

**SPECIAL FINANCIAL ASSISTANCE PROGRAM FOR FLOODING APRIL 5 TO MAY 16, 2017, IN QUÉBEC MUNICIPALITIES**

**CHAPTER I PURPOSE**

1. The Special Financial Assistance Program for Flooding April 5 to May 16, 2017, in Québec Municipalities replaces the General Financial Assistance Program regarding Actual or Imminent Disasters implemented by the Minister of Public Security (hereafter the “minister”) decrees 0013-2017 of April 11, 2017, 0014-2017 of April 20, 2017, and 0019-2017 of May 10, 2017.

The purpose of this program is to financially assist individuals, businesses, authorities responsible for civil security, local and regional authorities and intermunicipal boards (hereinafter called "applicants") incurring damages or deploying temporary preventive measures during an actual or imminent disaster or an event that could compromise the safety of individuals (hereinafter called "the event") in an area designated by the Minister of Public Security (hereinafter called "the Minister").

Assistance is also provided for civil protection authorities, local and regional authorities and intermunicipal boards (hereinafter called "municipality"), community organizations or civil protection associations (hereinafter called "organization") that were required to deploy response or recovery measures.

It also aims to financially assist individuals and businesses in moving their principal residence or essential buildings, finding other accommodation, relocating or performing ground stabilization work when their principal residence or essential buildings, located in an area designated by the Minister, are imminently threatened by flooding, erosion or ground movement.

However, it does not cover damage caused to property by an event that constitutes an insurable risk to the extent that insurance is available on the Quebec market and is generally underwritten in the area designated by the Minister.

It also aims to financially assist individuals and businesses in moving their principal residence or essential buildings, relocating, or performing ground stabilization work when their principal residence or essential buildings in areas specified in Appendix II face an imminent threat of submersion, erosion, or ground movement.

This financial assistance program is enforced and administered by the Minister.

**CHAPTER II APPLICATION FOR FINANCIAL ASSISTANCE**

**SECTION I PRESCRIPTION PERIOD AND FORMS**

2. In accordance with Section 112 of the Civil Protection Act (RSQ, c. S-2.3), entitlement to financial assistance is prescribed one (1) year after the program implementation date or, if the territory to which it applies is extended, one year after the date of the decision as far as the additional territory is concerned. If the damage appears progressively or tardily, the prescription period runs from the day the damage first appears, provided this first appearance does not occur more than five years after the implementation of the program or the decision to extend the territory, as the case may be.

Any application filed more than three (3) months after the beginning of the prescription period must, on pain of refusal, have been preceded by a notice filed by the applicant within those three months specifying the nature of the application to be filed, unless the applicant shows that it was impossible to act sooner.

3. To participate in the program, the applicant or organization must submit an application, using the appropriate form, and send it to the Minister within the prescription periods specified in paragraph 2 of section 2.

All applications for financial assistance under this program are subject to assessment and verification by the Minister, specifically in respect of damages, work, amounts claimed or paid in

relation to the market price of standard quality goods or services, and use of the financial assistance.

## SECTION II PAST EVENTS

4. Financial assistance under this program cannot be granted to a homeowner or business whose principal residence or essential buildings are subject to an imminent danger of flooding, erosion or ground movement if the owner or business choose not to move the principal residence or essential buildings in question, to stabilize the ground or to accept the departure allowance following a previous imminent event of a similar nature.

However, owners of a principal residence are entitled to the one-time assistance specified in the first paragraph of section 7.

## CHAPTER III FINANCIAL ASSISTANCE TO INDIVIDUALS

### SECTION I PRINCIPAL RESIDENCE

5. For the purposes of applying this program, an apartment, single-family home, duplex, semidetached house, row house or condominium may be considered a principal residence.

### SECTION II TEMPORARY PREVENTIVE MEASURES

6. Financial assistance for temporary preventive measures as listed in Part 1 of Schedule A and undertaken by an individual to protect his or her principal residence and related property is equal to the cost incurred, without exceeding \$5,000.

### SECTION III EXCESS COSTS FOR TEMPORARY HOUSING, SUPPLIES OR CLOTHING

7. One-time financial assistance is granted to individuals forced to evacuate their principal residence for public safety reasons. This assistance is granted to offset the excess costs of temporary housing or supplies incurred by individuals during a disaster. The assistance amounts to \$20/day for each person evacuated, from the fourth (4th) to one hundredth (100th) day of the evacuation. In special circumstances, as public safety requires, this period may be extended. An additional amount of \$50/person is also allocated for clothing when an evacuation occurs in circumstances where the applicant was unable to take clothing with him/her. This amount may be increased to a maximum of \$150/person during cold weather.

Furthermore, one-time financial assistance is also granted for excess temporary housing or supply costs due to work required following the event. The assistance granted is \$20/day for each person required to leave his/her principal residence, from the fourth (4th) to the one hundredth (100th) day of such obligation. The time period may be extended as required provided that the individual has not contributed to lengthening this time period.

The amounts specified in the above paragraphs are increased by thirty percent (30%) in the territory located between the 49th and 50th parallels, except for the territory of the city of Baie-Comeau and municipalities on the Gaspé Peninsula, and fifty percent (50%) for the territory located above the 50th parallel, excluding the territory of the cities of Port-Cartier and Sept-Îles.

### SECTION IV DAMAGE TO ESSENTIAL MOVIBLE PROPERTY

8. Financial assistance granted for essential movable property, listed in Appendix B, damaged during the event equals the amount of eligible damages less a \$100 deductible. However, Appendix L specifically excludes certain movable goods from this program.

The amount of eligible damages for such goods is determined according to the lower of the cost of repairing the good, the cost of replacing the good with a good of equal or lower quality, or the cost of a standard quality replacement good listed in Appendix B.

## SECTION V MOVING OR STORAGE COSTS

9. Financial assistance granted to cover moving or storage costs to individuals obliged to move or store the movable property from their principal residence because of an event or restoration work following an event equals the costs paid up to a maximum of \$1,000.

