



SIMPLIFIED GUIDE

# HOMEOWNERS AND TENANTS

GENERAL INDEMNITY AND FINANCIAL

ASSISTANCE PROGRAM REGARDING ACTUAL

OR IMMINENT DISASTERS – FLOODING



## **SIMPLIFIED GUIDE**

### **General Indemnity and Financial Assistance Program Regarding Actual or Imminent Disasters – Flooding**

The wording of the program as adopted by the Québec government on April 10, 2019 and modified on March 24, 2021 and July 6, 2022 **is the sole and ultimate reference** for the application of the program and the interpretation thereof in the event of a dispute. This guide presents only the main provisions of the program.

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# Table of Contents

|  |    |
|--|----|
| 1. Eligibility.....  | 4  |
| 2. Exclusions.....   | 4  |
| 3. Indemnities and financial assistance granted.....   | 5  |
| 3.1 Temporary preventive measures.....   | 5  |
| 3.2 Temporary accommodation and supplies.....  | 5  |
| 3.3 Essential movable property.....  | 5  |
| 3.4 Moving or storage.....   | 7  |
| 3.5 Urgent work and temporary work (property owners only).....   | 7  |
| 3.6 Reconstruction work (property owners only).....  | 8  |
| 3.7 Assistance that can be used for other purposes (property owners only).....                                       | 10 |
| 3.8 If it is impossible to repair or rebuild (property owners only).....   | 12 |
| 3.9 Moving the residence or departure allowance: transfer to the municipality of the lot (property owners only)..... | 12 |
| 3.10 Other risk mitigation measures.....   | 12 |
| 4. Example for the owner of a principal residence.....   | 13 |
| 5. General provisions.....   | 14 |
| 5.1 Financial assistance from another source.....  | 14 |
| 5.2 Revision.....  | 14 |
| 5.3 Use of the financial assistance.....   | 14 |
| 5.4 Time limit for completing work.....  | 14 |
| 5.5 Precarious financial circumstances.....  | 14 |
| 5.6 Maximum financial assistance and successive floods.....  | 14 |
| 6. Disbursement procedures.....  | 14 |
| 7. To submit an application.....   | 15 |

## 1. Eligibility

To be eligible, you must:

- own the principal residence or be a tenant and live there;
- own the building that is essential to operate your business and reside there:
  - in the case of a business corporation, you must own at least 50% of the voting shares of the company;
  - in the case of a general partnership, you must participate in at least 50% of the company's profits.
- own the principal residence, live there and rent there a part of it to a tenant for whom it is also his principal residence.

Documents such as a municipal assessment, driver's licence, insurance policy, lease, and so on, are required to validate your identity and eligibility.

## 2. Exclusions

The program does not cover, by way of an example:

- damage caused to a second home;
- damage caused to outbuildings, sheds, carports or garages that are not connected to the main building;
- damage caused to fences, swimming pools, automobiles or recreational vehicles;
- damages caused to landscaping;
- loss of income;
- the loss of market value of property;
- damage caused to a building used for recreational purposes;
- the loss of animals or expenses stemming from a disease or injury sustained by an animal;
- an insurance deductible;
- losses and damage for which you are responsible;
- measures, costs, damages, work and expenses that have been or might be covered by financial assistance pursuant to a program established under the provisions of another statute, a program of the federal government, public or community bodies or non-profit associations, except for the Canadian Red Cross;
- the cost of obtaining a bid;
- measures, costs, damages, work and expenses relating to a principal residence that you own or a building built after the date of coming into force of the program in a zone with a 20-year flood zone rating;
- the cost of municipal permits;
- the cost of the certificate of location, if it is no longer up to date and the municipality requests it.

