

Disaster Recovery Assistance for Ontarians Program

Homeowners and Residential Tenants

2024 Little Etobicoke Creek Flood

Ministry of Municipal Affairs and Housing

March 2025

Ontario 

Before you Apply

Key actions that must be taken before applying for DRAO

1. Contact your insurance provider to see if you are covered by insurance.
2. Confirm you are within the program activation boundary at: www.Ontario.ca/DisasterAssistance
3. Read the Program Guidelines and documentation requirements: <https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao>
4. Track your expenses and keep your receipts.
5. Ensure you have photos to support your application.

Presentation Overview

Topics covered in this presentation

- Before you apply
- Program Overview - Disaster Recovery Assistance for Ontarians (DRAO)
- How the DRAO Program works
- Application Walk-through
- Ready to Submit
- Ongoing support and resources
- Question period

Program Overview

Overview of Disaster Recovery Assistance
for Ontarians (DRAO) Program

Program Overview

Disaster Recovery Assistance for Ontarians (DRAO)

- The program is administered by the **Ministry of Municipal Affairs and Housing**
- Only those in an activation area can apply (application deadline is **March 31st, 2025**)
- Program does not cover ALL costs (e.g. damage from sewer back-up is not generally eligible, with an exception for low-income households).
- Cost sharing program (eligible costs are paid at 90%)
- All applications subject to a **\$500 deductible** (waived for low-income applicants)
- Damage to basements is only eligible to the extent required to return these areas to a safe, basic state.

Low Income Threshold

Low Income Threshold Table for Disaster Recovery Assistance for Ontarians (DRAO)

People in household (including children)	Total income for all adults: tax year 2021
1	27,352
2	38,682
3	47,375
4	54,704
5	61,161
6	66,998
7	72,367
8	77,363
9	82,056
10	86,495

How the Disaster Recovery Assistance for Ontarians Program works

Overview of eligible and ineligible expenses that can be claimed

Emergency Evacuation and Living Expenses

Program Guideline: If a home is uninhabitable (e.g., evacuation order, no power, unsafe, etc.), applicants can claim evacuation/ living expenses for immediate evacuation period of up to 14 days.

EXAMPLES OF ELIGIBLE COSTS

- Hotel stays
- Mileage allowance for the distance between damaged property and evacuation point for one round trip
- Meals and emergency personal items (e.g. toiletries, clothing) allowance, **if evacuation is required, for up to 14 days.**



EXAMPLES OF INELIGIBLE COSTS

- Long-term accommodation and living expenses (e.g. moving into an apartment while the home is being renovated or compensation for residing with family/friends)
- Mileage/ fuel for back-and-forth trips between the evacuation point and damaged property.



Emergency Measures, Cleanup, Disinfection and Disposal Expenses

Program Guideline: Costs incurred to make a property clean, dry, accessible and safe are eligible.

EXAMPLES OF ELIGIBLE COSTS

- Clean-up equipment (e.g. wet vacuums, dehumidifiers, pumps, generators, etc.)
- Cleaning products (e.g. garbage bags, mould products, bleach, gloves)
- Tipping fees, bin fees, temporary storage costs, tear-out costs
- Household labour – up to **40 hours** per household at the Ontario minimum wage **in effect on the date of the event**



EXAMPLES OF INELIGIBLE COSTS

- The full cost of purchased equipment (unless lower than the equivalent rental rate)
- Yard clean-up, unless required for safety or access
- Storage costs for long-term repairs



Repair and Replacement Expenses

Program Guideline: The program will reimburse for replacement/repair of essential and basic items.

EXAMPLES OF ELIGIBLE COSTS

- Replacement of owned appliances (e.g., furnace, hot water tank, chest freezer, washer, dryer, etc.).
- Buy-out fee for unowned appliances.
- Repairing walls, flooring and finishes and replacing furniture are eligible if the room is a primary/ essential living area (e.g., the main level of the home).
- Replacement of insulation and vapour barrier.
- Replacement of septic systems on a depreciated basis of up to 40%.



