

Disaster Recovery Assistance for Ontarians: Program Guidelines



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Disaster Recovery Assistance for Ontarians: Program Guidelines

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1

WHAT IS THE DISASTER RECOVERY ASSISTANCE FOR ONTARIANS PROGRAM?

Disaster Recovery Assistance for Ontarians is designed to help people affected by natural disasters get back on their feet.

After a natural disaster, people may need help to cover the costs of cleaning, repairing and replacing essential property, so their lives can get back to normal. Disaster Recovery Assistance for Ontarians provides financial assistance to individuals, small owner-operated businesses, farmers and not-for-profit organizations. It helps cover emergency expenses, repairs, or replacement of essential property after a natural disaster.

The Ontario Minister of Municipal Affairs and Housing may activate the program in the event of a natural disaster such as a flood or a tornado. Homeowners and residential tenants, small business owners, farmers and not-for-profit organizations can apply for assistance under the program if they are located in the defined geographical area for which the program has been activated following a natural disaster.

Disaster Recovery Assistance for Ontarians is activated for a specific period of time after a natural disaster.

Eligible applicants can receive financial assistance for emergency expenses and costs for repair or replacement of essential property. The intent of the program is to return essential property to its basic function. The program covers the cost of returning property to a basic standard, and cannot be used for making improvements. Financial assistance under the program is subject to caps and deductibles.

The purpose of these guidelines is to provide information on the program and assist people in applying for Disaster Recovery Assistance for Ontarians. Before you submit an application, please read these guidelines 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.

1.1 What Types of Disasters Are Eligible?

Disaster Recovery Assistance for Ontarians is activated when a sudden, unexpected natural disaster causes costly and widespread damage to eligible private property.

Examples of natural disasters for which the program may be activated are floods, tornadoes, landslides and earthquakes.

The program does not apply to non-natural disasters such as human-caused events, or to events that occur over an extended period of time, such as droughts.

Damage caused by sewer backup is not generally eligible under the program. However, there is a special provision to provide assistance to low-income households that experience flood damage caused by sewer backup. This provision is described in Section 2.5.

1.2 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.

The program does not apply to First Nation reserves. First Nations living on reserves affected by a natural disaster should contact Indigenous and Northern Affairs Canada for information about disaster financial assistance.

1.3 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 (ontario.ca/disasterassistance). Application forms are also distributed through municipal offices and other locations in communities affected by a disaster.

The application deadline is **120 calendar days** after the Ministry of Municipal Affairs and Housing announces that the program is activated in your area. Please check the program website to verify the deadline applicable to the disaster in your community. You are encouraged to submit your application as soon as you can assemble the required documents and information, so that financial assistance for eligible costs can be provided to you as soon as possible. If there are expenses that you have not yet incurred, you may submit estimates from contractors with your initial application, and submit copies of final invoices and receipts later.

1.4 What Kinds of Documents are Required to Support an Application?

You are required to provide evidence that your property was damaged in the natural disaster. You must also provide documentation that you have incurred eligible costs for emergency expenses or repair or replacement of essential property.

It is important to take photographs to record the damage to your property. Include both interior and exterior views, and photograph all damaged items before you discard them. If practical, retain samples of damaged materials.

Information and documents you will need to support an application may include:

- Proof of your identity and address
- Photographs of damage to your property
- Records of hours you spent on emergency cleanup
- Copies of receipts and invoices for all costs incurred
- Estimates from qualified contractors for repairs that are not yet completed
- A letter from your insurance company that details the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not covered

Submit copies of documents (paper or scanned) with your application form. Keep the originals of all documentation submitted with your application in case we ask to see them.

1. WHAT IS THE DISASTER RECOVERY ASSISTANCE FOR ONTARIANS PROGRAM?

After you submit your application, a representative from the Ministry of Municipal Affairs and Housing or an adjuster from a firm working under contract for the ministry may contact you to verify what you have submitted or request additional information. The adjuster may also request to visit your property for the purpose of assessing your Disaster Recovery Assistance for Ontarians application.

If you cannot provide adequate documentation to support that the amounts you are applying for are eligible under the program guidelines, you may not be able to receive financial assistance.

Specific documentation requirements for different applicant types are listed under the specific applicant category.

2

GENERAL APPLICANT INFORMATION

2.1 What is Essential Property?

Essential property refers to:

- a primary home where the applicant lives on a day-to-day basis and its basic contents
- or, the main premises and key equipment and inventory of an eligible small business, farm, or not-for-profit organization

The program does not provide assistance for non-essential property. 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.

2.2 Can I Receive Payment for the Same Item Twice?

You cannot receive payment for the same item twice. This program does not pay for costs that can or will be paid for from other sources. Any assistance or payments you have already received (e.g., from your insurer, or an emergency aid organization) must be disclosed on your application form. Contributions from other sources for items being applied for under Disaster Recovery Assistance for Ontarians will be subtracted from your eligible application amount.

If you have initiated, or if you plan to initiate, civil litigation to recover losses related to the disaster, assistance may be withheld pending the outcome of the legal proceedings. You may also be required to refund any assistance you receive up to the amount you recovered as a result of the legal proceedings. If you fail to disclose this litigation-related information to the ministry, your application for assistance may be denied, and the ministry may require the repayment of any assistance you have received.

2.3 Limits on Assistance Under Disaster Recovery Assistance for Ontarians

Many emergency expenses, household appliances and furnishings are subject to caps on the eligible amount of assistance. In the case of emergency expenses, caps are based on essential costs. In the case of household appliances and furnishings, caps reflect pricing of a basic, or standard, model. Caps are updated regularly to reflect current prices. Current information about emergency expenses and essential property that are subject to eligibility caps is available on the program website at ontario.ca/disasterassistance.

