



## Definition of a business

- **Eligible businesses**
  - Corporation or company
  - Partnership
  - Self-employed
  - Owner of rental property
  - Cooperative
  - Agricultural businesses
- **Eligibility criterias**
  - For one of the two years preceeding the year of disaster  
Principal mean of subsistence of the owners who own at least 50% of the shares **or**  
Income that allows to reach the low income cut-off
  - For the two years preceeding the year of disaster  
Net income less than \$500,000



Sécurité publique  
Québec

## Businesses – Financial assistance

- **Value of financial assistance**
  - **Temporary preventive measures**
    - Maximum of \$5,000
  - **Moving or storage costs**
    - Maximum of \$2,500
  - **Emergency work and temporary work**
    - \$500 deductible
    - Eligible amount : 100%
  - **Property damages**
    - Eligible amount : 75 %
    - Maximum of \$212,278 or of the cost of replacing the buildings



Sécurité publique  
Québec

## Indemnities provided under the Program - Individuals

- For the residential property owners and tenants
  - Temporary preventive measures
  - Excess costs for temporary housing
  - Essential movable property
  - Moving or storage costs
- For the residential property owners only
  - Essential immovable property



Sécurité publique  
Québec

## Temporary preventive measures

- Actions to protect essential property (see Appendix A of the Program), for example :
  - Raising of furnitures
  - Installation of temporary protection
- Invoices
  - For material purchases and equipment rentals
- 100% of the cost of such measures up to a limit of \$3,000



Sécurité publique  
Québec

## Excess costs for temporary housing

- Individuals forced to evacuate their principal residence for public safety reasons or due to work required following the disaster
  - \$20/day for each person
  - From the 4<sup>th</sup> to the 100<sup>th</sup> day of evacuation

Example :

Family of 4 persons evacuated for 30 eligible days

$$4 \text{ persons} \times 30 \text{ days} \times \$20 \text{ per day} = \$2,400$$



Sécurité publique  
Québec

## Additional amount – Clothing

- For individuals who had to evacuate their main residence quickly without being able to bring clothes
- \$50 to \$150/person depending on the season



Sécurité publique  
Québec

## Essential movable property

- Value of financial assistance
  - The lesser of : repair of the property  
or  
replacement of the property with property of equivalent quality  
or  
the maximum amount stipulated for each item covered (see Appendix B of the Program)
- \$100 deductible



Sécurité publique  
Québec

## Essential movable property (continued)

### 1 – KITCHEN AND DINING

Stove or oven and cooktop	\$650
Refrigerator	\$1,000
Dishwasher	\$400
Table and four chairs	\$800
Chair – Additional permanent occupant	\$125
Pots and pans	\$200
Kettle	\$25
Coffee maker	\$30
Microwave oven	\$175
Toaster or toaster oven	\$30
Mixer, food processor, hand mixer	\$60
Utensils and cooking utensils	\$200
Dishware	\$150
Essential food, household products and personal products 1st occupant (\$50 per additional occupant)	\$500
Indoor waste container	\$30



Sécurité publique  
Québec

## Essential movable property (continued)

### 2 – LIVING ROOM OR FAMILY ROOM

Living room furnishings (specifically including a sofa, loveseat, arm chair, table and lamp)	\$1,600
Television set	\$450
Television stand	\$150

### 3 – BEDROOM

Bedroom furnishings (specifically including a bed frame, dresser, night table, mirror and lamp)	\$775/occupant
Mattress and box frame – Per occupant	\$475/occupant

### 4 – LAUNDRY AND BATHROOM

Washer	\$600
Dryer	\$450



Sécurité publique  
Québec

## Essential movable property (continued)

### 5 – MISCELLANEOUS

Freezer	\$460
Computer	\$800
Computer furnishings	\$200
Books and supplies for a full-time student during an academic year – Per person	\$300/person
Others goods required by an employed individual – Per person	\$1,000
Children's items age of 0-3 years	\$300
Equipment for disabled persons – Per person	\$500/person
Dehumidifier, humidifier, fan	\$250
Clothing	\$1,500/occupant
Household linens (specifically including bedding, towels and kitchen linens)	\$400/occupant



Sécurité publique  
Québec

## Essential movable property (continued)

### 5 – MISCELLANEOUS (CONTINUED)

Electric razor, hair dryer, curling iron	\$150
Vacuum	\$300
Curtains and blinds – Per essential room	\$50
Iron	\$40
Ironing board	\$30
Telephone	\$30
Radio	\$40
Maintenance tools	\$100
Lawn mower	\$250
Outdoor trash can	\$100
Other (example: blower)	\$600