### 3. Indemnities and financial assistance granted

#### 3.1 Temporary preventive measures

If you implement at least one of the following measures, you will be entitled to an indemnity of \$125 per day per home or building if you are the owner or \$75 per day per dwelling unit if you are the tenant, without exceeding \$5 000:

- raise furniture, mechanical and electric apparatus and inventories and equipment;
- move furniture to a higher floor;
- prepare and install sand bags;
- install and monitor pumps that evacuate the water;
- board up openings;
- erect a dike, embankment or temporary riprap protection;
- dig a ditch;
- any other temporary preventive measure that public security warrants.

No supporting documents are required.

#### 3.2 Temporary accommodation and supplies

You could receive an indemnity of \$40\* per day per person from the 4th to the 100th day to evacuate your home for the purposes of public security or to carry out work.

#### 3.3 Essential movable property

You will be entitled to an indemnity for your damaged essential movable property. Table 1 on page 6 indicates the maximum amounts for each item of movable property.

You must submit photographic proof of the damage. Certain exclusions apply, for example, alcohol, cigarettes, jewellery, fine art objects, antiques, luxury clothing, sports and leisure equipment.

\* This amount came into force on July 6, 2022.

The maximum amount can be fully or partially reduced if it does not seem likely, given the level of water that entered the home, the duration of the flooding and the location where the essential movable property is placed or stored, that such property has been damaged.

If the level of water in your residence or building is below 30 cm, the maximum indemnity could reach 25%, except if you show that the property is irreparable.

If the level of water in your residence or your building falls between 30 cm and 60 cm, the indemnity per occupant granted for clothing is a maximum of \$1 000 (50% of the indemnity indicated in the table).

No indemnity will be paid if your property is stored in a crawl space.

No indemnity will be paid if the bedding in permanently unoccupied room is affected.

If you are self-employed, your essential property must be covered by an application for financial assistance for a business.

The amounts granted for each item of your living room or bedroom furniture are added up but the total granted must not exceed the maximum amount stipulated in the overall movable property table (see Table 1).

**TABLE 1 - Essential movable property**

| <b>Kitchen and dining room</b>   |         |   |         |
|--|---------|---|---------|
| Stove or oven and cooktop  | \$700   | Microwave oven  | \$175   |
| Refrigerator   | \$1 000 | Toaster or toaster oven   | \$30    |
| Dishwasher   | \$450   | Mixer, food processor, hand mixer   | \$60    |
| Table and four chairs  | \$850   | Utensils and kitchen utensils   | \$200   |
| Chair – per additional permanent occupant  | \$125   | Dishes  | \$150   |
| Pots and pans  | \$200   | Kettle  | \$25    |
| Electric coffee-maker  | \$30    | Indoor garbage can  | \$30    |
| Essential food, household and personal products – first permanent occupant                                     | \$500   | Essential food, household and personal products – additional permanent occupant                           | \$50    |
| <b>Living room and family room</b><br>(only a living room and a family room are eligible)                      |         |   |         |
| Television   | \$550   | Television stand  | \$300   |
| Living room furnishings (maximum of \$2 000 per living room or family room)                                    |         |   |         |
| Love seat  | \$750   | Couch   | \$1 000 |
| Chair  | \$500   | Futon   | \$500   |
| Lamp   | \$50    | Table   | \$150   |
| <b>Bedroom</b>   |         |   |         |
| Mattress and box spring – per permanent occupant   | \$475   | Mattress and box spring – per room not occupied permanently   | \$475   |
| Bedroom furnishings<br>(maximum of \$775 per permanent occupant or room that is not permanently occupied)      |         |   |         |
| Bed base   | \$150   | Desk or chest of drawers  | \$400   |
| Bedside lamp   | \$50    | Mirror  | \$50    |
| Night stand  | \$150   |   |         |
| <b>Laundry room or bathroom</b>  |         |   |         |
| Washing machine  | \$800   | Tumble dryer  | \$600   |
| <b>Miscellaneous</b>   |         |   |         |
| Freezer  | \$460   | Vacuum cleaner  | \$300   |
| Desktop or portable computer   | \$800   | Computer furnishings  | \$200   |
| Clothing, except luxury clothing – per permanent occupant  | \$2 000 | Household linen (bedding, towels, kitchen linen) – per permanent occupant                                 | \$400   |
| Books and material required by a full-time student– per permanent occupant (proof of student status required)  | \$300   | Other items essential for the work of a wage earner – per permanent occupant (proof of employer required) | \$1 000 |
| Items for children up to three years of age – per permanent occupant in this age group (proof of age required) | \$300   | Equipment for persons with disabilities – per permanent occupant  | \$500   |
| Dehumidifier, humidifier, fan  | \$250   | Electric razor, hair dryer, curling iron  | \$150   |
| Curtains and blinds – per essential room   | \$50    | Ironing board   | \$30    |
| Iron   | \$40    | Radio   | \$50    |
| Telephone  | \$40    | Outdoor garbage can   | \$100   |
| Maintenance tools  | \$200   | Snowblower  | \$500   |
| Lawn mower   | \$300   |   |         |

