30 cm above the 200-yr flood level) assume the water is not safe to drink. Contact your local Health Authority for instructions.  
<https://www2.gov.bc.ca/gov/content/environment/air-land-water/water/water-quality/drinking-water-quality/health-authority-contacts>
  - Boil water (rolling boil for at least 1 minute) or use

bottled water for any use where it be consumed or will come into contact with food.

- Well water use for laundry, washing dishes and bathing by anyone over the age of 5 that can avoid swallowing it is generally okay. If necessary, toddlers and infants should be sponge-bathed to avoid ingestion.
- Continue to boil the water until the well has been tested for bacterial contamination (by an accredited laboratory). Talk to your local Health Unit about which labs they use.
- Here's a well disinfection factsheet that may be helpful:  
[https://www2.gov.bc.ca/assets/gov/environment/air-land-water/water/water-wells/bc\\_gov\\_5402\\_water\\_well\\_disinfection\\_webbrochure.pdf](https://www2.gov.bc.ca/assets/gov/environment/air-land-water/water/water-wells/bc_gov_5402_water_well_disinfection_webbrochure.pdf)
- Provincial Government webpage on maintaining your well:  
<https://www2.gov.bc.ca/gov/content/environment/air-land-water/water/groundwater-wells-aquifers/groundwater-wells/information-for-property-owners/care-for-and-maintain-your-water-supply-well?keyword=Well&keyword=water&keyword=testing>

### Replacing Documents and Money

- If your documents are in a safe, and it may be full of water keep it cool do not open it until you can ensure proper drying to save the documents.  
<https://www.archives.gov/preservation/conservation/flood-damage.html>
- Keep track of lost and damaged documents, including birth certificates, passports and tax records. Contact the appropriate issuing agencies for copies.

### Home Insurance Matters

- Review your policy (your original if possible, or a copy from your insurer) to understand what items to list, then take an inventory – you'll need to provide a list of lost or damaged items as part of your claim.
- Take photos or videos, noting serial numbers if possible and the approximate cost of each item.
- Keep your inventory with receipts related to living expenses, repairs and inspections.
- Notify your mortgage company and keep them informed about restoration of your property.
- If you have questions about your home insurance, call your insurance representative directly or call the Insurance Bureau of Canada toll-free at: 1 844-2-ASK-IBC.

### Repairing Your Home

- If it is possible to repair and live in your home, look for a reputable contractor to help with restoration; you may get recommendations from friends and neighbours or your insurance adjuster.
- Verify the track record of any builder, dealing with only licensed contractors. Beware of potential scams.
- Contact your local authority about submitting plans and getting a building permit, as needed.
- Ask for a written estimate and get a copy of the final, signed contract before the job begins
- Pay only by cheque or credit card – not cash; consider a hold back payable post-completion
- Damage to utilities must be repaired under permit and inspected by the appropriate agency.

### Replacing Your Home

In the event you must replace your home the insurance

adjuster will provide you with your options. If you are not insured there may be some assistance through charitable organizations like:

- Canadian Red Cross <http://www.redcross.ca/>
- United Way <http://www.bc211.ca/>
- Church Groups

As the landowner you will have to make sure your home replacement plans meet with all current local by-laws, safety inspections, and building codes. A reputable contractor will normally help with required safety inspections and building codes, but you should check with your local government regarding any by-laws.

### Communication Needs

From a business perspective communication is a necessity, not a luxury. From contacting suppliers and buyers to monitoring markets, communication makes the day-to-day operations easier and can assist in making management decisions that increase the profitability of the operation. While many areas of BC have poor cell coverage or dial up internet, there may be other alternatives that can help. Explore your options.

For residents of Abbotsford the City maintains a website with up to date Re-Entry information at:  
<https://www.abbotsford.ca/returnhome>

## Home and Base of Operations Questions

### House and Office assessment (Goals for the business and family)

1) Do you still have a home and base of operations?

Green	Yellow	Red	Self Assessment	Priority
<p><i>Yes, the house and office were unaffected by the floods.</i> OR <i>Clean up has already been completed.</i></p>	<p><i>The house and/or office has received some damage but is serviceable while we wait for time/opportunity/finances to get repairs done.</i></p>	<p><i>Significant repairs or replacement are required. Alternate arrangements are necessary.</i></p>	<p><b>Red</b> <input type="checkbox"/></p> <p><b>Yellow</b> <input type="checkbox"/></p> <p><b>Green</b> <input type="checkbox"/></p> <p><b>N/A</b> <input type="checkbox"/></p>	<p>High <input type="checkbox"/></p> <p>Medium <input type="checkbox"/></p> <p>Low <input type="checkbox"/></p>

2) If replacement is needed, was the original structure in contravention of any bylaws? Or was it grandfathered and rebuilding it in the same location is not allowed?

Green	Yellow	Red	Self Assessment	Priority
<p><i>We have checked with our local government and been given clearance in writing.</i></p>	<p><i>It was grandfathered and we are waiting for clarification on our options.</i></p>	<p><i>We have been told we need to make changes.</i> OR <i>We do not know.</i></p>	<p><b>Red</b> <input type="checkbox"/></p> <p><b>Yellow</b> <input type="checkbox"/></p> <p><b>Green</b> <input type="checkbox"/></p> <p><b>N/A</b> <input type="checkbox"/></p>	<p>High <input type="checkbox"/></p> <p>Medium <input type="checkbox"/></p> <p>Low <input type="checkbox"/></p>

3) Do you have insurance on the house?

Green	Yellow	Red	Self Assessment	Priority
<p><i>Yes, and we were in contact with our insurance broker and an adjuster has been assigned.</i></p>	<p><i>No, but we put the annual savings into a contingency fund and it will help.</i></p>	<p><i>No, we are self-insured but did not prepare for this.</i></p>	<p><b>Red</b> <input type="checkbox"/></p> <p><b>Yellow</b> <input type="checkbox"/></p> <p><b>Green</b> <input type="checkbox"/></p>	<p>High <input type="checkbox"/></p> <p>Medium <input type="checkbox"/></p> <p>Low <input type="checkbox"/></p>



## Your Home and Base of Operations

Assuming that the house is standing and habitable:

- 4) Are the electrical and natural gas utilities recently inspected and hooked up? (Or propane/oil heat tanks & heaters inspected)

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, the system has been inspected and is working fine.</i>	<i>We do not know but things appear to be intact, and everything is working OK.</i>	<i>We do not know and things look sketchy. OR We are disconnected.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 5) Are your communications working normally?

Green	Yellow	Red	Self Assessment	Priority
<i>We are satisfied with our:</i> _ House phone and internet _ Cell phone _ Radio phone _ Satellite internet	<i>Our phones and internet have issues. OR They are supposed to upgrade us soon.</i>	<i>Communications infrastructure damaged. OR No service here.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 6) Is your water source operating and safe? If it is a well, does it meet current regulations with a pit less adapter and a casing that extends 30 cm above the 200-year flood level?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, it has be tested and proven safe.</i>	<i>We are working on it.</i>	<i>Looks good to me.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 7) Are there opportunities to minimize damage from future floods that you can incorporate while rebuilding?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have evaluated some options and have incorporated them into our rebuilding plans.</i>	<i>We'll look at implementing a few things over time.</i>	<i>This won't happen again in my lifetime.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Home and Base of Operations Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to your Home and Base of Operations. On the following page identify specific action goals to address these priority issues. At the end of the workbook, you will use these action goals to develop an overall farm recovery action plan.

	<b>High Priority Home and Base of Operations Items to Continue</b>
1	
2	
3	
	<b>High Priority Home and Base of Operations Items to Re-evaluate</b>
1	
2	
3	
	<b>High Priority Home and Base of Operations Items to Change</b>
1	
2	
3	

**Home and Base of Operations Assessment – Action Plan Items**

<b>Priority Description</b> (Indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to home and base to your Summary - Action Items on Page 75.

# INSURANCE AND FINANCIAL ASSISTANCE

## 3. Insurance and Financial Assistance

### Utilize every source of assistance you are eligible for!

While one of the hallmarks of farmers and ranchers is a fierce independence, pride is one the infamous seven deadly sins. Finding the right balance isn't always easy.

Most farmers and ranchers are generous people giving freely of themselves to their communities and worthy causes. These floods have been a serious blow and for many of you now is the time to accept some assistance so that you can get back on your feet. There are people out there who genuinely want to help if you will let them. Consider it payback for your past generosity, and it may put you in a better position to help others in the future.

### Did you receive assistance during an Evacuation Order (or to move your livestock during an Evacuation Alert)?

If you were evacuated and received assistance from the Red Cross make sure they know your current status.

