

The Corporation of the
MUNICIPALITY OF TWEED

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July 10, 2023

Dear Resident:

Your Municipal Government continues with its quest to obtain additional funding for those in our community impacted by the July 24th, 2022 tornado. As I am sure you are aware the funding for assistance comes exclusively from upper levels of Government and is subject to Provincial and Federal policies. The Municipality has no ability to provide financial aid.

I have followed up with MP Shelby Kramp-Neuman and she advised me that the Ministry of Public Safety would be contacting me to discuss our concerns. This was in response to my letter sent to MP Kramp-Neuman dated April 17th. Her letter of May 1st initially directed to Minister Mendicino, Emergency Preparedness, was redirected to Minister Blair, Public Safety. On the evening of May 16th MP Kramp-Neuman briefed me on her meeting with Public Safety. She noted that the meeting went well, there was definite interest with wanting to help but she was not sure how far they would go. I immediately sent Minister Blair further information on the impacts of the tornado including our ROMA Ministry of Natural Resources & Forestry delegation report as well as a link to the tornado bin on our website.

In June, I had a productive meeting with Andrew Green, Ontario Regional Advisor & Pavan Sapra, Senior Policy Advisor who oversees the Federal Disaster Financial Assistance Arrangements Program (DFAA). DFAA is the program that the provinces tap into for financial assistance during times of disaster. I was apprised of the formula the Federal Government uses to determine how much the Province must incur before submitting a claim to the Federal Government. The formula is based on population and it does not work in Ontario's favour. Before asking for assistance from the Federal Government, the Province must incur expenses of \$55 million/disaster. Regardless, it does not explain why you did not receive direct funding from the Province for some of the costs you incurred as both a homeowner and a business.

I noted, we have tens of thousands of trees down, residents have incurred significant financial costs in cleaning up their properties, and many continue to suffer mentally experiencing PTSD. I also shared that some are living under an impending threat of potential forest fires as well as spring flooding due to downed trees in our rivers.

I apprised them of how the provincial derecho/tornado funds were allocated by Municipality. I noted that these funds would not have been forthcoming if it were not for

the persistence of the those impacted by the tornado, Tweed Municipal Council and the support of the media who kept this disaster on the front burner. We will soon be approaching the one-year anniversary and without a doubt the media will be following up.

Mr. Green and Mr. Sapra have proposed that we reach out to residents and have you submit clean-up costs related to clearing debris from your lane ways - from the road up to your home, for "consideration" by DFAA. The catch is they make no guarantees that funding will be forth coming. Nonetheless, I am optimistic that there will be some level of success in our bid for additional assistance. We have attached DRAO guidelines for both residential and business claims.

Homeowners

Ministry of Public Safety is prepared to look at costs incurred by you for clearing your laneway from the road up to entry into your home. Please submit costs incurred such as hired help, debris removal costs, and your own time up to 40 hours at minimum wage. Probably best to use last year's minimum wage to avoid any challenges (\$15.50). Please include any supporting pictures.

As a separate line item, I would like you to include all additional expenses incurred that were not covered by insurance. As it stands there will be no compensation for non-insured costs. However, I strongly believe that the government needs to be aware that such disasters have a huge financial impact on Canadians and direct compensation must be considered.

Unfortunately, neither the DRAO nor DFAA programs provide support for properties that are considered a secondary residence. We do not agree with this position but that is as it stands today. Non-principal residence property owners are encouraged to submit the info noted above so that we can demonstrate how grievously impacted you were as well.

Businesses

We are asking businesses to submit all non-insured costs incurred including lost revenue.

Mental Health Assistance

Also, Minister Blair's Office noted that they would reach out to Minister Bennett, Mental Health & Addictions, to see if there are funds available to help address the mental distress experienced by some of our residents in the form of PTSD. I have advised Mayo Hawco, Executive Director of our Gateway Community Health Centre, noting that there may be some mental health funds. Please indicate on the attached form if you feel a sharing circle or counselling would be helpful.

Unfortunately timelines are tight and it would be wonderful if we could assemble all the information before July 24th so that we can use it in follow-up interviews on the tornado's

anniversary. The cut-off date will be July 31st for the actual Ministry of Public Safety submission.