## SECTION VI DAMAGE TO PRINCIPAL RESIDENCE AND ESSENTIAL ACCESS ROAD

### PRINCIPAL RESIDENCE

10. Financial assistance is awarded to the owner for damage to a principal residence for urgent and/or temporary work listed in parts 1 and 2 of Schedule C required as a result of the disaster. To be eligible for financial assistance, damage to the principal residence must have been sustained by components of essential rooms or other components listed in Part 3 of Schedule C. However, Schedule L provides for certain exclusions. A principal residence's essential rooms are a living room, a kitchen, a dining room, two bathrooms, a laundry room, the bedrooms, an office, and a family room.

The amount of damages eligible for financial assistance for components specified in the first paragraph represents the lower of the cost of their repair, the cost of their replacement with components of equal quality, or the cost of their replacement with components of standard quality.

### ESSENTIAL ACCESS ROAD

11. Financial assistance is granted to owners for damages caused to essential access roads leading to a principal residence which they own or are responsible for maintaining. The amount of eligible damages is equal to the cost of the work required to ensure minimal and safe access to the principal residence. However, certain exclusions are provided in Appendix L.

### LANDSCAPING

12. Financial assistance is awarded to the owner for damage to landscaping on the property of the principal residence, up to \$5,000.

### FINANCIAL CONTRIBUTION

13. Financial assistance awarded to the owner for damage listed in sections 10, **Erreur ! Source du renvoi introuvable.**, and 12 is equal to ninety percent (90%) of the amount of the eligible damage, up to a maximum, in case of damage to a principal residence, equal to the replacement cost of that residence, excluding outbuildings, according to municipal assessment valuations in effect at the time of the loss.

However, regarding the emergency work and temporary work listed in Parts 1 and 2 of Appendix C, the financial assistance provided equals one hundred percent (100%) of the cost, less a \$500 deductible. The amount granted for emergency and temporary work is not limited by the cost of replacing the principal residence.

### MAXIMUM ASSISTANCE

14. The total amount of financial assistance awarded to the owner for damage to a principal residence, its essential access road, and its landscaping, not including urgent and/or temporary work, cannot exceed \$200,000.

## SECTION VII FINANCIAL ASSISTANCE USED TO ELIMINATE OR REDUCE THE RISK OF DISASTERS

15. Financial assistance awarded to the owner for damage to a principal residence, its essential access road, and its landscaping, as well as for urgent and temporary work can be used to immunize or move the damaged principal residence or as a departure allowance in accordance with Division IX sections of this chapter. The decision to immunize or move the owner's principal residence or take a departure allowance cannot, however, endanger public safety or go against sustainable development principles.

Financial assistance to individuals amounts to 100% of eligible damage under sections 10, **Erreur ! Source du renvoi introuvable.**, and 12, and cannot exceed the maximum amount

provided in Section 14 or, in the case of damage to the principal residence, the replacement cost of the principal residence. However, financial assistance for urgent and temporary work is not limited to the replacement cost of the principal residence or the maximum amount provided in Section 14.

#### ADDITIONAL FINANCIAL ASSISTANCE

16. Financial assistance in addition to that awarded for damage to a principal residence, its essential access road, and its landscaping, as well as for urgent and temporary work, is awarded for:
  - 1° fees for professional services required for the owner to choose one of the options provided in the first paragraph of Section 15;
  - 2° costs for demolition, disposal, and burial of debris, as well as backfilling costs in case the principal residence and its foundation, or only its foundation, are demolished. The amount of this assistance is equal to the cost of this work. Owners who have been awarded financial assistance under this subsection must obtain at least two quotes from demolition contractors.

#### SECTION VIII FINANCIAL ASSISTANCE FOR IMMINENT FLOODING, EROSION OR GROUND MOVEMENT

17. For the purposes of enforcing sections VIII and IX of this chapter, an imminent danger of flooding, erosion or ground movement is hereinafter called "imminent ground movement."
18. Financial assistance is granted, according to the circumstances, to move a principal residence or stabilize the land of a principal residence threatened by imminent ground movement. The availability of these two options depends on their feasibility, the estimated cost, respect for the principles of sustainable development and public safety.
19. Assistance may be granted by way of a departure allowance paid to the owner if, for technical reasons, the principal residence cannot be moved or the land cannot be stabilized. A departure allowance may also be granted if the estimated cost of moving the principal residence or stabilizing the land is substantially higher than the financial assistance that can be granted for such purposes.
20. The owner must notify the Minister in writing within thirty (30) days following the date on which the owner was informed by the experts mandated by the Minister that the principal residence faces an imminent risk of ground movement, accepts the financial assistance granted to move the principal residence or stabilize the land, or accepts the departure allowance, as appropriate. This time period may be extended if the owner proves, to the satisfaction of the Minister, that he/she is unable to respond sooner.
21. Financial assistance awarded to owners under sections **Erreur ! Source du renvoi introuvable.** and 19 cannot exceed the replacement cost of the principal residence or \$200,000.

However, additional financial assistance is awarded for:

- 1° fees for professional services required for the owner to choose, where applicable, one of the options provided in Section **Erreur ! Source du renvoi introuvable.**;
  - 2° costs for demolition, disposal, and burial of debris, as well as backfilling costs in case the principal residence and its foundation, or only its foundation, are demolished. The amount of this assistance is equal to the cost of this work. Owners who have been awarded financial assistance under this subsection must obtain at least two quotes from demolition contractors;
  - 3° costs for urgent and temporary work under Schedule C.
22. Financial assistance awarded under Section VI of this chapter cannot be added to the assistance awarded under this section.

As a result, when the owner of a principal residence under threat of imminent ground movement is awarded financial assistance for damage to that principal residence, its essential access roads, or its landscaping, this financial assistance is considered to have been awarded for moving the principal residence, ground stabilization work, or a departure allowance.

