

# Disaster Recovery Assistance for Ontarians

## Northwestern Ontario Floods Small Businesses and Farms

### Disaster Recovery Assistance for Ontarians

helps eligible small businesses and farms within an activation area get back on their feet.

The program has been activated in Rainy River District and parts of Kenora District in Northwestern Ontario for floods that occurred from April to June 2022.

For activation area maps, guidelines, forms and eligibility information, visit:

[Ontario.ca/DisasterAssistance](https://Ontario.ca/DisasterAssistance)

The deadline to submit an application is  
**Friday October 7, 2022**

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

### Small Business or Farm Criteria

To be eligible, the business owner or farm owner must:

- Be the day-to-day manager and own at least 50 per cent of the business.
- Be dependent on the business income – 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.
- Have no more than the equivalent of 20 full-time employees.
- Have between \$10,000 and \$2,000,000 in gross revenue.

**June 2022**

Disponible en français

### Coverage

Eligible costs include emergency expenses, clean-up expenses and costs to repair or replace essential property including the replacement of inventory or stock, and equipment essential to the function of the business. Loss of revenue, wages or business opportunity is not eligible. Also, Flooding related to sewer backup is not eligible for assistance.

### What information do I need to provide with my application?

Please review the program documents carefully before preparing your submission as they will assist you in determining your eligibility and completing your application.

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

- Letter from your insurance provider
- Proof that the Small Business or Farm Criteria have been met
- Receipts or invoices for costs incurred and estimates for costs not yet incurred.

### Where can I find more information?

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

### What happens after I submit?

Within two weeks, you will receive a notification that your application has been received. An adjuster may 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](https://ontario.ca/DisasterAssistance) for detailed information on the program's eligibility criteria and how to apply.

## Am I eligible?

**My property is within the activation area.**

The Ontario government activates the program for people in specific areas affected by a natural disaster. Visit [Ontario.ca/DisasterAssistance](https://ontario.ca/DisasterAssistance) to see if you are in an activation area.

**The damaged property is my primary residence.**

You can receive help only for your primary residence where you live on a day-to-day basis, or the main premises of a small business, farm or not-for-profit organization. You cannot receive help for a secondary residence like a cottage or an investment property.

**Water entered my property from overland flooding, sump pump failure or infiltration flooding (for floods only).**

Damage caused by overland flooding (through a door or window), sump pump failure (through the sump pit), or infiltration flooding (through the foundation) could be eligible for assistance.

Only low-income households can receive help for damage caused by a sewer backup. Water coming up through a floor drain, toilet or sink is usually caused by a sewer backup.

**I will incur eligible expenses.**

The program provides reimbursement only for essential costs such as cleaning up, making necessary repairs and replacing basic contents. Refinishing recreational basements, repairing outbuildings and restoring landscaping are not covered.

**My insurance coverage is not enough to cover my eligible expenses.**

If your insurance coverage is more than your eligible expenses, you cannot receive a payment.

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