If you received Livestock Relocation Assistance, make sure the paperwork is completed so that the third-party providers who moved/looked after your livestock get paid. Contact the person from the PREOC/EOC who worked with you when you requested assistance. Please note that Livestock Relocation Assistance is only available if you request it and are eligible during an Evacuation Alert or Evacuation Order. It cannot be requested retroactively.

### Private Insurance

If you have private insurance dig out your papers and read them carefully, you may be eligible for things you did not know about. If your papers were destroyed request a copy

from your insurance broker.

Remember that an insurance broker is an advisor to you, they can explain things and help you select the coverage you want/need/can afford. Generally, an insurance broker will handle insurance products offered by several different insurance companies. On the other hand, an insurance adjuster works for the insurance company and is there to determine if, and if so to what degree, you are covered for the damages they can verify. It is an important distinction and may affect who, or how you ask your questions.

The type of insurance and various clauses and riders will affect your overall coverage.

There are 7 steps to make an insurance claim:

- 1) Contact your broker or agent to report the damage. Provide pertinent information like name, policy number, date and time of loss.
- 2) Take pictures of damage.
- 3) Prevent further damage or loss.
- 4) Keep accurate records (notes, receipts, and lots of photos).
- 5) Document the value of lost assets (find any shred of paper that establishes where, when and how much it cost to purchase the assets).
- 6) Find reputable contractors to do the work.
- 7) Don't be in a rush to settle the claim. (the real damage may not be apparent right away). Ask your broker for time limits on adding to your claim in case you find some damage later.

### Government Safety Nets Specifically for Agricultural Producers

More information on these Insurance and Income Protection Programs is available on the Ministry's Agriculture and Seafood Programs webpage at: <https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agriculture-insurance-and-income-protection-programs>

#### Or by calling your local Business Risk Management Representative

The Federal and Provincial governments through the *Canadian Agriculture Partnership (CAP)* framework have a number of Business Risk Management (BRM) programs which include [AgriInvest](#), [AgriStability](#), [AgriInsurance](#), and in some cases [AgriRecovery](#), to help farmers in managing risk due to severe market volatility and disaster situations.

**AgriInvest** is a self-managed producer-government savings account that allows producers to set money aside which can be used to recover from small income shortfalls, or to make investments to reduce on-farm risks. Basically a "rainy day" savings account for you to use as needed (under the program guidelines), where you set aside some of your money and government will match some of it.

**Call 1-866-367-8506 in Winnipeg to speak to an AgriInvest representative.**

**AgriStability** provides support when you experience a large margin decline. You may be able to receive an AgriStability payment when your current year program margin falls below 70% of your reference margin. Basically, you submit an annual enrollment package and fee, file your

annual paperwork by the deadline and you are insured against major income declines from things like price drops, increases in expenses, or production losses.

**Call 1-877-343-2767 in Kelowna to speak to an AgriStability representative**

**AgriInsurance** (a.k.a. Production or Crop Insurance) is a federal-provincial-producer cost-shared program that stabilizes a producer's income by minimizing the economic effects of crop production losses caused by natural hazards. AgriInsurance is a provincially delivered program to which the federal government contributes a portion of total premiums and administrative costs.

**Call 1-888-332-3352 in Kelowna to be directed to your closest AgriInsurance representative**

**AgriRecovery** is a federal-provincial-territorial (FPT) disaster relief framework intended to work together with the core Business Risk Management (BRM) programs to help agricultural producers recover from the extraordinary costs of natural disasters. It is important to note that AgriRecovery cannot duplicate or replace the assistance provided by the core BRM programs. This means that some impacts that are eligible under the other BRM programs cannot be covered by AgriRecovery, for instance the loss of market animals is eligible under AgriStability and therefore not eligible under AgriRecovery.

The AgriRecovery framework was used to negotiate the **2021 Flood Recovery Program for Food Security**. The details were announced Feb. 7, 2022. Details are available online at: <https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agriculture-insurance-and-income-protection-programs/flood-recovery>

## Insurance and Financial Assistance

AgriRecovery is able to provide support with extraordinary recovery costs not covered by existing programs or private insurance. When the AgriRecovery program opens, impacted producers can expect to receive support with on-farm extraordinary expenses in areas such as:

- Animal welfare: feeding, barn and animal shelter restoration, repairs and cleaning as well as livestock injury, mortality disposal and transportation
- Production infrastructure: clean-up and restoration of barns, water and waste systems, livestock containment fences, and the rental of temporary production facilities o Loss of perennial plants not raised for resale
- Restoration of agricultural land: returning flood impacted land to a safe environment for agricultural production; this may include drainage infrastructure.
- Rebuilding of protective infrastructure: Reasonable repair of on-farm protective works such as drainage ditches and riprap.

Farmers who have already begun to undertake any work in the areas above are strongly advised to keep their receipts, track the hours of work involved, and take pictures documenting the damage and repairs to support their AgriRecovery application.

To keep informed of any updates to the program, and to receive notification of the applications opening, impacted farmers should register with [agrirecovery@gov.bc.ca](mailto:agrirecovery@gov.bc.ca). One-on-one assistance will be provided to farmers requiring assistance completing applications when the program is available, and service will be provided.

**Livestock Tax Deferral Provision** is set up to allow livestock producers to defer the income tax from selling a portion of their breeding herd to the following year when they are likely to have

repurchased breeding stock. The intent is to lessen the potential tax burden in the short term if producers are in a situation where it is financially better to sell a significant portion of their breeding herd due to high feed costs caused by drought or flooding. More details on this Income Tax Provision are available at: <https://agriculture.canada.ca/en/agriculture-and-environment/drought-watch-and-agroclimate/livestock-tax-deferral-provision>

### Other Flood Recovery contacts

**Emergency Flood Forage Program** which helps commercial livestock producers with emergency supplies of forage to keep their animals fed and healthy. The B.C. government is working with the BC Cattlemen's Association and the B.C. Forage Council to deliver this program to assist livestock producers care for their livestock. Producers can contact the program partners to determine eligibility and complete an application:

- The B.C. Forage Council (producers in the Fraser Valley): [hay@bcforagecouncil.com](mailto:hay@bcforagecouncil.com)
- The BC Cattlemen's Association (producers in the Interior): [hay@cattlemen.bc.ca](mailto:hay@cattlemen.bc.ca)

### Disaster Financial Assistance

Note: Information taken directly from the [Flood and Landslide Disaster Financial Assistance | EmergencyInfoBC \(gov.bc.ca\)](#) webpage:

Disaster Financial Assistance is available to individuals, businesses and communities that were unable to obtain insurance to cover disaster-related losses:

- Homeowners
- Residential tenants

## Insurance and Financial Assistance

- Business owners
- Farm owners
- Charitable organizations
- Indigenous communities
- Local governments

By regulation, DFA is unable to compensate for losses for which insurance was reasonably and readily available.

### Eligible expenses for individuals, small businesses, farms and charitable organizations

- Financial assistance is provided for each accepted claim at 80% of the amount of total eligible damage that exceeds \$1,000, to a maximum claim of \$300,000.
- [Review eligible expenses](#). Applicants can apply to more than one category.

For more information contact:

- Email: [DFA@gov.bc.ca](mailto:DFA@gov.bc.ca)
- Telephone: 1-888-257-4777 (toll-free)

To go through the application process go to their webpage:

<https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuee-guidance/disaster-financial-assistance>

### RED CROSS – 2021 BC Floods and Extreme Weather

Note: Information taken directly from their website at:

<https://www.redcross.ca/how-we-help/current-emergency-responses/2021-british-columbia-floods-and-extreme-weather>

The Canadian Red Cross provided one-time financial assistance to people evacuated from their primary households due to the flooding and extreme weather event that occurred across the province starting on November 14.

On behalf of the Province of British Columbia and thanks to the generosity of Canadians, the Canadian Red Cross is distributing financial assistance to eligible affected households.

- Eligible households who were evacuated from their primary homes due to the flooding and extreme weather that started on November 14, will receive a one-time payment of \$2,000. This amount includes \$1,000 from the province of British Columbia and \$1,000 from the Canadian Red Cross.

Direct financial assistance helps people cover immediate needs related to their evacuation and re-entry and allows people to make decisions on what is best for themselves and their families.

The first step to access this financial assistance is to register with the Canadian Red Cross by **calling [1-800-863-6582](tel:1-800-863-6582), between the hours of 8 a.m. and 8 p.m. PST.**

### UNITED WAY

Help is available online through live web-chat at [bc211.ca](https://bc211.ca) - a resource that can connect those affected by the floods to housing, financial assistance, food, trauma and mental health support.