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.

Your application will be paid at 90 per cent of the eligible amount after the deductible has been applied.

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

Example of application assistance calculation

An applicant's home is seriously damaged in a tornado. The applicant is not able to receive reimbursement through insurance, because the insurance policy does not cover damage from tornadoes. The applicant submits total costs for emergency expenses and property repairs of \$289,000. The adjuster determines that \$266,000 of this amount is eligible under the program.

The payment the applicant will receive is calculated as follows:

- Eligible application amount as determined by the adjuster: \$266,000
- Final eligible amount after \$500 deductible: \$265,500
- Application paid at 90 per cent of the final eligible amount: **\$238,950**

The applicant will receive a payment of \$238,950 under the program.

2.4 How does Disaster Recovery Assistance for Ontarians work 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 Ontarians program. Any costs that your insurance provider will cover, or has covered, must be stated in your application to Disaster Recovery Assistance for Ontarians. You must provide a letter from your insurer detailing the coverage under your policy as part of your application. The letter must detail the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not covered.

Costs relating to uninsured essential property that is damaged may be applied for where insurance coverage is only available for a portion of the value of the lost property. Available insurance coverage must be used first to cover eligible damage, with any remaining uninsured damage being eligible for assistance under Disaster Recovery Assistance for Ontarians. Insurance deductibles are not eligible.

Example of partially insured property application calculation

The applicant's costs for emergency expenses and replacement of damaged essential property amount to \$10,000. The adjuster subtracts the \$8,000 payment the applicant received from her insurer and the \$600 deductible under her policy to determine that the applicant's eligible amount under Disaster Recovery Assistance for Ontarians is \$1,400.

The payment the applicant will receive is calculated as follows:

- Eligible application amount as determined by the adjuster: \$1,400
- Final eligible amount after \$500 deductible: \$900
- Application paid at 90 per cent of the final eligible amount: **\$810**

The applicant will receive a payment of \$810 under the program.

2.5 Special Provisions for Low-Income Households

The program includes two special provisions for low-income households:

- Low-income households can apply to have the \$500 deductible waived
- Low-income households can apply for assistance for damage caused by sewer backup, which is not otherwise eligible under the program

Applicants whose household income falls below the program's low-income thresholds are eligible under these provisions. The program's low-income thresholds are established each year based on 50 per cent of median after-tax household income, adjusted for the number of people living in the household, as reported by Statistics Canada. For the program's current low-income thresholds, visit the program website at ontario.ca/disasterassistance.

2. GENERAL APPLICANT INFORMATION

Please see Section 3.2 for documentation required to apply under these special provisions.

2.6 General Information about Eligible Expenses

Disaster Recovery Assistance for Ontarians provides assistance for emergency expenses and costs to repair or replace essential property. Eligible expenses are separated into three main categories:

- Emergency Evacuation/Relocation and Living Expenses
- Emergency Measures, Cleanup, Disinfection and Disposal Expenses
- Repair and Replacement Expenses

2.6.1 Emergency Evacuation/Relocation Expenses

You may be eligible to receive assistance for costs related to evacuation or relocation (such as food, rental fees, or vehicle fuel) if you have to seek temporary accommodation because your neighbourhood has been evacuated or your home has been damaged to the point where it is unsafe to stay there. You may also be eligible to receive assistance for eligible costs in this category if you have to rent emergency storage space for your property.

2.6.2 Emergency Measures, Cleanup, Disinfection and Disposal Expenses

You may be eligible to receive assistance for services to help with emergency measures, cleanup, disinfection and disposal of your affected property. If you are applying for work done by you or other members of your household, you may receive reimbursement at the Ontario minimum hourly wage, up to a maximum of 40 person hours. The program is not able to provide assistance for your lost wages or income. The hours applied for must be reasonable for the work completed.

2.6.3 Repair and Replacement Expenses

You can apply for costs to repair or replace essential structures and property that is not covered by insurance.

Note: Only costs to repair/replace property to a basic level are eligible. Some eligible items receive coverage to a maximum allowable amount. Current information about essential property that is subject to an eligibility cap is available on the program website at ontario.ca/disasterassistance.

2.7 Reconsideration Process

You may request a reconsideration of the ministry's decision regarding your **eligibility** for the program or the payment **amount** of your application.

If you wish to request reconsideration you must submit a Request for Reconsideration under Disaster Recovery Assistance for Ontarians within 45 days of the date of the letter informing you of the decision on your application.

The form and instructions for requesting reconsideration of the decision on your application are available on the program website at **ontario.ca/disasterassistance**.

3

INFORMATION FOR HOMEOWNERS/ RESIDENTIAL TENANTS

3.1 Eligibility and Documentation Requirements

To qualify as a homeowner or tenant, you must be the owner of the property, or the tenant of the affected property, at the time of the disaster. The property must be your primary residence where you live on a day-to-day basis. Secondary residences such as recreational properties are not eligible under the program.

Only homeowners may apply for structural repairs.

Documents to be submitted with Homeowners/Residential Tenants applications:

To establish your eligibility under the Homeowners/Residential Tenants category, you are required to submit copies of the following documents. Please retain originals in case we ask to see them.

