

From: Disaster Recovery Assistance for Ontarians (MMAH) <disasterassistance@ontario.ca>
Sent: Tuesday, June 21, 2022 11:18 AM
To: ambrose@ambrosemoran.com
Subject: RE: Jack Lake Storm May 21 2022Recovery

Good morning Ambrose,

Thank you for your email to the Premier and Assistant Deputy Minister Teepu Khawja. We are happy to provide program information to address your questions.

Ministry teams are working with local municipal staff to assess the impacts of the May 21, 2022, wind storm in southern and eastern Ontario.

The ministry deployed 19 Provincial Disaster Assessment Teams to assess damage. The teams found most of the damage to private property was insured. **Comment by Ambrose ...my assessment is that significant damage is trees and trees rarely covered by insurance**

The Disaster Recovery Assistance for Ontarians (DRAO) program helps people with essential needs, including returning homes to a safe and liveable condition and enabling small business and farm owners to resume their livelihoods. The program is not a replacement for insurance and does not cover all costs. Some costs for debris removal and disposal may be covered under homeowner's insurance. Please check with your insurance provider, if applicable. **Comment by Ambrose ..my understanding is insurance will cover structural damage and removing a trees from a structure that is damaged but does not cover general tree clean up and disposal on properties which is the biggest issue with Jack Lake properties.**

Under the DRAO program guidelines, only cleanup and debris removal (including removal of hazardous tree branches) that is necessary to make your property safe and provide access, would be eligible costs (see 3.3.2 of the program guidelines located here: <https://www.ontario.ca/document/guidelines-apply-disaster-recovery-assistance-ontarians-drao/3-information-homeowners-residential-tenants>). In addition, the program, is limited to a primary residence where an applicant lives on a day-to-day basis (secondary residences such as cottages are not eligible). **WOW!!**

It is important to point out that applications for assistance cannot be made unless the program has been activated for your area. Only those residents or businesses in the activation area can apply under the program. As well, not all costs related to a disaster are eligible under the program (if activated). Ministry staff cannot make a specific determination of cost eligibility unless the program is activated and an application has been received. More information about the program including eligible costs and program caps can be found here: <https://www.ontario.ca/page/apply-disaster-recovery-assistance>

Regards,

Disaster Recovery Assistance for Ontarians Program