### 3.4 Moving or storage

If your movable property must be moved after the flooding or stored to carry out work, you are entitled to the reimbursement of reasonable expenses incurred, up to a maximum of \$1 000. Receipts must be submitted.

### 3.5 Urgent work and temporary work (property owners only)

#### Urgent work

The indemnity you receive will vary according to the level of water reached and the characteristics of your residence or building.

If you have carried out work, you will receive 100% of the indemnity stipulated in the following table. No supporting documents are required.

If a company carries out all of the work, you will not receive any indemnity and 90% of the reasonable expenses incurred will be reimbursed for the work carried out.

If you carry out partial work, you will receive 25% of the indemnity stipulated in the following table and financial assistance corresponding to 90% of the reasonable expenses incurred for the work carried out by the company.

Receipts are required for work performed by a company. In the case of demolition work, you must ensure that the company possesses a valid licence from the Régie du bâtiment du Québec.

Eligible reasonable work:

- pumping water;
- demolition;
- elimination of debris and dumpster rental;
- cleaning and cleaning products;
- disinfection and decontamination;
- dehumidification;
- extermination;
- equipment rental (pump, generator, dehumidifier, fan and trash vacuum cleaner).

| TABLE 2 – Indemnity for urgent work |                           |                                |   |                     |  |   |
|-------------------------------------|---------------------------|--------------------------------|---|---------------------|--|---|
| Water level                         |                           | House built on a concrete slab | Crawl space/built on stilts/mobile home | Unfinished basement | 1 or 2 essential finished basement rooms | 3 or more essential finished basement rooms |
| Reaches the ground floor            |                           | \$1 850                        | \$2 000                                 | \$2 000             | \$3 000                                  | \$4 000                                     |
| Below the ground floor              | More than 120 cm          | -                              | \$ 500                                  | \$1 150             | \$1 550                                  | \$2 250                                     |
|                                     | More than 30 cm to 120 cm | -                              | \$ 500                                  | \$1 000             | \$1 300                                  | \$2 000                                     |
|                                     | More than 5 cm to 30 cm   | -                              | \$350                                   | \$850               | \$1 125                                  | \$1 500                                     |
|                                     | 5 cm and less             | -                              | \$350                                   | \$850               | \$1 125                                  | \$1 500                                     |

### Temporary work

You are entitled to financial assistance equivalent to 90% of the reasonable expenses incurred if you have carried out work to make your residence or your building habitable or functional prior to the completion of permanent work:

- temporarily restore electricity in the residence;
- install minimal insulation;
- board up openings;
- carry out similar work warranted by public security.

Receipts must be submitted.

### 3.6 Reconstruction work (property owners only)

If you are a homeowner, you will be entitled to financial assistance to compensate damage caused to your residence or building based on the information in a building damage report. Such financial assistance cannot exceed the new cost of your residence or building that corresponds to the value determined by your municipality, except for outbuildings (land and unconnected building).

You can also receive assistance equivalent to 90% of reasonable expenses incurred for work carried out on your essential access road.