- The Disaster Recovery Assistance for Ontarians application form with all sections relevant to Homeowners/Residential Tenants completed.
- A copy of a valid Provincial Driver's License or valid Ontario Photo Card. If the address does not match the address of the property that was damaged in the disaster, or if you do not have either of these documents, attach an explanation and provide copies of two documents to substantiate the property as your primary residence. These documents may include the front page of your insurance policy stating the property is your primary residence, a bank statement or credit card statement, or a current income tax or Canada Pension Plan statement.
- If you are a tenant, a copy of your lease. If you do not have a written lease, you may submit a signed letter from your landlord confirming your tenancy.
- If you are a homeowner, a copy of your property tax bill or a copy of legal documents establishing ownership of your home.
- If you have insurance, a letter from your insurance company that details the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not covered. If

you have no insurance, you must provide a signed attestation letter stating that you do not have insurance.

- Documentation to support each of the costs you are applying for. You should submit photos or other evidence that items you are applying for were damaged in the disaster. You must also submit copies of receipts or invoices to support the costs you incurred. See Section 3.3 for specific documentation requirements for different eligible items.

3.2 Special Provisions for Low-Income Households

If you wish to apply under the Special Provisions for Low-Income Households, please indicate so on your application form.

Additional documents to be submitted if you wish to apply under the Special Provisions for Low-Income Households Thresholds:

- Completed Application for Special Provisions for Low-Income Households form found on the program website ontario.ca/disasterassistance.
- Copies of the Canada Revenue Agency's Notice of Assessment for the most recent tax year for all adults in your household. The program's low-income thresholds are based on household income, so a Notice of Assessment must be provided for each adult living in the household.

3.3 Eligible Items

As a homeowner/residential tenant, you may be eligible for assistance for the following costs. Please ensure that you list each item being applied for in your application form, and that you include supporting documentation such as photographs of damage and receipts for the items you are applying for. Costs must be reasonable given the type and value of the item being applied for.

3.3.1 Emergency Evacuation and Living Expenses

- √ Transportation costs to evacuate members of your household a reasonable distance out of the affected area, in the event it is unsafe to remain in your home. Attach receipts where available. If the evacuation is carried out using an owned vehicle, eligible costs will be based on a standard rate per kilometre (see program website at ontario.ca/disasterassistance for current rates).

3. INFORMATION FOR HOMEOWNERS/RESIDENTIAL TENANTS

- √ Temporary living expenses for accommodations and meals, if evacuation is required. Eligibility is limited to the immediate emergency period only. Attach receipts.
- √ Emergency clothing or personal care items, if evacuation is required. Attach receipts.
- √ Boarding of pets at kennels, if evacuation is required. Eligibility is limited to the immediate emergency period only. Attach receipts.
- √ Transportation and storage of essential property, if required to avoid damage. Attach receipts.
- √ Purchase of drinking water if regular water source is unavailable or unsafe due to the disaster. Attach receipts.
- √ Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the disaster. Attach receipts.
- √ Rental of generator or heater, if power is unavailable due to the disaster. Attach receipts.

3.3.2 Emergency Measures, Cleanup, Disinfection and Disposal Expenses

- √ Emergency measures directly taken to prevent or limit damage to your primary residence. Eligible costs may include purchase of sandbags, or rental of water pumps or generators. Costs associated with emergency measures taken to prevent or limit damage to non-essential elements of the property such as sheds or swimming pools may not be applied for. Attach receipts.
- √ Hours worked by you or members of your household doing your own cleanup and disinfection necessary to make your home or property safe and provide access. Reimbursement is limited to 40 hours of work at the Ontario minimum wage. Provide a record of hours spent and work completed. Hours must be reasonable based on the amount of damage to the home. Work undertaken by neighbours or others on a volunteer basis should not be included.
- √ Consumable cleaning and disinfection supplies. Attach receipts.
- √ Rental of cleanup equipment such as dehumidifiers and wet/dry vacuums. Attach receipts.
- √ Cleanup and debris removal completed by a contractor that is necessary to make your property safe and provide access. Eligible costs include removal of excess water, removal and disposal of damaged items or building materials to prevent mould or other hazards, and removal of hazardous tree branches or other debris on the property to the extent necessary to provide safe access.

Attach invoices and receipts, ensuring they include a description of the work completed.

- √ Fees for reconnection of gas or electricity services disconnected due to the disaster. Attach bill from service provider or invoice/receipt.
- √ Landfill tipping fees for disposal of debris or damaged property arising from the disaster. Attach receipts.

3.3.3 Repair and Replacement Expenses

Assistance for repair and replacement expenses is based on the cost of returning essential property to a basic functional level. Assistance is not based on full replacement cost.

3.3.3.1 Structural Expenses

Only homeowners are eligible to apply for structural expenses. Tenants may make applications for personal property only.

- √ Necessary repairs to a primary residence, including repairs to the foundation, structure (floors, ceilings and walls), roof, chimney, and plumbing, heating and electrical systems. Eligible costs will be based on standard construction costs. Costs for upgraded finishes are ineligible. Repairs to damage that predates the disaster are also ineligible. Attach receipts for work already completed. For work not yet completed, provide estimates from qualified contractors. You will be asked to submit receipts when the work is completed.
- √ Cleaning, flushing, repair or replacement of septic tanks, and repair or replacement of leaching beds, due to damage caused by the disaster. Attach receipts and evidence of when the septic system was installed or rebuilt.

Note: Eligible costs for replacement are calculated on a depreciated basis.

- √ Repairs to driveways to the extent required for safety and access. Attach receipts.

3.3.3.2 Essential Contents

A list of eligible essential property and the associated eligibility cap is available on the program website at ontario.ca/disasterassistance. The cap for the item is based on the costs of a basic model. The program does not provide assistance based on full replacement value. In all cases, photographs or other evidence that the property was damaged or destroyed in the disaster is required along with a receipt for repair or replacement.

