



GENERAL FINANCIAL ASSISTANCE PROGRAM REGARDING DISASTERS – FLOODING

The owners and tenants of a principal residence

Starting from March 31, 2023

If you have been affected by flooding you could receive government financial assistance (indemnity and/or financial support)* if you own or rent a residence and live there.

Post-disaster procedures

- Contact your municipality to report that you are a disaster victim.
- Contact your insurer to ascertain whether the disaster is covered. Ask the insurer for a copy of your insurance policy in force at the time of the disaster and a copy of the written response concerning disaster coverage.
- Consult the [Québec.ca/sinistres-admissibles](https://quebec.ca/sinistres-admissibles) (in French only) page to ascertain whether the list includes your municipality and the deadline for submitting your financial assistance application.
- Visit [Québec.ca/disaster-assistance](https://quebec.ca/disaster-assistance) to submit a [financial assistance application](#) online or to obtain forms to submit your application by email or regular mail.
- Promptly photograph the damage and carry out emergency work such as cleaning or demolition to ensure human health and safety.
- Contact your municipality to determine the applicable regulations and whether a permit is necessary before beginning renovation or reconstruction work.
- Make sure that the company that performs the work has a valid permit issued by the Régie du bâtiment du Québec that covers the work in question.
- Keep all invoices pertaining to the work performed and the damaged property.

Documents required to process the application:

- proof of the permanent occupants' home address at the time the loss occurred;
- a copy of the municipal property tax assessment of the residence or the full lease (including signatures) in force at the time the loss occurred;
- a copy of the home insurance policy in force at the time the loss occurred, including riders and exclusions. In the absence of such insurance, submit a declaration to this end signed by a Commissioner for Oaths;
- a copy of the written response from your insurer respecting the coverage of the disaster. If you have received an indemnity from your insurance, provide details of the amount received;
- a copy of the invoices or the estimates for the repair or replacement of the damaged property, when required;
- photographs and videos of the damage, if possible;
- a cheque specimen, if possible.

Handling of applications:

1. the Ministère de la Sécurité publique (MSP) receives the application and the supporting documents;
2. initial contact and validation of the admissibility of your application;
3. payment of an initial advance, depending on the information provided in your application;
4. visit by a damage appraiser on the site of the disaster, if necessary;
5. payment of another advance upon receipt of the damage report;
6. final analysis and claim closure.

* An **indemnity** is financial compensation offered in respect of a measure taken or damage sustained during a disaster, without the need to submit an invoice. However, you must preserve the invoices in the event that audits are conducted. **Financial support** is granted to compensate a measure taken or damage sustained during a disaster upon the submission of invoices that confirm the proper use of the assistance.

Application processing process



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 total amount of the government financial assistance for your residence in respect of the flooding you sustained exceed \$162 500 or 50% of the new cost of the residence?
This amount includes the financial assistance that may be granted for this flooding combined with the amounts already granted in the past by the government since April 10, 2019.

YES

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

- a departure allowance (demolition);
- flood-proofing (measures intended to protect the residence against possible flooding);
- moving the residence.

If the event of a refusal, the disaster victim can benefit from final financial assistance to offset damage to the

NO

The MSP could grant financial assistance to repair the damage to the residence.
If the disaster victim still wishes to flood-proof, move, or demolish his residence, the financial assistance would be limited to the amount of the damage.

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

Following the flood-proofing of the residence, no other assistance in respect of the residence will be granted for future flooding.

NO

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

- a departure allowance (demolition);
- moving the residence.

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

Possible financial assistance

Temporary accommodation and supplies

A daily [indemnity](#) to offset excess temporary housing expenses such as rent or hotels or supplies such as food, medications, and personal hygiene products, borne by the disaster victim, who had to leave his principal residence for safety reasons or because of the requisite work.