### OTHER CHARITABLE AND RELIGIOUS ORGANIZATIONS

Are you a member of another fraternity, charitable or religious organization that may be able to help? There is no harm in asking and the answer may surprise you.

## Insurance and Financial Assistance Questions

### *Insurance and Financial Assistance assessment*

1) Do you have Private Insurance on your farm property and business, and do you know what is covered? Have you contacted your insurance broker or insurance policy holder?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we have read through our policy and contacted the insurance company through our broker.</i>	<i>We have contacted the insurance adjuster and trust that they'll look after us.</i>	<i>No, it was too expensive. OR We have it but we've been too busy.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Have you been keeping and filing all receipts, keeping detailed notes, and taking pictures of impacts to document what has happened?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, everything is well documented.</i>	<i>We have some notes and receipts around here somewhere.</i>	<i>We've been too busy</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Do you participate in AgriInvest?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, and we will be making a withdrawal</i>	<i>We have our own off-farm investments, TFSAs or RRSPs that we will access.</i>	<i>No, too much paperwork and government interference.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>



4) Do you participate in AgriStability?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, and we will be making a claim for a benefit payment.</i>	<i>We have participated previously but not this year.</i>	<i>No, we have not investigated this program.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Do you participate in AgriInsurance?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we have production insurance and have spoken with our program representative.</i>	<i>We have it but I assume nothing is covered.</i>	<i>No, we do not have AgriInsurance.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have you registered for AgriRecovery?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we have completed registration, are on the list to get more information as it is available and waiting for a visit from an adjuster.</i>	<i>We haven't registered yet but intend to well before the deadline.</i>	<i>No, we haven't heard about it.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## Insurance and Financial Assistance

7) Have you explored what Disaster Financial Assistance (DFA) covers and made an application if you qualify?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we have read the materials and qualify so we made an application.</i>	<i>We haven't looked into it yet but intend to apply before the deadline</i>	<i>No, we haven't heard about it.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

8) Have you made enquiries to other organizations like the Red Cross, Industry Associations, United Way, fraternities, church groups?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
Yes.	<i>We haven't yet.</i>	<i>No.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

Intentionally blank for notes

**Insurance and Financial Assistance Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate or change for your farm with respect to Insurance and Financial Assistance. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

	<b>High Priority Insurance and Financial Assistance Items to Continue</b>
1	
2	
3	
	<b>High Priority Insurance and Financial Assistance Items to Re-evaluate</b>
1	
2	
3	
	<b>High Priority Insurance and Financial Assistance Items to Change</b>
1	
2	
3	

**Insurance and Financial Assistance Assessment – Action Plan Items**

<b>Priority Description</b> (Indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to financial assistance to your Summary - Action Items on Page 76.

## 4. Farm Infrastructures

### How is your General Farm/Ranch Infrastructure?

Assessing the state of your infrastructure will provide you with a better idea of what is good, what is serviceable, and what needs replacing right away. If you have an Environmental Farm Plan (EFP) in place, then you're already aware of the environmental considerations around replacing of damaged infrastructure. If not, you may want to review the EFP Reference Guide mentioned later in this section or have an EFP Planning Advisor assist you with completing an Environmental Farm Plan. The EFP process helps inform you about the recent Agriculture Environmental Management Code of Practice (AEMCOP) regulations that farmers must comply with. Your Planning Advisor can also point out options to help you comply with those regulations and if applicable, help you apply for partial funding to help implement Beneficial Management Practices (BMPs).

Now may be a good time to rethink your infrastructure needs and locations and you may be able to get partial funding to help improve the environmental impact of your operation. Being able to cite regulation may also help in negotiations with insurance companies if you can't replace/rebuild something in its current location.

- Print maps/aerial photos of your property (from Google maps <https://www.google.ca/maps/> or your favourite mapping website/app), take some coloured markers, a notebook and pen, and a camera and get out there. Remember to be extra cautious as many things may have moved and settled in where they don't belong and follow the AgSafeBC procedures for the tasks at hand. Measure or pace off areas of impacted infrastructure and draw it on your maps, take

pictures and take notes of where you were when you took those pictures, take lots of notes of distances and other items of importance (*the palest ink is better than the best memory*), You may also need to think about a good staging area to sort materials for disposal or recycling/sold for scrap.

- Ensure that power has been disconnected for any infrastructure with electricity to it that is still impacted with floodwater. Live wires and water can be a deadly combination. Check with BC Hydro (or Fortis if you are a Fortis customer) to ensure that power has been cut off to your main service if damage warrants it.
- If you have fuel tanks and/or propane tanks check to make sure they are where they belong and are secure. 200+ kg of diesel on 4 legs on saturated soil can come crashing down and add to your issues in the blink of an eye. Does your fuel storage meet current code standards?
- You should also assess the impacted areas on your property while you are at it. How severe was the flood? Is there erosion or undesirable deposition? An inspection may also highlight potential future issues like probable soil erosion, channelization or debris flows. Some of the costs with correcting the situation may be eligible under DFA if you get an application in before their deadline.
- Assess Farm Machinery, clean and recondition as soon as possible as any delay will make dirt and silt harder to remove and cause rust and corrosion. You may do much of the cleaning yourself, but ideally, get your dealer or mechanic to recondition engines as silt gets into everything causing damage that will lead premature failure and costly repairs or replacement. If the engine has not been submerged,

you may only need to service the wheel bearings and moving parts that have been in contact with floodwater.

If it is absolutely necessary to get your tractor or another motorized piece of equipment that was submerged operational right away AND you are mechanically inclined and equipped. then the following procedure (very simplified description) may help (*Please Note that you are not likely to get it clean enough to prevent probable damage sometime in the future*).

- Clean all exterior surfaces. A power washer will be quicker and use less water than a hose and scrub brush, but the silt may act as an abrasive if the pressure is too high.
- Consult your manual and clear off the top end of the engine (air cleaner, etc.) so you can remove fuel injectors or spark plugs, carburetor intake manifold, etc.
- Clean these parts thoroughly with solvent (using proper precautions).
- Drain the crankcase. Flush the crankcase with oil and the refill with clean oil.
- Disconnect fuel lines and blow them out with compressed air. Take care not to over pressurize while doing this.
- With the injectors or spark plugs removed, crank the engine slowly to expel the water in the cylinders. Squirt light lubricating oil into each cylinder, wait 5 minutes then crank the engine slowly to lubricate the cylinder walls and rings.
- Remove starter and alternator to have them professionally serviced/reconditioned (or replace with new parts).
- Flush the entire fuel system being careful to avoid the obvious fire hazard.
- Replace all filters (air, fuel, engine oil and hydraulic).
- Drain and flush the transmission and final drive with

solvent. Once solvent has evaporated refill with new, clean transmission fluid.

- Replace starter and alternator. Recheck oil and transmission fluid levels looking for evidence of water or silt.

### Bearings, Cooling System and Batteries

- While factory sealed bearings are likely to be okay, any unsealed wheel and track bearings will need to be removed, cleaned with solvent, repacked and replaced.
- Flush the cooling system with clean water and clean the radiator fins. Replace coolant.
- Replace batteries if necessary (if it/they were submerged it is likely necessary).
- Equipment with a cab will likely need additional disassembly and thorough cleaning as well as lubrication of locks, latches, hinges, etc.

### Initial operation

- Crank the engine for a short period to ensure it turns freely. Reattach and prime fuel system.
- Start the engine and let it idle. Stop it and check the oil. Restart and check brakes and steering mechanism prior to driving
- Operate at low speed until you are sure things are working properly. Check all fluid levels for evidence of water and dirt frequently during the first week or two of operation, then you can go to a more regular maintenance schedule.

### **A note about other implements**

Clean, dry, inspect and lubricate all other implements. Chains, gears and sprockets, cutter bars and knives are prone to rust and corrosion that will make them unserviceable. Coat with a light oil after cleaning (soak the chains in light oil). Even the cultivation equipment needs cleaning and a light coating of oil.

### A) Environmental Farm Plans (EFP)

- If your farm infrastructure is significantly damaged, before replacing it, have a read through your EFP Action Plan. Are you able to find a win-win?
- If you don't have an EFP, do you know if your current infrastructure complies with the current environmental regulations introduced on Feb. 28<sup>th</sup>, 2019? ["I didn't know" is not a defense if the regulators come knocking on your door, you need to do your "due diligence"].

If you want to access the Environmental Farm Planning Reference Guide for yourself, it is available at:

[http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full\\_efp\\_reference\\_guide.pdf](http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full_efp_reference_guide.pdf) ) but at 539 pages it may be a bit intimidating. That is why the Investment Agriculture Foundation is administering the Environmental Farm Planning Program and arranges for trained Planning Advisors to help you with some necessary background research, conduct an onsite risk assessment, and guide you through the appropriate questions in your EFP workbook to help you develop your confidential EFP Action Plan. Generally, this takes one day or less of your time as well as few phone calls. Also, you may be able to apply for partial funding of eligible projects that benefit the environment as well as your operation. Funding is through the Canadian Agricultural Partnership and EFP Planning Advisors are supplied at no cost to producers.

