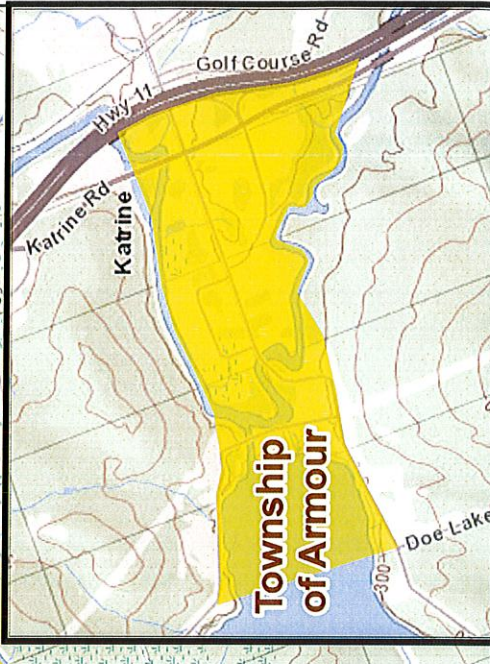
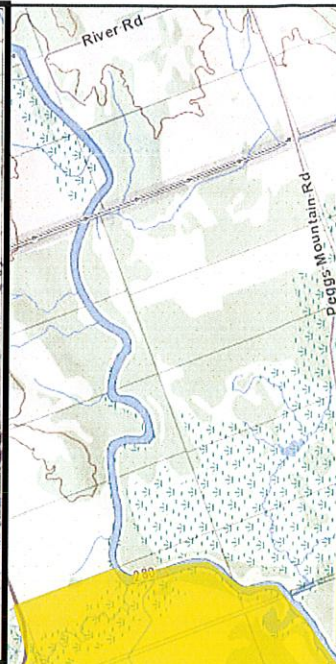
