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Understanding the Disaster Recovery Assistance for Ontarians (DRAO) Program

A plain-language guide for Ottawa residents affected by the July 1 flooding

Important

The Province has announced that a Disaster Recovery Assistance for Ontarians (DRAO) activation area will be designated for parts of Ottawa.

As of today, the official boundaries have not yet been released.

This guide explains how the program works so you can prepare. We will update this guide as soon as the Province releases the designated area, application deadlines, and other program details.

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Many people expect DRAO to provide immediate financial assistance after a disaster. It does not.

DRAO is a recovery program that reimburses eligible essential costs after insurance has been considered.

Applications require documentation and are reviewed individually before assistance is approved.

What is Disaster Recovery Assistance for Ontarians?

The Disaster Recovery Assistance for Ontarians (DRAO) program is a provincial program that helps eligible residents, small businesses, farms and not-for-profit organizations recover from a natural disaster.

It is important to understand that DRAO is not emergency financial assistance.

Instead, it is a reimbursement program that may help cover essential costs that are not covered by insurance or another source of assistance. Every application is reviewed individually before funding decisions are made.

⚠️ Because every application is individually assessed and supporting documentation must be reviewed, it may take several months before a decision is made and, if approved, assistance is provided.

Link to General information

General Applicant Information

What DRAO is:

- ✓ A recovery program following a natural disaster
- ✓ Available only after the Province designates an eligible disaster area
- ✓ Intended to help with essential recovery costs
- ✓ Available to eligible homeowners, tenants, small businesses, farms and not-for-profit organizations
- ✓ Subject to an application and assessment process Intended to help only after insurance has been used first

What DRAO is not:

- ❌ Immediate financial assistance
- ❌ An automatic payment
- ❌ A replacement for insurance
- ❌ Compensation for every loss
- ❌ A program that restores your property to its pre-disaster condition
- ❌ A guarantee that every applicant will receive funding

Who can apply?

If the disaster area includes your property, applications may be accepted from:

- Homeowners (primary residence)
- Residential tenants
- Small owner-operated businesses
- Small owner-operated farms
- Not-for-profit organizations

How to Apply

1. Contact your insurance company first.
DRAO is intended to help with eligible costs that are not covered by insurance.

2. Gather your documents.
Keep photos of the damage, receipts, invoices, repair estimates, and any insurance correspondence.

3. Complete and submit your application.
Once applications open, complete the DRAO application form and submit it with all required supporting documents before the deadline.

4. Wait for your application to be assessed.
Every application is reviewed individually. The assessment process may take several months before a decision is made.

- Application Form
- How To Apply Guide

What kinds of costs may be covered?

DRAO focuses on essential recovery, not replacing everything that was lost.

Examples of potentially eligible costs include:

- Emergency evacuation and temporary living expenses
- Clean-up costs
- Repairs to essential areas of your home
- Replacement of essential household items
- Essential appliances such as furnaces and water heaters
- Other necessary expenses identified in the program guidelines

What is generally NOT covered?

Examples include:

- Damage already covered by insurance
- Insurance deductibles
- Luxury or non-essential items
- Landscaping
- Recreational basement finishes
- Cosmetic upgrades
- Lost wages or business income
- Secondary residences and cottages

https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao/2-general-applicant-information#section-5

Important: Sewer Backup

Many residents have asked whether sewer backup damage is covered.

Unfortunately, damage caused by sewer backup is generally not eligible under DRAO.

One important exception: eligible low-income households may qualify for assistance for sewer backup damage and may also have the standard $500 deductible waived.

If your home was affected by sewer backup, review the eligibility criteria carefully before assuming you do not qualify.

https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao/3-information-homeowners-residential-tenants

Before you apply

Remember:

1. Contact your insurance company first.
2. Gather all supporting documents.
3. Complete the DRAO application once available.
4. An adjuster may contact you for additional information or an inspection.
5. If approved, eligible costs are reimbursed according to the program rules. DRAO generally reimburses up to 90% of eligible costs, after a $500 deductible has been applied (unless the deductible is waived for eligible low-income households). The maximum assistance is $250,000 per application.

What should I do now?

Even before applications open, there are several important steps you can take.

☐ Contact your insurance company.

☐ Take photographs of all damage.

☐ Keep damaged items until your insurer tells you otherwise.

☐ Save every receipt related to cleanup or repairs.

☐ Keep copies of estimates, invoices and correspondence.

☐ Keep a record of any temporary accommodation or emergency expenses.

☐ Follow updates from the Province regarding the designated area and application deadline.

Frequently Asked Questions

Do I need insurance?

No.

However, if you have insurance, you must use your insurance coverage first.

DRAO only considers eligible uninsured costs.

Can tenants apply?

Yes.

Residential tenants may be eligible for assistance if they meet the program requirements.

Will I receive money immediately?

No.

DRAO is not emergency funding.

Applications are reviewed individually before any payment is issued.

Do I need receipts?

Yes.

Keep receipts, invoices, estimates, photographs and any insurance correspondence. These documents will be important if you apply.

How long do I have to apply?

Once the Province designates the disaster area and opens applications, residents generally have 120 days to submit a completed DRAO application and all required supporting documents.

The exact deadline will be announced by the Province for each disaster event.

Important Links to consult

Ontario Government

Guidelines to apply for Disaster Recovery Assistance for Ontarians (DRAO)

1. Introduction to the program guide
2. General applicant information
3. Information for homeowners/ residential tenants
4. Information for small, owner-operated businesses
5. Information for not-for-profit organizations
6. Information for small, owner-operated farms

https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao

Articles

CBC - Provincial funding is coming for Ottawa flood victims. Will you benefit?

CBC - After the flood: What you need to know about Ontario's disaster recovery assistance program