Sécurité publique  
Québec

## Essential movable property (continued)

### Example list for a person

5 pants	\$300
10 sweaters (5 short-sleeved and 5 long-sleeved)	\$400
1 winter coat	\$200
1 pair of boots	\$100
14 underwears (including 7 pairs of socks)	\$75
2 sleepwears	\$60
1 pair of shoes	\$75
Clothing	\$1,210
4 towels	\$75
1 bed-cover	\$175
1 blanket	\$45
1 set of draps	\$50
1 pillow	\$35
Household linens	\$380



Sécurité publique  
Québec

## Essential movable property (continued)

### Example :

Washer	\$600
Dryer	\$450
Freezer	\$460
Clothing	\$1,210
Household linens	\$380
Eligible damages	\$3,100
Deductible	\$(100)
Possible financial assistance	\$3,000
Advance granted (50%)	\$1,500



Sécurité publique  
Québec

## Moving or storage costs

- Moving or storing movable property
  - Due to a disaster
  - Due to significant work at the residence
- Invoices
  - For rental of vehicle or storage space
- 100 % of the costs paid up to a maximum of \$1,000



Sécurité publique  
Québec

## Damages to principal residence

- Eligible damages
  - Emergency work and temporary work
  - Essential access road
  - Damages to components of the principal residence
- Maximum of \$159,208\* in addition to emergency work and temporary work

\* Starting amount of \$150,000 indexed on March 1 of each year starting on March 1, 2013, at a rate corresponding to increases in the overall average consumer price index



Sécurité publique  
Québec

## Emergency work and temporary work

- Emergency work
  - Water pumping, cleaning, demolition, waste disposal
- Temporary work
  - To make the residence habitable before the execution of the permanent works (ex. : sealing of openings)
- Invoices
  - Cleaning firm, equipment rental, purchase of materials, contractor's invoices
- Workforce
- 100% of eligible expenses less \$500

### Importance of demolition



Sécurité publique  
Québec

## Essential access road

- Cost of work necessary to allow only one minimal and safe access to the principal residence
- Financial assistance is equivalent to 80% of the value of the eligible damages
- Provide photos of damages



Sécurité publique  
Québec

## Repair of damages to the principal residence

- Essential rooms (living room, kitchen, bathroom, laundry room and permanently occupied bedrooms)
- Financial assistance is equivalent to 80% of the value of the eligible damages to the residence without exceeding the cost of replacing the residence



Sécurité publique  
Québec

## Repair of damages to the principal residence (continued)

- Eligible components
  - Foundations, supporting pillars, load-bearing walls, exterior cladding, framework, windows, indoor stairways, roofs
  - Floors
  - Insulation, electricity, plumbing
  - Drinking water supply system, pipes and hot water tank
  - Pumps, septic tanks and disposal fields
  - Main and auxiliary heating systems
  - Interior walls of the essential rooms, including plastering and painting
  - Cupboards



Sécurité publique  
Québec

## Assessment of damages

- Visite of the damages assessment expert
- Damages assessment report
- Claimant rate vs. contractor rate
- Valid license from the Régie du Bâtiment du Québec (RBQ) (document issued at the entrance)



Sécurité publique  
Québec

## Financial assistance used to eliminate or reduce the risk of disaster

- Protection
- Movement of a principal residence
- Departure allowance
- Financial assistance is equivalent to 100% of the value of the eligible damages to the residence without exceeding the cost of replacing the residence
- Maximum of \$159,208



Sécurité publique  
Québec

## Protection of a principal residence

- Various measures to provide the protection required to avoid damages caused by flooding
- Additional financial assistance is available for professional services required to allow the owner to make a choice

	Situation 1	Situation 2
Eligible damages	\$25,000	\$10,000
Immunization cost	\$25,000	\$25,000
Amount payable by the owner	\$0	\$15,000



Sécurité publique  
Québec

## Movement of a principal residence

- Move the residence onto the residual land
- Move the residence onto another site
- Additional financial assistance for demolition of the foundations and disposition of the rubble
  - Maximum of \$25,000



Sécurité publique  
Québec

## Departure allowance

- The owner will have to demolish the residence
- Additional financial assistance for demolition of the residence and disposition of the rubble
  - Maximum of \$25,000