## SECTION IX PROTECTION OR MOVEMENT OF A PRINCIPAL RESIDENCE, GROUND STABILIZATION AND DEPARTURE ALLOWANCE

### PROTECTION OF PRINCIPAL RESIDENCE

23. Protecting a principal residence consists of taking various measures to provide the protection required to avoid damages caused by flooding. The work must be performed in accordance with the *Protection Policy for Lakeshores, Riverbanks, Littoral Zones and Floodplains* (2005) 137 G.O.II, 2180 and its subsequent amendments, or in accordance with any superseding standard, particularly the planning and development plan.
24. Owners who receive financial assistance to protect their principal residence must:
  - 1° Obtain an assessment from a surveyor to determine the applicable flood elevation;
  - 2° Retain the services of an engineering firm to develop plans and specifications;
  - 3° Before entering any contract, submit plans and specifications for the proposed work and draft contracts concerning any item for which financial assistance is sought, particularly to allow for verification that the work is eligible under the program;
  - 4° Obtain at least two proposals to have the work performed from contractors in the field;
  - 5° Prior to the commencement of work, obtain all permits and authorizations required to execute the work;
  - 6° Have the work supervised by an engineering firm and obtain a compliance certificate from the engineer responsible for such supervision.
25. Financial assistance must be used directly for the execution of protection work. Subject to the exclusions provided under this program, the costs of assessments required and those inherent in the supervision of work by an engineering firm are considered eligible. However, these assessment costs must be approved in advance by the Minister.

### MOVEMENT OF THE PRINCIPAL RESIDENCE

26. Movement of a principal residence consists of moving it to a different location on the same lot or to another lot to install it on a safe site. The eligible expenses and work involved in moving a principal residence are specified in Appendix D. However, some exclusions are provided in Appendix E.
27. Owners granted financial assistance to move their principal residence must:
  - 1° Obtain a geotechnical report if their residence is moved to a different location on the same lot to ensure that the chosen location will provide for the long-term safety of the residence.
  - 2° Inform their mortgage lender about the terms of the program and obtain the lender's approval in writing;
  - 3° Obtain at least two proposals to have the work performed from contractors in the field;
  - 4° Acquire the destination site, if necessary.
  - 5° Prior to the commencement of work, obtain all permits and authorizations required to ensure that the selected new location will provide for the long-term safety of the residence;
  - 6° Submit to the Minister any draft contract concerning an item submitted for financial assistance before it is granted;
  - 7° Offer to assign the lot to the municipality for the nominal amount of \$1 when the principal residence is moved because of imminent ground movement;
  - 8° Remove remaining foundations in accordance with the applicable legislation and regulations in a manner that poses no danger to the safety of others;
  - 9° When the principal residence is threatened by imminent ground movement, demolish or move outbuildings and their foundations to another lot, and demolish or move other property on the lot.

28. If the owner assigns the property where the residence is located to the municipality for the nominal sum of \$1, the owner will receive in exchange financial assistance equal to the value of the standard municipal valuation of the property in effect at the time of the actual loss or at the time experts mandated by the minister detect imminent ground movement, whichever comes first. This financial assistance cannot exceed \$50,000.
29. Owners who assign their property to the municipality agree to:
  - 1° If they move their principal residence due to imminent ground movement, apply in writing to the municipality to have it transmit a resolution to the Minister of Public Security, within sixty (60) days, in which the municipality agrees to purchase the land, and then amend its applicable bylaws to prohibit any construction or infrastructure on the property for as long as it remains a danger to the safety of others;
  - 2° For all types of event, demolish or move to a different lot any outbuildings and their foundations, and demolish or move other property on the lot;
  - 3° Provide the Minister with documents attesting to assignment of the property to the municipality.

#### GROUND STABILIZATION

30. Ground stabilization consists of stabilizing the land threatening a principal residence to ensure its long term safety.
31. Owners who receive financial assistance to stabilize their land must:
  - 1° Obtain a geotechnical report to ensure that the work to be performed will guarantee the long-term safety of the residence.
  - 2° Before entering any contract, submit plans and specifications for the work proposed by an engineering firm to the Minister, along with draft contracts concerning any items for which financial assistance is being sought to allow for verification that the work is eligible under the program;
  - 3° Obtain at least two proposals to have the work performed from contractors in the field;
  - 4° Prior to the commencement of work, obtain all permits and authorizations required to execute the work;
  - 5° Have the work supervised by an engineering firm and obtain a compliance certificate from the engineer responsible for such supervision.
32. Financial assistance must be used directly for the execution of stabilization work. Subject to the exclusions provided in Appendix E, the costs of the assessments required and those inherent in the supervision of work by an engineering firm are considered eligible. However, these assessment costs must be approved by the Minister.
33. When assistance is granted to an owner for ground stabilization, the assistance rises according to the standardized municipal assessment for the lot in effect when the imminence of ground movement was noted by experts acting on the Minister's instructions.

#### DEPARTURE ALLOWANCE

34. The departure allowance is intended to allow owners to relocate to a new residence and demolish their principal residence or assign it to a third party while ensuring that such third party will move it to another lot.
35. Owners who are granted financial assistance in the form of a departure allowance must:
  - 1° Inform their mortgage lender about the terms of the program and obtain the lender's approval in writing;
  - 2° Prior to the commencement of work, obtain all permits and authorizations required;

- 3° Demolish their principal residence in accordance with the applicable legislation and regulations or assign it to a third party while ensuring that such party will move it to another lot;
  - 4° Offer to assign the lot to the municipality for the nominal amount of \$1 when the principal residence is subject to imminent ground movement;
  - 5° Remove the remaining foundations in accordance with the applicable legislation and regulations in a manner that poses no danger to the safety of others;
  - 6° When the principal residence is threatened by imminent ground movement, demolish or move outbuildings and their foundations to another lot, and demolish or move other property on the lot.
36. When owners assign their residence to a third party, all proceeds exceeding ten percent (10%) of the replacement cost of the principal residence, determined according to the property record used for municipal assessment purposes, excluding outbuildings, in force at the time of the actual event or when the imminent ground movement was observed by experts acting on the Minister's instructions, whichever of these possibilities occurs first, is deducted from the amount of the financial assistance. If the proceeds from the assignment obtained by the owner less than 30% of the market value of the principal residence, the Minister may make a determination concerning its market value and consider such market value to be the proceeds of its assignment by the owner.
37. If the owner assigns the property where the residence is located to the municipality for the nominal sum of \$1, the owner will receive in exchange financial assistance equal to the value of the standard municipal valuation of the property in effect at the time of the actual loss or at the time experts mandated by the minister detect imminent ground movement, whichever comes first. This financial assistance cannot exceed \$50,000.
38. Owners who assign their property to the municipality agree to:
- 1° If their residence is threatened by imminent ground movement, apply in writing to the municipality to have it transmit a resolution to the Minister of Public Security, within sixty (60) days, in which the municipality agrees to purchase the land, and then amend its applicable bylaws to prohibit any construction or infrastructure on the property for as long as it remains a danger to the safety of others;
  - 2° Demolish or move outbuildings and other property located on the lot to a different lot;
  - 3° Provide the Minister with documents certifying the assignment of the property to the municipality.