3. INFORMATION FOR HOMEOWNERS/RESIDENTIAL TENANTS

Eligible items include:

- √ Essential appliances including furnace, hot water heater, refrigerator, freezer, stove/range, clothes washer and clothes dryer.
- √ Basic furnishings including bedroom furnishings for each household member, dining table and chairs, and seating and other furnishings for the main gathering area.
- √ Essential equipment for infants and children such as crib, stroller, and car seat or booster seat.
- √ Other essential household property including bed linens, kitchen items and window coverings.
- √ Basic household electronics including one television, one telephone and one computer.
- √ Essential personal items including clothes, towels and toiletries.

3.4 Ineligible Items

The following costs are not eligible to be applied for under Disaster Recovery Assistance for Ontarians as a homeowner or residential tenant:

- x Any expenses incurred as the result of a sewer backup, unless you qualify for the special provisions for low-income households.
- x Replacement of items not considered essential property under the program. These include luxury items such as jewelry or cosmetics, personal electronics such as cell phones (other than the single allowable telephone per household) and cameras, recreational property such as sports equipment, and collectibles and antiques.
- x Restoration of landscaping, fencing, or retaining walls.
- x Driveway repairs other than those required for safety or access.
- x Replacement of finishes such as drywall and flooring in non-essential and recreational basement areas. Eligible costs for basements include the replacement of finishes for essential living spaces only, such as a primary bedroom for a member of the household or a main living room. For recreation rooms and other non-essential basement areas, only the replacement of damaged insulation and vapour barriers is eligible.
- x Repair of structural damage to a secondary residence such as a cottage or other recreational property. A secondary residence is any residence in which you do not ordinarily reside.

- x Improvements to the property or repairs above a basic level. Eligible amounts for repairs will be based on standard building costs and use of standard building materials, not upgraded materials.
- x Insurance deductibles.

3.5 Personal Checklist

This checklist may assist you with tracking tasks related to your Disaster Recovery Assistance for Ontarians application. You may need to complete additional tasks not listed below, and not all tasks may be needed to complete your application, depending on your circumstances. The tasks below are not necessarily listed in the order in which they should be completed. **You do not need to submit this checklist to apply for assistance.**

Completed	Task
	Check if your home is located in an area for which the program is activated, and the deadline for application submissions on the program website at ontario.ca/disasterassistance .
	Inventory your losses. Take photographs of the damaged property to provide evidence it was damaged in the disaster.
	Contact your insurance company to get documentation detailing which damage will be covered by your insurance policy.
	Keep records describing what cleanup you have done and receipts for emergency costs.
	Keep estimates, invoices and receipts for repairs to or replacement of damaged items.
	Check your eligibility for the Special Provisions for Low-Income Households.
	Fill out relevant sections of the Disaster Recovery Assistance for Ontarians application form, which is available on the program website at ontario.ca/disasterassistance .
	Attach copies of supporting documents as outlined in the Information for Homeowners/Residential Tenants section of these guidelines to the application.
	Before the deadline posted on the program website at ontario.ca/disasterassistance , submit the completed form and all applicable supporting documentation. Retain a copy of the application form and the originals of all documentation.

4

INFORMATION FOR SMALL, OWNER- OPERATED BUSINESSES

4.1 Eligibility and Documentation Requirements

To qualify as eligible under the small, owner-operated business category, the following criteria must be met:

- The owner-operator is the day-to-day manager of the business and owns at least 50 per cent of the business.
- The business is other than a “hobby” business. The applicant depends on the business for his or her livelihood.
- The business must have no more than the equivalent of 20 full-time employees, including the owner-operator.
- The business must have at least \$10,000, but not more than \$2,000,000, in gross revenues.

Owners of businesses may qualify in this category if they meet the criteria set out above. One application should be submitted per small business.

Documents to be submitted for small, owner-operated business applications:

- Disaster Recovery Assistance for Ontarians application form with all sections relevant to small, owner-operated businesses completed.
- Proof of business ownership, showing that applicant owns at least 50 per cent of the business.
- A copy of your T1 General Income Tax and Benefits Return/T2 Corporation Income Tax Return, as applicable, and associated Notices of Assessment, for the most recent tax year.
- A copy of the business’s financial statements for the most recent fiscal year.
- If you are applying for structural expenses, proof of property ownership or proof of legal responsibility for repair of damaged assets (e.g., lease agreement).
- If you have insurance, a copy of a letter from your insurance company that details the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not

covered. If you have no insurance, you must provide a signed attestation letter stating that you do not have insurance.

- Documentation to support each of the costs you are applying for. You should submit photos or other evidence that items you are applying for were damaged in the disaster. You must also submit copies of receipts or invoices to support the costs you incurred. See Section 4.2 for specific documentation requirements for different eligible items.

4.2 Eligible Items

As an applicant under the small owner-operated business category, you may be eligible for assistance for the following costs. Please ensure that you list each item being applied for in your application form, and that you have included supporting documentation such as photographs of damage and receipts for the items you are applying for. Costs must be reasonable given the type and value of the item being applied for and the nature and scale of the business.