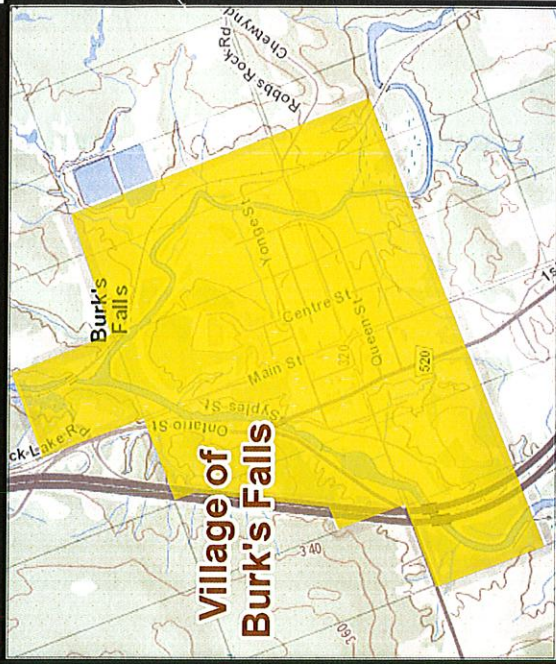
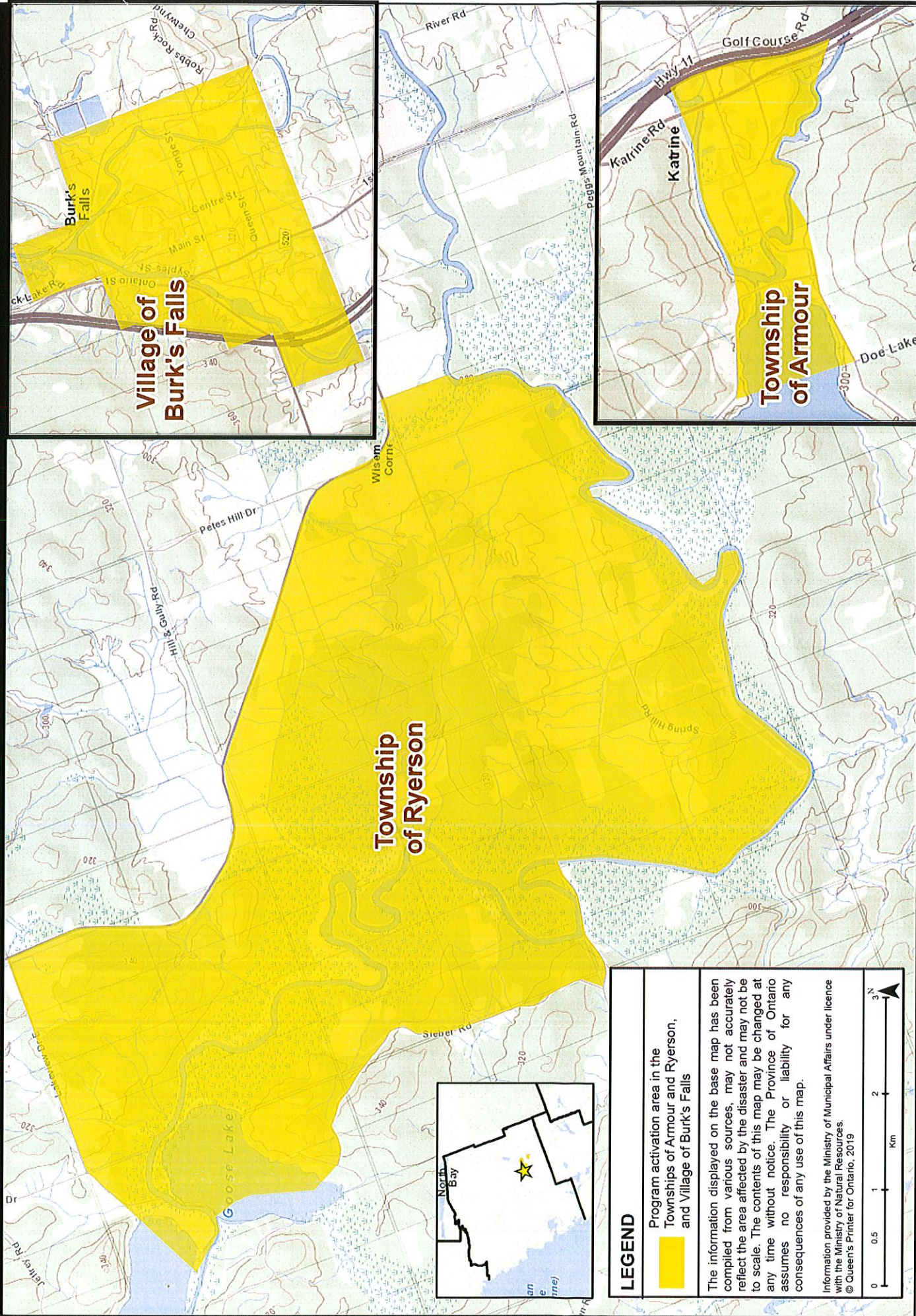


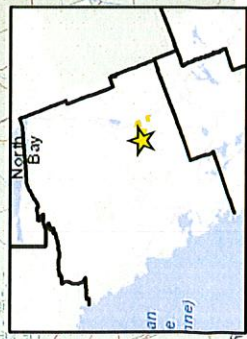
District of Parry Sound Flood Activation Area



Township of Ryerson

Village of Burk's Falls

Township of Armour



LEGEND

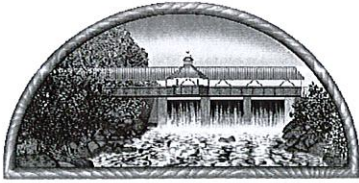
Program activation area in the Townships of Armour and Ryerson, and Village of Burk's Falls

The information displayed on the base map has been compiled from various sources, may not accurately reflect the area affected by the disaster and may not be to scale. The contents of this map may be changed at any time without notice. The Province of Ontario assumes no responsibility or liability for any consequences of any use of this map.

Information provided by the Ministry of Municipal Affairs under licence with the Ministry of Natural Resources.
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The Municipality of the
VILLAGE OF BURK'S FALLS

172 Ontario Street • PO Box 160 • Burk's Falls ON P0A 1C0
P 705-382-3138 • F 705-382-2273 • www.burksfalls.net

Disaster Recovery Assistance for Ontarians

Disaster Recovery Assistance for Ontarians is designed to help people affected by natural disasters get back on their feet. Disaster Recovery Assistance for Ontarians is activated for a specific period of time after a natural disaster. The Ministry toured our area and has activated this program for those properties affected by the April 2019 flooding.

The purpose of this brief outline is to provide some information on the program while also assisting people in applying for Disaster Recovery Assistance for Ontarians. Before you submit an application, please read the entire guideline carefully to understand what costs are eligible under the program and what documentation is required to support your application for financial assistance under the program, the complete guideline can be found at:

<https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao/1-introduction-program-guide>

Who Can apply;

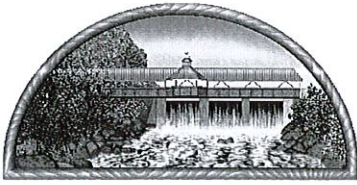
There are four applicant categories:

- homeowners (primary residence only) and residential tenants
- small, owner-operated businesses
- small, owner-operated farms
- not-for-profit organizations

You may submit an application in more than one category (e.g., as a homeowner and as a small owner-operated business owner), if applicable. For example, if both your small owner-operated business and your primary residence suffer damage as a result of the same disaster, submit one application as a small owner-operated business and one application as a homeowner. If you are a landlord and you own multiple rental units that are damaged in a disaster, and you meet the eligibility criteria under the small owner-operated business category, submit one application with all the units listed.

How to apply;

If you have sustained damage to your essential property as a result of a natural disaster and the program is activated in your geographic area, you must first complete the application form in full and sign it. Submit the completed form and all available supporting documentation to the Ministry of Municipal Affairs and Housing at the address on the form. Application forms are available on the program's website. The application deadline is 120 calendar days after the Ministry of Municipal Affairs and Housing announces that the program is activated in your area. The District of Parry Sound was activated on April 19th, 2019, deadline for applications is September 11th, 2019.



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Limits on assistance under Disaster Recovery Assistance for Ontarian

Under the program, a \$500 deductible is applied to your application, unless you qualify to have the deductible waived under the special provision for low-income households described in Section 2.5 of the complete guide. Your application will be paid at 90% of the eligible amount after the deductible has been applied.

The maximum payment per application is \$250,000.

Many emergency expenses, household appliances and furnishings are subject to caps on the eligible amount of assistance.

Items such as vehicles, landscaping, driveways, fences, jewellery, antiques, collectibles, art and most electronics are not eligible under the program. Assistance is limited to a primary residence where an applicant lives on a day-to-day basis. Secondary residences such as cottages are not eligible.

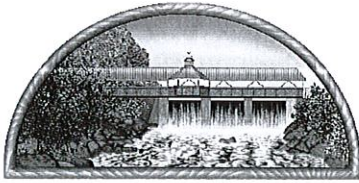
How Disaster Recovery Assistance for Ontarians works with insurance

Disaster Recovery Assistance for Ontarians is not a replacement for insurance. You must submit an application to your insurer before submitting an application to the Disaster Recovery Assistance for the Ontario program. Any costs that your insurance provider will cover, or has covered, must be stated in your application to Disaster Recovery Assistance for Ontarians.

