## Floods

## Processing of applications for financial assistance and compensation



## **Disaster victims must:**

- · contact their insurers and obtain a letter of refusal or acceptance;
- promptly take photographs of damage, carry out emergency work such as pumping water, remove components from the residence or building affected by water, and clean up the site;
- complete an application for financial assistance and compensation (<u>Québec.ca/flooding-assistance</u>) and submit it to the Ministère de la Sécurité publique (MSP);
- request a permit from the municipality to carry out the work.



The MSP will open a claim file and analyze it to determine the disaster victim's eligibility.

## **ELIGIBLE CLAIMS**



When the **residence has not sustained damage**, the MSP will make the final payment for eligible property and furniture, the precautionary measures, and accommodation expenses, where applicable.

- If water has damaged the residence, the MSP can pay an initial advance depending on the situation and will send a damage assessment expert on site.
- The file will undergo further analysis to ascertain the possibility of paying a second advance.



Depending on the regulations in force, disaster victims must obtain permits from their municipality and submit them to the MSP.

Is it possible to repair or rebuild the residence?

YES

Does the financial assistance that is available or the combination of financial assistance granted exceed \$100 000 or 50% of the new cost of the residence?

YES

NO

The MSP could offer the disaster victim financial assistance, at the latter's discretion:

- as a departure allowance (demolition);
- for flood-proofing (measures intended to protect the residence or building against possible flooding);
- · to move the residence.

In the event of refusal, the disaster victim can benefit from final financial assistance to offset damage to the residence.

Financial assistance has been paid to repair the damage to the residence.

If the municipality demands flood-proofing, the MSP could offer the disaster victim financial assistance to flood-proof the residence (measures intended to protect the residence against possible flooding) in the following instances:

- water has reached the ground floor;
- the foundations or concrete slab must be rebuilt;
- stabilization work is required since the residence has shifted from its original location.

Once the residence is flood-proofed, no other financial assistance for the residence will be paid in respect of future flooding.

The MSP could offer the disaster victim financial assistance, at the victim's discretion:

NO

- · as a departure allowance (demolition);
- to move the residence.

No other financial assistance for the residence will be paid in respect of future flooding.

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FINAL PAYMENT AND CLOSING OF THE FILE UPON RECEIPT OF THE SUPPORTING DOCUMENTS