4.2.1 Emergency Evacuation/Relocation Expenses

- ✓ Evacuation of essential business assets, if necessary to avoid damage. Attach receipts where available. If the evacuation is carried out using an owned vehicle, eligible costs will be based on a standard rate per kilometre (see program website at ontario.ca/disasterassistance for current rates).
- ✓ Storage of essential business assets, if necessary to avoid damage. Eligibility is limited to the immediate emergency period only. Attach receipts.
- ✓ Rental of alternative office space and associated equipment, if the main businesses premises must be evacuated. Eligibility is limited to the immediate emergency period only. Attach receipts.
- ✓ Purchase of drinking water if regular water source is unavailable or unsafe due to the disaster. Attach receipts.
- ✓ Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the disaster. Attach receipts.
- ✓ Rental of generator or heater, if power is unavailable due to the disaster. Attach receipts.

4.2.2 Emergency Measures, Cleanup, Disinfection and Disposal Expenses

- √ Immediate emergency measures taken directly to prevent or limit damage to essential business assets. Eligible costs may include purchase of sandbags or rental of water pumps or generators. Costs associated with emergency measures to prevent or limit damage to non-essential business assets (e.g., landscaping) may not be applied for. Attach receipts.
- √ Reasonable compensation paid by a business to its employees, over and above normal wages (e.g., overtime wages), for debris cleanup, removal of hazardous material and waste disposal necessary to allow the business to be operational. Attach timesheets, payroll information or other documentation.
- √ Amounts paid to a contractor for debris cleanup, removal of hazardous material and waste disposal necessary to allow the business to be operational. Attach receipts.
- √ Consumable cleaning and disinfection supplies. Attach receipts.
- √ Rental of cleanup equipment such as dehumidifiers and wet/dry vacuums. Attach receipts.
- √ Cleanup and repair of landscaping essential to the function of a business, such as in the case of an outdoor recreational facility. Attach receipts.
- √ Fees for reconnection of gas or electricity services disconnected due to the disaster. Attach bill from service provider or invoice/receipt.
- √ Landfill tipping fees for disposal of debris or damaged property arising from the disaster. Attach receipts.

4.2.3 Repair and Replacement Expenses

Assistance for repair and replacement expenses is based on the cost of returning essential business assets to a basic level as required for the function of the business. Assistance is not based on full replacement cost.

4.2.3.1 Structural Expenses

- √ Necessary repairs to an essential business premises, including repairs to the foundation, structure, roof, chimney and plumbing, heating and electrical systems. Eligible costs will be based on standard construction costs. Costs for upgraded finishes are ineligible. Repairs to damage that predates the disaster are also ineligible. Attach receipts for work already completed. For work not yet completed, provides estimates from qualified contractors. You will be asked to submit receipts when the work is completed.

- √ Cleaning, flushing, repair or replacement of septic tanks, and repair or replacement of leaching beds, due to damage caused by the disaster. Attach receipts and evidence of when the septic system was installed or rebuilt.

Note: Eligible costs for replacement are calculated on a depreciated basis.

- √ Repairs to driveways or parking areas to the extent necessary for the business to operate and required for safety or access. Attach receipts.
- √ Repair or replacement of a dock if necessary to the operation of the business, e.g., a marina. Attach receipts and evidence of when the dock was installed or rebuilt.

Note: Eligible costs are calculated on a depreciated basis.

4.2.3.2 Contents Expenses

- √ Replacement of inventory or stock actively used by the business. Maximum eligible amount is equal to actual replacement cost less salvage value of lost inventory. Depreciation may be applied depending on the age and nature of items. Attach receipts (proof of purchase of lost and replacement inventory or stock).
- √ Replacement or repair of damaged furnishings, equipment and tools essential to the function of the business. The nature of eligible items will vary according to the nature of the business. Eligible costs are calculated on a depreciated basis. Attach receipts (proof of purchase of lost and replacement items).

4.3 Ineligible Items

The following items are not eligible to be applied for under Disaster Recovery Assistance for Ontarians as a small owner-operated business:

- x Evacuation of property not essential to the function of the business (e.g., art or personal property).
- x Landscaping costs not essential to the function of the business.
- x Costs associated with the disinfection or cleanup of items that are not essential to the function of the business (e.g., non-essential furnishings, recreational property, or art).
- x Loss of revenue, wages, or business opportunity.
- x Business loan costs.
- x Costs associated with personal injuries.

4. INFORMATION FOR SMALL, OWNER-OPERATED BUSINESSES

- x Normal operating costs.
- x Insurance deductibles; however, in an exceptional circumstance where a small business purchased insurance coverage with an unusually high deductible, the ineligible amount of the deductible may be adjusted.

4.4 Personal Checklist

This checklist may assist you with tracking tasks related to your Disaster Recovery Assistance for Ontarians application. You may need to complete additional tasks not listed below, and not all tasks may be necessary to complete your application, depending on your circumstances. The tasks below are not necessarily listed in the order in which they should be completed. **You do not need to submit this checklist to apply for assistance.**

Completed	Task
	Check if your small, owner-operated business is located in an area for which the program is activated, and the deadline for application submissions on the program website at ontario.ca/disasterassistance .
	Check the eligibility of your small, owner-operated business to access Disaster Recovery Assistance for Ontarians in section 4.1 of these guidelines.
	Inventory your losses. Take photographs of the damaged property to provide evidence it was damaged in the disaster.
	Contact your insurance company to get documentation detailing which damage will be covered by the insurance policy.
	Keep records describing emergency costs and cleanup activities, with associated receipts.
	Keep estimates, invoices and receipts for repairs or replacement of damaged contents as outlined in these guidelines.
	Fill out relevant sections of the Disaster Recovery Assistance for Ontarians application form, which is available on the program website at ontario.ca/disasterassistance .
	Attach to the application all required supporting documents as outlined in section 4.1 and section 4.2 of these guidelines.
	Submit the completed Disaster Recovery Assistance for Ontarians application form and all applicable supporting documentation by the deadline.

