OTTAWA FLOOD RESTORATION

DRAO & City Help

Ontario DRAO for the July 1, 2026 overland flood, the City of Ottawa Compassionate Grant, permit-fee waiver and property tax relief

6 Expert Answers from Flood Repair IQ

ottawafloodrestoration.ca/construction-brain

Table of Contents

1. Does DRAO help with a sewer backup in Ottawa?
2. Can I get a property tax break after my Orleans basement flooded?
3. Are building permit fees waived for flood repairs in Ottawa?
4. Is the City of Ottawa responsible for my sewer backup damage in Alta Vista?
5. How do I find out if my Ottawa address is in the DRAO area?
6. What is the deadline to apply for DRAO for the July 1 Ottawa flood?

Q1

Does DRAO help with a sewer backup in Ottawa?

DRAO's help for sewer-backup damage is limited to low-income households. Ontario's DRAO guidelines state: "Only low-income households can receive help for damage caused by sewer backup." If your flooding came from a sewer backing up rather than overland water entering the home, income eligibility is the first thing to check.

There is also a geographic condition. For the July 1, 2026 flood, DRAO was activated only in the Graham Creek and Stillwater Creek area of Ottawa. Check the province's map to see whether your property falls within the designated zone; the program does not cover Ottawa in general.

A few other DRAO rules matter here regardless of water source. Insurance payments are deducted from eligible costs, and homeowners with more than $275,000 in insurance coverage are not likely to be eligible. Applications for this event had to be submitted by November 16, 2026. For basement spaces, DRAO covers repairs only to the extent required to return to a safe, basic state, such as cleanup, insulation and vapour barrier; in recreation rooms and other non-essential basement areas, only the replacement of damaged insulation and vapour barriers is eligible.

If you had sewer-backup coverage on your home insurance policy, that policy is the place to start. The City of Ottawa also offers a separate Compassionate Grant of $1,000 for homeowners affected by basement flooding due to sewer surcharging, which is a different and narrower program with its own proof and reporting requirements.

To find out where you stand, contact your insurer first to confirm what your sewer-backup endorsement, if you have one, covers, and then check the province's DRAO map and eligibility guidelines before deciding whether to apply.

Q2

Can I get a property tax break after my Orleans basement flooded?

The City of Ottawa may cancel, reduce or refund property taxes where a building was destroyed, rendered substantially unusable, or where repairs prevented normal use for at least three months. The application deadline is February 28, 2027.

Whether you qualify depends on the extent of the damage to your home. The City's relief applies to the building, not just the basement, so the question is whether the flooding left the property substantially unusable or kept it out of normal use for at least three months. That is a factual determination the City makes on your application; the City does not automatically compensate residents and is not an insurance provider.

A few things worth having in order before you apply:

- Photos and documentation of the damage, taken before cleanup began where it was safe to do so
- Receipts for repair work and any contractor invoices
- Any correspondence with your insurer about the claim

If your basement flooded from sewer surcharging rather than overland water, the City's Compassionate Grant offers a separate $1,000 payment for that type of event. That is a different program from tax relief, with its own eligibility rules, and the two are not linked.
On the insurance side, your policy wording governs what is covered. Overland flood and sewer-backup coverage are optional add-ons under Canadian home insurance, not standard inclusions. Canada.ca notes that "coverage for flooding is not typically included in a standard policy." Your insurer is your first point of contact; document everything and keep receipts.

The DRAO provincial assistance program was activated for the July 1, 2026 flood only in the Graham Creek and Stillwater Creek area, and applications had to be submitted by November 16, 2026. Check the province's map to see whether your property falls within the designated area.

Ask your insurer, in writing, whether your policy includes overland flood or sewer-backup coverage and what documentation they need to assess your specific loss.

Q3

Are building permit fees waived for flood repairs in Ottawa?

Building permit fees for flood repairs in Ottawa have been suspended, but only for repairs connected to the July 1, 2026 extreme weather event. The City of Ottawa suspended fees for building permits, demolition permits, and access to building permit records requests for the repair, reconstruction, or demolition of homes and buildings damaged by the July 1, 2026 event.

The City's normal fee is $12.75 per $1,000 of construction value, with a minimum fee of $117.00.

Whether you need a permit at all depends on the scope of the work. The City's Building Code Services has published guidance on which flood repairs require a permit and which do not. Replacing flooring and removing drywall or interior finish to allow insulation to dry are listed as not requiring a permit. Removing and replacing structural framing, including support posts, beams, and joists, does require one. Replacing insulation with a different type than the original, for example switching from batt insulation to spray foam, also requires a permit. For drywall replacement specifically, the City lists finishing a basement as a permit project but does not list drywall

replacement either way, so it is worth asking Building Code Services directly before the work begins. The City says that failing to obtain a required building permit can, in the case of a building failure or loss, void insurance coverage.

