



Ministère  
de la Sécurité  
publique

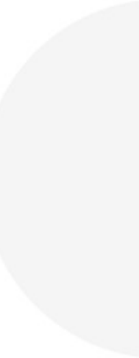
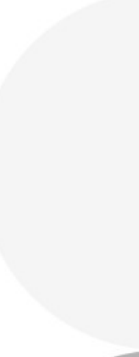


# General indemnity and financial assistance program regarding actual or imminent disasters - Flooding

Direction du rétablissement  
May 2019

# Agenda for the presentation

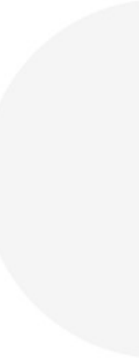
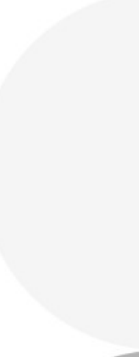
- General principles of the Program
- Who is eligible for the Program?
- Possible causes and eligibility of damages
- Individuals
  - Financial assistance provided under the Program
  - Exclusions
  - General provisions
  - Processing a claim



# General principles of the Program

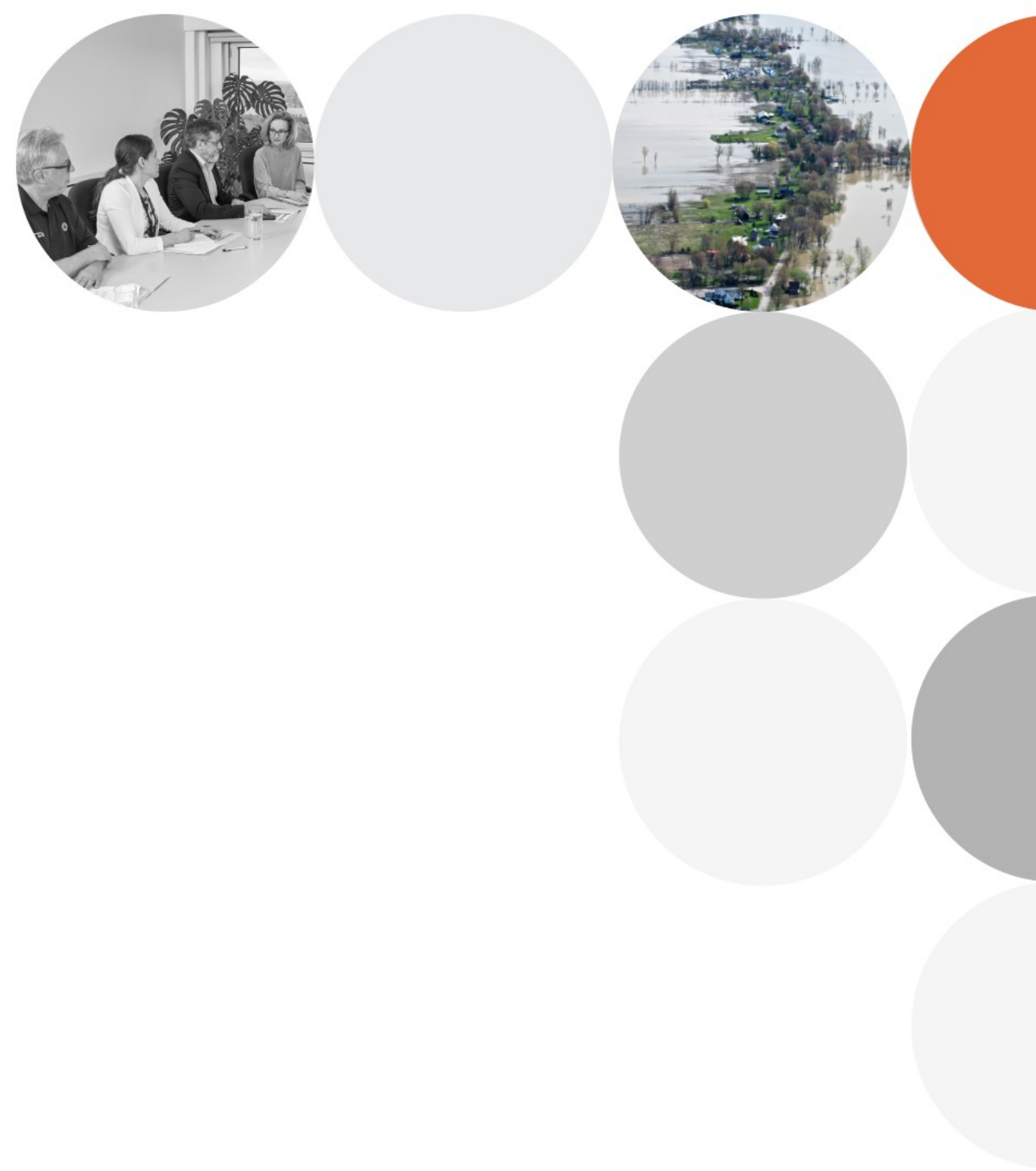


- Last resort humanitarian assistance
- Ensure people's safety and a return to normal life



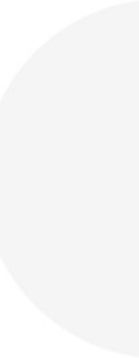
# Who is the Program for?

- Individuals
  - Homeowners
  - Tenants
- Businesses
- Rental buildings
- Municipalities
- Organizations that provided help and assistance





# Possible causes of damages



Cause des dommages	Définition
Sewer back-up	Water enters through sanitary facilities (toilet, shower, floor drain, bath).
Water infiltration	The water enters through the openings, foundations or concrete floor.
Flooding – Overflow of a body of water	The water reaches the insured premises (land) and there is water infiltration or sewer backup.

# Eligibility of damages

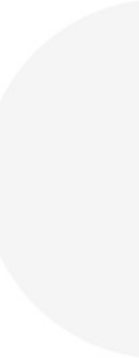
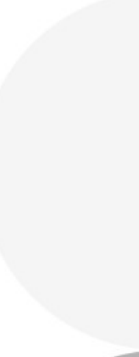


Causes of damages	Insurability	Eligibility of damages
Sewer back-up	Insurable	Not eligible
Water infiltration	Insurable	Not eligible
Flooding – Overflow of a body of water	Insurable by some insurance companies since the beginning of the year 2017	Eligible, because not generally subscribed *