5

INFORMATION FOR NOT-FOR-PROFIT ORGANIZATIONS

5.1 Eligibility and Documentation Requirements

To qualify as an eligible not-for-profit organization under Disaster Recovery Assistance for Ontarians, the organization must provide a service to the broader community and allow public access to its facilities. Organizations such as places of worship, charitable organizations, community service clubs, or volunteer agencies may be eligible.

The not-for-profit organization must also use all of the profits made (if any) to carry out its goals and objectives and not use these profits for personal financial gain. An eligible not-for-profit corporation must provide a copy of its incorporating document (e.g., Articles of Incorporation or Letters Patent) to assist in establishing its not-for-profit status.

Only those costs associated with items that are not insured, but that are essential to the operation of the not-for-profit organization, will be considered for eligibility.

Documents to be submitted with not-for-profit organization applications:

- Disaster Recovery Assistance for Ontarians application form with all sections relevant to Not-for-Profit Organizations completed.
- Copy of incorporating document (e.g., Articles of Incorporation or Letters Patent).
- If applying for structural expenses, proof of property ownership or proof of legal responsibility for repair of damaged assets (e.g., lease agreement).
- A copy of a letter from the organization's insurance company that details the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not covered.
- Documentation to support each of the costs being applied for. Submit photos or other evidence that items being applied for were damaged in the disaster. You must also submit copies of receipts or invoices to support the costs you incurred. See Section 5.2 for specific documentation requirements for different eligible items.

5.2 Eligible Items

Eligible not-for-profit organizations may be eligible for assistance for the following costs. Please ensure that you list each item being applied for in your application form, and that you have included supporting documentation such as photographs of damage and receipts for the items you are applying for. Costs must be reasonable given the type and value of the item being applied for and the nature and scale of the not-for-profit organization.

5.2.1 Emergency Evacuation/Relocation Expenses

- √ Evacuation of moveable property essential to the function of the not-for-profit organization. Attach receipts where available. If the evacuation is carried out using an owned vehicle, eligible costs will be based on a standard rate per kilometre (see program website at ontario.ca/disasterassistance for current rates).
- √ Storage of essential property, if necessary to avoid damage. Attach receipts.
- √ Rental of alternative office space and associated equipment, if the organization's main premises must be evacuated. Eligibility is limited to the immediate emergency period only. Attach receipts.
- √ Purchase of drinking water if regular water source is unavailable or unsafe due to the disaster. Attach receipts.
- √ Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the disaster. Attach receipts.
- √ Rental of generator or heater, if power is unavailable due to the disaster. Attach receipts.

5.2.2 Emergency Measures, Cleanup, Disinfection and Disposal Expenses

- √ Immediate emergency measures taken directly to prevent or limit damage to essential property of the organization. Eligible costs may include purchase of sandbags or rental of water pumps or generators. Costs associated with emergency measures to prevent or limit damage to non-essential property (e.g., landscaping) may not be applied for. Attach receipts.
- √ Reasonable compensation paid to employees, over and above normal wages (e.g., overtime wages), for debris cleanup, removal of hazardous material and waste disposal necessary to allow the organization to be operational. Attach timesheets, payroll information or other documentation.

- √ Amounts paid to a contractor for debris cleanup, removal of hazardous material and waste disposal necessary to allow the organization to be operational. Attach receipts.
- √ Consumable cleaning and disinfection supplies. Attach receipts.
- √ Rental of cleanup equipment such as dehumidifiers and wet/dry vacuums. Attach receipts.
- √ Cleanup and repair of landscaping essential to the function of the organization, as in the case of an outdoor recreational facility. Attach receipts.
- √ Fees for reconnection of gas or electricity services disconnected due to the disaster. Attach bill from service provider or invoice/receipt.
- √ Landfill tipping fees for disposal of debris or damaged property arising from the disaster. Attach receipts.

5.2.3 Repair and Replacement Expenses

Assistance for repair and replacement expenses is based on the cost of returning essential property of the organization to a basic functional level. Assistance is not based on full replacement cost.

5.2.3.1 Structural Expenses

- √ Necessary repairs to a facility essential to the function of the organization, including repairs to the foundation, structure, roof, chimney and plumbing, heating and electrical systems. Eligible costs will be based on standard construction costs. Costs for upgraded finishes are ineligible. Repairs to damage that predates the disaster are also ineligible. Attach receipts for work already completed. For work not yet completed, provide estimates from qualified contractors. You will be asked to submit receipts when the work is completed.
- √ Cleaning, flushing, repair or replacement of septic tanks, and repair or replacement of leaching beds, due to damage caused by the disaster. Eligible costs for replacement are calculated on a depreciated basis. Attach receipts and evidence of when the septic system was installed or rebuilt.
- √ Repairs to driveways or parking areas to the extent necessary for the organization to function and required for safety or access. Attach receipts.

5. INFORMATION FOR NOT-FOR-PROFIT ORGANIZATIONS

5.2.3.2 Contents Expenses

- √ Replacement or repair of damaged furnishings, equipment, tools and stock essential to the function of the organization. The nature of eligible items will vary according to the nature of the organization. Attach receipts (proof of purchase of lost and replacement items).

Note: Eligible costs for replacement will be calculated on a depreciated basis.

