

Disaster Recovery Assistance for Ontarians

Southwestern Ontario Flood Homeowners and tenants

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The Disaster Recovery Assistance for Ontarians program helps eligible homeowners and tenants within an activation area get back on their feet.

The program has been activated in southwestern Ontario for all of the Town of Amherstburg and the Town of Essex, and parts of the following municipalities: Town of Kingsville, the Municipality of Lakeshore, the Township of Warwick, and the Municipality of Southwest Middlesex for the flooding that occurred on **August 23, 2023**.

Visit Ontario.ca/DisasterAssistance for activation area maps, guidelines, forms, and eligibility information.

The deadline to submit an application is
Wednesday, March 27, 2024

Applications are subject to a \$500 deductible and eligible costs are paid at 90%.

What does the program cover?

Eligible costs include emergency expenses, cleanup expenses and costs to repair or replace essential property (e.g., furnaces and hot water heaters). The program does not cover non-essential costs such as refinishing basement recreation rooms or restoring landscaping, fencing, retaining walls, docks, or boathouses. Insurance payments will be deducted from your eligible costs.

Damage caused by overland flooding, infiltration flooding, sump pump failure, and septic backup is eligible for assistance under the program.

Flooding caused by sewer backup is not eligible for assistance except under special provisions for low-income households.

What information do I need to include with my application?

Please review the program materials carefully. They will help you determine your eligibility and complete your application.

If you are eligible under the program, you may submit a complete application form with supporting documentation. You must attach:

- Letter from your insurance provider
- Document establishing your primary address (e.g., driver's license)
- If a homeowner, a document demonstrating your ownership (e.g., recent property tax bill)
- If a tenant, a copy of your lease
- Receipts or invoices for costs incurred or estimates of future costs

If you have lost some of the above documents, please refer to the program guidelines for acceptable alternatives.

What happens after I submit?

Within two weeks, you will receive a notification that your application has been received. An adjuster may contact you to ask questions or request more documentation. To ensure a prompt review of your application, make sure your application is complete and has all the required documents attached.

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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 property owners in specific areas affected by a natural disaster. Visit Ontario.ca/DisasterAssistance to see if you are in an activation area.

I will incur eligible expenses

The program provides reimbursement only for essential costs such as cleanup, necessary repairs, and replacing basic contents. Long term accommodations, repairs to outbuildings and restoration of landscaping are not covered.

My insurance coverage is not enough to cover my eligible expenses

You cannot receive a payment if your insurance coverage is more than your eligible expenses. Homeowners with more than \$275,000 in insurance are not likely to be eligible for any payment from the program. Insurance deductibles are not eligible for reimbursement.

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. You cannot receive help for a secondary residence like a cottage or an investment property.

Where can I find more information?

If you need assistance determining your eligibility or filling out the application form, email DisasterAssistance@Ontario.ca or call **1-877-822-0116**.

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