EXAMPLES OF INELIGIBLE COSTS

Non-primary living areas (i.e., basements)

- In most cases, the basement is not considered a primary living space

Non-essential items

- Non-essential basement repairs (i.e., flooring, paint, drywall, etc.) and non-essential basement contents (e.g., furniture, items in storage, kitchen appliances,)

Improvements or betterments

- New/ additional sump pump, waterproofing a property, raising a home to prevent damage from future events (unless mandated by a building permit)



How DRAO Works with Insurance

Overview of program guidelines related to insurance

- 1) DRAO is not a substitute for insurance.
- 2) Funds you receive from your insurance company are deducted from your eligible costs under the program.
 - Total insurance coverage is the sum of any deductible included in the applicant's policy and the payment received.
 - Any available insurance coverage must first be used to cover eligible damages. Any remaining eligible costs would be eligible for assistance under the program.
- 3) You must obtain a letter from your insurance detailing the type and cause of damage and the amount (if any) that was covered under insurance.

Application Walk-Through

Disaster Recovery Assistance for Ontarians
Program

How to Apply

- ✓ Read the program guidelines to understand eligibility
- ✓ Download the appropriate DRAO Application Form and SAVE
- ✓ Populate the Application Form

Forms, Links, and Information



English - 017-2234e - Disaster Recovery Assistance for Ontarians:...
Disaster Recovery Assistance for Ontarians (DRAO) is a program that can help...

Download



French - 017-2234f - Disaster Recovery Assistance for Ontarians:...
Disaster Recovery Assistance for Ontarians (DRAO) is a program that can help...

Download

The Declaration Section and the Date Box

- ✓ Declaration box checked
- ✓ Fill in the Correct Date

Fields marked with an asterisk (*) are mandatory.

C. Declaration

Applicant

Last Name *	First Name *	Date (yyyy/mm/dd)
-------------	--------------	-------------------

I have read the statement below and wish to continue with this application. I understand that if this application is found eligible for financial assistance, payment will be issued to the Applicant. *

Co-Applicant

Last Name	First Name	Date (yyyy/mm/dd)
-----------	------------	-------------------

I have read the statement below and wish to continue with this application.

Photo ID Submission

- ✓ Photo ID must be submitted
- ✓ Photo ID must include address of primary residence (damaged property) at the time of the disaster
 - not cottage/secondary/rental property



D. Applicant Information			
Type of application. Check one box per application *			
<input type="checkbox"/> Homeowner		<input type="checkbox"/> Tenant	
If you are applying as a small business, not-for-profit organization or farm, do not complete this form. A separate application form is available at ontario.ca/disasterassistance.			
Mailing Address			
Unit Number	Street Number *	Street Name *	PO Box
City/Town *		Province *	Postal Code *
Primary Telephone Number *	Alternate Telephone Number	Email Address	
What is your preference for receiving correspondence?			
<input type="checkbox"/> E-mail		<input type="checkbox"/> Mail	
Damaged Property Address (if different from mailing address above)			
Unit Number	Street Number	Street Name	PO Box
City/Town		Province ON	Postal Code

Disaster Source

- ✓ Identify the disaster (i.e., flood) and check off the appropriate water source

Event Details
What date(s) was the damaged property impacted by the disaster?
Cause of damage/loss (e.g. flood, forest fire, tornado, earthquake, etc.)
If flood, indicate all the ways water entered the damaged property
<input type="checkbox"/> Window/Door
<input type="checkbox"/> Sump Pit Overflow
<input type="checkbox"/> Foundation/Wall(s)
<input type="checkbox"/> Septic Overflow
<input type="checkbox"/> Other (please specify) _____
<input type="checkbox"/> Floor or Shower Drain
<input type="checkbox"/> Toilet or Sink
<input type="checkbox"/> Roof

Low Income Applicants

- ✓ Low Income Applicants submit their Notice of Assessment from CRA

E. Special Provision for Low Income Households	
Damage caused by sewer back-up is eligible only for low-income households. Low income households are also eligible to have the \$500 deductible waived. Find out if your household is eligible for the provision by checking the current low income thresholds at ontario.ca/disasterassistance .	
Are you applying for the Special Provision for Low Income Households? *	
<input type="checkbox"/> Yes <input type="checkbox"/> No If 'No', continue to Section F	
If 'Yes', calculate your household net income by completing the following table and include notice of assessments to this application.	
Adult Name (Last Name, First Name)	Net-income on line 236 of most recent Canada Revenue Agency Notice of Assessment
Applicant 1.	\$
Co-Applicant 2.	\$
Adult Name (Last Name, First Name)	Net-income on line 236 of most recent Canada Revenue Agency Notice of Assessment
Other Adults in Household	-

