



**Summary of  
Lytton Business Wildfire Impacts**

**November 29, 2021**

## **Introduction**

Community Futures Sun Country hired two Regional Business Liaisons (RBL) to help business recovery from COVID-19 and other disasters in 2019. They were located in the Hope and Lillooet regions but covered the whole Community Future Sun Country region from Hope in the south to 70 Mile in the north, and from Gold Bridge in the west to Logan Lake in the East. After the Lytton wildfire, Community Futures Sun Country was appointed as the lead for economic and business recovery for this event. Based on the success of RBLs in other areas, Northern Development Initiative Trust (NDIT) was approached to fund another individual to specifically support Lytton business owners through their recovery process. To ensure Lytton business owners receive suitable assistance for their needs, it was determined that interviews should be conducted with as many businesses as possible, needs assessed and recommendations derived from those. The contacts started on July 1<sup>st</sup>, 2021 and continue today. This report outlines the results of those conversations to date.

## **Process**

This report was prepared based on a summary generated from completion of the Community Futures Wildfire Interview Sheets. These interviews were completed by Daphane Nelson on a business-by-business basis over one or more interviews with the business owners in the Lytton region. The intent of the interviews and discussions were to gain a clear picture of the condition of each business following the impacts of the June 30<sup>th</sup> wildfire. Community Futures' experience with previous disasters (wildfires, floods, washouts, COVID, etc.) demonstrates that impacted owners and businesses suffer trauma and that it is generally compounded by multiple events.

These interviews provide a foundation of where business supports are needed as the businesses evaluate their future and do not therefore contain specific, detailed information. This data will be collected through further interaction with business owners on a case-by-case basis.

Other Community Futures Sun Country consultants conducted similar interviews with other business owners in other fire impacted regions. These are used as a comparison to determine that Community Futures experiences with prior disasters is still relevant and forms a measure against which the Lytton region responses can be measured. It was determined that our prior findings were still relevant in the current wildfire season.

Forty-four questionnaires have been completed to date with Lytton business owners and the numbers reflected within this report are derived from these. This number does not represent all the businesses in Lytton. Following the evacuation, the residents and business

owners have been scattered across British Columbia and Alberta and as such it has been difficult to connect with everyone. In many cases there are still challenges around evacuee location, availability due to their own recovery process and trust. It seems people are not sure what the information will be used for and furthermore, were not sure if this process applied to them. We hope that by initiating the process and releasing this report, more business owners will recognize the value in working with Community Futures to provide a more complete and wholesome outline of business needs.

### **Extent of Fire Damage to Businesses in Lytton**

Prior to commencing the interviews, the Regional Business Liaisons traveled to Lytton to witness the extent of the damage to fully comprehend the level of destruction waged by the wildfire on June 30, 2021. Where once a vibrant, rural town was situated, a wasteland of heat-twisted metal and building skeletons lurked behind blue fencing that was erected to keep looters out and townspeople safe. Most/all the businesses, government agencies and services in Lytton's downtown core were destroyed in the fire. Only two gas stations and one of the motels are still operational in the Lytton vicinity with a tourism related company still functional approximately five kilometers east on Highway 1. Three growers and a cattle farm located on the west side of the river were not directly impacted and were able to sell their products at various pop-up markets. There are several home-based businesses poised ready to serve their community, with no ability to do so until more residents return to the village; Lytton First Nation is still under evacuation order until essential services are restored for the region.

For residents to return and provide a client base for these operational businesses, other 'core businesses' need to become functional as soon as possible including those in health services (medical clinic/pharmacy), groceries, general store, Post Office, Band and Village offices. Temporary locations for these are still being sought.

### **Losses to Businesses With and Without Insurance**

Two out of three of the businesses interviewed lost physical items in the wildfire on June 30<sup>th</sup>, 2021, this could include buildings, equipment, cultural artwork, supplies, inventory, fixtures, artifacts, tools, vehicles, boats, trailers, and office equipment. (See *Table 1.1: Identified Losses* for anecdotal information about losses sustained by businesses).

