

Disaster Recovery Assistance for Ontarians

Where can I find more information?

For up-to-date program guidelines, forms, eligibility information and frequently asked questions, visit [Ontario.ca/DisasterAssistance](https://ontario.ca/DisasterAssistance)

Disaster Recovery Assistance for Ontarians (DRAO) helps victims of natural disasters get back on their feet. It offers financial assistance to help cover emergency expenses and costs to repair or replace essential property.

The Ministry of Municipal Affairs and Housing may activate DRAO in a community when a sudden and unexpected natural disaster causes costly and widespread damage.

Wherever the program is activated, individuals, small owner-operated businesses and farms, and not-for-profit organizations within the activation area can apply for assistance.

DRAO does not cover costs that can or will be paid by other sources, such as insurance. Financial assistance under the program is subject to caps and deductibles.

Who is eligible?

DRAO does not provide assistance in all cases of property damage. The program is activated only when a sudden and unexpected natural disaster causes costly and widespread damage. Check [Ontario.ca/DisasterAssistance](https://ontario.ca/DisasterAssistance) to find out whether the program has been activated in your community.

What if my property is damaged in a natural disaster?

In Ontario, municipalities have the first responsibility to manage emergencies. You should:

1. Contact your municipality to report the damage and find out if any local assistance is available. The province depends on information from municipalities when activating DRAO.
2. Contact your insurance provider to determine your level of coverage.
3. Take photographs to document the damage and keep all receipts.
4. If DRAO is activated in your community, submit a completed application form, along with receipts and other documentation, before the 120-day application deadline.

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Visit 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 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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