



# CVEDDC

Central Vermont Economic Development Corporation

## July 2023 Flood Report: CVEDDC Business Support Center

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### Abstract

Central Vermont Economic Development Center created a drop-in business support center in response to the July 2023 flooding in Vermont.

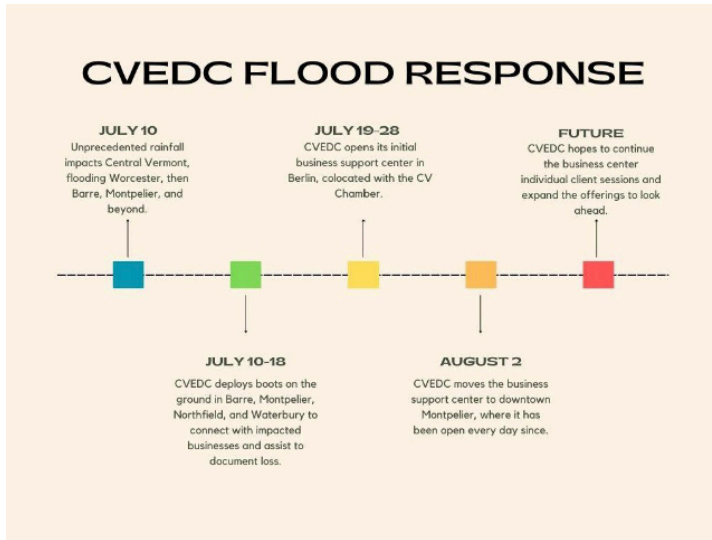
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### Program Description

The flood recovery center was a drop in space that moved through four impacted locations. Business owners come in to sit down with a CVEDDC staffperson and go through the “information overload” of resources to form a strategic plan to move toward reopening. We have been able to provide support to a number of clients who faced barriers to recovery including translation needs, support for elderly business owners, support for business owners who had safety concerns after the flood, those who had lost both homes and businesses, and those facing limited financial resources. We were in turn supported and continue to be supported by the generous offering of donated time by our partners and colleagues. In a mutual aid model between organizations, CVEDDC provides back support to other organizations’ clients who require in person support for higher needs cases.

## Timeline

CVEDC deployed boots on the ground response and documentation during the first eight days post flood. This early engagement helped us formulate a plan to develop an accessible drop in center where businesses could have respite from their devastated businesses (and homes, in cases where both were destroyed) and receive individual counseling support to strategize next steps and connect with resources. See response timeline below.



The support center has proven to be a successful method of responding to the incredible need by business owners in our region. We received over 800 requests for help via 211, in person canvassing, and referrals. To date, those requestors have now been outreached to three times at minimum to be sure their concerns are heard and resourced. We have encouraged those impacted to drop in directly at the business support center.

In the course of this work, CVEDC ultimately offered 1600 hours of free counseling services directly to 856 impacted business hours. We made over 371 referrals to State and Federal program partners, and to nonprofits offering services such as peer recovery counseling and mental health support.

The flood recovery center was equipped with food and drinks, wifi, private workspaces, and counselors who are available for drop-in support. Our clients were diverse, with over 50% of our counseling hours spent with women or nonbinary people and 42% with BIPOC businesses, including many immigrants and non English speakers. A typical counseling session involves hearing the story of the business owner and connecting them with resources, following up to provide specialized support or to partner programs.

## Direct services provided by CVEDC:

- Active listening
- Documentation of damage
- Prepared data reports for partners
- Prepared physical damage reports
- Strategized inclusion work with partners
- Investigated and reported scams
- Prepared and provided specific guidance for nonprofits, wellness providers, churches, childcare centers, restaurants, historical buildings, and schools
- Assisted in EBT and 3Squares set up
- Referred for CPA guidance
- Supported filing unemployment claims
- Assisted in outreach to experts and partners
- Cost assessment for loss and rebuild
- Contractor referrals
- Courier service for the homebound and disabled
- Transportation services
- Translation services from outside partners, funded and facilitated by CVEDC
- Basic financial support, including both personal and business planning
- Visioning and pivoting
- Daily community outreach via newsletter and website during peak need
- Philanthropic referral
- Guidance to philanthropic organizations on assessment of need
- Engagement with press via interviews to television, radio, and print journalists
- Site visits to businesses
- Clean-up and debris removal
- Advice on business closure
- Commercial real estate referral
- Flyering and in person canvassing
- Grant writing support
- Support with securing necessary documentation
- Support filing Secretary of State business filings
- Referrals to free legal support provided by the Vermont Law School
- Referrals to bookkeepers with costs covered by CVEDC
- Met with landlords on behalf of businesses
- Assisted with SBA loan applications, in our office and in person at SBA sites
- Hosted and facilitated multi-business community discussions
- Provided and shared meals with business owners
- Advocacy: reached out to the Federal and Washington County legislative delegations, testified before the Federal Delegation and the Vermont Senate Economic Development and House Commerce, included Federal Delegation and staff in meetings