Twenty-five of forty-four businesses, or 57% interviewed did not have insurance with fifteen of these completely destroyed by the fire. While the remaining uninsured businesses were

not completely lost, their revenues dropped significantly because the village has essentially been shut down since June 30<sup>th</sup>.

Fourteen commercial buildings were lost, four of which were not insured. Thirteen business owners lost both their commercial location and their homes, nine of these were not insured. Some were adjacent to commercial building others were home-based businesses.

77% of businesses interviewed lost either all or a substantial portion of their revenue stream and most businesses did not have business interruption insurance. As a point of reference, it is important to note, many tourism operators were unable to insure for business interruptions as a result of the 2017/2018 wildfires in the region which led many underwriters to decline coverage for previously impacted businesses and regions. Tourism businesses often cannot predict their revenues because of the unpredictable nature of the business and reliance on so many factors such as highway openings, weather and wildfire events, COVID restrictions, etc. which adds to this challenge.

### **Canada Emergency Business Account (CEBA) Loans**

To date, eight of the forty-four businesses (18%) interviewed have taken the CEBA loans to the max (\$60,000) and are not sure how or whether they will be able to repay. To break this down even further, six of those businesses were completely lost in the fire with no way of generating revenues in the near future. Two of the impacted businesses were not burned but suffered significant revenue reduction due to their reliance on tourism. Additionally, since the grant portion is tied to the pre-payment of the loan, most of these folks will now be expected to pay the full amount with significant interest rates. It is important in these types of situations to provide means where the business owner can realistically repay the loan and recover the grant portion as a COVID recovery and not be compound penalized by another disaster.

### **Tourism**

Tourism in Lytton has been hard-hit for the past five years with many business owners noting the Elephant Hill fire road closures, COVID and now this community-destroying wildfire. 43% or nineteen of the businesses impacted both directly and indirectly fall into this category. Half of the commercial buildings that were lost were related to tourism, over half the business owners that lost their homes correspond to this category and one third of these businesses lost equipment, vehicles, boats, artifacts, inventory, cultural artwork, and supplies. Beyond the physical losses, all tourism-related revenues were significantly

impacted with businesses indicating 80 to 100% decline over the 2020 COVID impacted season and 90 to 100% declines when compared to their average season.

Twelve of these businesses do not have insurance with large losses noted by two motels, the consignment items of an art café, and an equipment-heavy, local experience company.

It is noteworthy that six of the aforementioned eight businesses who took the CEBA loans are tourism operators; only two of these are currently operational.

A fire-devastated craft store has used the insurance money to set up in a nearby community. More than one person has said they will 'take the insurance money and run.' This is cause for concern as several interviewees have expressed apprehension about the lack of communication from the community leaders about how and whether Lytton will be rebuilt.

### **Agricultural Businesses**

Nine agricultural businesses were interviewed (20%) with eight of nine not insured, citing uninsurability due to the physical locations of their operations and 'heritage' buildings located on the property. Of these, three experienced significant losses to equipment, crops, storage, supplies and machinery.

It was noted that without the efforts of several families on the west side of the river all the other properties would have been lost and significantly more damage would have been suffered. Because these properties are rural, four of the interviewed agricultural business owners would like to explore an upgrade to their water system, the idea of training to support a volunteer fire department to serve that region and learn more about fire mitigation practices for rural properties.

### **Home Based and 'Micro' Businesses**

Thirteen of the forty-four interviewed were categorized as 'home based' businesses (30%) offering a wide range of products and services. Six are service providers with no community to serve (pizza delivery, repair person, vehicle repairs, maintenance, engineering, photography).

Eight would be considered cultural artisans and based on conversations with individuals within the community, this does not fully represent the estimated seventy artists whose work was lost in a local art café. More outreach is necessary with this group to determine the full

extent of those losses, to assess needs and what manner of support will be necessary to assist the recovery process. Cultural artisans harvest plants, animals and other important materials from various locations and painstakingly craft the product. As a result, there is no way to monetize these losses and other assessments will need to be conducted in order for this group to move forward in a culturally appropriate manner.