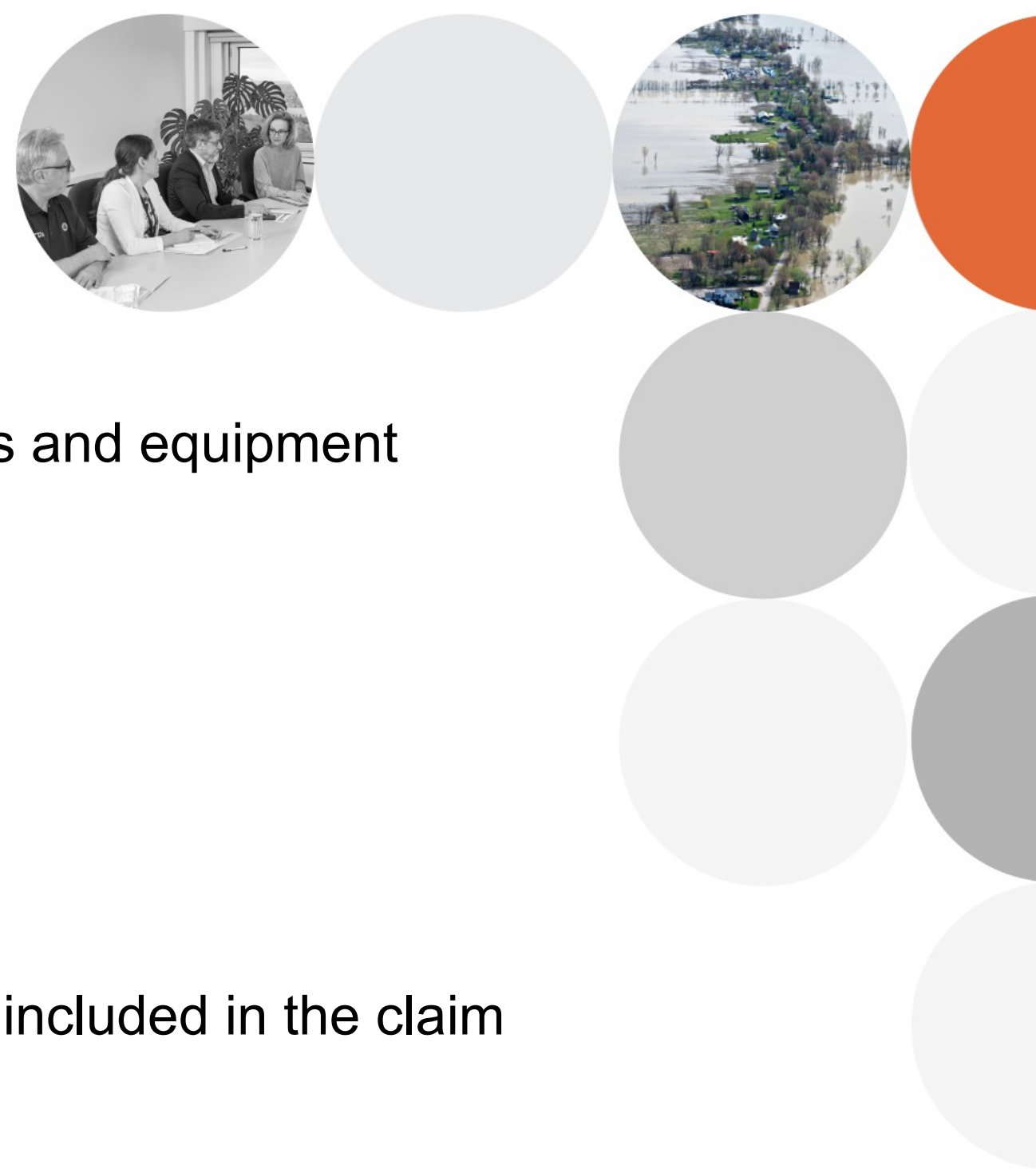
\* Since the beginning of 2017, the « Flooding – Overflow of a body of water » endorsement is not generally subscribed, the portion not reimbursed by an insurance company for damage caused by flooding may be eligible for financial assistance.

# Financial assistance provided under the Program

- **For the homeowners and tenants**
  - Temporary preventive measures
  - Temporary accomodation and supplies
  - Essential movable property
  - Moving or storage
- **For the homeowners only**
  - Essential immovable property
  - Risk mitigation measures



# Temporary preventive measures



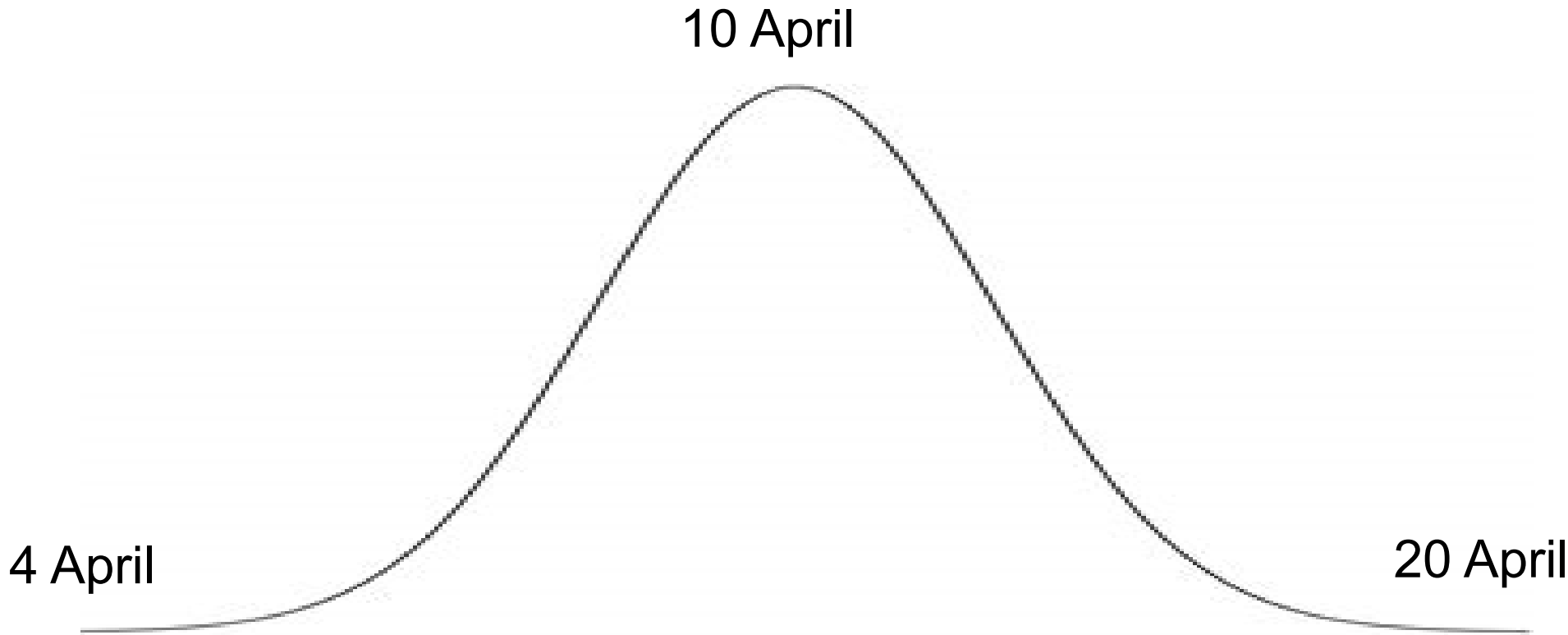
- Actions to protect essential property :
  - Raise furniture, mechanical and electric apparatus, inventories and equipment
  - Move furniture to a higher floor
  - Prepare and install sand bags
  - Install and monitor pumps that evacuate the water
  - Board up openings
  - Erect a dike, embankment or temporary riprap protection
  - Dig a ditch
- No supporting documents are required, but the work done must be included in the claim form
- \$125 per day per home, without exceeding \$5 000
- \$75 per day per dwelling unit if you are the tenant, without exceeding \$5 000



# Temporary preventive measures



<b>Imminence of the disaster</b> The water level of the river increases.	<b>During the disaster</b> The river overflows, the water rises in the residence.	<b>After the disaster</b> The level of the river is decreasing. The ice jam breaks, the water in the residence decreases.
TEMPORARY PREVENTIVE MEASURES	TEMPORARY PREVENTIVE MEASURES	URGENT WORK



# Temporary accomodation and supplies

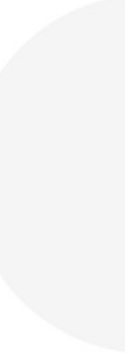
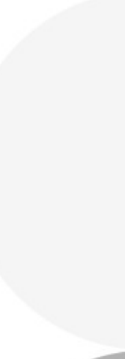
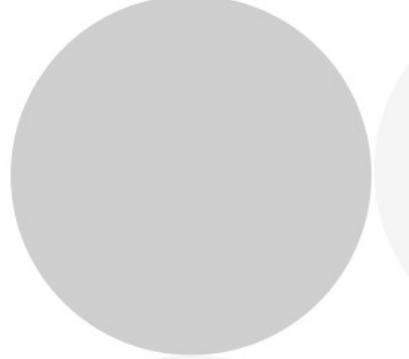