5.3 Ineligible Items

The following items are not eligible to be applied for under Disaster Recovery Assistance for Ontarians as a not-for-profit organization:

- x Evacuation of property not essential to the function of the not-for-profit organization.
- x Costs associated with the disposal, repair, cleanup, or replacement of items not essential to the function of the not-for-profit organization.
- x Loan costs.
- x Loss of revenue.
- x Costs associated with personal injuries.
- x Normal operating costs.
- x Insurance deductibles; however, in an exceptional circumstance where a not-for-profit organization purchased insurance coverage with an unusually high deductible, the ineligible amount of the deductible may be adjusted.

5.4 Personal Checklist

This checklist may assist you with tracking tasks related to your Disaster Recovery Assistance for Ontarians application. You may need to complete additional tasks not listed below, and not all tasks may be needed to complete your application, depending on your circumstances. The tasks below are not necessarily listed in the order in which they should be completed. **You do not need to submit this checklist to apply for assistance.**

Completed	Task
	Check if your not-for-profit organization is located in an area for which the program is activated, and the deadline for application submissions on the program website at ontario.ca/disasterassistance .
	Check the eligibility of your organization for Disaster Recovery Assistance for Ontarians as a not-for-profit organization in section 5.1 of these guidelines.
	Inventory your losses. Take photographs of the damaged property to provide evidence it was damaged in the disaster.
	Contact your organization's insurance company to get documentation detailing which damage will be covered by the insurance policy.
	Keep records describing emergency costs and cleanup activities, with associated receipts.
	Keep estimates, invoices and receipts for repairs or replacement of damaged contents as outlined in these guidelines.
	Locate a copy of your incorporating document (e.g., Articles of Incorporation or Letters Patent) to assist in establishing your not-for-profit status.
	Fill out relevant sections of the Disaster Recovery Assistance for Ontarians application form, which is available on the program website at ontario.ca/disasterassistance .
	Attach to the application all required supporting documents as outlined in section 5.1 and section 5.2 of these guidelines.
	Submit the completed Disaster Recovery Assistance for Ontarians application form and all applicable supporting documentation by the deadline.

6

INFORMATION FOR SMALL, OWNER- OPERATED FARMS

6.1 Eligibility and Documentation Requirements

You may qualify as an eligible farm owner if you own and operate a farm and make your livelihood as a farmer. To qualify as eligible under the small, owner-operated farms category, the following criteria must be met:

- The owner-operator is the day-to-day manager of a farm with a valid Farm Business Registration Number and owns at least 50 per cent of the business.
- The farm is other than a “hobby” farm. The applicant depends on the farm business for his or her livelihood.
- The farm must have no more than the equivalent of 20 full-time employees.
- The farm must have at least \$10,000, but not more than \$2,000,000, in gross revenues.

Owners of farm businesses may qualify in this category if they meet the criteria set out above. One application should be submitted per farm business.

Some examples of eligible farm operations include: crop farming, fruit growing, dairy farming, beekeeping, poultry raising, fish raising, livestock raising or showing, actively managed woodlots, commercial horse stabling, and nurseries and greenhouses. Costs associated with a farmhouse used as a primary residence should be applied for, if eligible, under the Homeowners/Residential Tenants category.

Documents to be submitted for small, owner-operated farm applications:

- Disaster Recovery Assistance for Ontarians application form with all sections relevant to small, owner-operated farms completed.
- Farm Business Registration Number.
- Proof of farm ownership, showing that applicant owns at least 50 per cent of the farm.
- A copy of your T1 General Income Tax and Benefits Return or T2 Corporation Income Tax Return, as applicable, and associated Notices of Assessment, for the most recent tax year.

- A copy of the farm's financial statements for the most recent fiscal year.
- If you are applying for structural expenses or repairs to farmland, proof of property ownership or proof of legal responsibility for repair of damaged assets (e.g., lease agreement).
- A copy of a letter from your insurance company that details the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not covered.
- Documentation to support each of the costs you are applying for. You should submit photos or other evidence that items you are applying for were damaged in the disaster. You must also submit copies of receipts or invoices to support the costs you incurred. See Section 6.2 for specific documentation requirements for different eligible items.

6.2 Eligible Items

As an applicant under the small, owner-operated farm category, you may be eligible for assistance for the following costs. Please ensure that you list each item being applied for in your application form, and that you have included supporting documentation such as photographs of damage and receipts for the items you are applying for. Costs must be reasonable given the type and value of the item being applied for and the nature and scale of the farm business.

6.2.1 Emergency Evacuation/Relocation Expenses

- √ Evacuation of livestock and essential farm assets such as equipment and inventory, if necessary to avoid damage. Attach receipts where available. If the evacuation is carried out using an owned vehicle, eligible costs will be based on a standard rate per kilometre (see program website at ontario.ca/disasterassistance for current rates).
- √ Storage of essential farm assets, such as equipment and inventory, if necessary to avoid damage. Attach receipts.
- √ Alternative accommodation for livestock that must be evacuated. Eligibility is limited to the immediate emergency period only. Attach receipts.
- √ Purchase of water supplies for livestock if regular water source is unavailable or unsafe due to the disaster. Attach receipts.
- √ Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the disaster. Attach receipts.
- √ Rental of generator or heater, if power is unavailable due to the disaster. Attach receipts.