Five home based business owners lost their homes, eight lost equipment and six of these were uninsured. Items lost by home based business owners are varied but include inventory (completed and partial artworks), supplies, various types of equipment, harvested materials for cultural artwork, baking supplies and more.

One business was a month away from opening the doors of a wellness centre which had been postponed because of COVID. That entire building was lost on Main Street which was recently purchased and being renovated; because it could not be appraised, it could not be valued and therefore insured.

All the unimpacted home based businesses were located on the west side of the river.

### **Housing**

Two housing-related businesses were interviewed; one was nine-unit apartment building located on Main Street and was completely lost. The owners are in their eighties and are unlikely to rebuild, leaving their tenants without a housing option. The second is a mobile home park approximately ten kilometres out of town; no structures were lost, but due to its location and lack of nearby amenities it is not always practical. The owners are looking for development opportunities to upgrade and revitalize the property in order to provide a nearby housing option to the displaced residents and have sought partnerships with local governments to review this option.

### **Needs Identification**

Community Futures Sun Country was asked to prepare an interim report to support the Fraser Basin Council's Draft Short Term Recovery Plan, and this was provided mid-October with some recommendations about how best to support the community's needs. Not all the businesses in Lytton have been interviewed and therefore this update might still be considered a work in progress as not all needs have been assessed.

The biggest need identified thus far is cash flow. (See *Table 1.2: Identified Business Needs* for anecdotal information about what individuals need to get their businesses back up and

running). Cash will be critical to helping seasonal business owners make it through the winter months; 43% tourism-related and 20% agricultural businesses interviewed were among the hardest-hit as most lost their opportunity to make money over the summer.

CEBA or RRRF loan restructuring/forgiveness would ease the minds of the 8 business owners interviewed to help them focus on the future of their business.

Uninsured business owners that lost buildings and equipment will require financial support to rebuild their livelihoods; there are many reasons beyond the control of these individuals about why they could not obtain insurance that cannot be overlooked. (See *Table 1.3: Businesses Without Insurance*).

### **The Human Element - Stories shared with permission**

Crisis have an impact on the mental health and well-being of the business owners, customers and suppliers. Repeated crisis can compound the stress of dealing with disasters. Businesses in Lytton have faced numerous challenges, these include:

- The 2017 and 2018 wildfire seasons mainly by highway closures and tourism impacts.
- Flooding events in Cache Creek also caused highway closures.
- The Big Bar Slide had some impact rafting companies and tourism operators.
- COVID and travel restrictions have had a significant impact on all of the businesses.
- The 2021 heat dome stalled early travellers.
- The June 30<sup>th</sup>, 2021 wildfire that virtually wiped out the town.
- The November 14<sup>th</sup>, 2021 highway closures for slides and washouts

One rafting company noted that revenues were down by 80% from average annual revenues. Another who was completely burned out, had a 100% loss. This difference was location in town.

*My partner and I purchased the commercial building, using his personal residence as collateral, on February 27, 2021. We began extensive renovations for new tenants, while continuing to operate the fitness centre as we purchased that equipment on top of the cost of the building. Because we were still upgrading the property at the time of the fire, and because the insurer would not send an inspector out during COVID, the building could not be appraised and therefore was not insured. My living quarters were also located in the building, so I have lost everything I own. To make the situation more difficult, we are still paying the mortgage \$860/month on a building that we cannot replace.*

*My father purchased the 2 Rivers Inn (formerly known as Rest Inn Lytton) at the beginning of 2021 for around \$500,000. Even though he was waiting to come to Canada since 2020 from Kuwait but he couldn't due to Covid-19 pandemic. Because I had never operated a business in Canada before, I was not aware that I needed insurance for the building and contents, therefore it was not insured at the time of the fire on June 30, 2021. My father was about to come to Canada and takeover everything by himself but unfortunately it was too late. I was able to evacuate to Kamloops, but I have lost everything in the fire because I also lived at the motel. Now my father is in Canada, he arrived on November 16, 2021. Our only Goal is to rebuild our property back for which we seek help from the government as it was our everything.*

Although she is not originally from the area, Shoneena Lee Loss is a knowledge-keeper from Lytton BC who had postponed opening her apothecary and healing space on Main Street until August 31<sup>st</sup> due to the COVID-19 pandemic. This dream was never realized because on June 30<sup>th</sup>, a wildfire destroyed every business on that street in Lytton, including the space that was being renovated for her new business.