- Individuals forced to evacuate their principal residence for public safety reasons or due to work required following the disaster :
  - \$20 per day per person
  - From the 4th to the 100th day of evacuation
- On the date of the written notice informing the homeowner that work is necessary on the structure : \$1 000 per month per residence for a maximum of six months
- **The two amounts are not offered simultaneously (one begins when the other ends).**

# Essential movable property

- The amounts are granted according to :
  - the level of water that entered the home
  - the duration of the flooding
  - the location where the essential movable property is placed or stored

**Importance of taking pictures of your  
essential movable property**



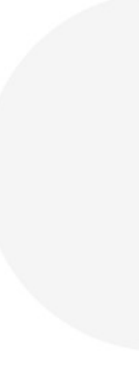
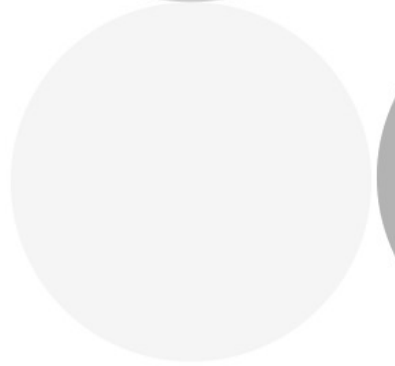
# Essential movable property



KITCHEN AND DINING ROOM		
A stove or oven and a cooking plate		\$700
A refrigerator		\$1,000
A dishwasher		\$450
A table and four chairs		\$850
One chair per additional permanent occupant		\$125
Cookware		\$200
A kettle		\$25
An electric coffee maker		\$30
A microwave oven		\$175
A toaster or toaster oven		\$30
A mixer, food processor or hand mixer		\$60
Kitchenware and utensils		\$200
Dishes		\$150
Essential foods, household and personal items †	1st permanent occupant	\$500
	for each additional permanent occupant	\$50
An indoor garbage can		\$30



# Essential movable property



LIVING ROOM OR FAMILY ROOM (only a living room and a family room are eligible)	
A television – by living room or family room	\$550
A television stand – by living room or family room	\$300
A full lounge furniture set (specifically including a sofa, love seat, armchair, futon, table and lamp) – by living room or family room	\$2,000

BEDROOM (price per permanent occupant or room that is not permanently occupied)	
A mattress and box spring – per permanent occupant	\$475
A full bedroom furniture set (specifically including a bed base, desk or chest of drawers, bedside lamp, night stand and mirror) – per permanent occupant	\$775
A mattress and box spring – per bedroom that is not permanently occupied	\$475
A full bedroom furniture set (specifically including a bed base, desk or chest of drawers, bedside lamp, night stand and mirror) – per bedroom that is not permanently occupied	\$775

LAUNDRY ROOM OR BATHROOM	
A washing machine	\$800
A dryer	\$600

# Essential movable property



MISCELLANEOUS	
A freezer	\$460
A computer	\$800
A computer desk	\$200
Books and equipment required for a permanent full-time student during the academic year/permanent occupant	\$300
Other essential property for the work of an employed individual/permanent occupant	\$1,000
Items for children aged 0-3	\$300
Equipment for a disabled individual/permanent occupant	\$500
A dehumidifier, humidifier, fan	\$250
Clothing/permanent occupant	\$2,000
Linens/permanent occupant	\$400

# Essential movable property



MISCELLANEOUS	
An electric razor, hair dryer, hair iron	\$150
A vacuum	\$300
Curtains and blinds/essential rooms	\$50
An iron	\$40
An ironing board	\$30
A phone	\$40
A radio	\$50
Maintenance tools	\$200
A lawnmower	\$300
An outdoor garbage can	\$100
A snowblower	\$500

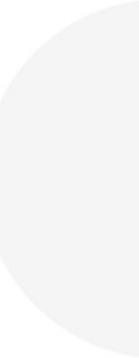
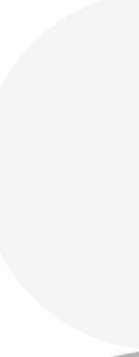
# Moving or storage

- Moving or storing movable property
  - Due to flooding
  - Due to significant work at the residence
- Rental of vehicle or storage space, purchase or rental of equipment and services of a moving company
- 100% of the reasonable expenses incurred, up to a maximum of \$1 000



# Damages to the principal residence

- Eligible damages
  - Urgent work
  - Temporary work
  - Essential access road
  - Damages to components of the principal residence
  - Risk mitigation measures
- Maximum of \$200 000 in addition to urgent work and temporary work



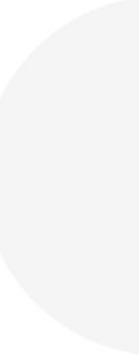
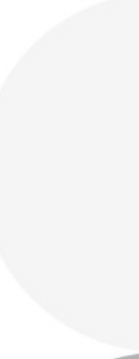
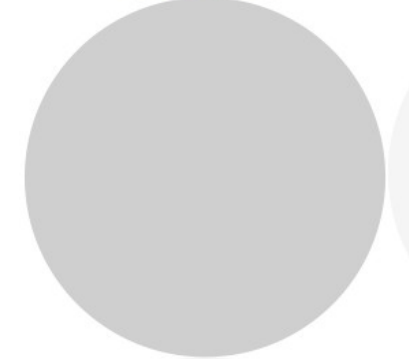
# Urgent work

- Pumping water, cleaning, demolition, elimination of debris and dumpster rental, disinfection and decontamination, extermination, dehumidification
- The indemnities provided under the Program are established according per the list used by the DRE and take into consideration :
  - The hours to carry out urgent work
  - Buying cleaning products
  - Renting or buying pumps or dehumidifiers
  - Renting a container

## Importance of carrying out the demolition

# Urgent work

- Work carried out by an entrepreneur or a company : 90 % of the reasonable expenses incurred will be reimbursed for the work carried out
- Work carried out by the claimant : variable indemnity depending on the water level in the residence and the type of basement
- Work carried out in part by the claimant and by an entrepreneur or a company : 25 % of the indemnity + 90 % of the reasonable expenses incurred will be reimbursed for the work carried out



# Urgent work



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

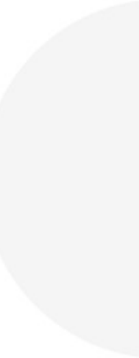
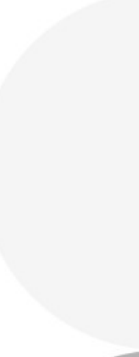


# Temporary work

- To make the residence habitable or functional prior to the completion of permanent work :
  - Examples : temporarily restore electricity in the residence, install minimal insulation, board up openings, including the purchase of materials and the services of a contractor
- 90% of the reasonable expenses incurred

# Essential access road

- Cost of work required to allow only minimal and safe access to the principal residence
- 90% of the reasonable expenses incurred
- Provide photos of damage

