

Disaster Recovery Assistance for Ontarians

Visit

[Ontario.ca/DisasterAssistance](https://ontario.ca/DisasterAssistance) for detailed information on the program's eligibility criteria and how to apply.

Am I eligible?

My property is within the activation area.

The Ontario government activates the program for people in specific areas affected by a natural disaster. Visit [Ontario.ca/DisasterAssistance](https://ontario.ca/DisasterAssistance) to see if you are in an activation area.

The damaged property is my primary residence.

You can receive help only for your primary residence where you live on a day-to-day basis, or the main premises of a small business, farm or not-for-profit organization. You cannot receive help for a secondary residence like a cottage or an investment property.

Water entered my property from overland flooding, sump pump failure or infiltration flooding (for floods only).

Damage caused by overland flooding (through a door or window), sump pump failure (through the sump pit), or infiltration flooding (through the foundation) could be eligible for assistance.

Only low-income households can receive help for damage caused by a sewer backup. Water coming up through a floor drain, toilet or sink is usually caused by a sewer backup.

I will incur eligible expenses.

The program provides reimbursement only for essential costs such as cleaning up, making necessary repairs and replacing basic contents. Refinishing recreational basements, repairing outbuildings and restoring landscaping are not covered.

My insurance coverage is not enough to cover my eligible expenses.

If your insurance coverage is more than your eligible expenses, you cannot receive a payment.

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