Good friend and fellow entrepreneur had Shoneena's entire line of traditionally-sourced and produced personal health care products on display. Unfortunately, because they were on consignment, insurance cannot cover her loss; this was devastating news for over 70 local artists and artisans whose products lined every available spot in the beautiful space.

Shoneena has spent her life helping other people and wants the people of Lytton to return to home, where the land can help to heal this shared trauma. Providing a traditional healing process will remind people of how the land nourishes them and feeling grounded in the earth will help people on their journey to recovery. She, and many others, believe that people need a place to come together in community to connect to creator, crafting items for reciprocal exchange to reclaim many of the traditional and ceremonial items that were lost.

She believes this is a time for the community to have a say in what it needs instead of the many levels of government telling the people what they need and wants to help with this process.

*Patsy of Patsyjean's Gardens wrote "Within a few days of losing our home and outbuildings in the Lytton Fire I was contacted by Arnice Asquin of Community Futures Sun Country with a message of condolence and support.*

*After the ashes settled and I began to realize the implications the fire had created for my business I was able to join forces with Arnice to create a plan. She then turned the idea into solid financial support for me to help with my recovery journey and the immediate needs of my business. The rapid response to our needs in the face of this tragedy was so very encouraging.*

*Community Futures Sun Country has been a constant resource for me over the years and was again there to help in our time of need. Hats off to your organization, Thank you for this essential service to our community and your unfaltering community spirit.”*

### **Recommendations**

As a partial solution to the cash flow and capital needs of effected businesses in Lytton, Community Futures Sun Country has been lobbying all levels of government for zero percent interest loans with flexible payment terms for businesses with zero or little collateral (due to their loss in the fire). Community Futures has been supporting businesses with financing for over thirty years. In order to submit a loan application, the business must present a plan and explain how the operation will be managed, they are required to have some skin in the game and if cash flow is tight, equipment can be used to illustrate an owners' commitment. Additionally, because Community Futures offices are located in close proximity to the communities they serve, it is hard to default on a loan that your neighbour provided. Finally, many of these business owners are grateful for the opportunity to operate their business and make certain the business is successful.

Most business owners interviewed did not have a business plan or cash flow statements. This was identified as a need, given that in order for any of them to pivot their business or apply for funding, whether grants or loans, they need to have this information in one place. While a full-scale business plan may seem a daunting task, we identified the need for, and created a reduced format, fillable PDF document and will assist businesses with this process.

Business planning will also help to determine whether business owners continue operations as they used to, shift and try something new or close their doors; individuals are already being referred for assistance or helped by the Regional Business Liaisons hired by Community Futures Sun Country. For example, some businesses may consider selling their items online but will need supports for this, including internet, setting up a website and online store as well as consistent delivery service. To support these planning services, it has been identified that funding for recommended outcomes would help owners take the

next step such as for financial/bookkeeping services, website/online store design, marketing and branding, human resource support and additional training.

Other ideas have been generated to support Lytton business owners on their road to recovery, including the creation of a Lytton business-specific application for grants, loans, and other supports so that people do not have to complete separate applications for everything they want to apply for. A certified community arts/food-creation gathering space would enable those working to stock inventory for upcoming seasonal and online sales.

### **Conclusion**

While only forty-four business were interviewed during this process, it is important to note the extent of the losses as well as potential solutions to support business and economic recovery in Lytton. Decision-makers should consider this report to be an underestimate of losses suffered by the Lytton business community. Access to cash will be critical to ensure businesses survive the winter months.

Community Futures Sun Country will continue to seek out business owners who have not yet reached out for the interview while working individually with those who have, in order to continue assisting the business and economic development recovery of the Lytton and area businesses.

***Disaster recovery is a marathon, not a sprint.*** The road back to some sense of normalcy will be a long one. Persistence on their part will be required. It is just recently that we have seen 2017 wildfire impacted businesses showing signs of recovery.