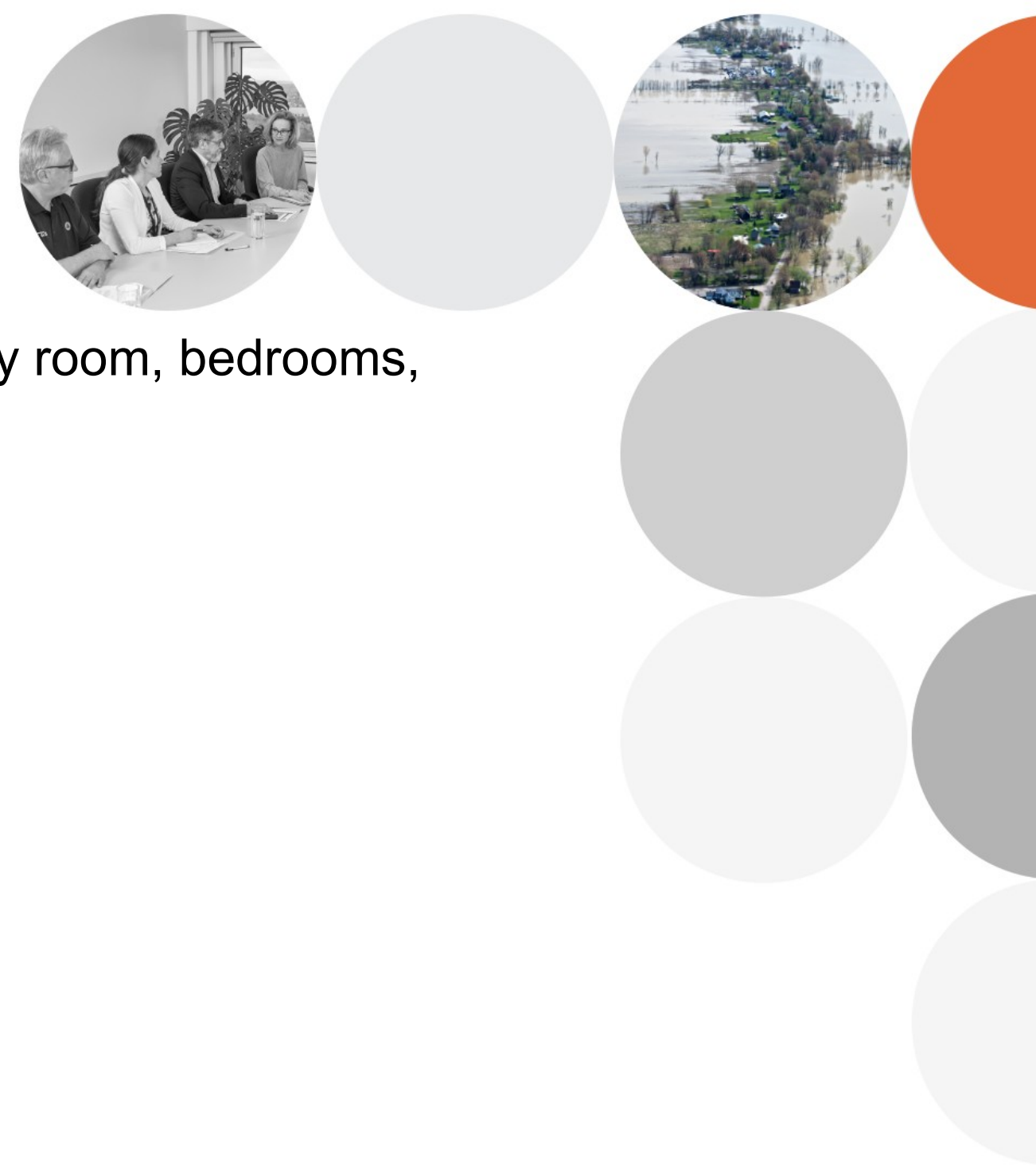


# Repair of damage to the residence

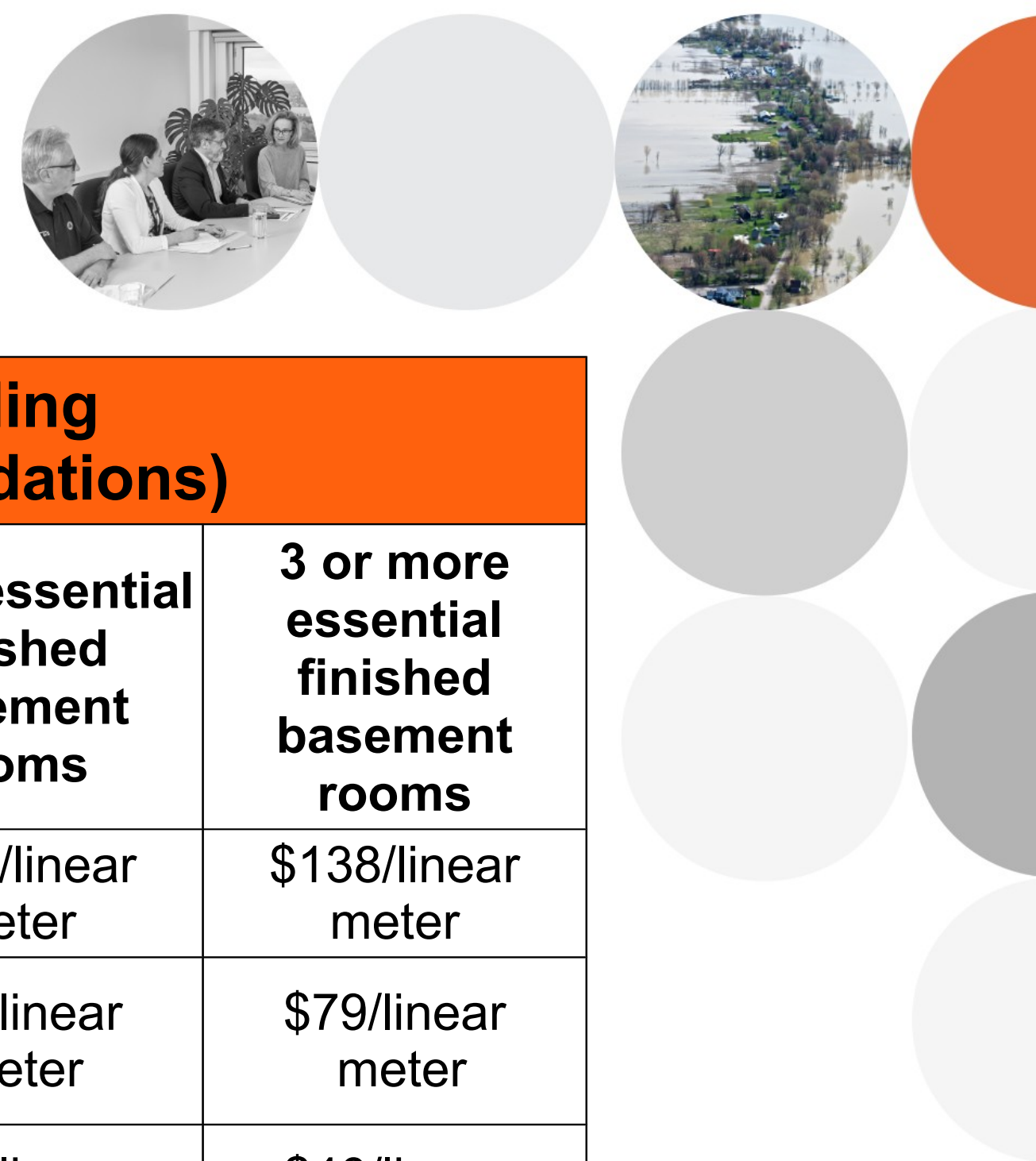
- Essential rooms (living room, kitchen, dining room, two bathrooms, laundry room, bedrooms, office and family room)
- Financial assistance equal to :
  - 90% of the cumulative indemnity
  - +
  - 90% of reasonable expenses incurred for replacement or repair \* :
    - artesian wells
    - septic systems
    - water treatment unit
    - french drain
    - equipment for persons with a disability
    - Cracks in the foundation and/or to the concrete slab

