

Business Ice Storm Assistance

Small Businesses, Small Farms, and Not-for-Profit Organizations

The Business Ice Storm Assistance (BISA) program is an application-based program that provides one-time support to certain small businesses, small farms, and not-for profit organizations that incurred damage from the ice storm that started on March 28, 2025.

What does the program cover?

The program covers certain costs related to the ice storm that are **essential** to the function of the business/farm/organization, including:

- emergency evacuation
- cleanup expenses
- costs to repair or replace essential property

Applicants will be required to submit evidence that costs claimed are directly related to the March 2025 ice storm.

The program does not cover:

- damage to non-essential property
- loss of revenue, or wages

Reimbursements are subject to a \$500 deductible and eligible costs are paid at 90%. The maximum payment per application is \$250,000.

Insurance Requirement

The program is not a replacement for insurance. You must submit an application to your insurer before submitting an application to the program.

The deadline to apply is Friday, October 31, 2025.

Visit <https://www.ontario.ca/page/apply-ice-storm-recovery-assistance> for impact area map, application form, and guidelines.

If you need help with the application form or determining your eligibility, email DisasterAssistance@Ontario.ca

What do I need to do?

Review the program guidelines and application form carefully to determine if you are eligible to apply.

Ensure you submit an insurance claim before applying.

Your application package must include:

For all applicants:

- Complete application form
- Letter from your insurance provider
- Receipts for costs incurred
- Photos of damage and evidence that costs are directly related to the ice storm

Small Businesses and Small Farms:

- Proof of Ownership: T2125 – Statement of Business or Professional Activities; OR T5013 – Statement of Partnership Income; OR T776 – Statement of Real Estate Rentals
- Proof of Reliance on Business: T1 Tax Summary
- Proof of Gross Revenue: T2125 – Statement of Business or Professional Activities, OR T2 Corporate Tax Return
- 2024 Financial statements

Not-for-Profits:

- Copy of Incorporating Document: Articles of Incorporation or Letters Patent

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What happens after I apply?

You will be notified when your application package has been received. An initial assessment will be conducted to ensure the package is complete. An insurance adjuster will contact you to ask questions or request more information.

The insurance adjuster makes a payment recommendation, but the ministry makes the final decision. The ministry issues payments if there are eligible costs.

Am I eligible?

You may be eligible for assistance if you answer **yes** to these questions:

For all applicants:

- Is your property in the impacted area?
- Do you have eligible expenses directly linked to the ice storm, that are greater than the program deductible and co-pay?
- Are your eligible costs more than your insurance payment?

Small Businesses/Small Farms:

- Are you the day-to-day manager and own at least 50% of the business or farm?
- Does your business have fewer than the equivalent of 20 full-time employees?
- Does your business have between \$10,000 and \$2,000,000 in gross revenue?

Not-For-Profits:

- Does your not-for-profit organization provide a service to the broader community and allow public access to its facilities?
- Does your not-for-profit organization use all of its profits (if any) to carry out its goals and objectives and not for personal financial gain?