## **CHAPTER IV FINANCIAL ASSISTANCE FOR BUSINESSES**

### **SECTION I DEFINITION OF A BUSINESS**

39. For purposes of implementing this program, the term business may refer to an incorporated company, partnership, a non-profit organization, a self-employed worker, the owner of income property, a cooperative corporation or a factory. This term, however, does not include the following:
- 1° Public or parapublic organizations and government organizations set forth in paragraph 4 of section 2 of the Civil Protection Act (R.S.Q., c S-2.3);
  - 2° non-profit organizations that are not important to the community or not humanitarian in nature or that organize strictly recreational activities or that organize activities or premises to which the public does not have free access;
  - 3° banks and institutions authorized to receive deposits under the Deposit Insurance Act (R.S.Q., c A-26).

### **SECTION II ELIGIBILITY**

40. To be eligible for financial assistance:

- 1° a business must declare annual revenue under \$500,000 for both (2) years preceding the year of the loss;
- 2° a business must also declare total revenue under \$2,000,000 for both (2) years preceding the loss;
- 3° if the business is an incorporated company, the shareholder or shareholders owning at least fifty percent (50%) of the corporation's voting stock must prove, for one of the two (2) years preceding the year of the loss, that they rely on this income as their principal means of subsistence or that this income allows them to reach or get closer to Statistics Canada's low income cut-off;
- 4° if the business is a partnership, the partner or partners entitled to at least fifty percent (50%) of the corporation's profits must prove, for one of the two (2) years preceding the year of the loss, that they rely on this income as their principal means of subsistence or that this incomes allows them to reach or get closer to Statistics Canada's low income cut-off;
- 5° self-employed workers must prove, for one of the two (2) years preceding the loss, that the income generated by their businesses is their principal means of subsistence or that this income allows them to reach or get closer to Statistics Canada's low income cut-off.

A business corporation's or a cooperative's annual revenue is equal to its taxable income, whereas a partnership's, or any other kind of business's, revenue is equal to its net income.

However, eligibility criteria under subsections 3° to 5° of this section do not apply to owners of rental buildings.

### SECTION III TEMPORARY PREVENTIVE MEASURES

41. Financial assistance for temporary preventive measures as listed in Part 2 of Schedule A and undertaken by a business following a loss to protect property essential to its operations is equal to the cost incurred, but may not exceed \$8,000..

### SECTION IV MOVING OR STORAGE EXPENSES

42. Financial assistance awarded for the moving or storage expenses of a business whose equipment and inventory had to be moved or stored due to a disaster or work related to the restoration of buildings essential to the business following such a disaster is equal to the amount of expenses incurred, up to \$2,500.

### SECTION V DAMAGE TO PROPERTY ESSENTIAL TO OPERATION OF A BUSINESS

#### ESSENTIAL PROPERTY

43. Financial assistance is awarded to a business for damage caused to property that is essential to its operation. Financial assistance may also be awarded to restore cropland to a productive condition.

For the purpose of implementing this chapter, items that are considered essential to the operation of a business include land, buildings, infrastructures, equipment, inventory and farmland that are used for operation of the business and that appear in the most recent financial statements or that are owned by the business. However, exclusions include damage related to property associated with a religious cult, farm animals or animals that are not essential to the operation of a business, improvement of the land, sustained-yield cropping, growth of a harvest or the inability to sow, as well as damage to a woodlot or tree plantation. Other exclusions are listed in Appendix L.

The amount for eligible damage, however, must be equal to whichever is the lesser: the cost to repair a good, the cost to replace a good with a good of equal or lesser quality, or the cost to replace a good with a good of standard quality. In the case of an essential building, the cost of replacement is determined on the basis of the property record for the building that was used for property assessment purposes at the time of the disaster. This replacement cost, however, may be adjusted if the business demonstrates that one of these essential goods, which was an integral component of the essential building and which complied with the criteria set out in



section 901 of the Civil Code of Québec, was not taken into account in the completion of the property record for the building that was used for municipal assessment purposes at the time of the disaster.

In the case of essential land, the replacement cost is determined on the basis of the value of the standardized municipal assessment of the lot that was in force at the time of the disaster.

44. Financial assistance is also awarded for emergency work, temporary work or damage related to the components of buildings essential to the business listed in Appendix F.

#### ESSENTIAL ACCESS ROADS

45. Financial assistance is awarded to a business for damage caused to an access road essential to its operation that it owns or for which it is responsible for maintaining. The amount awarded for eligible damage is equal to the cost of work necessary to allow minimum and safe access to real property, such as a building, lot or farmland, essential to its operation. However, Appendix L provides for certain exclusions.

#### FINANCIAL PARTICIPATION

46. Financial assistance awarded to a business for damage under sections 43 and **Erreur ! Source du renvoi introuvable.** is equal to seventy-five percent (75%) of eligible damage, up to the replacement cost of the essential property in question, except the access road.

However, with regard to emergency work and temporary work listed in parts 1 and 2 of Appendix F, the amount of financial assistance is equal to one hundred percent (100%) of the cost of such work after deduction of the amount of \$1,000. The amount awarded for emergency work and temporary work is not limited by the cost of replacement of essential buildings.

Lastly, financial assistance awarded for damage to a lot or farmland cannot exceed the standardized municipal assessment in force at the time of the actual disaster.

#### MAXIMUM ASSISTANCE

47. Total financial assistance awarded to a business for damage to property essential to its operations and its essential access road, except urgent and temporary work, cannot exceed \$265,000..

### SECTION V.1 FINANCIAL ASSISTANCE IN CASE OF IMPOSSIBILITY OF REPAIRING OR REBUILDING

- 47.1 Financial assistance is granted to the business whose municipality refuses to issue a permit to repair damage to its essential buildings or for their reconstruction due to the extent of the damage sustained. The financial assistance granted can be used to relocate the buildings or as a departure allowance, in accordance with section VIII of this chapter. The choice of relocating the buildings or accepting a departure allowance must not, however, compromise public safety or the principles of sustainable development.