6.2.2 Emergency Measures, Cleanup and Restoration of Farmland, Disinfection and Disposal Expenses

- √ Immediate emergency measures taken directly to prevent or limit damage to essential farm assets, including essential buildings and equipment. Eligible costs may include purchase of sandbags or rental of water pumps or generators. Attach receipts.
- √ Reasonable compensation paid to employees, over and above normal wages (e.g., overtime wages), for debris cleanup, removal of hazardous material, waste disposal or restoration of active fields to working condition (e.g., leveling, repairing ruts and sinkholes), as necessary to allow the farm to be operational. Attach timesheets, payroll information or other documentation.
- √ Amounts paid to a contractor for debris cleanup, removal of hazardous material, waste disposal or restoration of active fields to working condition (e.g., leveling, repairing ruts and sinkholes), as necessary to allow the farm to be operational. Attach receipts.
- √ Disposal of dead livestock lost due to the disaster. Attach receipts.
- √ Purchase of consumable cleaning and disinfection supplies, rental of cleanup equipment, and rental of equipment/fuel costs to restore active fields to working condition. Attach receipts.
- √ Fees for reconnection of gas or electricity services disconnected due to the disaster. Attach bill from service provider or invoice/receipt.
- √ Landfill tipping fees for disposal of debris or damaged property arising from the disaster. Attach receipts.

6.2.3 Repair and Replacement Expenses

The following items and structures are eligible to be applied for as repair and replacement expenses to a basic level and not necessarily at their full value:

6.2.3.1 Structural Expenses

- √ Structural repair of essential farm buildings. Depending on the nature of the farm, this may include barns, equipment storage buildings, silos or other grain and feed storage, greenhouses, retail space, or tasting areas. Rental properties on the portion of the farmland used for the farming operation may be eligible if the rent is declared as farm income. Attach receipts for work already completed. For work not yet completed, provide estimates from qualified contractors. You will be asked to submit receipts when the work is completed.

- √ Repairs to driveways or parking areas only to the extent necessary for the farm to operate and required for safety or access. Attach receipts.
- √ Repair or replacement of livestock fencing essential to the farm operation. Decorative or non-essential boundary fencing is not eligible to be applied for. Attach receipts.

6.2.3.2 Contents, Livestock and Farm Products Expenses

- √ Repair or replacement of essential farming machinery and equipment. Essential machinery and equipment will depend on the nature of the farm operation. Attach invoices/receipts (proof of purchase for both lost and replacement items).
Note: Maximum eligible costs for replacement will be calculated on a depreciated basis.
- √ Loss of farm inventory held in storage at the value immediately before the disaster, including crops already harvested and in storage (such as hay/feed), seed and fertilizer. Attach receipts or evidence of loss.
- √ Loss of livestock as a direct result of the disaster, if the livestock could not be insured. Attach receipts or evidence of loss.
- √ Veterinary or other costs to treat livestock injured as a direct result of the disaster. Attach receipts.
- √ Land repair and preparation, and replacement of lost trees with seedlings, where damage has occurred to a managed woodlot, including nurseries, orchards and tree farms. A managed woodlot must be operated with a reasonable expectation of profit, show signs of significant active management, or be the subject of an approved Managed Forest Plan. Attach receipts and, if applicable, evidence of active management in the form of a business or forest operational plan, demonstration of significant investment or revenue, or participation in the Ontario Managed Forest Tax Incentive Program.

6.3 Ineligible Items

The following items are not eligible to be applied for under Disaster Recovery Assistance for Ontarians as a farm owner:

- x Evacuation or relocation of property not essential to the function of the farm.
- x Costs associated with the cleanup, disposal, disinfection, repair, or replacement of items not essential to the function of the farm (e.g., recreational property or vehicles, recreational roads or recreational trails, or decorative fences).

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- x Losses to crops in the field.
- x Losses to livestock for which insurance is available.
- x Loss of revenue, wages, or business opportunity.
- x Farm loan costs.
- x Costs associated with personal injuries.
- x Normal operating costs.
- x Losses of sowed seed, fertilizer, topsoil, or soil fertility.
- x Application of weed control measures.
- x Insurance deductibles; however, in an exceptional circumstance where a small owner-operated farm purchased insurance coverage with an unusually high deductible, the ineligible amount of the deductible may be adjusted.

6.4 Personal Checklist

This checklist may assist you with tracking tasks related to your Disaster Recovery Assistance for Ontarians application. You may need to complete additional tasks not listed below, and not all tasks may be needed to complete your application, depending on your circumstances. The tasks below are not necessarily listed in the order in which they should be completed. **You do not need to submit this checklist to apply for assistance.**

Completed	Task
	Check if your farm is located in an area for which the program is activated, and the deadline for application submissions on the program website at ontario.ca/disasterassistance .
	Check the eligibility of your farm for Disaster Recovery Assistance for Ontarians as a Small, Owner-Operated Farm in section 6.1 of these guidelines.
	Inventory your losses. Take photographs of the damaged property to provide evidence it was damaged in the disaster.
	Contact your insurance company to get documentation detailing which damage will be covered by the insurance policy.
	Keep records describing what has been done and any invoices or receipts of expenses as outlined in these guidelines.
	Keep original invoices or estimates for repairs or replacement of damaged items as outlined in these guidelines.
	Locate your farm operation's Farm Business Registration Number.
	Fill out relevant sections of the Disaster Recovery Assistance for Ontarians application form, which is available on the program website at ontario.ca/disasterassistance .
	Attach to the application all required supporting documents as outlined in section 6.1 and section 6.2 of these guidelines.
	Submit the completed application form and all applicable supporting documentation by the deadline.

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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, **ontario.ca/disasterassistance**
2. Checked the deadline for submissions for the particular disaster found at the program website, **ontario.ca/disasterassistance**
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:
 - Copies of estimates, receipts, and/or invoices
 - Photographs of damage to your property, if available
 - Records of your hours spent on emergency cleanup
 - Letter from your insurer
 - Each of the required documents for your applicant category

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