For more information contact:

<https://iafbc.ca/environmental-farm-plan/>

Producers who have completed and EFP during the last few years will have also been provided with a Farm Contingency Planning Template. This template covers the basics for planning for Fires, Floods, Petroleum, Manure and Fertilizer Spills as well as Mass Mortality situations (*sorry, no link – you'll have to complete an EFP to get the template*). The Environmental Farm Planning Reference Guide also has up to date information on disposal of livestock mortalities. If the situation has become a Mass Mortality situation contact your Industry Association and your local Regional Agrologist with The BC Ministry of Agriculture, Fisheries and Food.

### B) Farm Buildings

- Assess and document the current state of your farm buildings. Are they structurally sound and serviceable or do they need repairs/replacement? (You may need an inspection by a qualified Engineer). If any buildings need to be rebuilt, do they need to be reconfigured/moved to address potential run-off/environmental issues? Is there potential for debris flows from higher elevations?

**Please Note:** The *National Farm Building Code of Canada 1995* (NFBC) provides some relaxations of the requirements in the National Building Code (NBC) to address the particular needs of farm buildings. It only applies to farm buildings of low human occupancy and contains minimum requirements on matters affecting human health, fire safety and structural sufficiency. As there are increasing conflicts between the NFBC and the current Building Codes the NFBC is being reviewed.

All dwelling units on a farm, as well as farm buildings that do not qualify as a "low human occupancy" must comply with the NBC or the applicable provincial code



- Check with your local government to see if they have any “Inspection Areas” that may apply and what implications there are if you are in one.

Re-entry and cleaning of farm building follows the same process as mentioned in the Home and Base of Operations section. Depending on the design and function of the building there may be other safety considerations/procedures which are well covered in the aforementioned AgSafe BC “[Flooding/Re-entry & Restarting Task Management Package](#)”.

### C) How is your Livestock Infrastructure?

**Fences** “Good fences make good neighbours.”

- Assess and document how much fence must be replaced. Before replacing it, decide if the current location makes the most sense from a management and environmental perspective

Will electric fencing serve you better for internal fences?

What type of materials should you use? (wood fencing may be readily available but is prone to being damaged by fire)

There are a number of considerations so for details on fencing please refer to the *BC Agricultural Fencing Handbook* available online at:

<http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/business-market-development/structures-mechanization/agricultural-structures-fencing>

### Water sources

- Assess and document the current state of your livestock watering sources. Are you using town or well water? Are your water troughs clean and serviceable? What do water samples/testing indicate? Generally, livestock are a little more

tolerant of water quality issues than humans, but there are limits, so making sure you have a potable water source for you and your family will also work for your livestock.

- Are there any concerns with erosion and debris flows causing issues with your surface water sources? Has flooding/erosion caused holes or breaks any gravity fed systems? Is there power to any electrical pumps or any danger trees threatening to fall on on-farm powerlines? Do any surface water sources comply with environmental regulations? (Refer to the Environmental Farm Planning Reference Guide Chapter 9 for more specific information: [http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full\\_efp\\_reference\\_guide.pdf](http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full_efp_reference_guide.pdf) )

For details on livestock watering and water quality requirements for livestock please refer to the *BC Livestock Watering Handbook* available online at:

<http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/agricultural-land-and-environment/water/water-supply-conservation/livestock-watering-handbook>

### Housing and Handling facilities

- Assess and document the current state of your livestock housing and handling facilities. Do they meet the husbandry needs of your herd/flock? Are they serviceable or do they need repairs/replacement? Are bedding areas and stockpiles clean and dry? Is portable equipment an option that may solve some other issues?
- Inventory surfaces that livestock can contact for Cleaning and Disinfection. These surfaces should be pressure washed until free of debris. Follow up with a disinfectant (follow label

instructions). Refer to any specific industry developed protocols if available.

If you are replacing handling facilities, be sure to price out metal versus lumber materials, when you factor in time and labour to set up versus building from scratch you may be surprised (and there are benefits from a FireSmart perspective). Are there any concerns with erosion and debris flows causing issues with your handling facilities?

Alberta Agriculture has an older “bestselling” book called *Corrals for Beef Cattle*, with a section on animal behaviour that also has some applicability for handling dairy cattle other livestock species. A digital version is available for download at: <https://open.alberta.ca/dataset/0773261265>

Most livestock handling equipment manufacturers have websites or will send you catalogues.

Do a search on the web or call your local farm service supplier for pamphlets and promotional materials.

**PLEASE NOTE: The Ministries of Agriculture in most Canadian provinces no longer provide farm building plans associated with the Canada Plan Service.** The Canadian Society for Bioengineering is graciously hosting digital copies of many of the old plans for historical purposes. They are available at: <https://csbe-scgab.ca/docs/cps/Plan-Index-EN.pdf> We suggest that you read the index first to determine the number of plan you are interested in, then go to: <https://csbe-scgab.ca/publications/canada-plan-service-archive>

You will have to check with a structural engineer to certify that the building/barn type plans meet today’s Building Codes, but the other handling and feeding equipment plans don’t fall

under the Building Codes.

### **Specialized Equipment (Milking parlours/ robotic milkers, milk tanks etc.)**

Assess and document the current state of your specialized livestock equipment. Check with your equipment supplier for special instructions and/or inspection and reconditioning.

### **Feed Storage (Hay sheds, grain bins, silos, etc.)**

Assess and document the current state of your livestock feed and feed storage facilities. Remove wet feed before it has a chance to heat and cause a fire. Test feed and balance rations to make the best of the situation. Are those storages serviceable or do they need repairs/replacement?

**FEED THAT HAS COME INTO DIRECT CONTACT WITH FLOODWATER MAY CONTAIN CONTAMINANTS, OR MOLD AND MYCOTOXINS AND SHOULD NOT BE FED TO LIVESTOCK.** Dispose of it appropriately.

### **Feeding Areas**

Assess and document the current state of your livestock feeding areas. **Are there any saturated spots that should be avoided or fixed?** Are the feeding areas serviceable or do they need repairs/replacement? Should they be moved to address potential run-off issues? Do you have enough separate areas to meet the nutritional needs of the various groups of animals in your herd?

### **D) How is your Crop Infrastructure?**

#### **Maintenance shop**

- Assess and document the current state of your Maintenance shop. Is it serviceable or does it need repairs/replacement? If replacing it, is it going to be in the most appropriate/approved location and appropriate materials?

Does the shop also provide storage for other items like pesticides or fertilizer? Ensure that these items did not get wet and have proper storage. Refer to the EFP Reference Guide mentioned earlier for more information on the regulations.

### Irrigation infrastructure

- Assess and document the Powerline. Also consider if it is on your land and your responsibility, or does it belong to BC Hydro (or Fortis in some areas)?
- Assess and document the Pump, Pump house and water source/intake. As well as obvious flood/erosion damage, some areas adjacent to the floods may have suffered power fluctuations that may have damaged pump motors. Be sure to have your pump checked out by a qualified technician. Take steps to ensure that debris flow will not affect your intake. Freshet flows may be affected by eroded or channelized areas in the watershed.
- Assess and document the gravity feed supply, mainline and sprinkling equipment. Pressure-test your lines before relying on them and monitor them for blowouts.

### Fuel tanks

- Assess and document the current state of your fuel tanks. If you need to replace them, do they meet current regulations? Refer to the EFP Reference Guide mentioned earlier for more information on the regulations.

### Drainage Infrastructure

Surface drainage may have been impacted by soil and debris that will need to be removed. Avoid using machinery on saturated soils. Follow the local regulations regarding timing and permits for cleaning ditches.

Subsurface drainage may become clogged with silt and need replacement. Assessment by qualified personnel is advised.

### Potential Contamination of soil/fields

The BC Ministry of Agriculture, Food and Fisheries is currently (January 2022) conducting a soil sampling survey to ascertain if there is a discernable risk of soil contamination in the Fraser Valley due to the flooding. If a concern is found a plan for addressing the issue will be communicated with producers in the area.