### **Subsequent Event**

On November 14, 2021, flooding and washouts in the Fraser Canyon resulted in the closures of all the main highways in the area, including Highway 1 east and south of Lytton. This again isolated the village from the BC Interior and the Fraser Valley; currently their only way out is Highway 12 toward Lillooet.

**Table 1.1: Identified Losses (Anecdotal)**

- Entire building and contents, \$1,700,000 total
- Located in hospital, lost entire inventory
- No loss of physical location but business down significantly due to road closures, people thinking they're closed
- Entire building and contents as well as infrastructure such as cabling, mainframe located at Village office
- Lost office, hall and community building.
- Didn't really talk in terms of losses, rather, what ED projects they've been working on and need help with
- Lost their entire home located on Fraser Street which is also where all their gardening equipment was located. Crops were undamaged by fire – some heat impact
- Lost everything, home, crops, equipment
- Luckily no physical loss, revenues due to difficulty in getting to market
- Luckily no physical loss, revenues due to difficulty in getting to market
- Luckily no physical loss
- Only Bull injured itself being spooked by helicopter and had to be put down.
- Fire wiped out everything, crops, fence, irrigation, equipment, sheds etc.
- This year the fire took out the hay barn with 160 round bales and another 40 in the field; fire took all of that, shop, all hay, equipment, (house intact)
- Farm wasn't hit by the fires but local market was impacted. No power lost fridges and freezer
- Revenue source
- Lost everything in home including finished and unfinished artworks, supplies, location to sell
- While he did not lose his own home, he lost all his tools, new cement mixer and cement tools as they were being used in another area of town which burned.
- Lost everything, home, tools, resources and particularly a Fujifilm X-T3 for her birthing photography
- Planned to open a storefront for her services and health/beauty products lost building and then products at an art café.
- Lost everything, home, hand and power tools (lathe)
- Revenue source, no one to sell to
- Revenue source, no one to sell to
- Revenue source
- Lost clientele

- 90% of job sites gone estimate \$60,000 in lost revenue
- Traditional arts and crafts; estimate their loss to be about \$9,000.
- Kubota tractor (\$30,000)
- No loss besides revenues (people aren't home yet to sell to)
- His house was not damaged, fire came very close and they did have to flee and the family is quite traumatized.
- Lost entire home and contents; business related equipment: 3 - mini presses, an industrial clamshell, heat press, all supplies, t-shirts, hoodies (had just placed an order). Insurance has been really helpful and her equipment and inventory have been replaced or in the process of being replaced.
- Lost everything, building, equipment, tools, lived in the apartment
- 3 commercial spaces, gym, accountant, Shoneena
- Lost everything in home, including all equipment purchased specifically to make pizzas
- Entire building and contents
- Entire building and contents (purchased Jan 2021)
- Revenue, down to 20% of expected business for the year usually around \$1.5 M. Boat trailers, yurts, rafts in storage
- Entire building and contents including irreplaceable artifacts
- Entire building and contents including over 70 artisans' work
- Entire building and contents
- \$1,100,000 (business)
- Complete loss – buildings, equipment, inventory (business vehicles, rafts, motors, 6 buses, kitchen trailer, food, \$10K in refunds for pre-paid bookings).
- Complete loss buildings and inventory
- Complete loss buildings and inventory (leasing)
- No loss, just revenues
- Unable to have 2021 River festival on Labour Day weekend due to wildfire effects. Could not in 2020 due to COVID
- Unable to gather and help their community due to members being evacuated.
- Complete loss of building and contents – 9 apartments total – spoke with son
- No building losses at all – had to replace fridges and freezers in units they own. Tenants have difficulty accessing necessities