**\* Upon submission of two bids**

• Financial assistance cannot exceed the new cost of the residence



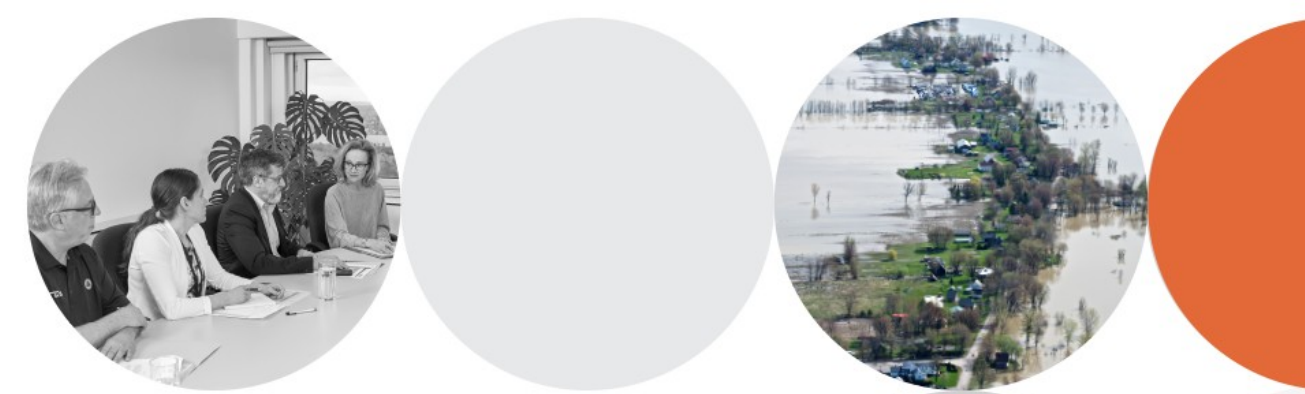
# Repair of damage non structural



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 meter	\$71/linear meter	\$182/linear meter	\$170/linear meter	\$138/linear meter
More than 30 cm to 120 cm	\$109/linear meter	\$71/linear meter	\$98/linear meter	\$89/linear meter	\$79/linear meter
More than 5 cm to 30 cm	\$109/linear meter	\$29/linear meter	\$50/linear meter	\$50/linear meter	\$40/linear meter
5 cm and less	-	-	-	-	-

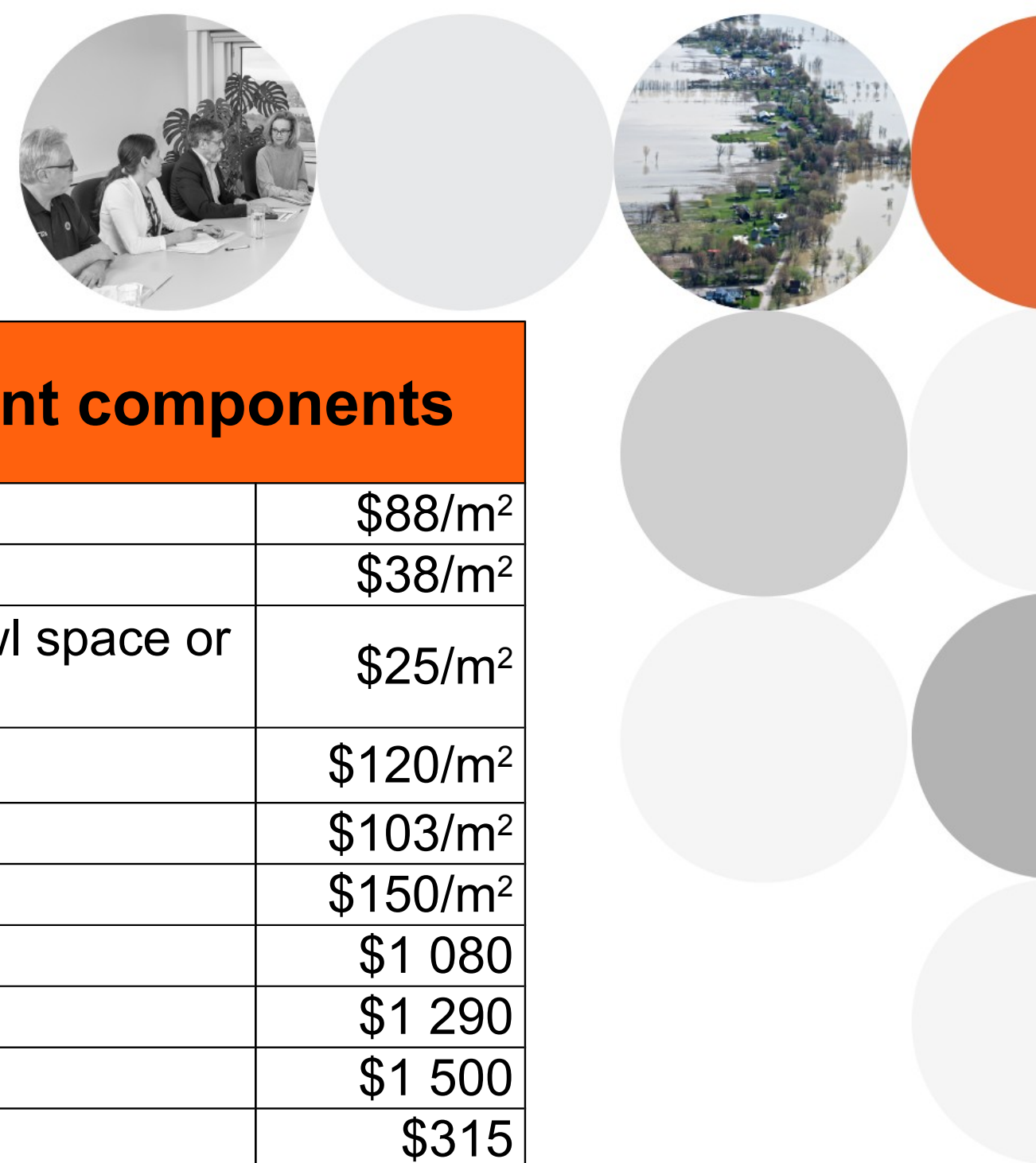


# Repair of damage non structural



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

# Repair of damage non structural



## Indemnity for specialized work, equipment and basement components

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 bulding	\$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

# Repair of damage non structural



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

# Repair of damage non structural



Replace a stairstep without a riser	\$37
Replace a veranda	\$1 200
Replace an exterior door	\$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



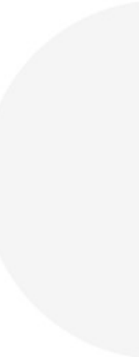
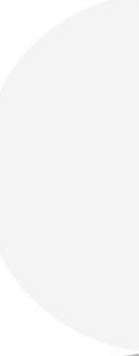
# Financial assistant for the residence – In summary