In the case of a departure allowance, financial assistance that can be paid to the business in accordance with this section is equivalent to the cost of replacing the building, without exceeding \$265,000.

In the case of relocation, the financial assistance that can be paid to the business in accordance with this section is equal to the sum of the eligible damage provided for in sections 43, 44, and 45 and eligible expenses and work provided for in section 59. This amount may not exceed the maximum amount provided for in section 47, nor exceed the cost of replacing the building.

- 47.2 If the business transfers the land on which it is located to the municipality for the nominal amount of \$1, it will receive, as compensation, financial assistance equal to the value of the standardized municipal assessment of the land in force when the disaster took place. This assistance, which supplements the assistance provided for in section 47.1, cannot exceed \$325,000.
- 47.3 Financial assistance supplementing the assistance granted in sections 47.1 and 47.2 is provided for the costs of demolition, disposal, and burial of debris and for backfilling costs in the case of the demolition of buildings essential to the operation of the business and of their foundations, or of their foundations only. The amount of this assistance is equal to the cost of the work. The business granted financial assistance in accordance with this paragraph must obtain at least two bids for the work from demolition contractors.

## SECTION VI FINANCIAL ASSISTANCE USED TO ELIMINATE OR REDUCE THE RISK OF DISASTER

48. Financial assistance awarded for damage caused to buildings essential to the operation of a business and to essential access roads and for emergency work and temporary work may be used to protect or move damaged buildings essential to its operation or as a departure allowance, in accordance with the provisions of Section VIII of this chapter. The decision to protect or move these essential buildings or accept a departure allowance must not, however, endanger public safety or conflict with the principles of sustainable development.

Financial assistance awarded to businesses amounts to 100% of eligible damage to essential buildings and their essential access roads. But the amount awarded for damage to essential buildings cannot exceed their replacement cost. Financial assistance, including financial assistance awarded for other eligible essential property, cannot exceed the maximum amount under Section 47.

However, the amount awarded for urgent and temporary work is not limited to the replacement cost of essential buildings or the maximum amount under Section 47.

### ADDITIONAL FINANCIAL ASSISTANCE

49. Financial assistance, in addition to that awarded for damage to property essential to a business's operations, for damage to a business's essential access roads, as well as for urgent and temporary work, is awarded for:
- 1° fees for professional services required for the business to choose how financial assistance will be used according to the options provided in the first paragraph of Section 48;
  - 2° costs for demolition, disposal, and burial of debris, as well as backfilling costs in case buildings essential to the business's operations and their foundations, or only their foundations, are demolished. The amount of this assistance is equal to the cost of this work. Businesses that have been awarded financial assistance under this subsection must obtain at least two quotes from demolition contractors.

## SECTION VII FINANCIAL ASSISTANCE FOR IMMINENT FLOODING, EROSION OR GROUND MOVEMENT

50. For the purposes of enforcing Sections VII and VIII of this chapter, an imminent threat of flooding, erosion or ground movement is hereinafter called "imminent ground movement".
51. Financial assistance is awarded, according to circumstances, to a business for the purpose of moving buildings essential to its operation or to stabilize the land on which these buildings are erected if they are threatened by imminent ground movement. The availability of these two options depends on their feasibility, the estimated cost, compliance with the principles of sustainable development and public safety.
52. Assistance may be awarded to the business in the form of a departure allowance if, for technical reasons, essential buildings cannot be moved or land cannot be stabilized. A departure allowance may also be awarded if the estimated cost for moving essential buildings or stabilizing the land is significantly higher than the financial assistance that can be awarded for such purposes.
53. The business must notify the Minister in writing within thirty (30) days following the date on which it was informed by the specialists mandated by the Minister that a building essential to its operation was threatened by an imminent ground movement, that it accepts the financial assistance granted to move the essential building, stabilize the land or accepts the departure allowance, as the case may be. This time limit may be extended if the business demonstrates, to the satisfaction of the Minister, that it is unable to comply within the allotted time period.
54. Financial assistance awarded to a business under sections 51 and 52 cannot exceed the replacement cost of the essential buildings or \$265,000.

However, additional financial assistance is awarded for:

- 1° fees for professional services required for the business to choose, where applicable, one of the options provided in Section 51;

2° costs for demolition, disposal, and burial of debris, as well as backfilling costs in case buildings essential to the business's operations and their foundations are demolished. The amount of this assistance is equal to the cost of this work. Businesses that have been awarded financial assistance under this subsection must obtain at least two quotes from demolition contractors;

3° costs for urgent and temporary work.

55. The financial assistance available under Section V of this chapter may not be combined with the financial assistance provided in this section.

Therefore, where the essential buildings of a business are threatened by imminent ground movement and the business receives financial assistance for damage to its essential buildings or its essential access roads, this assistance is deemed to have been awarded for movement of essential buildings, soil stabilization or as a departure allowance.

## SECTION VIII PROTECTION OR MOVEMENT OF BUILDINGS ESSENTIAL TO OPERATION OF A BUSINESS, GROUND STABILIZATION AND DEPARTURE ALLOWANCE

### PROTECTION OF ESSENTIAL BUILDINGS

56. Protecting essential buildings consists of implementing various measures to provide the necessary protection to avoid damage that could be caused by flooding. The work must be carried out in accordance with the *Protection Policy for Lakeshores, Riverbanks, Littoral Zones and Floodplains* (2005) 137 G.O.II, 2180, and its subsequent amendments, or in accordance with any superseding standard, in particular the planning and development plan.

57. A business that receives financial assistance to protect buildings essential to its operation must:

1° Obtain an assessment from a surveyor to determine the applicable flood elevation;

2° Retain the services of an engineering firm to develop plans and specifications;

3° Before entering into any contract, submit plans and specifications for the proposed work and draft contracts concerning any item for which financial assistance is sought, primarily to allow for verification that the work is eligible under the program;

4° Obtain at least two proposals from contractors in the field regarding the completion of work;

5° Before any work begins, obtain all of the necessary permits and authorizations to carry out work;

6° Ensure that work is supervised by an engineering firm and obtain a compliance certificate from the engineer responsible for such supervision.

