

Processing Procedure

1 Opening of and follow-up to the file

Disaster victims must:

- contact their insurance company to ascertain whether their insurance policy wholly or partially covers the damage;
- take stock of their losses (take photographs of the property covered by the application to prove that it was damaged by the disaster);
- complete an application for financial assistance and compensation online at Quebec.ca/flooding-assistance
or
submit the claim form by email or regular mail to the Ministère de la Sécurité publique (MSP);
- append the supporting documents available and submits the other documents to the MSP upon receipt.

2 Processing of applications

The MSP:

- makes a decision concerning the eligibility of the claim;
- asks an expert to assess the damage in the case of the owner of a principal residence;
- calculates and pays the first advance.

The damage appraiser mandated by the MSP:

- establishes the eligible damage to the residence;
- submits the damage report to the MSP, which will pay a second advance.

3 Final analysis of the file

If the structure has not been damaged, the MSP:

- will pay the stipulated indemnities.

If the structure has been damaged, the MSP:

- will pay the disaster victim-owner the final payment when the work has been completed upon submission and acceptance of receipts for work performed by an entrepreneur who possesses a valid licence and the certificate or attestation of compliance if need be.

Please note that standards apply with respect to the maximum financial assistance and successive floods.

To obtain additional information

Visit the MSP website at Quebec.ca/flooding-assistance to:

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

If need be, please contact the MSP

📞 418-643-2433 or 1-888-643-2433

📠 418-643-1941 or 1-866-251-1983

✉️ aide.financiere@misp.gouv.qc.ca

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

In the event of a dispute, the program as adopted by the Québec government is the **sole, ultimate reference**.



Ministère
de la Sécurité
publique

Homeowners and Tenants

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



An indemnity or financial assistance can be granted to:

- A** compensate temporary accommodation and supplies expenses;
- B** compensate the cost of the temporary preventive measures implemented;
- C** reimburse the cost of moving or storing movable property;
- D** repair or replace the essential movable property that was damaged;
- E** reimburse the cost of emergency and temporary work (homeowner only);
- F** repair damage to the principal residence (homeowner only).



Exemple

- The water reached a height of 45 cm.
- The disaster victims performed all **urgent work**: 100% of the indemnities stipulated.
- The basement comprises **three essential finished rooms with floor covering** in a residence of 40 linear metres: a bedroom, a family room and a bathroom.
- The water heater must be replaced: \$800 (**damaged equipment**).
- The entrepreneur sent an invoice for \$2 500 to repair cracks in the foundation (**work on the structure**).

Total financial assistance for the work = \$19 469

(to which A + B + C + D will be added)

A Temporary accommodation and supplies

An indemnity is granted to individuals who, for reasons of public security, had to evacuate their residence or the site because of work that has to be carried out there. The amount granted is \$20 per day from the 4th to the 100th day for each person evacuated.

However, if work is required on the structure, an indemnity of last resort of \$1 000 per month per residence may be granted to homeowners to make alternate accommodation arrangements.

The indemnity, valid for a maximum of six months, starts as soon as the homeowners receive the damage report informing them that such work is required.

The two amounts are not offered simultaneously (one begins when the other one ends).

B Temporary preventive measures

An indemnity is granted for the implementation of at least one temporary preventive measure to preserve the residence and protect essential property (raise mechanical and electrical devices, board up openings, erect a dike, and so on), without exceeding \$5 000.

- **Homeowners:** \$125/day/residence
- **Tenants:** \$75/day/dwelling unit

C Moving or storage of movable property

If property must be moved or stored because of the disaster or work related to restoring the residence in the wake of the disaster must be undertaken, financial assistance is granted to reimburse reasonable expenses incurred, without exceeding \$1 000. Receipts are required.

D Damage to essential movable property

- An indemnity is granted for damaged essential movable property per disaster. Photographic proof of the damage is required.
- The list can be consulted on the MSP website.

E Urgent work and temporary work (homeowner only) (see the table)

An indemnity is granted for emergency work to ensure the health and safety of residents and facilitate repairs to the principal residence, for example, remove water, demolish, clean, and so on:

- 100% of the indemnity is granted to disaster victims who perform all of the work themselves;
- 25% of the indemnity is granted to disaster victims who partially perform the work.

Financial assistance equivalent to 90% of reasonable expenses incurred can also be granted for the portion of emergency work that an entrepreneur carries out. Receipts are required.

For temporary work, financial assistance equivalent to 90% of reasonable expenses incurred is also granted to make the residence habitable before permanent work is carried out, for example, board up openings, temporarily restore electricity or replace the insulation. Receipts are required.

F Damage in the principal residence (homeowner only) (see the table)

An indemnity equivalent to 90% of the cumulative amounts stipulated is granted for:

- damage caused to the components of the principal residence in essential rooms, for example, windows, insulation, electric circuits, plumbing, floor covering, finishing elements, and so on.

Financial assistance equivalent to 90% of reasonable expenses incurred is granted for:

- work to ensure minimal, safe access to the principal residence (access road);
- specialized equipment and work.

Receipts are required.

Financial assistance is limited to the new cost of the principal residence for the attendant damage and may not exceed \$205 000.* If the principal residence includes a dwelling unit, the total amount must not exceed \$270 000.*

* The maximum amounts have been in force since March 1, 2021 and can change without notice.

Level of water below the ground floor	F – Damage to the principal residence																	
	E – Urgent and temporary work					Reconstruction work (90% of the total)												Specialized work and equipment and components of the damaged basement
	Urgent work					Indemnity per essential room affected in the building (with floor covering)						Work on the shell of the building (perimeter)						
	House built on a concrete slab	Crawl space /home on stilts/ mobile home	Unfinished basement	Basement with 1 or 2 essential finished rooms	Basement with 3 or more essential finished rooms	Laundry room	Office	Bathroom	Bedroom	Living room/ family room	Kitchen and dining room	Home on stilts or mobile home	Crawl space	Unfinished, insulated basement	Basement with 1 or 2 essential finished rooms	Basement with 3 or more essential finished rooms		
Reaches the ground floor	\$1 850	\$2 000	\$2 000	\$3 000	\$4 000	-	-	-	-	-	-	-	-	-	-	-	-	Replace the 60-gallon water heater: \$800 x 90% = \$720
More than 120 cm	-	\$500	\$1 150	\$1 550	\$2 250	\$3 250	\$3 550	\$3 400	\$5 750	\$6 900	\$9 800	\$109/lin. m	\$71/lin. m	\$182/lin. m	\$170/lin. m	\$138/lin. m	Work on the structure	
More than 30 cm to 120 cm	-	\$500	\$1 000	\$1 300	\$2 000	\$1 750	\$2 650	\$2 600 x 90% = \$2 340	\$4 550 x 90% = \$4 095	\$5 800 x 90% = \$5 220	\$6 350	\$109/lin. m	\$71/lin. m	\$98/lin. m	\$89/lin. m	40 lin. m x \$79 = \$3 160 x 90% = \$2 844		
More than 5 cm to 30 cm	-	\$350	\$850	\$1 125	\$1 500	\$1 350	\$2 300	\$2 200	\$3 650	\$4 950	\$5 850	\$109/lin. m	\$29/lin. m	\$50/lin. m	\$50/lin. m	\$40/lin. m	\$2 500 X 90% = \$2 250	
5 cm and less	-	\$350	\$850	\$1 125	\$1 500	\$500	\$1 150	\$800	\$2 150	\$3 600	\$3 000	\$0	\$0	\$0	\$0	\$0		

Legend: lin. m: linear meter.