

Disaster Recovery Assistance for Ontarians

Small owner-operated businesses and Farms

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The Disaster Recovery Assistance for Ontarians program helps eligible small owner-operated businesses and farms 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 evacuation (e.g., evacuation or storage of essential business assets to avoid damage), cleanup expenses (e.g., debris clean up and waste disposal), and costs to repair or replace essential property (e.g., necessary repairs to an essential business premises). The program does not cover damage to property not essential to the business or farm, loss of revenue, or wages. See guidelines for details.

The program does not cover any expenses from sewer backup.

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?

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
- Proof of business ownership and income (T1/T2 tax forms), Notice of Assessment, and financial statements
- Receipts or estimates of future costs
- Photos of 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?
- Are you the day-to-day manager and own at least 50% of the business or farm?
- Does your business or farm have fewer than the equivalent of 20 full-time employees?
- Does your business or farm have between \$10,000 and \$2,000,000 in gross revenue?
- Do you have eligible expenses identified in the program guidelines?
- Are your eligible costs more than your insurance payment?

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