90% of the cumulative indemnity

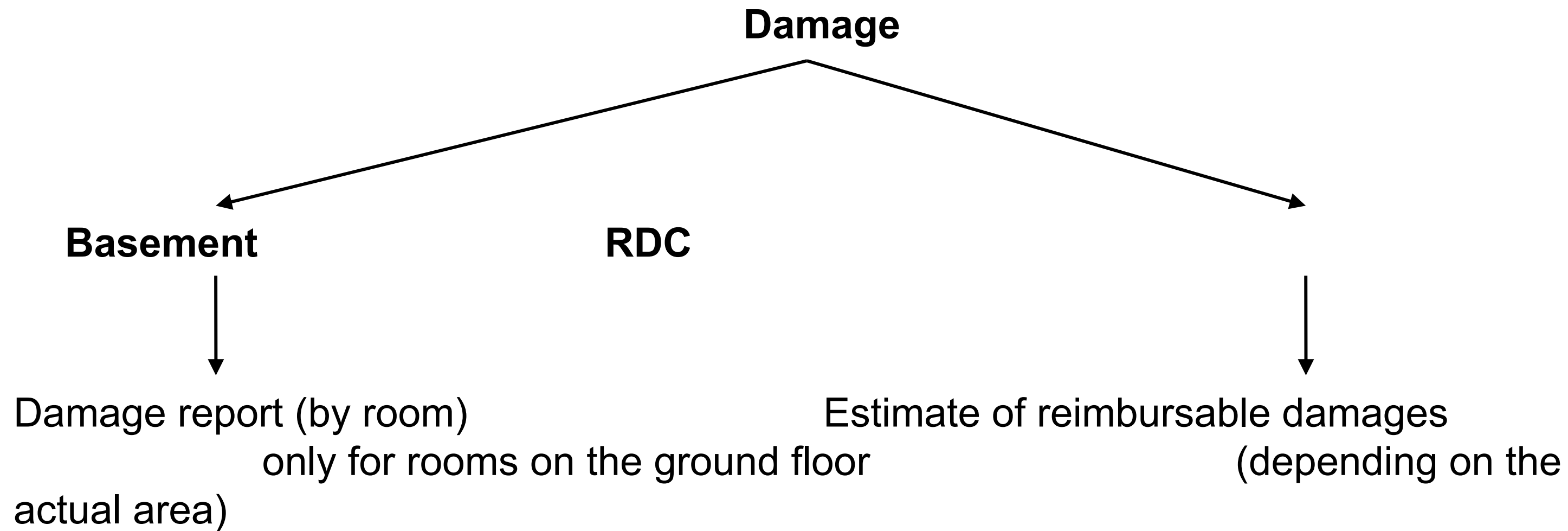
- Shell of a building (inner perimeter)
- Essential room affected
- Basement components and equipment affected

+

90% of reasonable expenses incurred for the specialized work

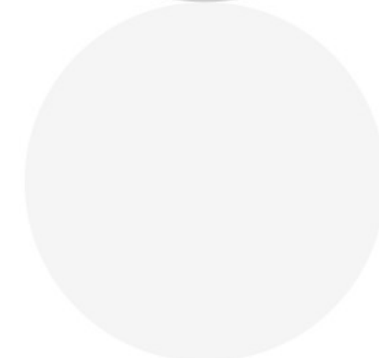


# Repair of damage to the residence



# Measures to mitigate damage to certain equipment

- Establishment of eligible measures to mitigate the risk of damage to certain equipment
- Eligible measures :
  - Purchase and installation of a sump pump
  - Moving a furnace, water or service box above the flood threshold
- 90% of reasonable expenses incurred, without exceeding the new cost of your residence



# Exclusions

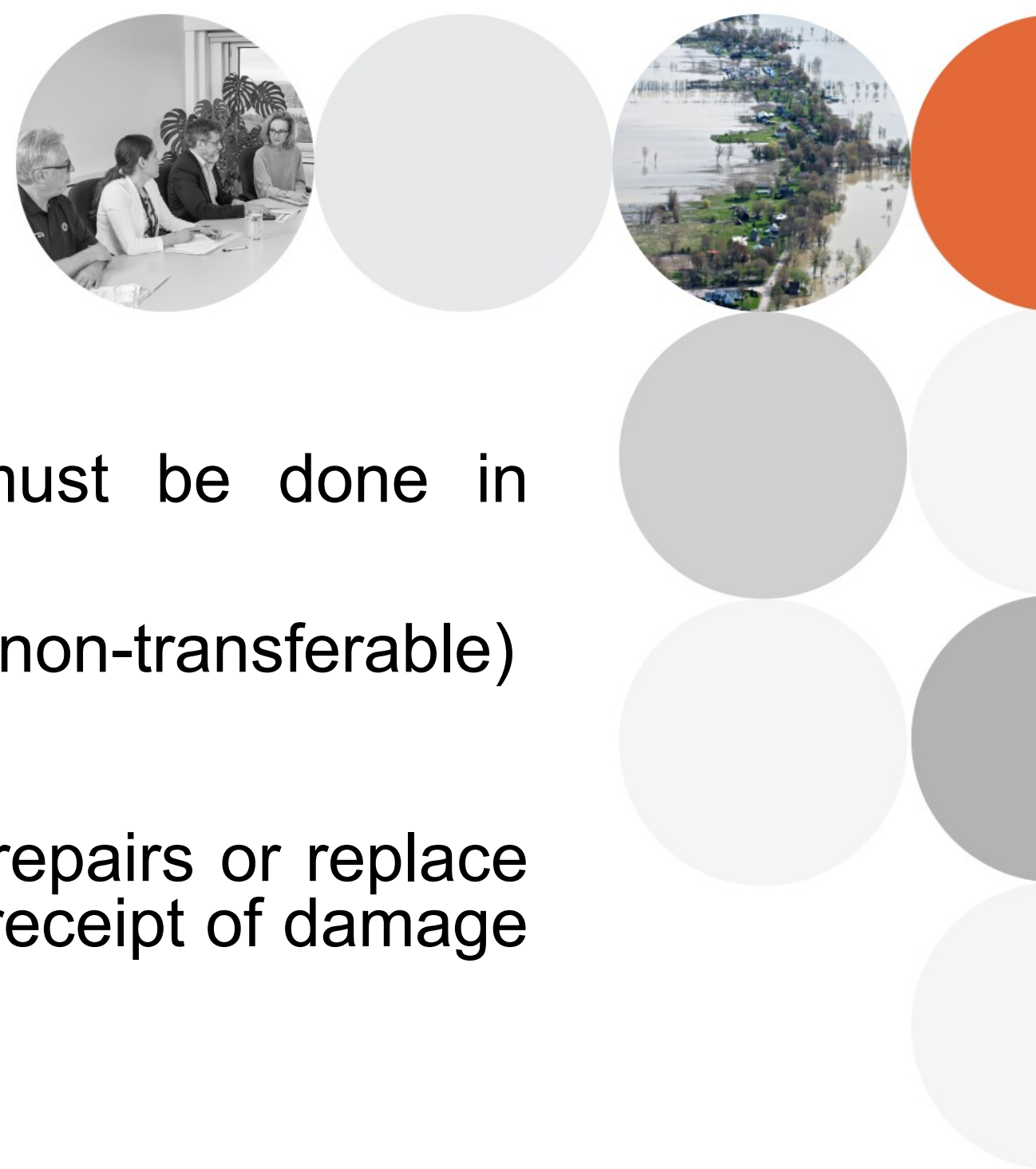
- Damage caused to a second home
- Insurance deductible
- Damages and recovery measures covered by another existing program, with the exception of Red Cross donations
- Damage assessment expertise fees
- Cost of obtaining a bid
- Damages caused to landscaping
- Cost of municipal permits
- Damage caused to outbuildings, sheds, carports or garages that are not connected to the main building