58. Financial assistance must be used directly for the completion of protection work. Subject to the exclusions provided under this program, costs of the necessary assessments and costs to supervise work by an engineering firm are considered eligible. These assessment costs, however, must be approved in advance by the Minister.

58.1 When a municipality requires that a main residence be immunized, the owner will be granted financial assistance equivalent to 75% of the cost of the procedure. This assistance, supplementing the assistance provided for in section 46, cannot exceed the cost of replacing the residence or the maximum amount stipulated in section 47.

### MOVEMENT OF BUILDINGS ESSENTIAL TO THE OPERATION OF A BUSINESS

59. Movement of buildings essential to the operation of a business consists of moving the buildings essential to the operation of a business to a different location on the same lot or to another lot to ensure that the buildings are henceforth located on a safe site. The eligible expenses and work involved to move these essential buildings are specified in Appendix G. Some exclusions, however, are provided in Appendix H.

60. A business that is awarded financial assistance to move buildings essential to its operation must:

1° Notify its hypothecary creditor of the terms of the program and obtain the creditor's approval in writing;

- 2° Obtain a geotechnical report if its essential buildings are moved to a different location on the same lot to ensure that the chosen relocation site will provide for the long-term safety of the buildings in question;
  - 3° Purchase the relocation site, if necessary;
  - 4° Obtain at least two proposals from contractors in the field for completion of work;
  - 5° Before work begins, obtain all of the necessary permits and authorizations to carry out work, to ensure that the relocation site chosen will provide for the long-term safety of the essential buildings;
  - 6° Submit to the Minister any draft contract concerning an item that is the subject of financial assistance before assistance is awarded;
  - 7° Offer to assign the lot to the municipality for the nominal amount of \$1 where the essential buildings are moved due to imminent ground movement;
  - 8° Remove remaining foundations in accordance with the applicable laws and regulations in a manner that poses no danger to the safety of others;
  - 9° Where one or more essential buildings is threatened by imminent ground movement, demolish or move all property and building foundations located on the lot.
61. If the business assigns the property where the essential buildings are located to the municipality for the nominal sum of \$1, the business will receive in exchange financial assistance equal to the value of the standard municipal valuation of the property in effect at the time of the actual loss or at the time experts mandated by the minister detect imminent ground movement, whichever comes first. This financial assistance cannot exceed \$60,000, subject to section 47.2
62. A business that assigns its lot to the municipality agrees to the following:
- 1° If it moves a building essential to its operation due to imminent ground movement, it must apply in writing to the municipality to have it forward a resolution to the Minister of Public Security, within sixty (60) days, in which the municipality agrees to purchase the land, and then amend its applicable bylaws to prohibit any construction or infrastructure on the property for as long as it remains a danger to the safety of others;
  - 2° For all types of disasters, demolish or move all property located on the lot;
  - 3° Provide the Minister with documents attesting to assignment of the property to the municipality.

#### GROUND STABILIZATION

63. Ground stabilization consists of stabilizing the land threatening buildings essential to the operation of a business to ensure its long-term safety.
64. A business that is awarded financial assistance to stabilize land must:
- 1° Obtain a geotechnical report to ensure that the work to be performed will guarantee the long-term safety of the essential buildings;
  - 2° Before entering into any contract, submit plans and specifications for the work proposed by an engineering firm to the Minister, along with draft contracts concerning any items for which financial assistance is sought, primarily to allow for verification that the work is eligible under the program;
  - 3° Obtain at least two proposals from contractors in the field for completion of the work;
  - 4° Prior to beginning work, obtain all of the necessary permits and authorizations to carry out work;
  - 5° Ensure that the work is supervised by an engineering firm and obtain a compliance certificate from the engineer responsible for such supervision.
65. Financial assistance must be used directly for the completion of stabilization work. Subject to the exclusions provided in Appendix H, costs of the necessary assessments and costs to supervise

work by an engineering firm are considered eligible. These assessment costs, however, must be approved in advance by the Minister.

66. Where the business chooses ground stabilization, the financial assistance it is eligible to receive is increased on the basis of the standardized municipal assessment for the lot that was in effect when the imminent ground movement was noted by experts acting on the Minister's instructions.

#### DEPARTURE ALLOWANCE

67. The purpose of a departure allowance is to enable a business to relocate in order to continue its activities and to demolish its buildings or assign them to a third party, with the assurance that such third party will move them to another lot.
68. A business that is awarded financial assistance in the form of a departure allowance must:
  - 1° Inform its hypothecary creditor of the terms of the program and obtain the creditor's approval in writing;
  - 2° Relocate and continue activities that correspond to operation of a business within the meaning of the third paragraph of section 1525 of the Civil Code of Québec;
  - 3° Before work begins, obtain all of the necessary permits and authorizations to carry out work;
  - 4° Demolish its buildings in accordance with the applicable laws and regulations or assign them to a third party, with the assurance that the third party will move them to another lot;
  - 5° Offer to assign the lot to the municipality for the nominal amount of \$1 where one or more essential buildings are moved due to imminent ground movement;
  - 6° Remove the remaining foundations in accordance with the applicable laws and regulations in a manner that poses no danger to the safety of others;
  - 7° Where one or more essential buildings is threatened by imminent ground movement, demolish or move all assets and their foundations located on the lot.
69. Where a business assigns one or more essential buildings to a third party, all proceeds exceeding ten percent (10%) of the replacement cost of one or more essential buildings, determined according to the property record used for municipal assessment purposes in force at the time of the disaster, is deducted from the amount of financial assistance. If the proceeds from the assignment obtained by the business is less than 30% of the market value of the building, the Minister may make a determination concerning its market value and consider such market value to be the proceeds of its assignment by the owner.
70. If the business assigns the property where the essential buildings subject to the departure allowance are located to the municipality for the nominal sum of \$1, the business will receive in exchange financial assistance equal to the value of the standard municipal valuation of the property in effect at the time of the actual loss or at the time experts mandated by the minister detect imminent ground movement, whichever comes first. This financial assistance cannot exceed \$60,000, subject to section 47.2.
71. A business that assigns its land to the municipality agrees to the following:
  - 1° If one or more of its essential buildings is threatened by imminent ground movement, apply in writing to the municipality to have it forward a resolution to the Minister of Public Security, within sixty (60) days, in which the municipality agrees to purchase the land, and then amend its applicable bylaws to prohibit any construction or infrastructure on the property for as long as it remains a danger to the safety of others;
  - 2° Demolish or move all property located on its land;
  - 3° Provide the Minister with documents certifying the assignment of the property to the municipality.

## SECTION I RESPONSE MEASURES DURING IMMINENT FLOODING, EROSION OR GROUND MOVEMENT

72. Financial assistance is awarded to a municipality that in fact incurs expenses, above and beyond its normal operating expenses, to organize response measures for the purpose of imminent flooding, erosion or ground movement. The amount of financial assistance is equal to one hundred percent (100%) of total expenses incurred, but shall not exceed \$5,000 per principal residence or essential building of a business located within the territory covered by the Minister's decision to implement this program.

## SECTION II ICE COVER OR ICE JAM BREAK UP

73. Where property eligible under the program is threatened by imminent ice formation on a body of water, actual expenses that have been incurred by a municipality, above and beyond normal operating expenses, are eligible for the break up of an ice cover or ice jam where this activity is carried out for public safety reasons.

For purposes of implementing this program, the expenses listed in Appendix I are eligible.

The amount of financial assistance is equal to fifty percent (50%) of the amount paid.

## SECTION III TEMPORARY PREVENTIVE MEASURES, RESPONSE MEASURES OR RECOVERY MEASURES

74. Financial assistance is awarded to a municipality that due to a disaster has in fact incurred expenses, above and beyond normal operating expenses, to deploy temporary preventive measures, response measures or recovery measures.

For purposes of implementing this program, the temporary preventive measures listed in part 3 of Appendix A, as well as the response measures or recovery measures listed in Appendix J are eligible.

Municipalities are also awarded financial assistance for notary fees payed to acquire property assigned to them under sections 28, 37, 61, and **Erreur ! Source du renvoi introuvable.**

## SECTION IV DAMAGE AND ESSENTIAL PROPERTY

75. Financial assistance is awarded to a municipality that has incurred actual expenses, above and beyond normal operating expenses, to repair or replace essential property it owns that has been damaged. This property must be used for the same purposes as before it were damaged.

For purposes of implementing this program, the damage to property and expenses listed in Appendix K is eligible. For a municipal building, emergency work and damage to the components listed in Appendix F are also eligible. Some exclusions, however, are listed in Appendix L.

To be eligible for the program, the damage must be detailed in a written report entitled "Damage Report", documenting and describing the condition of damaged equipment or infrastructures, prior to and after the disaster. Work that is carried out to repair eligible damage must also, to meet the requirements of this program, be performed in compliance with the laws and regulations in effect and applicable trade practices.

## SECTION V DEVELOPMENT OF RELOCATION SITES

76. Financial assistance is awarded to a municipality that has no other option than to develop relocation sites for principal residences and buildings essential to businesses or a municipality which must be moved or rebuilt due to a disaster. Financial assistance is awarded on the condition that the selected relocation sites are safe and comply with the principles of sustainable development.

This assistance is awarded for actual expenses that have been incurred, above and beyond normal operating expenses, to develop relocation sites that have been approved in advance by the Minister.

77. For purposes of implementing this section, work and expenses that are related to building the structures and infrastructures necessary to provide services to the principal residences and

essential buildings that have been moved or rebuilt are eligible. Work must be carried out in compliance with laws and regulations in force and in accordance with applicable trade practices.

## SECTION VI SHORELINE PROTECTION WORK

78. Financial assistance is awarded to a municipality that has incurred actual expenses, above and beyond normal operating expenses, to carry out permanent shoreline protection work needed at any time to protect individuals. However, only work carried out on shorelines that have been damaged by a disaster for the purpose of protecting the centre of a local municipality or to repair or resume prior shoreline protection work may be eligible for financial assistance. This assistance is also awarded if and when other less expensive solutions could not adequately protect individuals. Work must be approved in advance by the Minister and carried out in compliance with laws and regulations in effect and in accordance with applicable trade practices.

## SECTION VII CALCULATION OF FINANCIAL ASSISTANCE

79. The amount of financial assistance awarded to a municipality for expenses listed in Sections III to VI of this chapter is equal to the total amount of eligible expenses, excluding the financial participation of the municipality. This financial participation is equal to the sum total of the following amounts, and shall not exceed one quarter ( $\frac{1}{4}$ ) of one percent (1%) of the municipality's standardized property value:
- 1° One hundred percent (100%) for the first dollar of eligible expenses per inhabitant of the municipality (hereinafter called "inhabitant");
  - 2° Seventy-five percent (75%) for the second and third dollars of eligible expenses per inhabitant;
  - 3° Fifty percent (50%) for the fourth and fifth dollars of eligible expenses per inhabitant;
  - 4° Twenty-five percent (25%) for the subsequent dollars of eligible expenses per inhabitant for municipalities with over 5,000 inhabitants, twenty percent (20%) for municipalities that have between 1,000 and 5,000 inhabitants and ten percent (10%) for municipalities with fewer than 1,000 inhabitants.

The number of inhabitants covered in the first paragraph is determined on the basis of the demographic evaluation of the municipality determined by an order of the government issued in accordance with section 29 de la Act respecting Municipal Territorial Organization (R.S.Q., c O-9) in force at the time of the disaster.

However, where measures have been implemented or damage has been caused to property located within an unorganized territory of a regional county municipality, only the demographic evaluation of this territory shall be used to calculate the financial participation that must be assumed by the regional county municipality.

The maximum prescribed in the first paragraph is deemed to have been reached where the total amount of financial participation determined according to this section and the financial participation that is assumed by the municipality under other financial assistance programs established under the Civil Protection Act, over the last seventy-two (72) months preceding the date of the disaster, is greater than one quarter ( $\frac{1}{4}$ ) of one percent (1%) of the municipality's standardized property value.

## CHAPTER VI FINANCIAL ASSISTANCE FOR AGENCIES THAT PROVIDED RELIEF AND ASSISTANCE

80. Financial assistance is awarded to an agency that has incurred additional expenses to provide relief and assistance to disaster victims, provided the additional expenses were requested and approved by the Minister. The amount of financial assistance awarded for such expenses is equal to the actual amounts incurred. Some exclusions are, however, provided for in Appendix L.