In all cases, the total assistance may not exceed:

- \$325 000 for the owner of a principal residence used solely for this purpose;
- \$425 000 for the owner of a principal residence comprising a dwelling unit.

When your residence or building has been damaged, the MSP mandates a damage appraiser to produce a damage report that must indicate the level of water infiltration, the dimensions of your residence or building, the type of foundation, basement finishing, the number and types of rooms, and the equipment and components damaged.

If the level of water infiltration in your residence or building did not reach the ground floor, does not require stabilization work and the foundations, even if they are damaged, can be repaired, you will receive an indemnity equivalent to 90% of the amounts stipulated in parts 1 to 3 of Table 3. In addition to these indemnities, you will be entitled to assistance equivalent to 90% of the reasonable expenses incurred for the work presented in Table 4, upon submission of the bids and receipts.

When the level of water infiltration in your residence or building reaches the ground floor and you must rebuild the foundations or work must be carried out on the structure, a damage appraiser will produce a report pertaining to the ground floor rooms, depending on the real area. In addition to the financial assistance mentioned above for damage to the basement, you will be entitled to 90% of the damage indicated in the report. Certain work may require bids and receipts.

\* The maximum amounts came into force on July 6, 2022 and can change without notice. To obtain additional information, please visit [Québec.ca/disaster-assistance](https://quebec.ca/disaster-assistance).

**TABLE 3 – RECONSTRUCTION WORK**

| <b>PART 1 – Indemnity per essential room affected</b> |   |   |               |                 |                |                                     |   |
|---|---|---|---------------|-----------------|----------------|-------------------------------------|---|
| <b>Water level</b>                                    |   | <b>Laundry room</b>   | <b>Office</b> | <b>Bathroom</b> | <b>Bedroom</b> | <b>Living room/<br/>family room</b> | <b>Kitchen,<br/>including the<br/>dining room</b> |
| Reaches the ground floor                              |   | Indemnity determined according to the damage appraiser’s report |               |                 |                |                                     |   |
| Below the ground floor                                | More than 120 cm                                      | \$2 850   | \$2 550       | \$2 700         | \$3 750        | \$3 450                             | \$8 200   |
|   | More than 30 cm to 120 cm                             | \$1 350   | \$1 650       | \$1 950         | \$2 550        | \$2 350                             | \$4 750   |
|   | More than 5 cm to 30 cm                               | \$950   | \$1 300       | \$1 500         | \$1 650        | \$1 500                             | \$4 250   |
|   | 5 cm and less   | \$100   | \$150         | \$100           | \$150          | \$150                               | \$1 400   |
|   | Amount to be added when the floor covering is damaged | \$400   | \$1 000       | \$700           | \$2 000        | \$3 450                             | \$1 600   |

| <b>PART 2 – Indemnity for work on the shell of a building<br/>(to be multiplied by the perimeter of the foundations)</b> |  |                    |                                      |   |  |
|--|--|--------------------|--------------------------------------|---|--|
| <b>Level of water below the ground floor</b>   | <b>Home on stilts or a mobile home</b> | <b>Crawl space</b> | <b>Insulated unfinished basement</b> | <b>1 or 2 essential finished basement rooms</b> | <b>3 or more essential finished basement rooms</b> |
| More than 120 cm   | \$109/linear m                         | \$71/linear m      | \$182/linear m                       | \$170/linear m                                  | \$138/linear m                                     |
| More than 30 cm to 120 cm  | \$109/linear m                         | \$71/linear m      | \$98/linear m                        | \$89/linear m                                   | \$79/linear m                                      |
| More than 5 cm to 30 cm  | \$109/linear m                         | \$29/linear m      | \$50/linear m                        | \$50/linear m                                   | \$40/linear m                                      |
| 5 cm and less  | -                                      | -                  | -                                    | -   | -  |

Legend: linear m = linear metre.

| <b>PART 3 – Indemnity for specialized work, equipment and basement components</b>                          |                      |
|--|----------------------|
| Rebuild the concrete slab  | \$88/m <sup>2</sup>  |
| Replace granular materials in the crawl space  | \$38/m <sup>2</sup>  |
| Replace the insulation under the floor of the residence or building with a crawl space or in a mobile home | \$25/m <sup>2</sup>  |
| Replace the exterior cladding of a residence or a building   | \$120/m <sup>2</sup> |
| Remove and reinstall the exterior cladding of a residence or a building                                    | \$103/m <sup>2</sup> |
| Stabilize a veranda roof   | \$150/m <sup>2</sup> |
| Replace a bathtub  | \$1 080              |
| Replace a shower   | \$1 290              |
| Replace a combined bathtub and shower  | \$1 500              |
| Replace a toilet   | \$315                |
| Remove and reinstall a bathtub and/or a shower   | \$250                |
| Remove and reinstall a toilet  | \$150                |
| Replace rough plumbing (per item of equipment)   | \$225                |

|   |         |
|---|---------|
| Replace a furnace   | \$4 500 |
| Replace a fuel oil/propane tank                                 | \$1 590 |
| Clean warm air and/or ventilation ducts                         | \$500   |
| Replace a gas, pellet or wood stove                             | \$1 500 |
| Replace a protective wall screen                                | \$130   |
| Replace a fireplace   | \$2 400 |
| Replace an air exchange system                                  | \$1 600 |
| Replace a water heater (only if you are the owner)              | \$800   |
| Replace a domestic water pump and reservoir                     | \$1 000 |
| Replace a column or submersible sump pump in the catchment well | \$200   |
| Replace a service box   | \$2 000 |
| Replace a staircase with more than seven steps (with risers)    | \$1 200 |
| Replace a staircase with fewer than seven steps (with risers)   | \$600   |
| Replace a stairstep with riser                                  | \$85    |
| Replace a staircase with more than seven steps without risers   | \$550   |
| Replace a staircase with fewer than seven steps without risers  | \$275   |
| Replace a stairstep without a riser                             | \$37    |
| Replace a veranda   | \$1 200 |
| Replace an exterior port  | \$950   |
| Replace a patio door  | \$1 275 |
| Replace a standard garage door                                  | \$1 200 |
| Replace a double garage door                                    | \$2 585 |
| Replace a window  | \$485   |
| Replace galvanized steel coping                                 | \$245   |
| Rent a concrete pump  | \$750   |
| Remove and reinstall a furnace                                  | \$450   |
| Remove and install a water heater                               | \$225   |
| Remove and reinstall a staircase                                | \$325   |
| Remove and reinstall a veranda                                  | \$650   |
| Water analysis  | \$80    |

**TABLE 4 – Financial assistance for specialized work**

|  |  |
|--|--|
| Equipment for persons with a disability                  | Amount of the eligible receipts upon submission of two bids from contractors who possess a valid licence from the Régie du bâtiment du Québec with the prior approval of the MSP |
| Septic systems   |  |
| Artesian wells   |  |
| Water treatment unit                                     |  |
| Repair cracks in the foundation and/or the concrete slab |  |
| French drain   |  |

### 3.7 Assistance that can be used for other purposes (property owners only)

To eliminate or reduce the risk of flooding, you can use the amounts stipulated for emergency and temporary work and the amounts stipulated for damage caused to your residence or building or to the essential access road to:

- flood-proof your residence or building;

- move your residence or building;
- rehouse yourself and demolish your residence or building (departure allowance).

You will receive financial assistance equivalent to 100% of the reasonable expenses incurred.

However, such assistance is limited to the value of the damage and cannot exceed the new cost of your residence or building for the attendant damage, or a maximum of \$325 000\* (\$425 000\* in the case of a principal residence comprising a dwelling unit), except for the amounts stipulated for emergency and temporary work.

