Disaster Recovery Assistance for Ontarians (DRAO) 2026 Spring Flood - Frequently Asked Questions

Q: What is the Disaster Recovery Assistance for Ontarians (DRAO) program?

The DRAO program provides financial assistance to eligible individuals, small businesses, farmers and not-for-profit organizations that have experienced damage to or loss of essential property as a result of a natural disaster.

The program helps people impacted by natural disasters get back on their feet by assisting with essential costs that are not covered by insurance.

Q: Where is the program currently activated?

The program has been activated in Burk's Falls, and in parts of Armour, French River, Sudbury, Orillia, Ramara, and Kawartha Lakes that experienced flooding from lakes, rivers and creeks in April 2026. Eligible private property owners may apply for assistance if they reside within the activation area, sustained damage as a result of flooding from lakes, rivers and creeks, and do not have insurance coverage for the damage or have insurance that is insufficient to cover eligible essential recovery costs. Please review the DRAO website to see if your property is in the activation area: www.ontario.ca/disasterassistance.

Q: Do I have need to submit a claim to my insurance company?

Yes. If you have experienced flooding, you should contact your insurance provider first to determine whether your damages are covered by your insurance policy before applying to the program.

Q: Is damage to my furnished basement eligible under the program?

Damage to basements is only eligible to the extent required to return these areas to a safe, basic state (e.g., clean-up, insulation and vapour barrier, furnace and basic appliances). The cost to restore basement finishes (drywall, flooring, etc.) and replacement of furnishings is not eligible under the program.

Q: Is damage caused by sewer backup flooding eligible under the program?

Insurance for sewer back-up is widely available and flood damage caused by sewer back-up is not eligible under the program except under special provisions for low-income households (see program website for low-income threshold table).

- Sewer backup is defined under the program as: water coming up through floor drains, toilets, sinks, or other connections to the sewer system. This water can be clear and odorless.

Q: I have some insurance, but it doesn't cover all my costs. Will DRAO cover the difference?

You may be eligible for DRAO assistance if your insurance coverage is insufficient to cover your essential costs. Read the program guidelines carefully to understand what costs are considered "essential".

DRAO does not replace insurance. Applicants must proceed with a claim through private insurance providers before submitting an application. Insurance coverage including the deductible and payment will be subtracted from eligible amounts. If your insurance settlement is enough to cover your essential costs you would not be eligible for assistance.

Q: Does the program cover landscaping?

No, financial disaster assistance under the program is for essential property only. Landscaping, outbuildings, and pools are not eligible.

Q: Are foundation repairs eligible under the DRAO program?

Foundation repairs may be eligible under the program subject to an engineer's report. The report must verify the necessity of the proposed repairs and confirm that the damage was directly caused by the flood**.**

Q: Who can submit an application?

Ontarians can apply for assistance under the program if they live in the defined geographical area where the program has been activated and they have eligible expenses related to the disaster. **The deadline for applications is <u>November 13, 2026.</u>**

If you have trouble with the application form or have questions after reading the program guidelines, please contact us:

Toll Free: 1-877-822-0116 or by Email: DisasterAssistance@Ontario.ca

Scan for DRAO program information: