

Aug 29 2022

Teepu Khawja

Assistant Deputy Minister and Chief Emergency Management  
Emergency Management Ontario (EMO)  
Ministry of Solicitor General

**Re: Disaster Recovery Assistance for Ontarians ( DRAO)**  
**Jack Lake Peterborough County**

Good afternoon Teepu

It has been over 3 months since Jack Lake in Peterborough County experience a natural disaster known as a Derecho on May 21.

Eligible property owners on Jack Lake have been waiting for an announcement that this area of Jack Lake within Peterborough County will be eligible for relief funding under DRAO

In your e mail to me on June 22 ...You stated that:

“In the event of a natural disaster, the Ministry of Municipal Affairs and Housing has two financial support programs: ○ The Disaster Recovery Assistance for Ontarians (DRAO) can be activated in communities where a sudden and unexpected natural disaster causes costly and widespread damage to eligible private property that is not covered by insurance. “

Also we were advised by the Office of Disaster Recovery Assistance for Ontarians (MMAH) that

“ The Ministry deployed 19 Provincial Assessment Teams to assess damage . The Team found most of the damage to private property was insured” ...

And

“Some cost for debris removal and disposal may be covered under homeowner’s insurance”

The office of our Local MPP David Smith in an e mail last week also advised of this finding by the Provincial Disaster Assessment Teams that most of the damage to private property was insured.

It is understood and accepted that the DRAO program is not a replacement for insurance and I and others accept that. **The claim by your storm assessment team that most of the damage to private property on Jack Lake was insured is factually incorrect.**

I have been in contact with many property owners on Jack Lake who were significantly impacted by storm damage and yes in certain cases structural damages and damage to vehicles and watercraft were insured.... but the bulk of the trees storm debris was not insured. Many properties experience severe tree damage making their properties both unsafe and inaccessible without incurring significant effort and cost.

As a simple example on my own property.... there were about 21 trees downed and only one impacted my residence which result in some roof damage. That damage-see pic... was yes insured by my homeowners policy ..My insurance broker advised me that the repair to the damaged leaking roof and removal of the one tree (but not disposal of the tree debris) was covered by my homeowners insurance policy . I arranged for that one tree to be removed from the roof and roof leak repair at cost of only \$400.00 and did not make an insurance claim as the deductible was \$2500.00. The removal of the other 20 trees and associated debris is not covered by my homeowner’s policy which is consistent with

feedback I have received from many other affected property owners and discussions with insurance industry representatives.



Many Jack Lake properties had significant tree damage affecting access on property and safety issues which should be candidates for provincial financial assistance through DRAO. That is what the stated purpose of the program is for.



Uxbridge was made eligible for DRAO relief funding in early June. Yes Uxbridge did received tornado damage which I understand was along a narrow path of concentration doing structural damage to buildings.... with by comparison had minimal tree down damage as was encountered on Jack Lake – The majority of the private property damage in Uxbridge benefitted from insurance protections compared to the opposite situation in cottage country where the majority of damages was associated with storm debris clean up not covered by insurance homeowner policies.

A Jack Laker living in the Uxbridge area told me that the damages around Jack Lake are far more severe and widespread than in the smaller concentrated part of Uxbridge. This is consistent with media reports and posted pictures of the Uxbridge area.

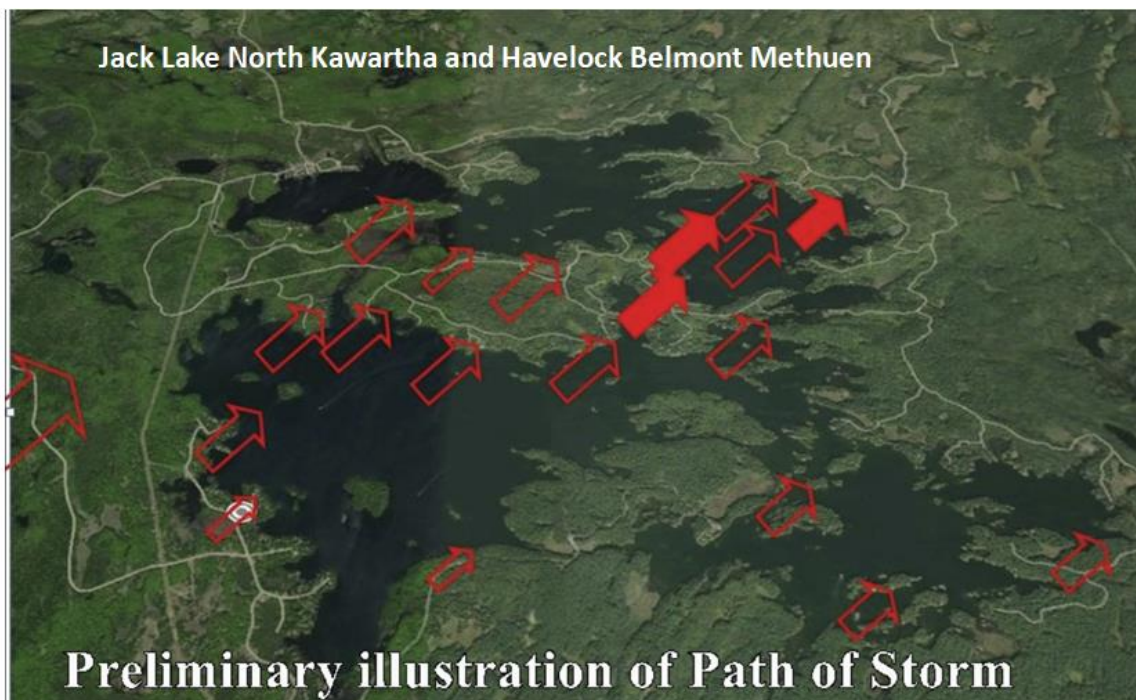


The DRAO

program as you advised me.... can be activated in an area where a **sudden and unexpected natural disaster and widespread damage** to eligible property that is **not covered by insurance**.

The damage at Jack Lake clearly falls clearly within the program criteria of DRAO

- Sudden
- Unexpected
- Widespread damage
- NOT COVERED BY INSURANCE
- Link to pictures on Jack Lake  
<https://photos.app.goo.gl/BNJdymP34pW2Qow86>



Based on the foregoing, can you please advise me why the Jack Lake area has not yet been declared eligible for the financial relief benefits of the Disaster Recovery Assistance for Ontarians (DRAO) so I can update my contact list of property owners on Jack Lake ...both within North Kawartha and Havelock Belmont Methuen Townships

A handwritten signature in black ink, appearing to read 'Ambrose Moran', written in a cursive style.

**Ambrose Moran**

239 FR 52

North Kawartha K0L1A0

705 656 2000

Cc List B & C-1

CC MPP Davis Smith

Posted on [www.ApsleyWatch.com](http://www.ApsleyWatch.com) -> storm Damage