Before submitting your application;

Before you submit your application, make sure you have:

1. Checked your eligibility for Disaster Recovery Assistance for Ontarians at the [program website](#)
2. Checked the deadline for submissions for the particular disaster found at the [program website](#)
3. Read the relevant sections of the program guidelines
4. Contacted your insurance provider and received a letter detailing what expenses they are covering and what expenses they are not covering
5. Completed the required sections of your application form
6. Attached the following to your application form:
 - Copies of estimates, receipts and invoices
 - Photographs of damage to your property, if available
 - Records of your hours spent on emergency cleanup
 - Letter from your insurer
 - Each of the required documents for your applicant category



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To download an application please visit:

<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=1&ENV=WWE&TIT=2236&NO=017-2236E>

Additional Funding for Area Businesses;

In addition to the Disaster Recovery Assistance for Ontarians program, businesses are also eligible for additional assistance with North Easter Community Opportunity (NECO): Community Futures Development Corporation; Flood Recovery Loan. NECO has generously opened a program for businesses affected by the flooding to help with insurance deductibles. NECO has developed a specialized loan fund for businesses to offer 0% loans of up to \$25,000 with up to a tow year pay back plan.

Further information on this program can be found online at: www.neco.on.ca

Disaster Recovery Assistance for Ontarians

Parry Sound District Flood

Disaster Recovery Assistance for Ontarians helps victims of natural disasters get back on their feet.

The program has been activated in specific areas in the Townships of Armour and Ryerson, and the Village of Burk's Falls for flooding that began on April 19, 2019.

For program guidelines, forms and eligibility information, visit Ontario.ca/DisasterAssistance

The deadline to submit an application is
Wednesday, September 11, 2019.

What does the program cover?

Eligible costs include emergency expenses, clean-up expenses and costs to repair or replace essential property (e.g., furnaces and hot water heaters). The program does not cover costs such as refinishing basement recreation rooms or restoring landscaping, fencing, retaining walls, docks or boathouses. Insurance payments will be deducted from your eligible costs.

Damage caused by overland flooding, infiltration flooding and sump pump failure is eligible for assistance under the program.

Secondary residences and cottages are not eligible for assistance.

May 2019
Disponibile en français

What information do I need to provide with my application?

Please review the program documents carefully before preparing your submission as they will assist you in determining your eligibility and completing your application.

If you are eligible under the program, you should submit a complete application form with supporting documentation. You must attach:

- Letter from your insurance provider
- Document establishing your primary address (e.g., driver's license)
- If homeowner, document establishing home ownership (e.g., recent property tax bill)
- Receipts or invoices for costs incurred or estimates of future costs.

Where can I find more information?

If you need assistance determining your eligibility or filling out the application form, call 1-844-780-8925 or email DisasterAssistance@Ontario.ca

What happens after I submit?

Within two weeks, you will receive a notification that your application has been received. An adjuster may contact you to ask questions or request more documentation.

To ensure a prompt review of your application, make sure your application is complete and has all the required documents attached.



Ministry of Municipal
Affairs and Housing

For office use only

Date Received: _____

Claim ID: _____

Disaster ID: _____

Disaster Recovery Assistance for Ontarians: Request for Reconsideration

APPLICANT INFORMATION

Last Name	First Name
-----------	------------

Legal Name of Business (only required if damage has occurred to property of a small business, farm, or not-for-profit organization)

Mailing Address

Unit Number	Street Number	Street Name	P.O. Box
City / Town		Province	Postal Code
Home Telephone Number	Work / Mobile Telephone Number	Email Address	

Application Number

Application Type (Please check one only):

Homeowner
 Tenant
 Small Business
 Farm Owner
 Not-For-Profit Organization

REASON FOR REQUEST

Clearly explain what you wish to have reconsidered and why.

List and attach any additional documentation that you have not already provided.

DECLARATION

I declare that all the information I am providing, is to the best of my knowledge, true and accurate. I authorize the Ministry of Municipal Affairs and Housing to collect information, including personal information, from any third party for the purpose of administering this application. I authorize any third party to share relevant information with the Ministry of Municipal Affairs and Housing and the ministry's program adjustor.

