

Disaster Recovery Assistance for Ontarians Homeowners and Tenants

Disaster Recovery Assistance for Ontarians

The Disaster Recovery Assistance for Ontarians program helps eligible homeowners and tenants affected by a natural disaster get back on their feet. The program covers certain **essential** (eligible) costs that are described in the program guidelines.

Reimbursement is subject to a \$500 deductible and eligible costs are paid at 90%. The maximum payment per application is \$250,000.

What does the program cover?

Eligible costs include emergency expenses (e.g., hotel stays and food if you must evacuate your home), cleanup expenses (e.g., debris clean up and removal if your basement floods), and costs to repair or replace essential property (e.g., repair or replacement of your furnace or hot water heater if they are damaged or destroyed). The program does not cover damage to non-essential property such as basement furnishings, landscaping, fencing, retaining walls, docks, or boathouses. See guidelines for details.

The program does not cover any expenses from sewer backup unless you qualify for the special provisions for low-income households.

The program does not cover secondary residences or cottages.

You must demonstrate you have used your existing insurance coverage (or prove you have been denied coverage) before applying for assistance.

Timiskaming Flood

The Disaster Recovery Assistance for Ontarians program has been activated in parts of the Town of Kirkland Lake, Township of McGarry, and Township of Chamberlain for the flooding that occurred on April 12, 2024.

The deadline to apply is October 15, 2024.

Visit Ontario.ca/DisasterAssistance for activation area maps, application forms, and guidelines. Only residents within the activation area are eligible for assistance.

If you need help with the application form or determining your eligibility, email DisasterAssistance@Ontario.ca or contact the call centre at 1-877-822-0116.

What do I need to do?

Please review the program guidelines and application form carefully.

Your application package must include:

- Complete application form
- Letter from your insurance provider describing their payment to you or explaining why your claim was denied
- Document(s) establishing your primary address (e.g., your driver's license)
- Document(s) proving your home ownership (e.g., a recent property tax bill or a copy of your lease if you are a tenant)
- Receipts or estimates of future costs
- Photos of the damage

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What happens after I apply?

You will be notified when your application package has been received. An initial assessment will be conducted to ensure the package is complete. An insurance adjuster will contact you to ask questions or request more information.

The insurance adjuster makes a payment recommendation, but the ministry makes the final decision. The ministry issues payments if there are eligible costs.

Am I eligible?

You may be eligible for assistance if you answer **yes** to **all** these questions:

- Is your property in the activation area?
- Is your damaged property your primary residence?
- Do you have eligible expenses identified in the program guidelines?
- Are your eligible costs more than your insurance payment?
- Is your insurance payment less than \$275,000?
- For sewer backup flood damage only: Do you meet the low-income threshold under the program guidelines?

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