Generally, the level of risk is related to severity of the flood and the proximity/concentration of the affected contaminants. This AgriLIFE EXTENSION bulletin from Texas A&M University explains some of the concerns and testing strategies:

<https://extension.colostate.edu/docs/pubs/flood/soil-test.pdf>

### E) Do you have any Value Added or other enterprises that need to be assessed?

- Assess and document the current state of your facilities and equipment for value added, or other enterprises. Clean and repair or replace as needed with the same principles in mind: ensure that it complies with all regulations, ensure any potential environmental impacts are addressed, ensure FireSmart guidelines are incorporated, and ensure that it will be protected from potential debris flows during spring freshet or heavy rain events.

## Farm Infrastructure Assessment Questions

### Farm Infrastructure Assessment

1) Was all the wiring up to code before the fire and has the electricity been properly disconnected?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have certified electricians do all our electrical work.</i>	<i>It has been a while since an electrician was here.</i>	<i>We have no training, but we do our own electrical work.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Have ALL the danger trees from near the house, buildings and regularly travelled areas been removed?

Green	Yellow	Red	Self Assessment	Priority
Yes.	<i>We've told everyone about the danger trees and are taking out the danger trees as time permits.</i>	<i>No, but we'll get to it.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Have you taken steps to minimize the effects of potential debris flows on your home and infrastructure?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have assessed our property for areas where debris flows might occur, we have re-seeded areas prone to erosion, and have taken other mitigation actions.</i>	<i>We have identified some areas but have not done any mitigation yet.</i>	<i>No, it won't happen here.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

4) Do you have an Environmental Farm Plan in place and know how to recover from the flood with the environmental regulations in mind?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a current EFP in place and understand our responsibilities under AEMCOP.</i>	<i>We have an older EFP that was done prior to AEMCOP</i>	<i>What's AEMCOP???</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Have you assessed your fences?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know how much has to be done and where we will locate it will have no environmental concerns. We have chosen materials that work for our operation.</i>	<i>We know how much we need but are not sure what materials we can get to do it.</i>	<i>No, we're too busy chasing cows off the roads and neighbors' properties.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have you assessed your water sources (domestic, livestock and irrigation)?

Green	Yellow	Red	Self Assessment	Priority
<i>They were unaffected. OR Yes, we know what needs to be done. AND debris flow mitigation measures are almost completed.</i>	<i>They were unaffected. OR We know what we need to do... BUT we need to do some debris flow mitigation.</i>	<i>No, we haven't looked but we're sure they're fine.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

7) Have you assessed your livestock handling/sorting facilities and specialized equipment?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know how much has to be done and where we will locate it will have no environmental concerns. We have chosen materials that work for our operation.</i>	<i>Our handling is OK but not set up well for pregnancy testing.</i>	<i>No, we like to rope 'em and snub them to the nearest tree or post.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

8) Have you assessed your farm buildings (livestock buildings, maintenance shop, storage sheds, etc.)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know how much has to be done and where we will locate it will have no environmental concerns. We have chosen materials that work for our operation.</i>	<i>Things seem fine but we are wondering if debris flow will be an issue.</i>	<i>No, we haven't looked but we're sure they're fine.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

9) Have you assessed your feeding, bedding and neonatal areas/facilities?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, they are high and dry and ready to go.</i>	<i>We have been thinking we should make some improvements.</i>	<i>We know there are issues, but what can we do?</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

10) Have you assessed your fuel tanks?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, all fuel storage meets current regulations, and is located where there is no chance of being affected by debris flow or danger trees.</i>	<i>We have read the EFP materials and have been thinking we should make some improvements.</i>	<i>What regulations?</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

11) Have you assessed your irrigation infrastructure (Power, pump, water source, pipe, sprinklers, etc.)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we even had a technician test the motor for damage.</i>	<i>Everything looks OK to me.</i>	<i>We'll find out if there are any problems when we charge the lines.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

12) Have you assessed your infrastructure for value added or other enterprises?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, all systems are go.</i>	<i>We need to fix a couple of minor things.</i>	<i>Not yet.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

### Farm Infrastructure Assessment - High Priority Summary

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Farm Infrastructure. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

High Priority Farm Infrastructure Items to Continue	
1	
2	
3	
High Priority Farm Infrastructure Items to Re-evaluate	
1	
2	
3	
High Priority Farm Infrastructure Items to Change	
1	
2	
3	



**Farm Infrastructure Assessment – Action Plan Items**

<b>Priority Description</b> (Indicate whether a strength, caution or weakness)	<b>Action Statement</b> <b>(Goals)</b>

Transfer your action plan items with respect to farm infrastructure to your Summary - Action Items on Page 76.

## 5. Financial Management

**How can you help your farm business be financially stable and viable in the long-term?**

***Why should you be concerned?***

Most farm business owners would agree that financial management is an important part of managing a business in a normal year; never mind the financial uncertainty and many extraordinary costs imposed by the floods. Disasters like floods magnify the importance of having a good handle on your finances.

Many producers would also agree that the process of recording, gathering, and analysing their financial information is sometimes a tedious job that they at times even neglect. Financial decisions, however, are much easier to make when you have information about the performance of your business. So even though it can seem to be an unproductive task when compared to a host of other pressing and urgent issues that require your attention, financial management is a critical component of your business and its long-term viability.

If financial management is not your passion, then you should consider working with a financial advisor who is able to gather and organize your business information for you.

The financial management of a business has several components:

- Regular recording and monitoring financial transactions.
- Analysis of past and current performance.
- Forecasting future performance, including cash flow and debt service; and
- Setting and monitoring financial goals.

Financial management is important to other aspects of the

business as well. It allows you to establish a cost of production, which in turn helps you determine your marketing strategies. Financial management allows you to monitor debt service and to decide if a succession plan that includes working with additional family members is possible.

Financial management starts with the development of a suitable financial information system. This will allow you to analyze the information and establish financial goals, which are required to set future performance benchmarks.

Financial management is the backbone of any successful business. This section looks at several key areas that business owners must focus on:

- **Improving cash flow** – *the ability to pay your bills and living expenses.*
- **Increasing profitability** – *the ability of the business to generate a return after expenses.*
- **Taxation** – *businesses should strive to pay the optimum level of tax. (having to pay tax means that you are profitable but minimizing the tax you must pay while being profitable means you retain more of that profit for the business and you.)*
- **Capital investment** – *businesses strive to allocate available capital to the best use.*
- **Records** – *without good records, analysis and financial goal setting is impossible.*
- **Risk management** – *identifying financial risks is the first step in managing them.*
- **Resources and skills** – *knowing your strengths and skills helps you manage the finances of the business. Understanding your weaknesses allows you to find alternatives.*

### **What can you do?**

- Evaluate your current record keeping system. Determine what information you need to make good management decisions.
- Determine what information you need to meet the requirement of the lending institutions.
- Assess your skill level for analysis and if needed, get training or help from a trusted advisor.
- Monitor your financial progress on a regular basis to determine if you are meeting your financial goals.
- Establish a personal benchmark for the different enterprises within your farm operation, from which year to year performance can be reviewed.
- Research if your product has a regular production/price cycle and where the industry is currently at in that cycle. This may affect your planning decisions.
- Model your operation's sensitivity to interest rate increases and/or commodity price changes.

### **Financial things to consider as a result of the floods:**

- Participate in all the available Agricultural Safety Nets that apply to your operation.
- Utilize Disaster Financial Assistance for eligible costs.
- Has your area been designated as a Prescribed Drought or Flood Region? (the prescribed designated regions are posted in the link below) This designation triggers the Livestock Tax Deferral Provision, which may allow you to defer part of the income from selling down your breeding herd if you have sold at least 15% of your breeding herd. There are thresholds and limitations so See the AAFC and Revenue Canada websites for more information:

<https://agriculture.canada.ca/en/agriculture-and-environment/drought-watch-and-agroclimate/livestock-tax-deferral-provision>

- In some cases, in order to allow you time to repair your infrastructure or your pasture/ range to recuperate for a couple of growing seasons, you can explore options like:
  - Leasing pasture, or even a whole farm in unaffected area.
  - leasing your herd out to a producer in AB/SK or elsewhere in BC,
  - Having your animals custom fed.Whatever arrangements you are considering, know your costs and make sure you have written, legal agreements.
- A common theme that should be considered with any financial decision is to ask yourself, "What will the effects be on my income taxes?" (consult your tax expert if you don't know the answer).

## Financial Management Assessment Questions

### Financial Management Assessment

1) Prior to the floods, was the farm as profitable as you expected or hoped for?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes. The farm business has been profitable every year and provides an increasing income for family members.</i>	<i>Not really. The farm business has been able to grow financially every year but has not met our expectations.</i>	<i>No.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Do you have a financial record keeping system?

