

# Disaster Recovery Assistance for Ontarians

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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