

# Disaster Recovery Assistance for Ontarians

## St. Joseph Island Storm Homeowners and Tenants

### Disaster Recovery Assistance for Ontarians

helps eligible homeowners and tenants within an activation area get back on their feet.

The program has been activated in areas affected by a storm that occurred on August 11, 2021. The activation area includes all of the townships of Jocelyn and Hilton and all of the Township of St. Joseph except Richards Landing. The activation area does not include the Village of Hilton Beach.

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, July 29, 2022**

### How it works with insurance

Government disaster assistance does not replace insurance. Applicants must proceed with a claim through private insurance providers before submitting an application. Insurance coverage, including the deductible and payment, will be subtracted from eligible amounts.

Applicants with insurance may be eligible for additional payment under the program only if insurance coverage is insufficient to cover the essentials. Homeowners with more than \$275,000 in insurance coverage are not likely to be eligible under the program.

### Coverage

Eligible costs include emergency expenses, clean-up expenses and costs to repair or replace essential property (e.g. roof repairs to your primary residence).

### 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
- Document establishing your primary address (e.g., driver's license)
- If homeowner, document establishing home ownership (e.g., recent property tax bill)
- Receipts or invoices for costs incurred or estimates of future costs.

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

### 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 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.

**March 2022**

Disponible en français

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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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