Plumbing alterations, other than replacing existing fixtures in the same location, require a permit as well. Electrical repairs are handled differently: a licensed electrical contractor files a notification with the Electrical Safety Authority rather than pulling a building permit.

Before repairs start, get a written answer from your insurer on which repairs it expects to be permitted.

Q4

Is the City of Ottawa responsible for my sewer backup damage in Alta Vista?

The City of Ottawa is not automatically responsible for your sewer backup damage. The City's own guidance states that under the Municipal Act, municipalities are not liable for damage caused by the escape of water or sewage if they are not negligent, and the burden of proof rests with the claimant.

The City is clear that your insurance company should be your first point of contact, not the City. Whether the City bears any responsibility depends on whether you can show negligence on the City's part, which is a legal question, not one this site can answer. The City states plainly that it is not an insurance provider and does not automatically compensate residents.

There is a separate, limited program worth knowing about. The City of Ottawa offers a Compassionate Grant of $1,000 for homeowners affected by basement flooding due to sewer surcharging. It does not apply if the cause was appliance failure, a sewer lateral blockage, or overland flooding through a foundation crack or leaking window well. You must apply within one year of the flooding event, and the City asks for two or more items as proof of damage or costs over $1,000, where multiple photos count as one item.

A few things that shape what options are open to you:

- Whether your home insurance policy includes sewer-backup coverage, which is an optional add-on and not part of a standard policy
- Whether you have documentation of the damage before cleanup began

If you believe the City was negligent, that is a matter for a lawyer, not an insurer or a grant program. The City's position, in writing, is that the burden of proof rests with you.
Before anything is removed from the basement, photograph every affected wall, floor, appliance and piece of damaged property from multiple angles, where it is safe to do so.

Q5

How do I find out if my Ottawa address is in the DRAO area?

DRAO was activated for flooding that occurred on July 1, 2026, but only in specific parts of Ottawa: the Graham Creek and Stillwater Creek area. The province's map is the way to check whether your address falls inside the eligible zone.

Go to Ontario's DRAO page and check your own address on the map, rather than relying on a neighbour's.

A few things are worth knowing before you apply. Applications for this event had to be submitted by November 16, 2026. Insurance payments are deducted from eligible costs, and homeowners with more than $275,000 in insurance coverage are not likely to be eligible. If you are outside the mapped area, DRAO does not apply to you for this event; your insurer and the City's programs are the places to look instead.

If your damage came from sewer surcharging rather than overland flooding, DRAO can help only low-income households for that portion of the loss. For sewer-related damage more broadly, the City of Ottawa's Compassionate Grant offers a $1,000 payment to residents affected by basement flooding due to sewer surcharging, applied for within one year of the flooding event.

Check the province's map first, then ask your insurer in writing to confirm which portions of your repair costs fall under your overland flood or sewer-backup endorsement, since insurance payments are deducted from DRAO's eligible costs.

Q6

What is the deadline to apply for DRAO for the July 1 Ottawa flood?

The application deadline for Ontario's Disaster Recovery Assistance for Ontarians (DRAO), activated for flooding that occurred on July 1, 2026, was set for November 16, 2026.

DRAO was activated only in the Graham Creek and Stillwater Creek area for this event. The province's map shows which properties fall within the activated zone, and that is the place to confirm whether your address qualifies before you spend time on an application.

A few things shape what the program will and will not cover:

- Insurance payments are deducted from eligible costs, and homeowners with more than $275,000 in insurance coverage are not likely to be eligible.
- The program covers damage from overland flooding. Only low-income households can receive help for damage caused by sewer backup.
- Eligible basement repairs are limited to returning the space to a safe, basic state. In recreation rooms and other non-essential basement areas, only the replacement of damaged insulation and vapour barriers is eligible. Upgraded finishes are not eligible costs.
- The program covers up to 90% of eligible costs, up to $250,000 per application, with a $500 deductible that may be waived for low-income households.

Because insurance payments are deducted, your insurer should be your first contact. Get the insurer's position in writing before you apply, so you know what gap, if any, DRAO might address.

If November 16, 2026 has not yet passed, check the province's DRAO map to confirm your address is in the activated area and gather your insurance documentation before then; after that date, applications for this event are closed.

Disclaimer: This guide is provided for informational purposes only by Ottawa Flood Restoration. It does not constitute professional advice. Always consult qualified contractors and your local building authority (the City of Ottawa) before repairs start. Removing drywall so insulation can dry needs no building permit; replacing insulation with a different type or replacing framing does. Information is current as of November 22, 2026 and may change. Visit **ottawafloodrestoration.ca** for the latest answers.