

Small owner-operated businesses and farms information sheet

The Disaster Recovery Assistance for Ontarians program has been activated.

Visit Ontario.ca/DisasterAssistance for **activation area maps**, application forms, and guidelines. **Only small businesses and farms within the activation area are eligible for assistance.**

If you need help with the application form or determining your eligibility, email DisasterAssistance@Ontario.ca or call 1-877-822-0116.

Disaster Recovery Assistance for Ontarians

The Disaster Recovery Assistance for Ontarians program helps people affected by natural disasters get back on their feet. The program covers **eligible** costs that are described in the program guidelines.

You must demonstrate you have used your existing insurance coverage (or prove you have been denied coverage) before applying for assistance.

Reimbursements are subject to a \$500 deductible and eligible costs are paid at 90%. The maximum payment per application is \$250,000.

What does the program cover?

Eligible costs are:

- Emergency evacuation expenses such as evacuation costs or storage of essential business or farm assets
- Cleanup expenses such as debris removal
- Repair or replacement of property essential to the business or farm

The program does not cover damage to property not essential to the business or farm, loss of revenue or wages.

The program does not cover sewer backup damage.

July 2026 Disponible en français

Am I eligible?

You may be eligible for assistance if you answer yes to **all** these questions:

- ☐ Is your property in the activation area?
- ☐ Are you the day-to-day manager and own at least 50% of the business or farm?
- ☐ Does your business or farm have fewer than the equivalent of 20 full-time employees?
- ☐ Does your business or farm have between \$10,000 and \$2,000,000 in gross revenue?
- ☐ Do you have eligible expenses identified in the program guidelines?
- ☐ Are your eligible costs more than your insurance payment?

If I am eligible, what do I need to do?

Please review the program guidelines and application form carefully.

Your application package must include:

- Complete application form
- Letter from your insurance provider describing their payment to you or explaining why your claim was denied
- Proof of business or farm ownership and income (T1/T2 tax forms), Notice of Assessment and financial statements
- Receipts or estimates of future costs
- Photos of the damage

What happens after I apply?

You will be notified when your application package has been received. An initial assessment will be conducted to ensure the package is complete. An insurance adjuster will contact you to ask questions or request more information.

The Disaster Recovery Assistance for Ontarians program is a reimbursement program. The ministry will assess submitted expenses and reimburse any costs that are eligible. Processing times may vary and could take several months depending on the completeness of the information provided.

**Please scan to visit our
program website**