# Exclusions

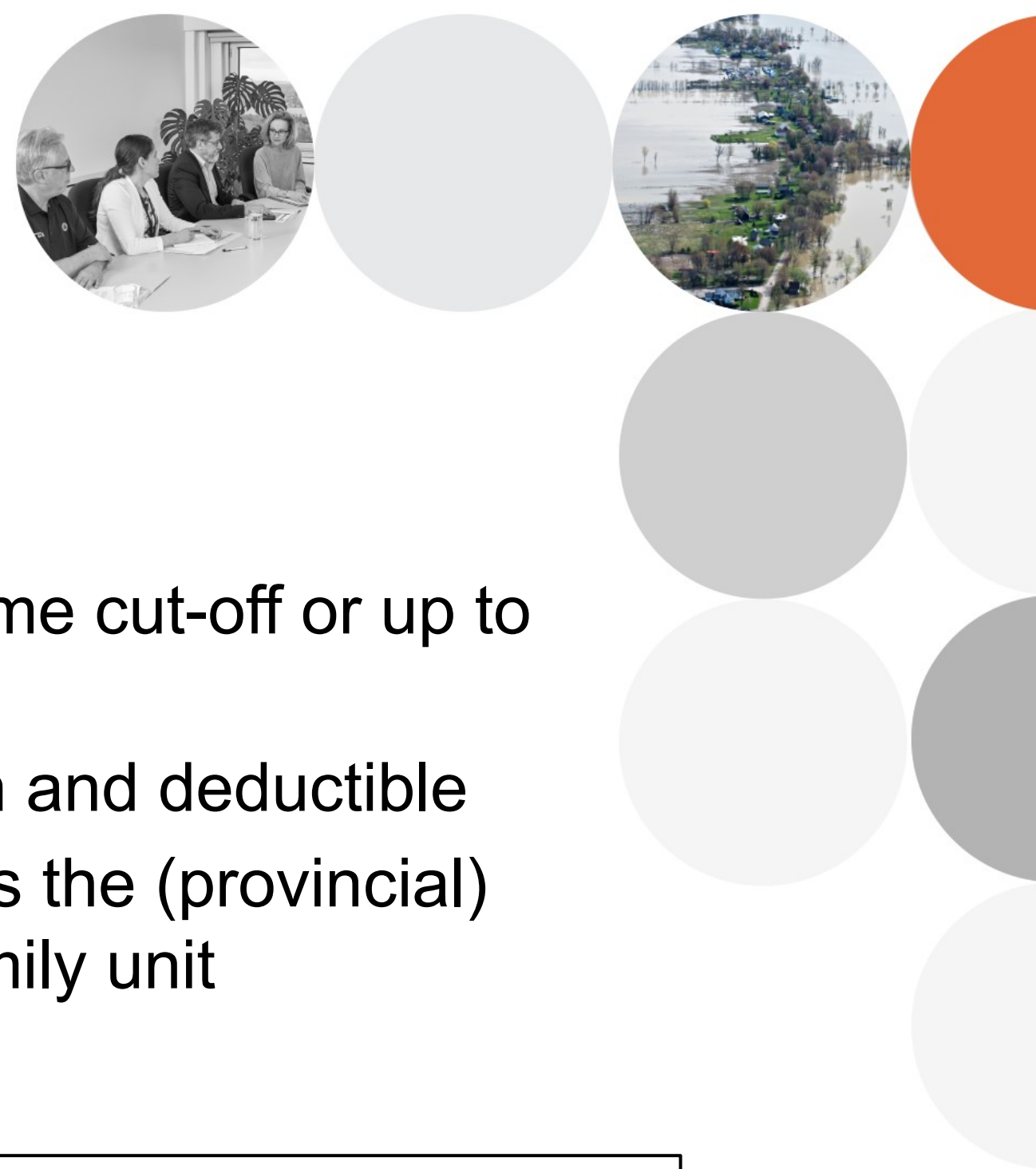
- Fur coats, jewelry, fine art objects, decorative items and antiques
- Sports and leisure equipment as well as toys
- Loss of income
- Loss of land and damage to structures designed to protect it permanently
- Damage caused to fences, swimming pools, automobiles or recreational vehicles
- Measures, costs, damages, work and expenses relating to a principal residence built after the date of coming into force of the program in a zone that is generally recognized as being at risk

# General provisions and articles of the law on civil security



- 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
- The claimant must complete the work and make the repairs or replace the damaged property within 12 months following the receipt of damage report
- Application for review
  - Within 2 months following notice of decision

# General provisions and articles of the law on civil security



- Precarious financial circumstances :
  - Total income of the family is less than the low-income cut-off or up to 60%
  - Reduction or total abolition of financial participation and deductible
  - Obtain the most recent income tax return as well as the (provincial) notice of assessment from each member of the family unit

A family unit is defined as the owner of the residence and the spouse permanently residing at the address of the claim.

# General provisions and articles of the law on civil security



- The claimant must, where the work to be done requires, by law, the holding of a license issued by the Régie du bâtiment du Québec, hire a qualified contractor, that is to say, holding the appropriate license and the right one. or the right sub-categories of license
- The claimant agrees to I understand that up to and including the amounts paid to me, 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



# Making a claim

## 1- By mail or email

### By mail

455, rue du Marais, bureau 100  
Québec (Québec) G1M 3A2

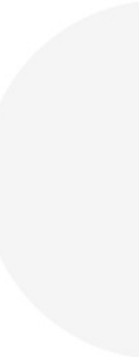
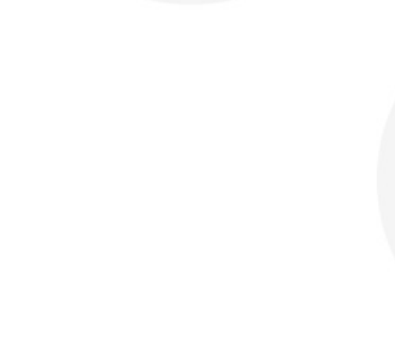
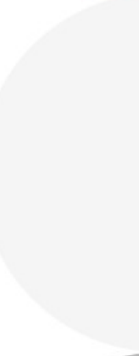
### By email

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

## 2- Individual meeting (by appointment)

This meeting allows claimant to complete the documents required for the analysis of their claim with the help of an analyst.

## 3- Electronic service delivery



# Making a claim

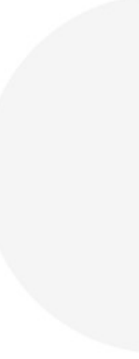
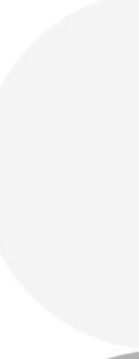
- Individual meetings, by appointment, will take place :
  - Centre communautaire de Luskville  
2024, route 148  
Luskville (Québec) J0X 2G0
  - Tuesday, June 11, and Wednesday, June 12
  - From 9 am

# Making a claim

- **Provide required documentation**  
(in force at the time of the disaster)
  - Proof of residential address for each occupant
    - Driver's licence
    - Proof of attendance at a school or daycare
    - Any documentation received before the disaster from the government 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
  - Check specimen

# Processing a claim

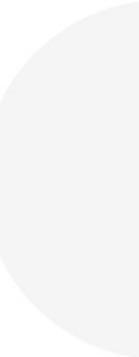
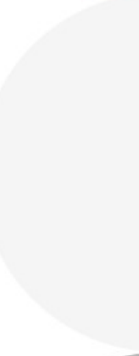
- Processing the claim form
  - Decision on eligibility
    - Summary analysis of damage
  - Request of damage assessment (if necessary)
  - Calculation of the first advance (if necessary)
- In the following days :
  - Remission of the first advance (if necessary)
  - Visit of the damage assessment expert or a qualified person from the municipality
- Upon receipt of the damage report
  - Payment of an advance or a final payment if no invoice is required
- Final payment once the work is completed and upon receipt of vouchers, if applicable