Green	Yellow	Red	Self Assessment	Priority
<i>We maintain a detailed financial record keeping system. We can monitor the progress of the farm business at any time.</i>	<i>We enter our information into a record keeping system whenever we have time and take this information into the accountant at the end of the year.</i>	<i>No, our bookkeeping is sporadic, and we have trouble paying bills on time.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Do you calculate your Unit Cost of Production annually?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we took the UCOP workshop and use our numbers well, OR Yes, we have always calculated our UCOP even before the workshops.</i>	<i>We know that we are profitable because we have to pay taxes, but we don't look that closely at the numbers.</i>	<i>We have no idea how to do it nor the time and interest to learn about it.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

4) Do you consider how your business activities such as expanding, or downsizing could affect revenues and costs?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we consider our capacity to service debt or meet cash obligations and increases in costs.</i>	<i>We recognize revenues and costs might be impacted.</i>	<i>We have no idea, or don't consider how changes to our business will impact costs or revenues.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Do you consider tax implications when making decisions?

Green	Yellow	Red	Self Assessment	Priority
<i>We consult with our tax advisors on a regular basis and constantly revise our plan to minimize tax implications over time.</i>	<i>We recognize the importance of tax implications but only review them annually with our accountant.</i>	<i>No, we take our financial information into our accountant every year with instructions to do whatever is necessary to limit our tax.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have you estimated what the floods have cost you so far, and projected your costs and cashflow for next year?

Green	Yellow	Red	Self Assessment	Priority
<i>We have a solid estimate of what it has cost us to date and have projected our costs and revenues for next year.</i>	<i>We have pencilled out some rough estimates, but we need to refine it</i>	<i>No, we will know more after tax time and have no idea how to project.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Financial Management Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Financial Management. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

<b>High Priority Financial Management Items to Continue</b>	
1	
2	
3	
<b>High Priority Financial Management Items to Re-evaluate</b>	
1	
2	
3	
<b>High Priority Financial Management Items to Change</b>	
1	
2	
3	

**Financial Management Assessment – Action Plan Items**

<b>Priority Description</b> (Indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to financial management to your Summary - Action Items on Page 77.

# PRODUCTION CONSIDERATIONS

## 6. Production Considerations

Production is the economic engine of farms and ranches. Effectively managing a farm or ranch requires, among other things, an in-depth knowledge of the factors affecting production. Whether you are selling milk, eggs, calves or lambs, purebred stock, direct marketed meat, honey, fruits and vegetables, berries, flowers or something else, ideally you already have a good handle on your production indicators. If not, now is the time to get a good handle on those numbers in order to have a chance at staying in business. Production levels are closely tied with the overall economics of your operations, and generally make the difference between a profit or loss. Unfortunately, floods can wreak havoc with your production numbers and subsequently the overall economics of your operation.

**In a normal year you should be concerned with how you can improve your production system and your cost of production. In order to recover from the floods, you need to know what your production levels and cost of production were before. You need know what they are now. Then you will need to make projections and decide if the current production model is working or needs to be changed. And finally, you'll need to set targets for what production levels should be so that you can get back to business.**

Most producers keep some basic production records and many only have financial records because they must in order to file their income taxes. Successful producers keep good records and know how to match the costs and revenues related to their production to calculate their cost of production and gain insights into their profitability. This skill can be learned but it

must be practised regularly.

Production is a series of ongoing activities on the farm and there never seems to be enough time to get it all done. It is important that the production system be as organized and efficient as possible. An organized production system helps to:

- Create time to manage the other aspects of the business such as marketing, financial, human resources, business strategy, and structure.
- Create time for personal, family, and community activities.

**Areas that need some thought/research when contemplating production are:**

- Product or service quality.
- Production system.
- Benchmarking.
- Cost of production.
- Facilities and equipment.
- Transportation systems.
- Purchasing and supplier relationships.

**What should you do on a regular year?**

- Set production, service and quality goals.
- Have a record system that provides cost of production, yield and quality information in a timely manner.
- Identify the costs of production for the different enterprises within your operation
- If some enterprises in your farm operation are subsidizing other enterprises, consider whether it is possible to purchase rather than produce these products.
- Compare your results to your past records and to industry benchmarks where available.



- Develop positive relationships with your suppliers so they can provide product information, production advice, training, market trend information and market referrals.

### **Extra actions to help with recovery**

- Use your historical and current numbers to help assess the severity of your impact.
- Model your production over the next few years to help determine potential revenues and expenses for planning purposes. Use these numbers to calculate some “What-if” scenarios to see the effects of various decisions. Time spent analyzing these scenarios is a lot cheaper than making mistakes in real time.

**Production Consideration Assessment Questions**

***Production Consideration Assessment***

1) Are you satisfied with your current levels and quality of production?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, production meets the goals of our plan.</i>	<i>Some production levels are met, and others are not.</i>	<i>No, we are not satisfied with the level and quality of production but are unsure how to deal with it.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Do you keep a record of your production?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we keep complete production records.</i>	<i>We keep some production records, but they are not complete.</i>	<i>No, we do not keep production records.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Do you set annual goals for the level and/or quality of production?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we set annual production goals and targets.</i>	<i>Some production goals are set and others are not.</i>	<i>No, we do not set production goals.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

4) Have you assessed and estimated how the floods will affect your production this year?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we've accounted for lost and affected animals/crops and we know how much less product we will have to sell.</i>	<i>We are still tallying up the situation, but have a pretty good idea.</i>	<i>No, we do not know yet.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Have you assessed and estimated how the floods will affect your production next year?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know our normal death loss and have tested/inventoried/assessed productivity so we know what to expect and have made projections and plans.</i>	<i>We are going to test/inventory/assess so we have to wait before we can make projections and plans.</i>	<i>We do not plan to test/inventory/assess, that's like counting chickens before they've hatched!</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Do you know your cost of production for each commodity/enterprise?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, input costs are directly tied to production records showing profit/loss for each commodity/enterprise.</i>	<i>Some specific production costs are known and others are based on entire operation. We do not know which commodities/enterprises have higher production costs.</i>	<i>No, we do not know our cost of production.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## Production Considerations

- 7) Do you use the services of production advisors (i.e. suppliers, agronomists, veterinarians, B.C. Ministry of Agriculture, Food and Fisheries)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we regularly use these services to improve farm operations and increase profitability.</i>	<i>Occasionally we use advisors but only when in crisis.</i>	<i>No, we do not use advisors.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 8) Are your production records designed to inform/improve your production management?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, production records are used to improve operations, for benchmarks, and to track both costs and sales figures.</i>	<i>Our records are vague but in some instances are used to improve production and profitability.</i>	<i>No, we do not keep production records.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 9) Do you have a plan for equipment and facilities replacements?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a plan for equipment and facilities maintenance, repair and replacement.</i>	<i>We try to extend lifespan as much as possible and replace when profitability is good.</i>	<i>We have no specific plan for repair and replacement.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

10) Do you have/participate in a quality assurance program? Do you meet the standards?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, all products have minimum standards that must be met. Inspections are completed regularly to ensure standards are being met.</i>	<i>Some quality and traceability standards exist but these are not always followed, and checks are not routinely completed.</i>	<i>No, quality goals do not exist in our operation.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

11) Do you utilize new production technology demonstrated to be effective in your area?

Green	Yellow	Red	Self Assessment	Priority
<i>New technology is brought in only if it is proven to work; benefits outweigh the costs; supports goals and provides competitive advantages.</i>	<i>New technology has had mixed success.</i>	<i>Little or no success has been experienced with new technology in our operation.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Production Considerations Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Production Economics. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

High Priority Production Items to Continue	
1	
2	
3	
High Priority Production Items to Re-evaluate	
1	
2	
3	
High Priority Production Items to Change	
1	
2	
3	

**Production Considerations Assessment – Action Plan Items**

<b>Priority Description</b> (Indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to production considerations to your Summary - Action Items on Page 77.

# PLANS FOR THE FUTURE OF THE FARM

## 7. Plans for the Future

As mentioned in the Introduction, an essential element of determining what you need to do next is, knowing where you want to be. Your desired destination helps determine whether you should go straight forward, turn right or left, or backtrack to a better route. In other words, your plans for the future of the farm or ranch can help you determine what actions you need to take now. Now that you have assessed the situation from the previous perspectives it is time to decide if where you thought you wanted to go is really where you want to go. If you decide on a change in destination, then you may need to go back and revisit some of the action items you have listed so far.

There are three leading questions depending on where you are in the family-business life cycle.

If succession to the next generation is not currently an issue, the question is:

### **Do you have at least a basic plan in place to ensure the ongoing operation of the farm business?**

If succession is not currently an issue but could be in the next five to 15 years, then in addition to above, the question is:

### **How do you keep succession in mind and ensure the business is able to deal with it in the future?**

If succession is currently an issue, in addition to the first question, the question is:

### **Do you have a plan in place to ensure the smooth transition of ownership and management to the next generation?**

### ***Why should you be concerned?***

Every farm business and farm family are different and therefore, every succession plan is different. The concern is the effect of an event when there is no plan in place and the uncertainty created as to the future viability and continuity of the farm business. This will affect not only the farm business but also the family – both financially and emotionally.