Additional assistance equivalent to reasonable expenses incurred may be granted for the services of professionals such as engineers or surveyors in order to choose between immunizing or moving your residence or building or using the departure allowance.

Additional financial assistance equivalent to reasonable expenses incurred is also granted for demolition, the elimination and burying of debris and the backfilling of any property on your lot, including its foundations. You must obtain two bids to have the work carried out by entrepreneurs who possess a licence from the Régie du bâtiment du Québec. Receipts must be submitted.

#### Flood-proofing of the residence

Flood-proofing consists in applying measures to protect your residence or building from possible flooding.

When your municipality's planning by-laws require flood-proofing of your residence or building, financial assistance equivalent to 90% of reasonable expenses incurred for the work and expenses stipulated in the report of an engineering firm could be granted in addition to the indemnities stipulated for reconstruction work (see Table 3) in the following cases:

- the water reaches the ground floor;
- the foundations and the concrete slab must be rebuilt;
- stabilization work is required since the residence or building has shifted from its initial site.

\* The maximum amounts came into force on July 6, 2022 and can change without notice. To obtain additional information, please visit [Québec.ca/disaster-assistance](https://quebec.ca/disaster-assistance).

Before you commence the work, you must submit the following documents to the Minister:

- the necessary permits;
- the drawings and specifications prepared by an engineering firm;
- at least two bids from entrepreneurs who possess a valid licence from the Régie du bâtiment du Québec authorizing them to perform such work.

#### Moving the residence

Financial assistance can be granted to move your residence or building on the same lot or another lot to ensure its long-term safety. The residence or building must be moved in the same municipality or in an adjoining municipality.

Eligible work and expenses:

- for the purchase of a new lot, the assistance granted cannot exceed the value of the old lot at the time of flooding (municipal assessment);
- notarial fees related to the purchase of the new lot;
- the certificate of location of the new lot;
- the permit required to transport the residence or building and its installation on the new site;
- the transportation of the residence or building, including the disconnection, raising, loading, signalling and moving of cables;
- new foundations, including excavation, backfilling and the elimination of excavated materials;
- the reinstallation of the main and auxiliary heating systems, the air exchange system and its ducts and the air conditioning system if it is essential for the rental of the dwelling unit in the building of which you are the owner-resident;
- the septic system and artesian well if the residence cannot be connected to municipal networks.

You must eliminate the residual foundations in order to ensure individual safety and provide the municipality's attestation of compliance.

### Departure allowance

If you prefer to be rehoused in a new residence or building and demolish your flooded residence or building, an allowance is provided to:

- demolish your flooded residence or building;
- eliminate the residual foundations to ensure individual safety.

You must provide the municipality's attestation of compliance showing that you completed the work. Receipts must be submitted.

### 3.8 If it is impossible to repair or rebuild (property owners only)

When your municipality's planning by-laws do not allow you to repair damage to your residence or building or its reconstruction, financial assistance corresponding to the new cost of your residence or building, up to a maximum of \$325 000\*, could be granted as a departure allowance. Despite the foregoing, under the program it is not impossible to repair or rebuild the residence or building when the municipality would consider when assessing the damage the cost of flood-proofing or improvement work.

If you opt to move your residence or building, the financial assistance granted is equivalent to the sum of the damage and reasonable expenses incurred (see the eligible expenses and work in the "Moving the residence" section), without exceeding the new cost of your residence or building, nor the maximum amount of \$325 000\*.

If your residence comprises a dwelling unit, the maximum financial assistance could be \$425 000.\*

Additional assistance, equivalent to reasonable expenses incurred, is also granted for emergency and temporary work.

A copy of your renovation permit application and the municipality's response is required.

\* The maximum amounts came into force on July 6, 2022 and can change without notice. To obtain additional information, please visit [Québec.ca/disaster-assistance](https://quebec.ca/disaster-assistance).

### 3.9 Moving the residence or departure allowance: transfer to the municipality of the lot (property owners only)

If you transfer to the municipality for \$1 the lot on which your residence is located, you will receive assistance equivalent to the value of the standardized municipal assessment of the lot at the time of flooding.