Insurance documents

- ✓ Insurance Documents reflect your provider's final assessment of your claim

F. Insurance	
You must submit a claim to your insurer before submitting an application to this program. Any insurance payments received by you and your insurance deductible are subtracted from your eligible costs.	
Are the damaged property and/or contents covered by an Insurance Policy? *	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
Note: by checking "No", you are declaring that the damaged property is not covered by any insurance policy including basic coverage. By completing the declaration on the first page you authorize your insurance provider to share relevant information with the Ministry of Municipal Affairs and Housing and the Program Administrators.	
If 'Yes', what action was taken by your insurance company? (e.g. amount paid, claim denied, or field adjustor sent)	
Insurance Policy Number	
Name of Insurance Company	
Name of Insurance Broker/Agent	Telephone Number
Date Broker/Agent was Notified (yyyy/mm/dd)	Action Taken by Insurance Company (e.g. amount paid, claim denied, or field adjustor sent)
Do you have a copy of an insurance adjuster's report or any other documentation to establish your claim from your insurer?	
<input type="checkbox"/> Yes (if yes, please include) <input type="checkbox"/> No	

Receipts and Invoices

- ✓ Make sure you include receipts, invoices and photos. Keep copies for yourself

G. Expenses				
Use this table to list emergency evacuation costs, cleanup costs, essential repair costs, and essential items that you need to replace. See section 3.3 of the guidelines for more examples of eligible costs.				
Note: Expenses must be supported by proof of payment like a receipt or invoice. Indicate the document type and include the company or store name. Number the documents that you are including.				
Emergency evacuation period (if applicable): Indicate the dates that you were out of your home.				
From Date (yyyy/mm/dd)		To Date (yyyy/mm/dd)		
Date (yyyy/mm/dd)	Description of Expense	Description of Documentation	Document Reference Number	Amount (\$)
Example 2017/10/28	Hotel stay for 1 night	Receipt from Sunshine Hotel	#1	\$115.75
Example 2017/10/29	Removed wet materials and sanitized basement	Invoice from Ontario Cleaning Company	#2	\$1,195.16
Example 2017/10/30	Replacement of Vapour Barrier and Insulation	Quote from Insulation King, photo of damaged vapour barrier and insulation	#3 & #4	\$725.50
				\$
				\$

Required Supporting Documents

Required Documents for All Applicants

- Driver's License or Bank Statement
- Insurance Letter / Documentation
- Photos of damage (both internal and external)
- Receipts and Invoices
- ***3rd Party Disclosure Letter***

Additional Required Documents for Homeowners

- Property tax bill OR mortgage statement

Additional Required Documents for Tenants

- A copy of a lease / tenant agreement

A full list of required documents can be found in the **Program Guidelines** and **Application Form**

Ready to Submit

Disaster Recovery Assistance for Ontarians
Program

Submitting Your Application

Overview of how to submit your DRAO Application

Option 1: By E-mail to disasterassistance@ontario.ca

Option 2: By regular mail to the Ministry's PO Box (listed on the application)

A confirmation notification will be sent within 2 weeks of receiving the application

Applications are due March 31, 2025

Application Review Process – What to Expect

1. Application Received at the Ministry & Initial Review
2. Ministry Sends Confirmation of Receipt to Applicant
3. Ministry Sends Application to Insurance Adjusting Firm (Crawford & Company)
4. Assigned Adjuster Contacts Applicant
5. Adjuster Prepares Payment Recommendation for Ministry
6. Ministry Assesses Recommendation and Issues Decision Letter to Applicant

Please note that the time required to review an application varies depending on the complexity of the file and the completeness of the submitted documentation.

Ongoing Support and Resources

- **Program Website:** www.Ontario.ca/DisasterAssistance
- **Program Guidelines:** <https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao>
- **Toll Free Number:** 1-877-822-0116
- **E-mail:** DisasterAssistance@ontario.ca

QUESTIONS?

