

## Corrina Giles

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**From:** Disaster Recovery Assistance for Ontarians (MMAH) <disasterassistance@ontario.ca>  
**Sent:** June 20, 2025 2:31 PM  
**To:** Corrina Giles  
**Subject:** Business Ice Storm Assistance (BISA) program Announcement

Please see below for information regarding the Business Ice Storm Assistance (BISA) program, announced on June 19, 2025.

If your municipality is aware of any small businesses, small farms, or not-for-profit organizations that experienced uninsured property damage due to the March 2025 ice storm, please consider passing this information along to them.

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

The application deadline for this program is **Friday, October 31, 2025**.

To determine eligibility under the program, potential applicants should carefully review the program information, including guidelines and application form on the [Business Ice Storm Assistance website](#).

Any questions about the BISA program can be sent to the Ministry of Municipal Affairs and Housing program staff at: [DisasterAssistance@Ontario.ca](mailto:DisasterAssistance@Ontario.ca)

# Apply for ice storm recovery assistance

Get financial help if your small business, small farm, or not-for-profit organization was affected by the March 2025 ice storm in central and eastern Ontario.

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## Overview

The Business Ice Storm Assistance (BISA) program provides one-time financial support to small businesses, small farms and not-for profit organizations for eligible costs related to the March 2025 ice storm.

The deadline to apply is **October 31<sup>st</sup>, 2025**.

### Impacted area

The area of impact is highlighted on the ice storm map (<https://www.ontario.ca/files/2025-06/mmah-bisa-impacted-areas-ice-storm-map-en-2025-06-17.pdf>).

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## Eligibility

To qualify for the BISA program, you must:

- be a small, owner-operated business, small owner-operated farm, or a not-for-profit organization (see program guidelines (<https://www.ontario.ca/files/2025-06/mmah-bisa-guidelines-en-2025-06-18.pdf>) to confirm your eligibility)
  - have eligible costs related to the ice storm that are not covered by insurance
  - submit a completed application form (<https://www.ontario.ca/files/2025-06/mmah-bisa-application-form-en-2025-06-17.pdf>) and supporting documents by **October 31, 2025**
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## Eligible costs

You may be eligible for support for:

- emergency and clean-up expenses
- costs to repair or replace essential business property

You are not eligible for:

- costs related to items not essential to the function of the business
- loss of revenue
- normal operating costs
- insurance deductibles

Please refer to the program guidelines (<https://www.ontario.ca/files/2025-06/mmah-bisa-guidelines-en-2025-06-18.pdf>) for a detailed list of eligible and ineligible costs specific to your type of organization.

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## Assistance under the BISA program

You may be eligible for:

- up to \$250,000 per application
- reimbursement of up to 90% of your total eligible costs
- assistance, subject to a \$500 deductible

To receive funding, you must:

- provide evidence that your property was damaged in the March 2025 ice storm
- provide documentation showing that you have incurred eligible costs, including
  - receipts and paid invoices
  - proof of payment

If you cannot provide enough documentation to support that the amounts you are applying for are eligible, you may not receive financial assistance.

There are specific documentation requirements for different applicant types. See program guidelines (<https://www.ontario.ca/files/2025-06/mmah-bisa-guidelines-en-2025-06-18.pdf>) for details.

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## Insurance and other assistance

The BISA program does not replace insurance. You must:

- submit a claim to your insurer before applying
- disclose any insurance payments or other assistance received
- understand that insurance payments and contributions from other sources will be deducted from your eligible costs

Insurance deductibles are not eligible.

You may be eligible for BISA funding only if your insurance coverage is insufficient to cover essential costs. The program is meant to help small businesses, small farms, and not-for-profit organizations meet the basic needs to restart operations.

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## Reconsideration process

If you disagree with the decision on your application, **you have 45 calendar days** to file for reconsideration starting from the date on the decision letter.

You can apply to have us reconsider:

- your eligibility for the program
- the amount of money you received

To have your application reconsidered:

1. Complete the request for reconsideration form
  2. Collect documents to support your request
  3. Submit the form and documents to us
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## Program guidelines

Please review the program guidelines (<https://www.ontario.ca/files/2025-06/mmah-bisa-guidelines-en-2025-06-18.pdf>) to determine eligibility under the program, what documentation and evidence are necessary to support an application, and how to submit an application.

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## Submit your application

To apply for the BISA program:

1. Read the program guidelines (<https://www.ontario.ca/files/2025-06/mmah-bisa-guidelines-en-2025-06-18.pdf>)
2. Complete the application form (<https://www.ontario.ca/files/2025-06/mmah-bisa-application-form-en-2025-06-17.pdf>)
3. Collect supporting documents

4. Keep copies of your application and documents
5. Submit your application and documents to either:

**Email:**

DisasterAssistance@Ontario.ca (mailto:DisasterAssistance@Ontario.ca)

**Mail:**

Ministry of Municipal Affairs and Housing  
Business Ice Storm Assistance Program  
P.O. Box 73038  
Wood Street Post Office  
Toronto ON M4Y 1X4

After applying, you will receive a confirmation of receipt from us. Your file will be assigned to an adjuster for review. If you have additional disaster related costs after you apply, you can send additional documents directly to your adjuster.

**Related**

Apply for Municipal Ice Storm Assistance (MISA) (<https://www.ontario.ca/page/apply-municipal-ice-storm-assistance-misa>)

Emergency preparedness (<https://www.ontario.ca/page/emergency-preparedness>)

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