The total assistance to move your residence or for the departure allowance and the transfer of your lot, excluding that in respect of movable property, accommodation and supplies, moving or storage, professional services (engineer, surveyor), demolition expenses, emergency and temporary work, cannot exceed \$385 000\* (owner of a principal residence used solely for this purpose) or \$485 000 (owner of a principal residence comprising a dwelling unit).

Moreover, you must:

- demolish or move to another lot all of the other property located on your lot, including the foundations;
- submit a resolution in which the municipality undertakes to acquire the lot;
- submit documents that confirm the transfer to the municipality of the lot.

### 3.10 Other risk mitigation measures (property owners only)

You could receive financial assistance equivalent to 90% of reasonable expenses incurred, without exceeding the new cost your residence or building or the maximum of \$325 000\* (\$425 000\* in the case of a principal residence comprising a dwelling unit) to implement the following eligible measures:

- the purchase of a sump pump;
- moving a furnace, water or service box above the flood threshold;
- all of measures warranted by public security.

Bids can be submitted to have the amounts approved before the work begins. Receipts must be submitted.

#### 4. Example for the owner of a principal residence

- A family of four is evacuated for 33 days (three qualifying days and 30 eligible days) in the wake of flooding.
- The water reached a height of 60 cm in the basement.
- The basement is fully finished and comprises three essential rooms: an office, a bedroom and a laundry room.
- The floor covering and several items of essential movable property were damaged in the rooms.
- It was neither necessary to move nor to store property after the flooding.
- The following temporary measures were implemented: furniture was raised and a ditch was dug (one day).
- The perimeter of the residence is 50 linear metres.
- An entrepreneur sent an invoice for \$2 000 to repair cracks in the foundation.
- The water heater must be replaced.

**Temporary preventive measures:** **Subtotal: \$125**  
 One day of work to implement the measures: \$125

**Temporary accommodation and supplies** **Subtotal: \$4 800**  
 Four occupants evacuated for 30 days (4 x \$40 x 30 days): \$2 400

**Essential movable property** **Subtotal: \$4 410**

| Damaged property                       | Amount granted |
|--|----------------|
| Computer                               | \$800          |
| Computer furnishings                   | \$200          |
| Bedroom furnishings (one occupant)     | \$775          |
| Mattress and box spring (one occupant) | \$475          |
| Washing machine                        | \$800          |
| Tumble dryer                           | \$600          |
| Freezer                                | \$460          |
| Vacuum cleaner                         | \$300          |

**Urgent work** **Subtotal: \$2 000**  
 Indemnity based on the level of water reached and the type of basement: \$2 000

**Reconstruction work** **Subtotal: \$15 700 x 90% = \$14 130**

Indemnities per room: \$2 650 + \$4 550 + \$1 750 = \$8 950  
 Work on the shell: \$79 x 50 linear m = \$3 950  
 Water heater: \$800  
 Work on the structure/repairing of cracks (invoice): \$2 000

} x 90%

**Total assistance granted: \$25 465**

## 5. General provisions

### 5.1 Financial assistance from another source

You cannot receive financial assistance under this program in respect of measures, fees, damages, work and expenses that have been or will be subject to financial assistance from another source.

However, you can receive financial assistance for temporary accommodation or supplies, a charitable donation following a public fund-raising campaign or an insurance benefit paid for damage caused by flooding.

### 5.2 Revision

A revision of your file can be requested in writing within two months of the date on which you were notified of the decision.

### 5.3 Use of the financial assistance

The financial assistance granted must be used exclusively for the purposes for which it was paid. You must, therefore, submit receipts to demonstrate the completion of certain work.

You must keep all receipts and submit them to the MSP if it asks you to do so.

### 5.4 Time limit for completing work

You must carry out the work subject to financial assistance within 12 months of the written notice establishing the damage deemed eligible. The time limit can be extended if you show that it was impossible to comply with it.