Submission can be made by e-mail (tornado@tweed.ca), mail (Postal Bag 729, Tweed, ON, K0K 3J0) or drop off at the Municipal Office at 255 Metcalf Street. The office has an overnight and afterhours drop box by the front door.

Thank you for your co-operation in this regard.



Don DeGenova
Mayor
Municipality of Tweed
255 Metcalf St.
Tweed ON K0K 3J0

613-478-2535
tornado@tweed.ca

July 24, 2023 EF2 Tornado Homeowner/Residential Claim Submission

Please consult DRAO Information for homeowners/residential tenants

Name		
Address		
Telephone		
Receipts Attached	Yes	No
Photos Attached	Yes	No
Laneway Clearing Costs		
Hired Help		
Debris Removal		
Personal Time ¹		
Total Cost		
Additional Non-insured Clean-up Costs		
Receipts Attached	Yes	No
Photos Attached	Yes	No
Hired Help		
Debris Removal		
Personal Time ²		
Total Cost		

¹Personal time equals 40 hours or less x \$15.50 (minimum wage)

²Personal time at \$15.50/hour

July 24, 2023 EF2 Tornado Business Non-Insured Claim Submission

Please consult DRAO Information for small, owner-operated businesses.

Name		
Address		
Telephone		
Receipts Attached	Yes	No
Photos Attached	Yes	No
Hired Help		
Debris Removal		
Personal Time ¹		
Loss Revenue		
Total Cost		

¹Personal time at \$15.50 (minimum wage)

DRAO Information for homeowners/ residential tenants

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3.1 Eligibility and documentation requirements

To qualify as a homeowner or tenant, you must be the owner of the property, or the tenant of the affected property, at the time of the disaster. The property must be your primary residence where you live on a day-to-day basis. Secondary residences such as recreational properties are not eligible under the program.

Only homeowners may apply for structural repairs.

Documents to be submitted with homeowner/residential tenant applications:

To establish your eligibility under the homeowners/ residential tenants' category, you are required to submit copies of the following documents. Please retain originals in case we ask to see them.

- the Disaster Recovery Assistance for Ontarians application form with all sections relevant to homeowners/ residential tenants completed
- a copy of a valid provincial driver's license or valid Ontario photo card. If the address does not match the address of the property that was damaged in the disaster, or if you do not have either of these documents, attach an explanation and provide copies of two documents to substantiate the property as your primary residence. These documents may include the front page of your insurance policy stating the property is your primary residence, a bank statement or credit card statement, or a current income tax or Canada Pension Plan statement
- if you are a tenant, a copy of your lease. If you do not have a written lease, you may submit a signed letter from your landlord confirming your tenancy
- if you are a homeowner, a copy of your property tax bill or a copy of legal documents establishing ownership of your home
- if you have insurance, a letter from your insurance company that details the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not covered. If you have no insurance, you must provide a signed attestation letter stating that you do not have insurance

- documentation to support each of the costs you are applying for.
- You should submit photos or other evidence that items you are applying for were damaged in the disaster. You must also submit copies of receipts or invoices to support the costs you incurred.

See Section 3.3 for specific documentation requirements for different eligible items

3.2 Special provisions for low-income households

If you wish to apply under the special provisions for low-income households, please indicate so on your application form.

Additional documents to be submitted if you wish to apply under the special provisions for low-income households thresholds:

- completed application for special provisions for low-income households form found on the [program website](#)
- copies of the Canada Revenue Agency's notice of assessment for the most recent tax year for all adults in your household. The program's low-income thresholds are based on household income, so a notice of assessment must be provided for each adult living in the household.

3.3 Eligible items

As a homeowner/ residential tenant, you may be eligible for assistance for the following costs. Please ensure that you list each item being applied for in your application form and that you include supporting documentation such as photographs of damage and receipts for the items you are applying for. Costs must be reasonable given the type and value of the item being applied for.