**Table 1.2: Identified Business Needs: (Anecdotal)**

- English is a challenge
- Help with insurance
- Physical temporary location; preference to their lot but Village bureaucracy doesn't enable this
- CEBA loan \$60,000 – how to pay to get grant portion?
- To consider rebuilding must be other health care providers in community.
- Physical temporary location
- CEBA loan – amount unknown but how to pay to get grant?
- Business impacted for past 5 years with previous wildfires & COVID
- More customers/traffic
- CEBA loan \$60,000 – how to pay to get grant portion?
- Any help that can be provided as insurance will likely not cover anything.
- Have applied for a grant to repair infrastructure destroyed by fire
- Reactivating agriculture and a food hub pilot was in progress,
- Trades training to enable folks to work on local housing needs,
- Procurement with CN/CP for fuel abatement, possible new bridge across Fraser
- Now much of focus will be on forestry and the spruce - looking for partners
- Fraser Canyon sign project
- Emergency services back in the area
- Financial support; revenues took a hit because there were no venues to sell, there was a COVID outbreak at the relief centre and couldn't take it there either.
- Physical needs are propagation materials, greenhouse, tools, seeds etc. to get going for next year
- All receipts and office stuff were lost but very simple and can likely use bank statements
- They want to go back and restart, but it's difficult. No market there yet, don't know what's going on in the village. No communication, too much bureaucracy and politics.
- Needs for those on the West Side are different and aren't directly related to business activities.
- These folks would have lost everything if some families hadn't stayed behind to fight the fires at night when the fire service couldn't work – need more information about fire readiness
- Need an upgrade to their water system to help fight fires
- Trained fire brigade for this side of the river, no ability to get fire insurance due to proximity to forest,

- Practical resources available to farmers/ranchers to learn and know how to deal with wildfires and prevent a disaster.
- Ranchers/farmers could use information about abatement practices (rule of thumb for setback), how to store flammables, water delivery system, affordable hydrants best practices for infrastructure etc
- Should be able to use the plentiful water in the area to avoid the level of dryness that caused the fire to spread so quickly.
- Hay is their number one need going into winter.
- Bull was lost due to being spooked by the helicopter. There is no insurance to cover this approximate \$7,000 loss.
- Fencing, irrigation mainline, ditchline (originally put in by INAC) feeds out of Botanie Creek is about 6-7 km long and lost (feeds about 5 farms), swather/baler, tiller
- Clean up before rebuilding, sourcing price lists for what it will take, will not cover 'building in kind,' due to capping/maximums (materials became more expensive, electrical infrastructure) getting back to having storage for hay, getting water lines fixed, making the place live up to potential (hasn't since last fire)
- Help with online sales for cedar weaving, actually has a t-shirt line that she would like to sell online
- Spoke broadly about community needs, particularly bakers & artisans - a common area for these folks to get up and running
- Couldn't get back into her home as there was no water yet
- Art supplies were lost all the way from purchased items (acrylic & oil, paints, beads, sewing machine, fabric, thread, batting, etc) to 'found items' (bone, deer hide, sinew, plant-based items, soapstone etc).
- Were still in hotel at end of September, need to get home and a space to create
- There was no water available at the end of September
- Could use some help with business/career planning, he's not sure what he will do for work if/when he returns
- Equipment replacement
- Fujifilm X-T3 camera
- Training to further her career as a birth coach/doula (lactation consultant)
- Could use help harvesting (traditionally, culturally) for production of traditional salves, tinctures
- Could also use some business planning resources.
- As this was a side gig, it's not imperative for him to get his trade tools back at this point but would be nice to have them replaced.

- Side gig to provide service to community, need people to move back so they can provide this
- Internet spotty and needs help with website to sell his leather work online as local economy can't support him at this time.
- Reliable delivery service to get parts from Hope
- Funding that might help him purchase a hydraulic press and parts to be available to repair machinery that will be in Lytton
- Wants to determine how the community can come together and support one another, perception is that everyone is in it for themselves.
- Client recovery to support the businesses
- As a self-employed individual, he has a minuscule line of revenue purchasing pine mushrooms
- Need more people back in the community
- To move home in order to harvest (need essential services before that happens)
- Canada Post is really slow, no courier service in Boston Bar, would help if there was some delivery service down the canyon.
- Rebuild and earn a living again
- Rezoning main drag for mixed use - residential/commercial
- Wants to put a second storey on the building for 4 apartments
- Business planning
- Wants to have a small restaurant in the middle unit (plumbing and electrical were in place)
- Basement was going to be woodworking shop/storage/
- Space to bake (currently living with daughter across the river) and equipment, supplies, etc.
- English is a challenge
- CEBA loan \$60,000 – how to pay to get grant portion? They have 3 months no payments but after that, how will they make payments?
- What supports are available to help rebuild
- This family has put all their life savings into this investment (paid cash in January)
- The father has been trying to get to Canada from Kuwait for over a year and has not been able to do so, may have arrived by now
- Job search help in Kamloops
- What supports are available to help rebuild
- Cash flow – trying to keep restaurant open over winter, not sure if they can
- Have kept staff on as long as possible, maybe some help there
- Marketing help, business plan to get ready for next year