### 5.5 Precarious financial circumstances

If you are experiencing precarious financial circumstances at the time or because of flooding, your financial contribution could be cancelled in whole or in part following an analysis of your situation. To determine whether you are experiencing precarious circumstances, your household's total income must be compared to the low-income cutoff established by Statistics Canada, bearing in mind the number of persons in your family and the population of your municipality. You must submit a copy of the notice of assessment for the homeowner and, if need be, the homeowner's spouse.

### 5.6 Maximum financial assistance and successive floods

The MSP will offer either a departure allowance, assistance to move or assistance to flood-proof your residence or building in the following cases:

- If the financial assistance stipulated for your residence or building, for this application, reaches:
  - 50% of the new cost of your residence or building;
- or**
- \$162 500\*.
- If the amounts paid for the damage to your residence or building in the wake of flooding that occurred after April 10, 2019 added to the amount to which you are entitled under this application reach:
  - 50% of the new cost of your residence or building;
- or**
- \$162 500\*.

For example, your residence or building sustained \$75 000 in damage during the first flood and \$90 000 during the second flood. Given that the two amounts combined exceed \$162 500\*, you will receive or the second flood financial assistance for the departure allowance, moving or flood-proofing of your residence or building.

To determine the amount that could be granted for the departure allowance or moving, please consult section 3.8 ("If it is impossible to repair or rebuilt") in this guide. In the case of flood-proofing, please consult section 3.7 ("Assistance that can be used for other purpose").

If you refuse the financial assistance, you will receive a final amount to compensate for the damage to your residence or building (depending on the damage report).

- **No financial assistance will be granted in respect of your residence or building for subsequent flooding** if you refused the financial assistance or if you have already received financial assistance to flood-proof or move it after April 10, 2019.

Notwithstanding the foregoing, you could receive financial assistance for excess costs for temporary accommodation and supplies and for the temporary preventive measures implemented.

\* This amount came into force on July 6, 2022.

## 6. Disbursement procedures

The financial assistance will be paid as follows:

- Following an analysis of the application and the supporting documents, an advance may be paid:
  - up to 100% of the estimated amount for your temporary accommodation and supplies expenses, damage to essential movable property and the temporary preventive measures;
  - up to 85% of the estimated amount for any other purpose.
- Following receipt of the damage report produced by an expert mandated by the MSP, a partial or final payment can be made for reconstruction work and work on the structure of your residence or building or essential access road and for damage mitigation measures, upon the submission and acceptance of the supporting documents and depending on the progress on the work.
- Following receipt of the engineer's certificate of compliance or the municipality's attestation of compliance and the supporting documents, a partial or final payment can be made depending on the progress on the work in cases where you flood-proofed, moved or demolished your flooded residence or building.

Upon request, the assistance granted can be paid jointly with a financial institution, an entrepreneur or a supplier.

## 7. To submit an application

You have three months after the date of implementation of the program or the first sign of damage to submit your application for financial assistance and compensation. However, if the damage begins five years after the implementation of the program, no application may be submitted.

If you are unable to submit your application within the time limit, you must explain in writing to the MSP why you were unable to act sooner.

### Online claim application for financial assistance and compensation

[Quebec.ca/disaster-assistance](http://Quebec.ca/disaster-assistance)

#### By email

[aide.financiere@msp.gouv.qc.ca](mailto:aide.financiere@msp.gouv.qc.ca)

#### By regular mail

Direction générale du rétablissement  
Ministère de la Sécurité publique  
455, rue du Marais, bureau 100  
Québec (Québec) G1M 3A2

#### Visit the MSP website at

[Quebec.ca/disaster-assistance](http://Quebec.ca/disaster-assistance) to:

- consult the General Indemnity and Financial Assistance Program Regarding Actual or Imminent Disasters;
- complete the application for financial assistance and compensation;
- ascertain if you are included in the territory of application.