3.3.1 Emergency evacuation and living expenses

- Transportation costs to evacuate members of your household a reasonable distance out of the affected area, in the event it is unsafe to remain in your home. Attach receipts where available. If the evacuation is carried out using an owned vehicle, eligible costs will be based on a standard rate per kilometre (see [program website](#) for current rates).
- Temporary living expenses for accommodations and meals, if evacuation is required. Eligibility is limited to the immediate emergency period only. Attach receipts.
- Emergency clothing or personal care items, if evacuation is required. Attach receipts
- Boarding of pets at kennels, if evacuation is required. Eligibility is limited to the immediate emergency period only. Attach receipts.
- Transportation and storage of essential property, if required to avoid damage. Attach receipts.

- Purchase of drinking water if regular water source is unavailable or unsafe due to the disaster. Attach receipts.
- Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the disaster. Attach receipts.
- Rental of generator or heater, if power is unavailable due to the disaster. Attach receipts.

3.3.2 Emergency measures, cleanup, disinfection and disposal expenses

- Emergency measures directly taken to prevent or limit damage to your primary residence. Eligible costs may include purchase of sandbags or rental of water pumps or generators. Costs associated with emergency measures taken to prevent or limit damage to non-essential elements of the property such as sheds or swimming pools may not be applied for. Attach receipts.
- Hours worked by you or members of your household doing your own cleanup and disinfection necessary to make your home or property safe and provide access. Reimbursement is limited to 40 hours of work at the Ontario minimum wage. Provide a record of hours spent and work completed. Hours must be reasonable based on the amount of damage to the home. Work undertaken by neighbours or others on a volunteer basis should not be included.
- Consumable cleaning and disinfection supplies. Attach receipts.
- Rental of cleanup equipment such as dehumidifiers and wet/ dry vacuums. Attach receipts.
- Cleanup and debris removal completed by a contractor that is necessary to make your property safe and provide access. Eligible costs include removal of excess water, removal and disposal of damaged items or building materials to prevent mould or other hazards, and removal of hazardous tree branches or other debris on the property to the extent necessary to provide safe access. Attach invoices and receipts, ensuring they include a description of the work completed.
- Fees for reconnection of gas or electricity services disconnected due to the disaster. Attach bill from service provider or invoice/ receipt.
- Landfill tipping fees for disposal of debris or damaged property arising from the disaster. Attach receipts.

3.3.3 Repair and replacement expenses

Assistance for repair and replacement expenses is based on the cost of returning essential property to a basic functional level. Assistance is not based on full replacement cost.

3.3.3.1 Structural expenses

Only homeowners are eligible to apply for structural expenses. Tenants may make applications for personal property only.

- Necessary repairs to a primary residence, including repairs to the foundation, structure (floors, ceilings and walls), roof, chimney, and plumbing, heating and electrical systems. Eligible costs will be based on standard construction costs. Costs for upgraded finishes are ineligible. Repairs to damage that predates the disaster are not eligible. Attach receipts for work already completed. For work not yet completed, provide estimates from qualified contractors. You will be asked to submit receipts when the work is completed.
- Cleaning, flushing, repair or replacement of septic tanks and, and repair or replacement of leaching beds, due to damage caused by the disaster. Attach receipts and evidence of when the septic system was installed or rebuilt.
- **Note:** eligible costs for replacement are calculated on a depreciated basis.
- Repairs to driveways to the extent required for safety and access. Attach receipts.

3.3.3.2 Essential contents

A list of eligible essential property and the associated eligibility cap is available on the [program website](#). The cap for the item is based on the costs of a basic model. The program does not provide assistance based on full replacement value. In all cases, photographs or other evidence that the property was damaged or destroyed in the disaster is required along with a receipt for repair or replacement. Eligible items include:

- essential appliances including furnace, hot water heater, refrigerator, freezer, stove/range, clothes washer and clothes dryer
- basic furnishings including bedroom furnishings for each household member, dining table and chairs, and seating and other furnishings for the main gathering area
- essential equipment for infants and children such as crib, stroller, and car seat or booster seat
- other essential household property including bed linens, kitchen items and window coverings
- basic household electronics including one television, one telephone and one computer
- essential personal items including clothes, towels and toiletries

3.4 Ineligible items

The following costs are not eligible to be applied for under Disaster Recovery Assistance for Ontarians as a homeowner or residential tenant:

- any expenses incurred as the result of a sewer backup unless you qualify for the special provisions for low-income households
- replacement of items not considered essential property under the program. These include luxury items such as jewelry or cosmetics, personal electronics such as cell phones (other than the single allowable telephone per household) and cameras, recreational property such as sports equipment, and collectibles and antiques
- restoration of landscaping, fencing, or retaining walls

- driveway repairs other than those required for safety or access
- replacement of finishes such as drywall and flooring in non-essential and recreational basement areas. Eligible costs for basements include the replacement of finishes for essential living spaces only, such as a primary bedroom for a member of the household or a main living room. For recreation rooms and other non-essential basement areas, only the replacement of damaged insulation and vapour barriers is eligible
- repair of structural damage to a secondary residence such as a cottage or other recreational property. A secondary residence is any residence in which you do not ordinarily reside
- improvements to the property or repairs above a basic level. Eligible amounts for repairs will be based on standard building costs and use of standard building materials, not upgraded materials
- insurance deductibles

3.5 Personal checklist

This checklist may assist you with tracking tasks related to your Disaster Recovery Assistance for Ontarians application. You may need to complete additional tasks not listed below, and not all tasks may be needed to complete your application, depending on your circumstances. The tasks below are not necessarily listed in the order in which they should be completed.

DRAO Information for small, owner-operated businesses

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4.1 Eligibility and documentation requirements

To qualify as eligible under the small owner-operated business category, the following four criteria must be met:

- the owner-operator is the day-to-day manager of the business and owns at least 50% of the business
- the business is not a hobby business and the applicant must show that:
 - they depend on the business for their livelihood
 - the business provides at least 15% of their net income (an exception may be made if the business has at least one employee outside the owner-operator's household)
- the business must have no more than the equivalent of 20 full-time employees, including the owner-operator
- the business must have at least \$10,000, but not more than \$2,000,000, in gross revenues

Owners of businesses may qualify in this category if they meet all the criteria set out above. One application should be submitted per small business.

Landlords who operate as a business and meet all four small business criteria may qualify as a small business. To be eligible, landlords need to demonstrate that:

- managing rental property is their day-to-day job
- at least 15% of their personal net income is derived from the business

Documents to be submitted for small owner-operated business applications:

- Disaster Recovery Assistance for Ontarians application form with all sections relevant to small owner-operated businesses completed.
- Proof of business ownership, showing that applicant owns at least 50% of the business.

- A copy of your T1 General Income Tax and Benefits Return/ T2 Corporation Income Tax Return, as applicable, and associated notices of assessment, for the most recent tax year.
- A copy of the business's financial statements for the most recent fiscal year.
- If you are applying for structural expenses, proof of property ownership or proof of legal responsibility for repair of damaged assets (e.g., lease agreement).
- If you have insurance, a copy of a letter from your insurance company that details the type and cause of damage or loss, the amount that was covered under insurance, and the reason any portion of the damage or loss was not covered. If you have no insurance, you must provide a signed attestation letter stating that you do not have insurance.
- Documentation to support each of the costs you are applying for. You should submit photos or other evidence that items you are applying for were damaged in the disaster. You must also submit copies of receipts or invoices to support the costs you incurred.

See Section 4.2 for specific documentation requirements for different eligible items.

4.2 Eligible items

As an applicant under the small owner-operated business category, you may be eligible for assistance for the following costs. Please ensure that you list each item being applied for in your application form and that you have included supporting documentation such as photographs of damage and receipts for the items you are applying for. Costs must be reasonable given the type and value of the item being applied for and the nature and scale of the business.