Sécurité publique  
Québec

## Individuals – Financial assistance (summary)

- Value of financial assistance
  - **Temporary preventive measures**
    - Maximum of \$3,000
  - **Excess costs for temporary housing**
    - \$20/day by person from the 4<sup>th</sup> day
  - **Essential movable property**
    - \$100 deductible
    - Eligible amount : 100%
  - **Moving or storage costs**
    - Maximum of \$1,000
  - **Emergency work and temporary work**
    - \$500 deductible
    - Eligible amount : 100%
  - **Property damages**
    - Eligible amount : 80%
    - Maximum of \$159,208\$ or the cost of replacing the residence



Sécurité publique  
Québec

## Exclusions

- Damages to a secondary residence or a building used for recreational purposes (ex. : cottage)
- Damages caused to property by an insurable risk, to the extent that appropriate insurance is generally available
- Insurance deductible and the amount exceeding the limit of such insurance
- Assessment costs
- Damages and recovery measures that qualifies for financial assistance under an existing program



Sécurité publique  
Québec

## Exclusions (continued)

- Garage and other outbuildings that do not form part of the structure of the principal residence
- Fur coats, jewels, art work, decorations and antiques
- Sports and leisure equipment, toys
- Lost income
- Damages to land and site development and structures designed to permanently protect them
- Fences, pools, automobiles or recreational vehicles



Sécurité publique  
Québec

## General provisions

- Assistance obtained from another source
- Precarious financial position (provide tax return and notice of assessment)
- The claimant must provide all the documents required and allow access to the site to appraise the damage
- The repair or disposition of destroyed property must be done in accordance with the laws in force
- The right to financial assistance may not be assigned (non-transferable)
- The financial assistance cannot be seized



Sécurité publique  
Québec

## General provisions (continued)

- The claimant must complete the work and make the repairs or replace the damaged property within 12 months following the receipt of written notice finding the damages eligible
- The claimant undertakes to use the financial assistance exclusively for the stipulated purposes
- Application for review
  - Within 2 months following notice of decision



Sécurité publique  
Québec

## General provisions (continued)

- The claimant agrees that the Quebec's government is subrogated to all the rights and recourse against third parties liable for the damage or event covered by the program, up to and including the amounts paid of financial assistance.



Sécurité publique  
Québec

## Processing a claim

- Individual meeting with an analyst
  - Analysis of the claim
  - Decision on eligibility
    - Summary analysis of damage
  - Request of damage assessment (if necessary)
  - Calculation of the first advance (if necessary)
- In the following days
  - Transmission of the first advance (if necessary)
  - Visit of the damage assessment expert
- Upon receipt of the damage assessment
  - Payment of an advance
- Final payment once the work is completed and upon receipt of vouchers



Sécurité publique  
Québec

## Deadlines for filing a claim

Within 3 month after the program implementation date, on pain of refusal



Sécurité publique  
Québec

## Making a claim

- Provide required documentation  
(in force at the time of the disaster)
  - Proof of residential address for each occupant
    - Driver's licence
    - School report card
    - Any government-issued document with an address
  - Copy of the municipal assessment notice for the year of the disaster or the lease
  - Copy of the home insurance policy, including riders and exclusions
  - Copy of the insurer's letter specifying the nature of the claim and the reason it was refused
  - Photographs and videos of the damages, if possible



Sécurité publique  
Québec

## Making a claim

- In individual meetings, with appointments, which will take place :
  - To be determined
  -
- By mail



Sécurité publique  
Québec

## Questions Period

### Questions Period



Sécurité publique  
Québec

## Additional information

- To contact us :

Region of Quebec  
418 643-AIDE (2433)  
Elsewhere in the province  
1 888 643-AIDE (2433)

[www.securitepublique.gouv.qc.ca](http://www.securitepublique.gouv.qc.ca)  
[aide.financiere@msh.gouv.qc.ca](mailto:aide.financiere@msh.gouv.qc.ca)



Sécurité publique  
Québec

## Key steps

Submit claim	➡	Within 3 months after the program implementation date
Issue of an acknowledgment of receipt and confirmation of opening of file	➡	3 days after receipt of the claim
The Ministère de la Sécurité publique establishes contact	➡	15 days after receipt of the claim
Issuance of a notice of eligibility	➡	90 days after receipt of the claim
Deadline for completion of work	➡	Within 12 months following the transmission of the damages eligible



Sécurité publique  
Québec

