

## Disaster Recovery Assistance for Ontarians

Disaster Recovery Assistance for Ontarians (DRAO) helps victims of natural disasters get back on their feet. It offers financial assistance to help cover emergency expenses and costs to repair or replace essential property.

DRAO may be activated in a community when a sudden and unexpected natural disaster causes costly and widespread damage. The Minister of Municipal Affairs activates the program, informed by on-the-ground assessments by Provincial Disaster Assessment Teams and municipalities.

Wherever the program is activated, individuals, small owner-operated businesses and farms, and not-for-profit organizations within the activation area can apply for assistance.

DRAO does not cover costs that can or will be paid by other sources, such as insurance. Financial assistance under the program is subject to caps and deductibles.

### How do I know whether I am eligible?

DRAO does not provide assistance in all cases of property damage. The program is activated only when a sudden and unexpected natural disaster causes costly and widespread damage. Check [Ontario.ca/DisasterAssistance](http://Ontario.ca/DisasterAssistance) to find out whether the program has been activated in your community.

### What should I do if my property is damaged in a natural disaster?

In Ontario, municipalities have the first responsibility to manage emergencies. If you have experienced damage to your home or other essential property, first take any necessary measures to ensure your safety. Once you are safe:

1. Contact your municipality to report the damage and find out if any local assistance is available. The province depends on information from municipalities when activating DRAO.
2. Contact your insurance provider to determine your level of coverage.
3. Take photographs to document the damage and keep all receipts.
4. If DRAO is activated in your community, submit a completed application form, along with receipts and other documentation, before the 120-day application deadline.

### Where can I find more information?

For up-to-date program guidelines, forms, eligibility information and frequently asked questions, visit: [Ontario.ca/DisasterAssistance](http://Ontario.ca/DisasterAssistance). ([www.mah.gov.on.ca/Page13722.aspx](http://www.mah.gov.on.ca/Page13722.aspx)).