Signature

Date (DD/MM/YYYY)

I have the authority to apply for reconsideration as the homeowner/tenant or on behalf of the small business, farm operation, or not-for-profit organization, as the case may be.

Personal information contained in or required by this application is collected by the Ministry of Municipal Affairs and Housing under the authority of Disaster Recovery Assistance for Ontarians. The information is collected and used for the purposes of Disaster Recovery Assistance for Ontarians, including (1) reviewing the applications for the purpose of reconsideration and (2) verifying information provided under the program. In addition, the information may be used to recover payments made under the program where the ministry determines that such payments were unauthorized. **Inquiries** about the collection of information can be directed to the Senior Information Management and Privacy Advisor, Ministry of Municipal Affairs and Housing, 17th Floor, 777 Bay Street, Toronto ON M5G 2E5, (416) 585-7513.

Submit this form, along with copies of any other pertinent information, to:

Disaster Recovery Assistance for Ontarians
P.O. Box 73038
Wood Street Post Office
Toronto, Ontario
M4Y 1X4

or

disasterassistance@ontario.ca



NECO Community Futures Development Corporation Flood Recovery Loan

In an effort to support businesses who have been impacted by recent flooding, NECO Community Futures Development Corporation is offering financial assistance for businesses to help with recovery from flood damage. NECO has developed a specialized loan fund to assist businesses that have been impacted. Loans of up to \$25,000 are now available at 0% interest for up to two years.

The program will provide financial assistance with costs related to infrastructure, inventory, equipment, operations, or other areas of need identified by business owners. Applications will be accepted immediately and be treated as a high-priority with the goal to provide assistance as quickly as possible. Applications to this loan program will be accepted until June 30th, 2019. In cases where a business demonstrates a need for financing beyond the limits of this program, NECO will consider applications on a case-by-case basis.

NECO operates in Nipissing East and West Parry Sound as a community-based, not-for-profit organization supporting businesses to help them succeed by offering advisory services and financial investment. We invite you to call us with your questions at 705-476-8822.

Please describe losses due to flooding: i.e. inventory, equipment, infrastructure costs. Please support with documentation such as photos of damage, insurance claims, etc.

Please provide details and status of any insurance claims submitted or claims submitted to Disaster Recovery Assistance for Ontarians (DRAO). If denied coverage, or insufficient coverage, from insurance, please explain:

Indicate costs by category:	
Infrastructure costs:	
Inventory:	
Equipment:	
Operating:	
Other:	
Describe Other:	

TOTAL COST:

DECLARATION

The undersigned, to the best of their ability, is committed to the continuance of the existing business in the current location, or in the case of total destruction of the current premises, to a location in the near proximity, subject to the CFDC approval.

The undersigned hereby declares that all of the information provided herein and on any accompanying statements is to the best of their knowledge true, complete and correct and understand that it will be used by NECO Community Futures Development Corporation to determine credit worthiness. The proceeds of the loan applied for will be used for the business purposes as identified in this application and not for personal, family or household purposes.

The undersigned consent(s) to NECO making any inquiries it deems necessary to reach a decision on this application.

Signature: _____

Date: _____

Signature: _____

Date: _____



Flood Recovery Loan

Personal Net Worth Statement

Assets (please list)	Asset Value (\$)
TOTAL	

Liabilities (please list)	Balance Owning (\$)
TOTAL	

Have you declared Bankruptcy in the past? Yes No

If Yes, provide the Date of Discharge _____

Have you made a proposal to creditors? Yes No

Are your personal income taxes up to date? Yes No

If No, provide the amount owing _____

Declaration

The undersigned hereby declares that all of the information provided herein and accompanying statements is true, complete and correct, consents to NECO Community Futures Development Corporation making any inquiries it deems necessary, and consents to the disclosure of credit information to credit reporting agencies.

Full Name: _____

Signature: _____

Date: _____