Succession planning, in the pure sense of the words (i.e. planning how to transfer management, labour and ownership to the next generation), may not be appropriate for every farm business because of differences in where operations are at in the family-business cycle. For example, an operation just establishing itself is probably not considering succession (although the sooner you consider it the better!). On the other hand, someone with young children is in a different situation and needs to think about different issues (i.e., the longer-term and what needs to be done today to be prepared in case a child wants to farm). Of course, other farm businesses need to think about succession planning now.

### ***What can you do?***

- The most important thing is to start the conversation.

You should be thinking strategically about how to position the business for the future. Is there an obvious successor? Are they ready? Does your human resources plan include training and development so that they will be ready? How will you transfer labour, management and ownership? How will you treat the farming and non-farming children? Issues to discuss include planning for various contingencies like death, disability, divorce, disagreement and disaster.



## Plans for the Future of the Farm

If you don't have someone to take over the reins, an alternative to selling outright may be finding a new entrant who you can hire and train/mentor. Or they could lease to own (or some other arrangement) and you can mentor them. Just make sure the agreement is drawn up by a good lawyer

to ensure that expectations are clear and there are remedies in place for non-performance.

This self-assessment will take you down the path that best fits your particular situation.

## “What Comes Next” Planning Assessment Questions

### *Business Future (Succession) Planning Assessment*

1) Do you have a current will and power of attorney (updated every five years or significant life changes)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, our Will and power of attorney documents are up to date.</i>	<i>We have recently updated one of either the Will or power of attorney documents or have at least put some thought into doing so.</i>	<i>No, neither our Will nor our power of attorney documents are up to date.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

Are you going to sell your farm or pass it onto the next generation?

#### I. Selling the farm

A. Do you have a plan to deal with the tax issues related to disposing of the farm assets?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know the tax rules surrounding the disposal of farm assets and have a plan in place to deal with this issue.</i>	<i>We are aware that if we dispose of our farm assets there will be income tax consequences; however, we do not have a plan to deal with this.</i>	<i>We are unaware of the tax issues related to the disposal of our farm assets and it is not a concern for us at this time.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## II. Passing on the farm

A. Does your business have a formal written succession plan for the business?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, our farm has a formal written succession plan addressing the transfer of management and ownership. This includes life cycle, family communication issues, successor selection and development.</i>	<i>We have started a succession discussion but there is not yet a written succession plan. We still have many questions.</i>	<i>We do not have a written succession plan.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

B. Do you have a plan to deal with the tax issues related to transferring farm assets to the next generation?

Green	Yellow	Red	Self Assessment	Priority
<i>We have developed a plan to deal with tax issues in consultation with a tax advisor.</i>	<i>We have a general awareness of some of the tax considerations relative to succession but a plan has not been put in place.</i>	<i>No, we don't know how taxes might affect farm transfer.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

C. Have you developed contingency plans for such things as death, divorce, disability, disagreement and disaster?

Green	Yellow	Red	Self Assessment	Priority
<i>We have discussed and know how we would deal with issues such as divorce, death, disability, disagreement and disaster.</i>	<i>We have developed contingency plans for some issues, such as death and disaster but some topics are too sensitive for us to discuss.</i>	<i>We deal with issues as they come up and don't have time to plan for events that may never happen.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## Plans for the Future of the Farm

D. Have you fully discussed with family members how farming and non-farming children will be treated fairly?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>We have fully discussed how the farming and non-farming children will be treated and have addressed the issues of how to achieve fair treatment for all children.</i>	<i>We have had some discussion of how the farming and non-farming children will be treated, but we aren't sure how we will achieve fair treatment for all children.</i>	<i>There has been no discussion of how farming and non-farming children will be fairly treated. Our children may be able to work this out on their own.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

E. Has your business been structured in such a way as to consider and facilitate succession?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>We have structured the business to consider and facilitate succession. All business owners have an understanding of how ownership is acquired and how new participants would gain ownership.</i>	<i>We have had some discussion around how the business structure would facilitate succession; however, there is no clear plan as to how this process would occur.</i>	<i>We haven't thought about business structure and don't know how we would even go about changing it.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

Intentionally blank for notes

### Succession Planning Assessment - High Priority Summary

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Succession Planning. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

	<b>High Priority Succession Planning Items to Continue</b>
1	
2	
3	
	<b>High Priority Succession Planning Items to Re-evaluate</b>
1	
2	
3	
	<b>High Priority Succession Planning Items to Change</b>
1	
2	
3	

**Succession Planning Assessment – Action Plan Items**

<b>Priority Description</b> (Indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to succession planning to your Summary - Action Items on Page 77.

# GETTING TO THE FARM ACTION PLAN

## GETTING TO THE FLOOD RECOVERY – FARM ACTION PLAN

Now that you have completed the self assessment questions, you will proceed through a few more steps (A-D) before you have developed your flood recovery - farm action plan.

- A) Transfer the action items identified in each farm business management section to the Farm Self-Assessment summary table.
- B) Assess potential external opportunities and threats that may impact your farm you may consider as part of the planning process.
- C) Determine your key personal and work goals.
- D) Develop a Flood Recovery - Farm Action Plan.

### **A) Farm Self-Assessment Summary Instructions**

Your responses to each of the preceding sections should now be carried forward to the **Farm Self-Assessment Summary – Action Items** on the following pages (see example page 74).

To complete the Farm Recovery Plan Summary:

1. Start with Human Resources, the first of the farm management areas within the self assessment. By referring back to this area, bring forward the high priority items that require your attention.
2. Identify what action statements or goals are most important for you to improve your farm business management practices in this area:
  - a. The action statements address areas requiring follow-up from your responses to the questions in each business section.
  - b. You do not need to create action statements or goals for high priority farm business management practices that you are already implementing.
  - c. You are not required to create action statements for all farm business management areas. You decide what areas you feel are important and require some action to support improvement.
3. Assign priorities for each action area (i.e. what is the level of urgency to complete that action – high, medium, or low).
4. You have now completed the summary for the Human Resources area. Continue with steps one through three for all the other farm business management areas.



## A) Farm Self-Assessment Summary

### **A) *Farm Self-Assessment Summary Instructions*** (CONTINUED)

5. Once you have summarized all seven farm management areas, proceed to looking at external opportunities and threats as well as developing key business and personal goals. Follow the instructions in each of these areas.
6. The final step in this process is to develop your Farm Action Plan.
7. A completed Farm Action Plan will provide you with a list of actions in order to recover from the floods and perhaps make other improvements to your farm business as well. It will also provide a good base if you want to apply to the Farm Business Advisory Services from the B.C. Ministry of Agriculture, Food and Fisheries' Farm Business Recovery Services program for more one-on-one assistance.

## A) Farm Self-Assessment Summary

### A) Example Farm Self-Assessment Summary- Action Items

Farm Management Area	Priority description (Indicate whether a strength, caution or weakness)	Action Statement (Goals)	Priority (High/Medium/Low)
1) HUMAN RESOURCES	Job descriptions lacking (weakness)	Create job descriptions for family members and hired positions before calving starts	medium
2) HOME AND BASE OF OPERATIONS	Danger trees near powerline and driveway (weakness)	Hire Joe to push them down with his dozer as soon as possible.	High
3) INSURANCE AND FINANCIAL ASSISTANCE	Inadequate documentation of damages (weakness)	Take pictures and notes for all fire-related damages before the snow comes.	High
4) FARM INFRASTRUCTURES	Corrals and chutes are burned and need replacing (weakness)	Make temporary arrangements for this fall. Investigate costs of wood versus metal chutes and corrals by Oct. 15 <sup>th</sup> . Decide and install before they are needed again in the spring.	High
5) FINANCIAL MANAGEMENT	Enhance financial record keeping and analysis (caution)	Improve my knowledge of my financial records (attend seminar Jan 15 <sup>th</sup> ) and monitor business progress (ongoing - monthly)	Medium

## A) Farm Self-Assessment Summary

NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

### A) Farm Self-Assessment Summary – Action Items

Farm Management Area	Priority description (Indicate whether a strength, caution or weakness)	Action Statement (Goals)	Priority (High/Medium/Low)
1) HUMAN RESOURCES			
2) HOME AND BASE OF OPERATIONS			

## A) Farm Self-Assessment Summary

Farm Management Area	Priority description (Indicate whether a strength, caution or weakness)	Action Statement (Goals)	Priority (High/Medium/Low)
3) INSURANCE AND FINANCIAL ASSISTANCE			
4) FARM INFRASTRUCTURES			

## A) Farm Self-Assessment Summary

Farm Management Area	Priority description (Indicate whether a strength, caution or weakness)	Action Statement (Goals)	Priority (High/Medium/Low)
5) FINANCIAL MANAGEMENT			
6) PRODUCTION CONSIDERATIONS			
7) PLANS FOR THE FUTURE			

## B) Identifying External Opportunities and Threats

### Opportunities to Capture

What changes or trends in the world outside of your farm do you see as providing the greatest opportunities for your farm's future over the next five to ten years? List these changes or trends and tell what opportunities they create for your farm.