 Temporary accommodation and supplies	
Each occupant of an evacuated residence	From the 4th to the 100th day of evacuation \$40/day

Temporary preventive measures

A daily indemnity granted to establish at least one temporary preventive measure to avoid or limit damage to the principal residence and attendant property, e.g., raise mechanical and electrical devices, board up openings, or erect a dike, without exceeding \$8 000 per residence.

 Temporary preventive measures	
For the owner of a principal residence	\$230/day
For the tenant of a principal residence	\$130/day

Damage to eligible movable property

An indemnity is granted for eligible [movable property](#) damaged by the disaster. Photographic proof of the damage is required.

Moving or storage

[Financial support](#) to reimburse reasonable expenses incurred to move or store movable property because of the disaster or work pertaining to the restoration of the principal residence.

 Moving and storage
100% of the reasonable expenses incurred, up to a maximum of \$2 500 per residence (invoices required)

Emergency work (property owners only)

An indemnity and/or financial support is granted in respect of emergency work carried out to avoid aggravating damage to the principal residence, e.g., pumping water, demolishing, or cleaning.

 Emergency work	
Emergency work carried out by the disaster victim	100% of the indemnity stipulated for emergency work depending on the level of the water that infiltrated the residence
Emergency work partially carried out by the disaster victim	25% of the indemnity stipulated for emergency work depending on the level of the water that infiltrated the residence
Emergency work carried out by an entrepreneur	90% of the reasonable expenses incurred (invoices required)

Temporary work (property owners only)

An indemnity and/or financial support is granted for temporary work carried out to ensure that the principal residence is functional or inhabitable before permanent work is carried out, e.g., boarding up openings, temporarily restoring electricity, or redoing the insulation.

 Temporary work
An amount equivalent to the minimum wage for reasonable hours worked by the property owner and by anyone who assists him plus 90% of the reasonable expenses incurred (invoices required)

Damage to the residence and the access road (property owners only)

An indemnity and/or financial support is granted to offset eligible damage to the principal residence and the access road.



Damage to the residence and the access road

Damage to components such as windows, insulation, electric circuits, plumbing, floor coverings, and finishing elements	100% of the indemnities stipulated for reconstruction work
Cracks in the foundation and the concrete slab	100% of the indemnities stipulated for each type of crack ¹
Damage to the access road and to certain components such as an artesian well, a septic tank, a water treatment unit, the foundations, or an electric vehicle charging station	90% of the reasonable expenses incurred (invoices required)
Measures to mitigate damage to certain equipment such as the purchase of a sump pump, or the relocation above the recognized flood threshold of a furnace or a water heater	90% of the reasonable expenses incurred (invoices required)
Maximum amount	New cost of the residence, for the attendant damage, without exceeding \$385 000 ²

1. In cases where a disaster victim demonstrates with two bids that the cost of repairing the cracks in the foundations or the concrete slab exceeds the amount of the indemnity indicated in the accident report, a choice will be offered between the indemnity and financial assistance equivalent to 90% of the reasonable expenses incurred.
2. If the owner of a principal residence chooses the departure allowance or the relocation of his residence and the land has been sold to the municipality, the financial assistance that can be offered for the land is included in this amount.

Deadlines

Apply	Complete the work	Request the review of a decision
Within three months of the date of the ministerial order ³	Within 18 months of the transmission by the MSP of the report on eligible property damage	Within two months of receipt of a decision from the MSP concerning your claim

3. If you are unable to submit your application within the deadline, you must explain in writing to the Ministère de la Sécurité publique why you are unable to act sooner.

Useful links

- To find out what to do after a disaster, please visit [Québec.ca/flooding](https://quebec.ca/flooding).
- Consult the [eligible expenses](#) and the [amounts available](#) on [Québec.ca/disaster-assistance](https://quebec.ca/disaster-assistance).
- View the explanatory [video](#) devoted to the program.

To obtain additional information

418-643-2433 or 1-888 643-2433 toll free
or visit [Québec.ca/disaster-assistance](https://quebec.ca/disaster-assistance)