

# Business Ice Storm Assistance program guidelines

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## 1. General information

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### 1.1 Overview

The Business Ice Storm Assistance (BISA) program is an application-based program that provides one-time support to small businesses, small farms, and not-for profit organizations that incurred damage from the ice storm that started on March 28, 2025 that is not covered by insurance.

The application deadline is **October 31, 2025**. Please carefully review these guidelines to determine if you qualify for assistance.

The ice storm's area of impact is highlighted on the map located [here](#).

The program is reimbursement-based. To receive funding, applicants must submit supporting documentation for eligible costs incurred for essential ice storm-related work, such as receipts and paid invoices, along with proof of payment to verify the expenses have been paid.

You are encouraged to submit your application as soon as you can assemble the required documents and information. If there are expenses that you have not yet incurred, you may submit estimates from contractors with your application and submit copies of final invoices and receipts later.

Documentation requirements for each applicant type are outlined under their respective categories within these guidelines.

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## 1.2 Eligibility

To be considered for the program, an applicant must:

- be an eligible small, owner-operated business; small, owner-operated farm; or not-for-profit organization (see below for eligibility for each applicant category)
- have eligible costs related to the ice storm that are not covered under an insurance policy that is in force
- submit a completed application form and supporting documentation by **October 31, 2025**

Applicants will be required to submit evidence that the costs claimed are directly related to the 2025 ice storm. This could include photographs of damages, detailed invoices, media articles, or other records that clearly show the connection between the expenses and the ice storm.

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## 1.3 What is essential property?

Essential property refers to the main premises and key equipment and inventory of an eligible small business, small farm, or not-for-profit organization. The program does not provide assistance for non-essential property.

Applicants must submit documentation demonstrating that the essential business assets specified in their application are necessary for the day-to-day operations of the business.

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## 1.4 Limits on assistance under the Business Ice Storm Assistance program

Under the program, a \$500 deductible is applied to your application. Your application will be paid at 90% 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 business was damaged by the ice storm, and the damage was not covered by their insurance. The applicant submits total costs for emergency expenses and property repairs of \$289,000, of which \$266,000 is deemed 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% of the final eligible amount: \$238,950

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

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## 1.5 How the Business Ice Storm Assistance works with insurance

The Business Ice Storm Assistance program is not a replacement for insurance. **You must submit an application to your insurer before submitting an application to the program.** Any costs that your insurance provider will cover, or has covered, must be stated in your application. You must also 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 the program. Insurance deductibles are not eligible.

### Example of partially insured property application calculation

The applicant incurred \$10,000 in eligible expenses related to the ice storm. After deducting an \$8,000 insurance payout and a \$600 policy deductible, the adjuster determines that the applicant's remaining eligible costs are \$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% of the final eligible amount: \$810

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

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## **1.6 Receiving payment from multiple sources**

You cannot receive payment for the same item twice. The 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 the Business Ice Storm Assistance 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 ice storm, 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. Information for small, owner-operated businesses**

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### **2.1 Eligibility and documentation requirements**

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

- the owner-operator is the day-to-day manager of the business and owns at least 50% of the business
- the business is not a hobby business and the applicant must show that:
  - they depend on the business for their livelihood

- the business provides at least 15% of their net income (an exception may be made if the business has at least one employee outside the owner-operator's household)
- 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 all the criteria set out above. One application should be submitted per small business.

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

- Business Ice Storm Assistance program application form with all sections relevant to small owner-operated businesses completed.
- Proof of business ownership, showing that applicant owns at least 50% 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 ice storm. You must also submit copies of receipts or invoices to support the costs you incurred.

See Section 2.2 for specific documentation requirements for different eligible items.

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## 2.2 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 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 and the nature and scale of the business.

### 2.2.1 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 (i.e., \$0.41/km).
- 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 ice storm. Attach receipts.
- Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the ice storm. Attach receipts.
- Rental of generator or heater if power is unavailable due to the ice storm. Attach receipts

### 2.2.2 Emergency measures, cleanup, disinfection and disposal expenses

- Immediate emergency measures taken directly to prevent or limit damage to essential business assets. Costs associated with emergency measures to prevent or limit damage to non-essential business assets (e.g., landscaping, unless the landscaping is essential to the function of the business) 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 supplies. Attach receipts.
- Rental of cleanup equipment. 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 ice storm. Attach bill from service provider or invoice/ receipt.
- Landfill tipping fees for disposal of debris or damaged property arising from the ice storm. Attach receipts.

### **2.2.3 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.

#### **2.2.3.1 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 ice storm are not eligible. Attach receipts for work already completed. For work not yet completed, provide estimates from qualified contractors. You will be asked to submit receipt when the work is completed.

#### **2.2.3.2 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).

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## 2.3 Ineligible items

The following items are not eligible to be applied for under the Business Ice Storm Assistance program as a small owner-operated business:

- repairs to property not essential to the function of the business
- landscaping costs not essential to the function of the business
- loss of revenue, wages, or business opportunity
- business loan costs
- costs associated with personal injuries
- normal operating costs
- 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

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## 2.4 Personal checklist – Small business

This checklist may assist you with tracking tasks related to your Business Ice Storm Assistance 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.

