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Disaster Recovery Assistance for Ontarians

Disaster Recovery Assistance for Ontarians is designed to help people affected by natural disasters get back on their feet. Disaster Recovery Assistance for Ontarians is activated for a specific period of time after a natural disaster. The Ministry toured our area and has activated this program for those properties affected by the April 2019 flooding.

The purpose of this brief outline is to provide some information on the program while also assisting people in applying for Disaster Recovery Assistance for Ontarians. Before you submit an application, please read the entire guideline carefully to understand what costs are eligible under the program and what documentation is required to support your application for financial assistance under the program, the complete guideline can be found at:

<https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao/1-introduction-program-guide>

Who Can apply;

There are four applicant categories:

- homeowners (primary residence only) and residential tenants
- small, owner-operated businesses
- small, owner-operated farms
- not-for-profit organizations

You may submit an application in more than one category (e.g., as a homeowner and as a small owner-operated business owner), if applicable. For example, if both your small owner-operated business and your primary residence suffer damage as a result of the same disaster, submit one application as a small owner-operated business and one application as a homeowner. If you are a landlord and you own multiple rental units that are damaged in a disaster, and you meet the eligibility criteria under the small owner-operated business category, submit one application with all the units listed.

How to apply;

If you have sustained damage to your essential property as a result of a natural disaster and the program is activated in your geographic area, you must first complete the application form in full and sign it. Submit the completed form and all available supporting documentation to the Ministry of Municipal Affairs and Housing at the address on the form. Application forms are available on the program's website. The application deadline is 120 calendar days after the Ministry of Municipal Affairs and Housing announces that the program is activated in your area. The District of Parry Sound was activated on April 19th, 2019, deadline for applications is September 11th, 2019.

Limits on assistance under Disaster Recovery Assistance for Ontarian

Under the program, a \$500 deductible is applied to your application, unless you qualify to have the deductible waived under the special provision for low-income households described in Section 2.5 of the complete guide. Your application will be paid at 90% of the eligible amount after the deductible has been applied.

The maximum payment per application is \$250,000.

Many emergency expenses, household appliances and furnishings are subject to caps on the eligible amount of assistance.

Items such as vehicles, landscaping, driveways, fences, jewellery, antiques, collectibles, art and most electronics are not eligible under the program. Assistance is limited to a primary residence where an applicant lives on a day-to-day basis. Secondary residences such as cottages are not eligible.

How Disaster Recovery Assistance for Ontarians works with insurance

Disaster Recovery Assistance for Ontarians is not a replacement for insurance. You must submit an application to your insurer before submitting an application to the Disaster Recovery Assistance for the Ontario program. Any costs that your insurance provider will cover, or has covered, must be stated in your application to Disaster Recovery Assistance for Ontarians.

Before submitting your application;

Before you submit your application, make sure you have:

1. Checked your eligibility for Disaster Recovery Assistance for Ontarians at the [program website](#)
2. Checked the deadline for submissions for the particular disaster found at the [program website](#)
3. Read the relevant sections of the program guidelines
4. Contacted your insurance provider and received a letter detailing what expenses they are covering and what expenses they are not covering
5. Completed the required sections of your application form
6. Attached the following to your application form:
 - o Copies of estimates, receipts and invoices
 - o Photographs of damage to your property, if available
 - o Records of your hours spent on emergency cleanup
 - o Letter from your insurer
 - o Each of the required documents for your applicant category

To download an application please visit:

<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=1&ENV=WWE&TIT=2236&NO=017-2236E>

Additional Funding for Area Businesses;

In addition to the Disaster Recovery Assistance for Ontarians program, businesses are also eligible for additional assistance with North Easter Community Opportunity (NECO): Community Futures Development Corporation; Flood Recovery Loan. NECO has generously opened a program for businesses affected by the flooding to help with insurance deductibles. NECO has developed a specialized loan fund for businesses to offer 0% loans of up to \$25,000 with up to a two year pay back plan.

Further information on this program can be found online at: www.neco.on.ca