4.2.1 Emergency evacuation/ relocation expenses

- Evacuation of essential business assets, if necessary to avoid damage. Attach receipts where available. If the evacuation is carried out using an owned vehicle, eligible costs will be based on a standard rate per kilometre (see [program website](#) for current rates).
- Storage of essential business assets, if necessary to avoid damage. Eligibility is limited to the immediate emergency period only. Attach receipts.
- Rental of alternative office space and associated equipment, if the main businesses premises must be evacuated. Eligibility is limited to the immediate emergency period only. Attach receipts.
- Purchase of drinking water if regular water source is unavailable or unsafe due to the disaster. Attach receipts.
- Purchase of consumable heat, light and power supplies, such as fuel, candles and batteries, if power is unavailable due to the disaster. Attach receipts.
- Rental of generator or heater, if power is unavailable due to the disaster. Attach receipts

4.2.2 Emergency measures, cleanup, disinfection and disposal expenses

- Immediate emergency measures taken directly to prevent or limit damage to essential business assets. Eligible costs may include purchase of sandbags or rental of water pumps or generators. Costs associated with emergency measures to prevent or limit damage to non-essential business assets (e.g., landscaping) may not be applied for. Attach receipts.
- Reasonable compensation paid by a business to its employees, over and above normal wages (e.g., overtime wages), for debris cleanup, removal of hazardous material and waste disposal necessary to allow the business to be operational. Attach timesheets, payroll information or other documentation.
- Amounts paid to a contractor for debris cleanup, removal of hazardous material and waste disposal necessary to allow the business to be operational. Attach receipts.
- Consumable cleaning and disinfection supplies. Attach receipts.
- Rental of cleanup equipment such as dehumidifiers and wet/ dry vacuums. Attach receipts.
- Cleanup and repair of landscaping essential to the function of a business, such as in the case of an outdoor recreational facility. Attach receipts.
- Fees for reconnection of gas or electricity services disconnected due to the disaster. Attach bill from service provider or invoice/ receipt.
- Landfill tipping fees for disposal of debris or damaged property arising from the disaster. Attach receipts.

4.2.3 Repair and replacement expenses

Assistance for repair and replacement expenses is based on the cost of returning essential business assets to a basic level as required for the function of the business. Assistance is not based on full replacement cost.

4.2.3.1 Structural expenses

- Necessary repairs to an essential business premises, including repairs to the foundation, structure, roof, chimney and plumbing, heating and electrical systems. Eligible costs will be based on standard construction costs. Costs for upgraded finishes are ineligible. Repairs to damage that predates the disaster are not eligible. Attach receipts for work already completed. For work not yet completed, provide estimates from qualified contractors. You will be asked to submit receipt when the work is completed.
- Cleaning, flushing, repair or replacement of septic tanks, and repair or replacement of leaching beds, due to damage caused by the disaster. Attach receipts and evidence of when the septic system was installed or rebuilt.
- Note: eligible costs for replacement are calculated on a depreciated basis.
- Repairs to driveways or parking areas to the extent necessary for the business to operate and required for safety or access. Attach receipts.
- Repair or replacement of a dock if necessary to the operation of the business, e.g., a marina. Attach receipts and evidence of when the dock was installed or rebuilt.
- Note: eligible costs are calculated on a depreciated basis.

4.2.3.2 Contents expenses

- Replacement of inventory or stock actively used by the business. Maximum eligible amount is equal to actual replacement cost less salvage value of lost inventory. Depreciation may be applied depending on the age and nature of items. Attach receipts (proof of purchase of lost and replacement inventory or stock).
- Replacement or repair of damaged furnishings, equipment and tools essential to the function of the business. The nature of eligible items will vary according to the nature of the business. Eligible costs are calculated on a depreciated basis. Attach receipts (proof of purchase of lost and replacement items).

4.3 Ineligible items

The following items are not eligible to be applied for under Disaster Recovery Assistance for Ontarians as a small owner-operated business:

- evacuation of property not essential to the function of the business (e.g., art or personal property).
- landscaping costs not essential to the function of the business.
- costs associated with the disinfection or cleanup of items that are not essential to the function of the business (e.g., non-essential furnishings, recreational property, or art).
- loss of revenue, wages, or business opportunity.
- Business loan costs.
- costs associated with personal injuries.
- normal operating costs.
- insurance deductibles; however, in an exceptional circumstance where a small business purchased insurance coverage with an unusually high deductible, the ineligible amount of the deductible may be adjusted.

4.4 Personal checklist

This checklist may assist you with tracking tasks related to your Disaster Recovery Assistance for Ontarians application. You may need to complete additional tasks not listed below, and not all tasks may be necessary to complete your application, depending on your circumstances. The tasks below are not necessarily listed in the order in which they should be completed.