### Personal Checklist

- Check if your small owner-operated business is located in the ice storm's area of impact.
- Check the eligibility of your small, owner-operated business to access Business Ice Storm Assistance program in section 2.1 of these guidelines.
- Inventory your losses. Take photographs of the damaged property to provide evidence it was damaged in the ice storm.
- 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 application form.



### **Personal Checklist**

- Attach to the application all required supporting documents as outlined in section 2.1 and section 2.2 of these guidelines.
- Submit the completed application form and all applicable supporting documentation by the deadline.

## **3. Information for not-for-profit organizations**

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### **3.1 Eligibility and documentation requirements**

To qualify as an eligible not-for-profit organization under the Business Ice Storm Assistance program, 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:**

- Business Ice Storm Assistance program 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 ice storm. You must also submit copies of receipts or invoices to support the costs you incurred

See Section 3.2 for specific documentation requirements for different eligible items.

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## **3.2 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.

### **3.2.1 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 (i.e., \$0.41/km).
- 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 ice storm. Attach receipts.
- Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the ice storm. Attach receipts.
- Rental of generator or heater if power is unavailable due to the ice storm. Attach receipts.

### **3.2.2 Emergency measures, cleanup, disinfection and disposal expenses**

- Immediate emergency measures taken directly to prevent or limit damage to essential property of the organization. Costs associated with emergency

measures to prevent or limit damage to non-essential property (e.g., landscaping, unless the landscaping is essential to the function of the organization) 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 supplies. Attach receipts.
- Rental of cleanup equipment. 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 ice storm. Attach bill from service provider or invoice/ receipt.
- Landfill tipping fees for disposal of debris or damaged property arising from the ice storm. Attach receipts.

### **3.2.3 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.

#### **3.2.3.1 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 ice storm are not eligible. 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.

### 3.2.3.2 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.

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## 3.3 Ineligible items

The following items are not eligible to be applied for under the Business Ice Storm Assistance program as a not-for-profit organization:

- evacuation of property not essential to the function of the not-for-profit organization
- costs associated with the disposal, repair, cleanup, or replacement of items not essential to the function of the not-for-profit organization
- loan costs
- loss of revenue
- costs associated with personal injuries
- normal operating costs
- 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.

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## 3.4 Personal checklist – Not-for-profit organizations

This checklist may assist you with tracking tasks related to your 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.

### Personal Checklist

- Check if your not-for-profit organization is located in the ice storm's area of impact.

### **Personal Checklist**

- Check the eligibility of your organization as a not-for-profit organization in section 3.1 of these guidelines.
- Inventory your losses. Take photographs of the damaged property to provide evidence it was damaged in the ice storm.
- 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 application form.
- Attach to the application all required supporting documents as outlined in section 3.1 and section 3.2 of these guidelines.
- Submit the completed application form and all applicable supporting documentation by the deadline.

## **4. Information for small, owner-operated farms**

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### **4.1 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% of the business
- the farm is not a hobby farm and the applicant depends on the farm business for their livelihood and must show that at least 15% of their net income is derived from the business (an exception may be made if the business has at least one employee outside the owner-operator's household)
- 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 all 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 are ineligible under the program.

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

- 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% 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 ice storm. 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.

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## 4.2 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.

### 4.2.1 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 (i.e., \$0.41/km).
- 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 ice storm. Attach receipts.
- Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the ice storm. Attach receipts.
- Rental of generator or heater if power is unavailable due to the ice storm. Attach receipts.

### 4.2.2 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 rental of 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 ice storm. Attach receipts.
- Purchase of consumable cleaning 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 ice storm. Attach bill from service provider or invoice/ receipt.
- Landfill tipping fees for disposal of debris or damaged property arising from the ice storm. Attach receipts.

### **4.2.3 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:

#### **4.2.3.1 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.
- 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.

#### **4.2.3.2 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 ice storm, 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 ice storm 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 ice storm. 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.

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## 4.3 Ineligible items

The following items are not eligible under the program:

- evacuation or relocation of property not essential to the function of the farm
- 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)
- losses to crops in the field
- losses to livestock for which insurance is available
- loss of revenue, wages, or business opportunity
- farm loan costs
- costs associated with personal injuries
- normal operating costs
- losses of sowed: seed, fertilizer, topsoil, or soil fertility
- application of weed control measures
- 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.

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## 4.4 Personal checklist - Small, owner-operated farms

This checklist may assist you with tracking tasks related to your Business Ice Storm Assistance program 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.

### Personal Checklist

- Check if your farm is located in an area for which the program is in effect.
- Check the eligibility of your farm as a small, owner-operated farm in section 4.1 of these guidelines.
- Inventory your losses. Take photographs of the damaged property to provide evidence it was damaged in the ice storm.
- 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 application form.
- Attach to the application all required supporting documents as outlined in section 4.1 and section 4.2 of these guidelines.
- Submit the completed application form and all applicable supporting documentation by the deadline.