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Ministry of
Municipal Affairs
and Housing

Ontario Disaster Relief Assistance Program



**A GUIDE FOR SMALL
BUSINESSES, FARMS
AND NON-PROFIT
ORGANIZATIONS**



WHAT IS THE ONTARIO DISASTER RELIEF ASSISTANCE PROGRAM (ODRAP)?

ODRAP is a provincial financial assistance program intended to alleviate the hardship suffered by private homeowners, farmers, small business enterprises and non-profit groups whose essential property has been damaged in a natural disaster declared by the Minister of Municipal Affairs and Housing.

ODRAP does not cover the costs of all losses and damages to property and inventory resulting from the disaster.

Individuals are expected to take reasonable precautions to ensure their own safety and protection of their inventory and property in the event of a natural disaster. This includes obtaining adequate private insurance coverage and practicing sound risk management.

ODRAP is not an alternative or substitute for adequate private insurance coverage. Damage claims should be directed first to insurance companies to determine coverage of individual policies.

The Province of Ontario may amend the Ontario Disaster Relief Assistance Program at any time.

HOW IS MY CLAIM PROCESSED?

All claims are reviewed by a disaster relief committee. The committee will determine which claims are eligible for assistance and the amount of assistance that will be given. In some cases assistance will be based on standard costs for various types of damaged property and losses.

The eligibility criteria described in this document is for general information only. The specific amounts of assistance and the eligibility of applicants will be established through a detailed claims adjustment process, and will be based on the information and documentation provided by the applicant.



AM I ELIGIBLE FOR ODRAP?

You are eligible for assistance if you meet these criteria:

1. You are within the boundaries of the declared disaster area and suffered losses directly related to the disaster
2. Your losses are not covered by insurance
3. You are a private property owner, tenant, small business owner, farmer or non-profit organization
4. Your losses fall into the categories of eligible losses and costs under the ODRAP program

WHICH LOSSES ARE ELIGIBLE?

Small Businesses:

Eligible losses include:

1. Costs of restoration, repairs or replacement to pre-disaster condition of primary building
2. Costs for tools, equipment or other items essential to the claimant's livelihood, e.g., freezers, computers
3. Costs for replacement of inventory at cost

Farms:

Eligible losses include:

1. Costs of livestock that could not be insured, costs of evacuating livestock, and alternative accommodation costs for livestock
2. Costs for loss of harvested crops in storage, crops not covered by crop insurance and other inventory
3. Costs for clean-up of property for safety reasons, restoration of farmland to workable condition, and repair of livestock fences, building structures, farm machinery and equipment

Non-Profit Organizations:

Eligible losses include:

1. Costs for restoration, repair or replacement to pre-disaster condition of churches, cemeteries, private schools, community service clubs and other associations

You must attach **receipts or estimates for all claims**. You should **take photos of any damaged goods** that are disposed of for health and safety reasons. If you do not have receipts, you may be required to **provide proof of loss for eligible items to the adjusters**. Please keep copies of all receipts, estimates and applications for your own records.

WHICH LOSSES ARE INELIGIBLE?

Ineligible costs include crops covered by insurance, loss of potential revenue, insurance deductibles, business loan costs as well as personal injuries.

HOW LONG WILL IT TAKE FOR MY CLAIM TO BE PROCESSED?

The amount of time needed for claims to be processed varies, depending on the magnitude of the disaster and the number of claims submitted to the committee. Furthermore, no payments can be made until all fundraising activities have been completed. This ensures the committee knows how much money is available for distribution to all eligible claimants.

CAN I ASK FOR MY CLAIM DECISION TO BE RECONSIDERED?

Those whose claims are rejected or reduced may ask for reconsideration. Claims will only be reconsidered if new information is submitted. The new information should be submitted to rebut the rejection or reduction of the original claim. The disaster relief committee will set the time period in which a written request will be reconsidered.

WHAT TYPES OF ASSISTANCE ARE AVAILABLE?

General Assistance

General assistance may be provided to small businesses, farms and non-profit organizations that have sustained losses as a result of a natural disaster.

Payments are made at **up to 90 per cent of adjusted claim amounts** to eligible recipients. The final amount paid is determined by how much money is fundraised. For each dollar fundraised by the community, the province will match up to two dollars. In the event that not enough money is fundraised to pay all adjusted claims at 90 per cent, payments may be reduced.

Non-ODRAP Sources

ODRAP is offered as a last resort for financial assistance following a disaster. Before applying for ODRAP, small business owners, farmers and non-profit organizations should first verify whether they are covered under their insurance policy.