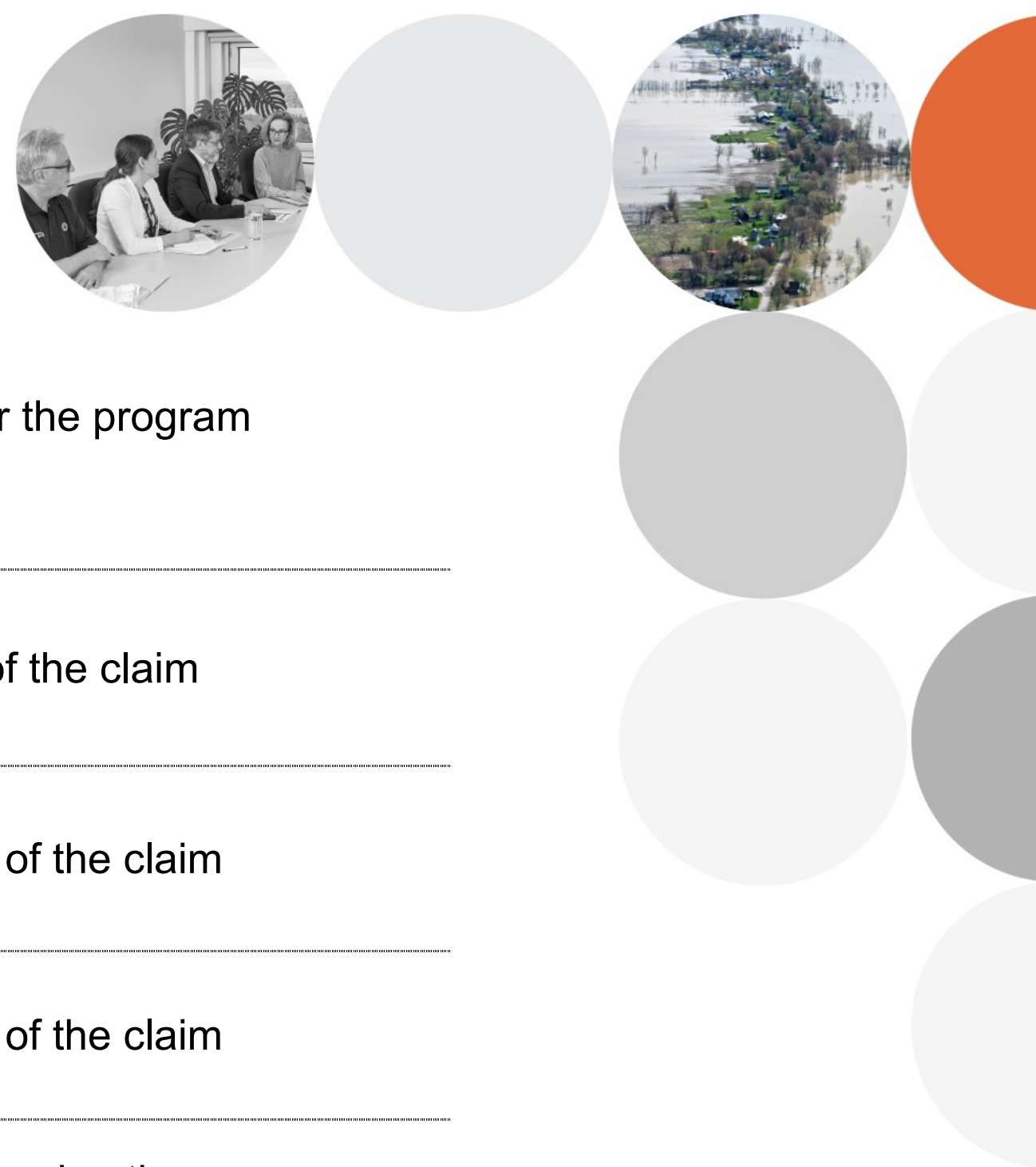


# Deadlines for filing a claim

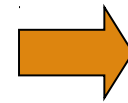
- Within 3 month after the program implentation date, be the \_\_\_\_\_, on pain of refusal



# Key steps



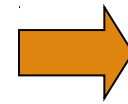
Submit claim



Within 3 months after the program  
implentation date

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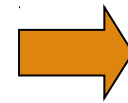
Issue of an acknowledgment of receipt and confirmation  
of opening of file



3 days after receipt of the claim

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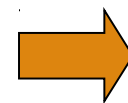
The Ministère de la Sécurité publique establishes contact



15 days after receipt of the claim

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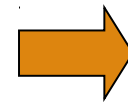
Issuance of a notice of eligibility



90 days after receipt of the claim

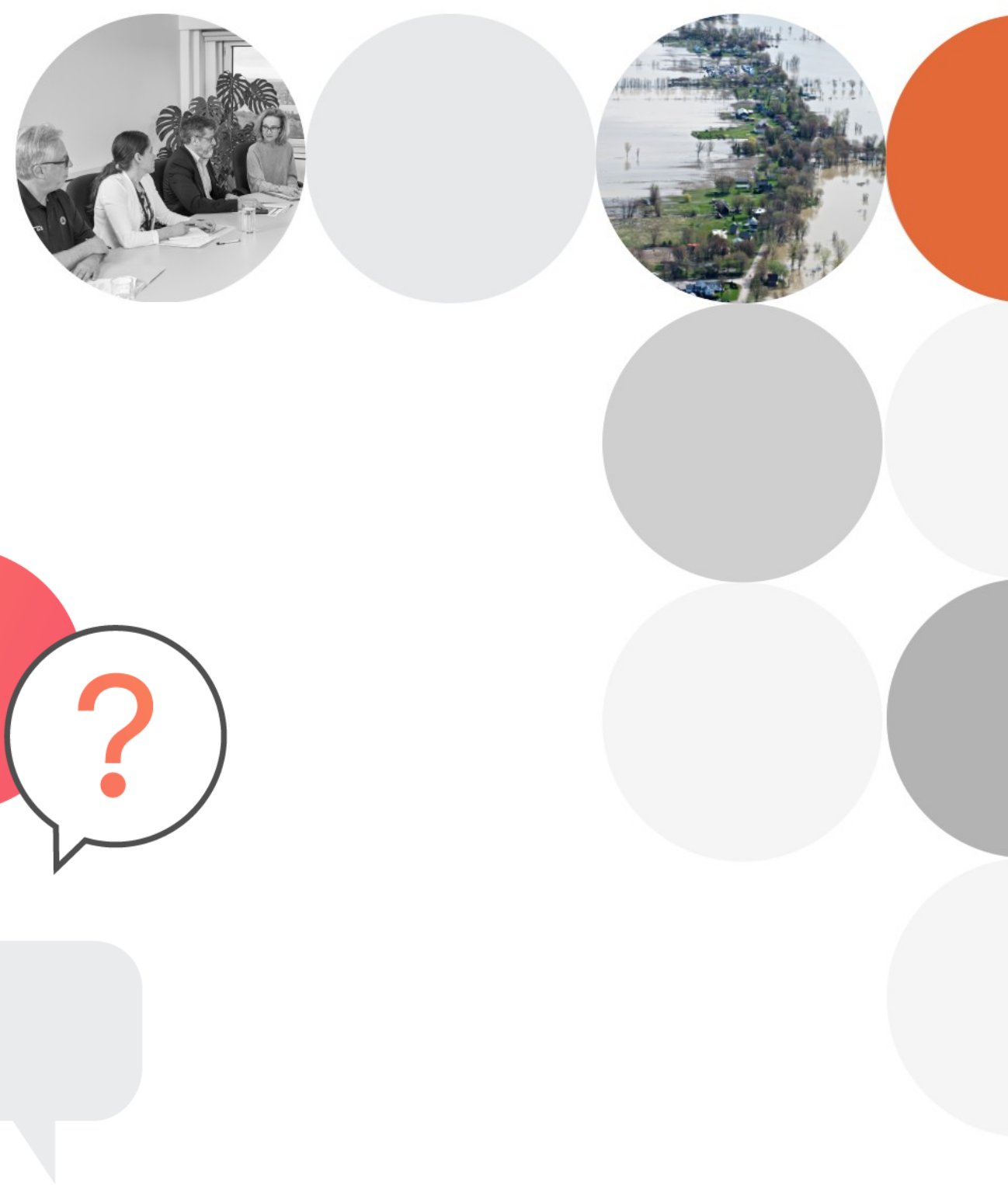
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Deadline for completion of work



Within 12 months following the  
transmission of the damages elligible

# Question period



# 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@misp.gouv.qc.ca](mailto:aide.financiere@misp.gouv.qc.ca)

455, rue du Marais, Québec (QC) G2M 0E2