

Simplified Guide

Ministère
de la Sécurité
publique

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

Updated on: April 18, 2019

The wording of the program as adopted by the Québec government on April 10, 2019 **is the sole, 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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1. Eligibility:

To be eligible, you must:

- own the principal residence or be a tenant;
- own the building that is essential to operate your business and reside there:
 - in the case of a business, 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.
- live in your home and rent there a dwelling unit to an individual for whom this part of the building also constitutes 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 that is generally recognized as being at risk, for example, a 0-to-20-year flood zone or landslides;
- the cost of municipal permits.

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:

- A. an indemnity of \$20 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;
- B. \$1 000 per month per home for a maximum of six months starting on the date of the written notice issued by the Ministère de la Sécurité publique (MSP) informing you that work is necessary on the structure.

The two amounts are not offered simultaneously.

3.3 Essential movable property

You will be entitled to an indemnity for your damaged essential movable property.

The amount of eligible damage is established according to the lesser of the following amounts:

- the cost of repairing the movable property according to the scales stipulated in the program;
- a maximum amount stipulated for each item of movable property covered (see Table 1 on page 6).

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.

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.

TABLE 1 - Essential movable property

Kitchen and dining room			
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
Living room and family room (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
Bedroom			
Mattress and box spring – per permanent occupant	\$475	Mattress and box spring – per room not occupied permanently	\$475
Bedroom furnishings (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		
Laundry room or bathroom			
Washing machine	\$800	Tumble dryer	\$600
Miscellaneous			
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		

- If the level of water in your residence or building is below 30 cm, the maximum indemnity could reach 25% for electric household appliances, furnishings, household linen and clothing, except if you show that the property is beyond repair.
- If the level of water in your residence or building falls between 30 cm and 60 cm, the maximum indemnity

offered per occupant for clothing is \$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 a permanently unoccupied bedroom is affected.
- If you are self-employed, your essential needs must be covered by a claim for a business.
- The amounts granted for each item of your living room or bedroom furnishings are added up but the total granted must not exceed the maximum amount stipulated in the overall table of movable property (see Table 1).

3.4 Moving or storage

If your movable property must be moved after the disaster 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

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 an entrepreneur or 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 entrepreneur or the company.

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

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:

- \$200 000 for the owner of a principal residence used solely for this purpose;
- \$265 000 for the owner of a principal residence comprising a dwelling unit.

The MSP mandates a damage appraiser to produce a damage report that indicates the level of water infiltration, the dimensions of your residence or building, the type of foundations, basement finishing, the number and type of rooms, and the equipment 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, if they are damaged, can be repaired, including the concrete slab that must be rebuilt, you will receive an indemnity. The amounts stipulated in parts 1 to 3 in Table 3 are added up and you will receive 90% of the total.

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. The indemnity granted is equivalent to 90% of the damage indicated in the report.

TABLE 3 – RECONSTRUCTION WORK

PART 1 – Indemnity per essential room affected							
Water level		Laundry room	Office	Bathroom	Bedroom	Living room/ family room	Kitchen, including the dining room
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

PART 2 – Indemnity for work on the shell of a building (to be multiplied by the perimeter of the foundations)					
Level of water below the ground floor	Home on stilts or a mobile home	Crawl space	Insulated unfinished basement	1 or 2 essential finished basement rooms	3 or more essential finished basement rooms
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.

PART 3 – Indemnity for specialized work, equipment and basement components	
Rebuild the concrete slab	\$88/m ²
Replace granular materials in the crawl space	\$38/m ²
Replace the insulation under the floor of the residence or building with a crawl space or in a mobile home	\$25/m ²
Replace the exterior cladding of a residence or a building	\$120/m ²
Remove and reinstall the exterior cladding of a residence or a building	\$103/m ²
Stabilize a veranda roof	\$150/m ²
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

In addition to the indemnities stipulated in Parts 1 to 3 in Table 3, you will be entitled to assistance equivalent to 90% of reasonable expenses incurred for the work indicated in Table 4.

TABLE 4 – Financial assistance for specialized work

Equipment for persons with a disability	Amount of the eligible receipts upon submission of two bids 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

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:

- immunize your residence or building;
- move your residence or building;

- use the funds as a departure allowance to rehouse yourself and demolish the residence or building that sustained damage.

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 \$200 000 (\$265 000 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.

Immunization of the residence

Immunization consists in applying measures to protect your residence or building to avoid damage caused by flooding.

When your municipality's planning by-laws require the immunization 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 will be granted in addition to the indemnities stipulated for reconstruction work (see Table 3).

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

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 \$200 000, could be granted as a departure allowance.

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 \$200 000. If your residence comprises a dwelling unit, the maximum financial assistance could be \$265 000.

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.

3.9 Moving a residence or departure allowance: transfer to the municipality of the lot

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, up to the maximum stipulated.

Such assistance, excluding that in respect of movable property, accommodation and supplies, moving or storage, decision support (engineer, surveyor), demolition expenses, emergency and temporary work, cannot exceed \$250 000 (owner of a principal residence used solely for this purpose) or \$325 000 (owner of a principal residence comprising a dwelling unit or used to operate your business).

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

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 \$200 000 (\$265 000 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.

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 disaster.
- 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: \$2 400**

Four occupants evacuated for 30 days (4 x \$20 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

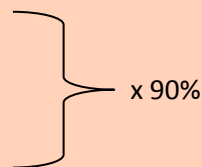
Reconstruction work **Subtotal: \$15 700 x 90% = \$14 130**

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



Total assistance granted: \$23 065

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 a disaster.

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 complete 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 the disaster, 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 tax return and the notice of assessment for the homeowner and, if need be, the homeowner's spouse.

5.6 Successive floods

The accrued amount of financial assistance stipulated for your residence or building **cannot exceed 50% of the new cost or \$100 000** if you have already received financial assistance for a disaster that occurred since April 10, 2019.

However, you can receive a departure, moving or immunization allowance.

For example, your residence or building sustained \$50 000 in damage during the first disaster and \$75 000 during a second disaster. In this case, for the second disaster a departure, moving or immunization allowance is offered according to the lesser of the new cost of your residence or building or \$200 000. If you refuse this financial assistance, you will receive an ultimate amount to compensate for damage to your residence or building, according to the damage report.

- **No financial assistance will be granted in respect of your residence or building for subsequent disasters** if you refused the financial assistance or if you used it for immunization or moving since 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.

- No financial assistance will be granted for your residence or building built after April 10, 2019 in a well-known risk zone (0-to-20-year flood zone or landslides).

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 excess accommodation and supplies expenses, damage to essential movable property and the temporary preventive measures implemented;
 - up to 85% of the estimated amount for any other purpose.
- Following receipt of the damage assessment conducted 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 immunized, moved or vacated your flooded residence or building.

At your request or the request of the financial institution, 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 the appropriate form.

If you are unable to submit your application within three months or if gradual damage appears beyond the time limit, you must send a written notice by letter, email or fax to the Minister within this time limit. Otherwise, your application will be rejected, except if you show that it was impossible to act sooner.

Online claim form

securitepublique.gouv.qc.ca/reclamation-proprietaires-locataires

By mail

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

By email

aide.financiere@misp.gouv.qc.ca

By fax:

Québec City area: 418-643-1941
Toll-free number: 1-866-251-1983

Visit the MSP website at

securitepublique.gouv.qc.ca to:

- consult the General Indemnity and Financial Assistance Program Regarding Actual or Imminent Disasters;
- obtain the PDF version of the claim form;
- ascertain if you are included in the territory of application;
- find out about the dates of public information sessions or the location of temporary disaster assistance offices.