- Developed crowd-sourcing funds for businesses
- Connected business with community lenders
- Advised businesses on approach to commercial borrowing
- Hosted legislative visitors
- Facilitated mold education resources
- Triageed immediate safety concerns
- Supported basic needs requests
- Facilitated well water test kits
- Facilitated mutual aid
- Co-hosted social mixers
- Performed archival research on past flood response efforts, locally, regionally, and internationally
- Created a robust business counselor guide to ensure updated, accurate and consistent guidance and resources were being supplied (now in its third version)
- Created resource guides of partner materials
- Prioritized and advertised local spending and promoted re-opening businesses
- Created tours of impacted businesses for State and Federal offices

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## Resource Model & Funding Gap

We were supported in this work by a tremendous amount of volunteer time. We received donated work hours from private individuals and from:

- Andy Julow, Executive Director of Lake Champlain Islands Economic Development Corporation and President, RDCs of Vermont
- Erika Hoffman-Kiess, Director of Green Mountain Economic Development Corporation
- Alex Demoly, Greater Burlington Industrial Corporation
- Annie Mclean, Northeastern Vermont Development Association
- Judy Bourbeau, Vermont Department of Labor
- Abbey Salomon, Town of Randolph
- Faye Longo, Center for Women & Enterprise
- Airon Shaw, VT Professionals of Color Network
- Nicole Killoran, Vermont Law School
- Jennifer Severidt, Efficiency Vermont
- Laura Henderson, Vermont Manufacturing Extension Center
- Alex Rob, Community Capital

We estimate that CVEDC received 95 work hours of support from the other RDCs, and 136 additional work hours volunteered from the other partners mentioned.

We were also supported by these professionals who postponed existing engagements to immediately prioritize urgent client work or support to CVEDC which they offered at a heavily discounted fee or no charge:

- Nicole Sancibrian, CPA
- Bonnie Parker, CPA
- Nicole Killoran, legal referral and support
- Two private individuals who provided translation support
- Community Resiliency Organizations, fundraising and fiscal guidance directly to CVEDC
- Patti Komline and Andrew Brewer of Downs Rachlin Martin, advocacy and strategy guidance directly to CVEDC

We estimate that 152 hours have been volunteered to the center by these professionals.

Our volunteer board has additionally held extra board meetings on a weekly basis and been available daily for guidance and support. It would be difficult to provide an estimate for this significant contribution from an incredible board.

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## Flood Recovery, ongoing

We continue to meet with clients struggling with basic needs, clean-up, rebuild, and strategic recovery plans. However, businesses are reopening, including many we have supported directly and continue to support regularly through the reopening process.

We have been fortunate to combine several funding sources to develop a continuing series of professional services provided at no cost to businesses.

To date, we have deployed \$86,000 of professional services funded through Federal USDA programming and funded by local (and famous) philanthropy. These services have ranged from restaurant repair and consulting, translation and interpretation, strategy on reopening, financial analysis and planning, marketing, photography, legal support, technology support, point of sale system, website support, equipment repair, architecture and design, and flood mitigation.

We have additionally been supported by the State of Vermont Buildings and General Services Building Communities grant to deploy \$67,000 into the flood impacted business community in the form of equipment that supported flood recovery.

We also see continued value in in person counseling sessions, whether individual or for small groups, on topics like:

- Coordination with Department of Tourism
- Business pivots
- Mutual aid for rebuild
- Flood mitigation
- Commercial space
- Sourcing and supply chain
- Prioritizing mental health and wellness
- Site visits
- Agriculture response
- Workforce recruitment
- Grant writing
- Philanthropic outreach
- Debt planning and access to capital
- Strategic planning



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