- CEBA loan \$60,000 – how to pay to get grant portion?
- Canada Post or other delivery service directly to the town, many people have offered their artifacts but can't get them to her.
- Worried about shortfall on building insurance due to net zero bylaw, wonders if others are in the same boat.
- Financial help to support family as single parent, has mortgages on both business building (private) and personal home, she cannot access social assistance or EI
- Childcare when daughter not in school
- Insurance support as broker has had to step in twice
- Living quarters were attached to this building so lost both business and home – no insurance on home contents
- CEBA loan \$60,000 – how to pay to get grant portion?
- Customer refunds - only have 1/2
- unclear about insurance coverage
- business planning
- lease payment Lytton airport
- Land owner may cover some assets
- Need help or won't survive.
- Moved store to Ashcroft
- Business planning
- Maybe help with insurance
- English is a challenge – need help with insurance
- CEBA loan \$60,000 – how to pay to get grant portion?
- Advertising, signage, staffing,
- They lost banners as they were stored at City Hall.
- They need to figure out how and whether they will move forward in 2022
- Want help with charitable status to help fundraising efforts
- Not likely to rebuild

**Table 1.3: Businesses Without Insurance: (Anecdotal)**

1. Couldn't get it due to proximity of the forest, lack of water resources, fire department
2. Couldn't get it due to proximity of the forest, lack of water resources, fire department
3. Couldn't get it due to proximity of the forest, lack of water resources, fire department
4. Can't afford for all items
5. Only liability insurance, no business interruption and the Kubota was at an uninsured property (couldn't afford)
6. Underinsured
7. Concerns about whether the insurance will cover the whole amount of the build
8. Insurance money being used for day to day (commercial - burned down, and home mortgage payment) as there is no location to sell products
9. Heritage home, needed it to be inspected before it could be insured
10. Off grid, proximity to forest
11. Piece of property, how to insure?
12. Waiting for inspector due to COVID
13. Equipment was at an uninsured house
14. Home was in the process of being inspected for insurance, couldn't get the inspector out because of COVID
15. Building was uninsured, consignment art uninsurable
16. Home was in the process of being inspected for insurance, couldn't get the inspector out because of COVID
17. New purchase, building was being renovated and couldn't be appraised (for insurance) until they were finalized
18. Heritage building, expensive and couldn't afford due to COVID
19. New purchase, young, immigrant owners, didn't know they needed it
20. No one knew the consignment items at a local art café were not insured
21. They had liability insurance only, they didn't own the land the equipment was located on and the owners were not insured.
22. Liability insurance only; the infrastructure was overlooked
23. Had to prioritize where funds went COVID set them back so insurance was to happen in July after some funds were generated.

Statistics derived from information received by questionnaires completed to November 15, 2021

- Directly impacted, insured, 30%
- Directly impacted, not insured, 32%
- Not directly impacted, insured, 9%
- Not directly impacted, not insured, 25%
- Total uninsured, 57%
- Lost revenues, 77%
- Lost both home and business, 30%
- Lost commercial building, 32%
- Lost equipment/inventory/supplies, 66%
- Home based business, 30%
- Tourism, 43%
- Agriculture, 20%
- CEBA, 18%, 14% lost everything the other 4% experienced significant revenue reduction and will not likely be in a position to pay the loan in time for the grant portion