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<http://www.emergencymanagementontario.ca>  
<http://www.publicsafety.gc.ca>

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Ministry of  
Municipal Affairs  
and Housing

# Ontario Disaster Relief Assistance Program



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**A GUIDE FOR  
HOMEOWNERS AND  
TENANTS**

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

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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.

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

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

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## HOW IS MY CLAIM PROCESSED?

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All claims are reviewed by a disaster relief committee. The committee is made up of volunteers appointed by the municipality.

The committee members should not be members of the council and should have no potential conflict of interest in the collection and distribution of funds. The committee, along with professional insurance adjusters, will determine which claims are eligible for assistance and the amount of assistance that will be given.

Assistance, in some cases, will be based on standard costs for various types of damage 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.

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## AM I ELIGIBLE FOR ODRAP?

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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 or tenant
4. Your losses fall into the categories of eligible losses and costs under the ODRAP program

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## WHICH LOSSES ARE ELIGIBLE?

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### Private Property Owners:

Eligible losses include:

1. Costs of restoration, repair or replacement to pre-disaster condition of primary residence (roof, chimney, floors, walls, wall coverings, plumbing, heating and electrical)
2. Costs for cleanup of property for safety reasons or to provide access (mould and debris removal)
3. Costs for restoration, repair or replacement of basic furniture or movables damaged as a result of the disaster (major appliances, essential clothing and furniture such as beds, tables and chairs, sitting room furniture, desk and dressers)

### Tenants:

Eligible losses include:

1. Costs of repair or replacement of basic furniture or movables damaged as a result of the disaster (major appliances, essential clothing and furniture such as beds, tables and chairs, sitting room furniture, desk and dressers)

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.

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## WHICH LOSSES ARE INELIGIBLE?

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Ineligible costs include non-essential furnishings, home entertainment equipment, recreational items, sports equipment, damages to private roads/bridges, erosion and landscaping, as well as personal injuries.

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

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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 final 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. Some situations may justify an advance of funds to those in greatest need.

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## CAN I ASK FOR MY CLAIM DECISION TO BE RECONSIDERED?

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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.

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## WHAT TYPES OF ASSISTANCE ARE AVAILABLE?

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### General Assistance

General assistance may be provided to victims who have sustained losses for essential items such as shelter and the “necessities of life.” The assistance will help eligible recipients restore essential furnishings and property to pre-disaster condition. 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.

### Extreme Financial Hardship

Extreme financial hardship assistance is intended to provide financial assistance to low-income households (\$24,000 or less annual income) who have suffered extraordinary costs or losses that are **not** covered under the general ODRAP eligibility guidelines and for which no other forms of assistance are adequate or available.

### Other Sources

ODRAP is offered as a last resort for financial assistance following a disaster. Before applying for ODRAP, **residents should first verify whether they are covered under their insurance policy**. Residents who are currently accessing the Ontario Disability Support Program or Ontario Works should inquire about emergency social assistance support from these sources first.