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Threats (Risks) to Avoid or Protect From

What changes or trends in the world outside of your farm do you see as providing the greatest potential threats for your farm's future over the next five to ten years? List these changes or trends and tell what threats they pose for your farm.

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## C) My Key Goals

### **INSTRUCTIONS**

**Step 1** Describe where you want your farm to be in five to ten years' time. What type of farm business will it be? How big? Who will be involved in the farm and in what way?

**Step 2** Identify three to five Key Goals. What needs to be done to make this five to ten year future picture or vision of your farm a reality?

As you set your goals consider:

- Your High Priority Items to Continue, Items to Re-evaluate and Items to Change that you have identified.
- Personal and Family Goals.
- The Opportunities and Threats to the farm that you have identified.
- Growing Forward cost-share opportunities.
- State your three to five Key Goals and how each supports where you want your farm to be in five to ten years' time.

**Step 3** Using the tick boxes provided, indicate if achieving this goal will (identify all appropriate):

- Build on business strengths;
- Turn Items to Change into strengths;
- Capture an opportunity; and
- Reduce or avoid a Threat (risk).

### **Creating Action Plans to accomplish goals**

Once you have completed your top three to five Key Goals the final step is to complete an Action Plan for each. In the Action Plan your Key Goals will become more refined to include action steps needed to implement these goals.

### C) My Key Goals Example

Where do you want your farm to be in five to ten years from now? Describe below:

*Same size of operation unless great opportunity for expansion presents itself. Increase Jason and Susan's involvement in managing the farm operation. Increase profits by \$25,000. Develop Succession Plan.*

#### MY KEY GOALS

**What are the Key Goals needed to make your five to ten year picture or vision of your farm a reality? As you set your goals consider:**

- Your business and personal goals.
- The Farm Self-Assessment Summary Action Items you identified on pages 75 and 76.
- The Opportunities and Threats to the farm that you have identified.

Achieving this goal will help strengthen or address:  
(mark all that apply)

**State your Key Goal and how it supports where you want your farm to be in five to ten years' time.**

1. *Increase Profits by \$25,000. This will help with family members' increasing salary needs and assist with debt payment capacity for future expansion or possible succession planning buyout of parents.*

Strength       Opportunity  
 Weakness       Threat

2. *Improve cost of production records for each farm enterprise. This will help control costs and identify the areas where we make the most profits and identify ways to improve profit margins. Good way for Jason and Susan to learn more about running the farm business while using their computer skills.*

Strength       Opportunity  
 Weakness       Threat

3. *Restructure debt to regain greater operating credit line. This will improve profitability by allowing more flexibility in purchases and more flexibility in marketing sales.*

Strength       Opportunity  
 Weakness       Threat

4. \_\_\_\_\_  
\_\_\_\_\_

Strength       Opportunity  
 Weakness       Threat

5. \_\_\_\_\_  
\_\_\_\_\_

Strength       Opportunity  
 Weakness       Threat

Capacity to Implement: Next, as you develop your Action Plans to address these goals, consider if the farm has the following capacities to successfully implement these Key Goals. If not, then addressing these capacities might be action steps required to meet these goals.

**Knowledge and Skills / Resources including finances / Farm Team members committed to the Goal / Motivation / Is this the right time to pursue this goal?**



### C) My Key Goals

Where do you want your farm to be in five to ten years from now? Describe below:

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MY KEY GOALS

**What are the Key Goals needed to make your five to ten year picture or vision of your farm a reality? As you set your goals consider:**

- Your business and personal goals.
- The Flood Recovery Summary Action Items you identified on pages 75 and 76.
- The Opportunities and Threats to the farm that you have identified.

**State your Key Goal and how it supports where you want your farm to be in five to ten years' time.**

1. \_\_\_\_\_  
 \_\_\_\_\_

Achieving this goal will help strengthen or address: (mark all that apply)

- Strength     Opportunity  
 Weakness     Threat

2. \_\_\_\_\_  
 \_\_\_\_\_

- Strength     Opportunity  
 Weakness     Threat

3. \_\_\_\_\_  
 \_\_\_\_\_

- Strength     Opportunity  
 Weakness     Threat

4. \_\_\_\_\_  
 \_\_\_\_\_

- Strength     Opportunity  
 Weakness     Threat

5. \_\_\_\_\_  
 \_\_\_\_\_

- Strength     Opportunity  
 Weakness     Threat

Capacity to Implement: Next, as you develop your Action Plans to address these goals, consider if the farm has the following capacities to successfully implement these Key Goals. If not, then addressing these capacities might be action steps required to meet these goals.

**Knowledge and Skills / Resources including finances / Farm Team members committed to the Goal / Motivation / Is this the right time to pursue this goal?**

### D) Flood Recovery - Farm Action Plan

#### Instructions

The Farm Action Plan is designed to prompt you to identify the most important farm business management issues on your farm (from the Farm Self-Assessment Summary - Action Items worksheet on pages 75 & 76, and your Key Goals page 80) and set some goals for improvement in these areas. There are three main steps in transferring the items from your summary sheet to the Farm Action Plan:

1. Decide which are the most important items to you on your summary worksheet and transfer them to the farm action plan. The questions denoted as a weakness and high priority would likely take precedence over those considered a low priority and a strength or caution. However, it is up to you to prioritize. The example below has chosen three. You can choose as many as you feel necessary.
2. For column three (Action Statement) add a statement explaining how you are going to address the issue. In the example below for priority two the action statement has been expanded from *improve my knowledge of farm financial reports* to *improve my knowledge of farm financial reports by taking a continuing education course*.
3. The Farm Action Plan also needs a planned completion date. Enter the planned completion date in column four and when you review your Farm Action Plan in the future the actual completion date can be filled in. If there are multiple operators on your farm also indicate who is responsible for each action.

Print/copy this Flood Recovery – Farm Action Plan and keep it where you can refer to it, work on it and update it frequently.

## D) Flood Recovery – Farm Action Plan

### D) Flood Recovery - Farm Action Plan (Example)

**Name:** *John Smith*

**Date:** *January, 20XX*

Priority	Farm Management Area	Action Statement (Goals)	Planned Completion Date	Actual Completion Date	Responsible for Action
1	Production Economics	<i>Improve my record keeping system by ... implementing a tracking system.</i>	<i>March 20XX</i>		
2	Financial Management	<i>Improve my knowledge of my farm financial reports by taking a continuing education course.</i>	<i>November 20XX</i>		
3	Human Resources	<i>Get family members to write their job descriptions and create ones for hired positions.</i>	<i>February 20XX</i>		

# FLOOD RECOVERY - FARM ACTION PLAN

Flood Recovery – Farm Action Plan

Name: \_\_\_\_\_

Producer Copy

Date: \_\_\_\_\_

Priority	Farm Management Area	Action Statement (Goals)	Planned Completion Date	Actual Completion Date	Responsible for Action

# FLOOD RECOVERY - FARM ACTION PLAN

Flood Recovery – Farm Action Plan

Name: \_\_\_\_\_

Producer Copy

Date: \_\_\_\_\_

Priority	Farm Management Area	Action Statement (Goals)	Planned Completion Date	Actual Completion Date	Responsible for Action



# RESOURCES

## APPENDIX B

### Resources

Internet Links to useful webpages and resources have been added throughout the document. Rather than using hyperlinks the URL has been inserted to allow you to type in the URL into your smartphone or computer if you are working with a hardcopy of this workbook.

The Ministry of Agriculture, Food and Fisheries maintains a “Response to Flooding” webpage at:

<https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/agricultural-land-and-environment/water/flooding-emergency-resources?keyword=AgriRecovery&keyword=for&keyword=Floods>

If you do not have online access, please contact your nearest Ministry of Agriculture, Food and Fisheries office to request hard copies of the workbook or printouts of associated materials.

*“Good plans shape good decisions. That’s why planning helps to make elusive dreams come true.”*

Lester R. Bittel  
The Nine Master Keys of Management