A municipality that has provided assistance to a municipality in distress is also deemed to be an agency for purposes of this section.

## **CHAPTER VII TERMS AND CONDITIONS GOVERNING FINANCIAL ASSISTANCE**

81. Financial assistance is paid to applicants and organizations in accordance with the following terms and conditions:

1° After analyzing the application:

- i. An advance may be granted to an individual or a company to perform emergency work, temporary work and repair work to a principal residence or essential building, up to a maximum of eighty percent (80%) of the estimated amount of financial assistance payable for all such work;

If the estimated amount of financial assistance payable for such work does not exceed \$50,000, the advance may amount to one hundred percent (100%) of the estimated amount of the financial assistance;

- ii. An advance may be granted to an individual or a company for slope stabilization work or to move the principal residence or essential buildings up to a maximum of eight percent (80%) of the estimated amount of financial assistance payable for moving or stabilization;
- iii. An advance may be granted to an individual for financial assistance related to housing, clothing, supplies or damage to essential movable property up to a maximum of one hundred percent (100%) of the estimated amount of such financial aid;
- iv. An advance may be granted to an individual, a company or an organization for any other reason for which financial assistance is granted up to a maximum of fifty percent (50%) of the estimated amount of such financial assistance;
- v. An advance may also be granted to a municipality up to a maximum of eighty percent (80%) of the estimated amount of financial assistance payable to it;

The Minister may set any other conditions on payment of the advance;

2° When more work is completely than is covered by the advance granted, a partial or final payment may be made following the submission and approval of supporting documents.

Financial assistance provided to applicants and organizations may be paid to them jointly with a financial institution, contractor or supplier.

Furthermore, the financial assistance payable as a departure allowance is paid jointly to the applicant and mortgage lender for the building in an amount that equals the outstanding balance of the mortgage up to a maximum of the financial assistance amount. However, the applicant or the organization may ask the Minister to have the cheque made out to and deposited in trust with a notary designated by the applicant or organization.

## **CHAPTER VIII GENERAL PROVISIONS**

### **ASSISTANCE FROM OTHER SOURCES**

82. Financial assistance under this program is paid subject to the condition that the applicant or organization agrees to reimburse the Government of Quebec for financial assistance provided in respect of damages or measures that were or will be indemnified by an insurance company or by any other source, except in the case of assistance received by way of one-time financial assistance for temporary accommodation, supplies or clothing or a charitable donation following a public fundraising activity.

However, disaster victims do not have to reimburse financial assistance provided for any portion their insurance companies will not pay in the case of flooding since financial assistance provided by the program can cover that portion. The financial assistance program does not cover deductibles.

### **BANKRUPTCY**



83. Individuals, companies or organizations in bankruptcy or that have assigned their property are not eligible for financial assistance under this program, except where a court-approved holding proposal is in place. This provision does not apply to individuals in respect of temporary housing, supply, clothing or essential movable property costs.

#### FINANCIAL VULNERABILITY

84. If the applicant's financial situation at the time of the event is vulnerable, or if the applicant encounters financial difficulty because of the event, his/her financial contribution and the deductible may be waived in whole or in part following an analysis of the situation by the Minister.

#### APPLICATION FOR REVIEW

85. Pursuant to section 121 of the Civil Protection Act, individuals, businesses, municipalities or organizations that provided help and assistance to applicants concerned by a decision regarding eligibility, the amount of assistance granted, a condition imposed under section 106 or a claim for overpayment may, within two (2) months of the date on which the person is notified of the decision, apply in writing for a review, except in the case of a decision under section 113 of the Civil Protection Act. The application for a review may not be refused on the ground that the time limit has expired if the applicant proves that it was impossible to act earlier.

The review is performed by a person designated for such purpose by the Minister. An application for a review does not suspend the decision made, unless the person designated for the purpose of the review decides otherwise.

#### INFORMATION

86. Pursuant to section 110 of the Civil Protection Act, the applicant and the organization must supply to the Minister any document, copies of documents or information that the Minister may require for the administration of the program. They must also allow an examination of the premises or property concerned as soon as practicable, and inform the Minister of any change in the applicant's situation that may affect the applicant's eligibility or the amount of the assistance granted to them.

#### FINANCIAL ASSISTANCE A PERSONAL RIGHT

87. Pursuant to section 115 of the Civil Protection Act, financial assistance granted under this program is a personal right subject to the following:
- 1° the right to financial assistance relating to a principal residence or to the essential belongings in a principal residence may, if the person entitled to the assistance dies or, because of physical disability, is unable to maintain the domicile, be exercised by the persons who were living with that person at the time of the event and who inherit the property or maintain the domicile, as applicable;
  - 2° the right relating to the property essential to a family business which is the livelihood of a person or that person's family may, if the person dies or is unable to carry on his or her activities, be exercised by a member of the family who carries on the business after the event.

#### FINANCIAL ASSISTANCE MAY NOT BE ASSIGNED OR SEIZED

88. Pursuant to sections 116 and 117 of the Civil Protection Act, entitlement to financial assistance under this program may not be assigned and the financial assistance granted may not be seized.

#### COMPLIANCE WITH APPLICABLE LEGISLATION AND REGULATIONS

89. Any action by an applicant or organization to implement any of the measures provided under the program must be carried out in compliance with the applicable legislation and regulations.

#### USE OF FINANCIAL ASSISTANCE

90. Pursuant to section 114 of the Civil Protection Act, financial assistance granted must be used exclusively for the purposes for which it is granted.

#### PERFORMANCE OF WORK OR REPLACEMENT OF PROPERTY

91. The applicant must, as appropriate, complete the work and make the repairs or replace the damaged property for which financial assistance was granted within twelve (12) months following the receipt of written notice finding the damages eligible, or following the date on which the applicant informed the Minister of his/her decision, as applicable, regarding imminent erosion, flooding or ground movement. This time period may be extended only if the applicants shows that it was impossible to act sooner.

FINANCIAL ASSISTANCE RECEIVED WITHOUT DUE CAUSE

92. In accordance with section 119 of the Civil Protection Act, the applicant and the organization must repay to the Minister any amount received without due cause, unless it was paid as a result of an administrative error which the recipient could not reasonably have discovered.

These amounts may be recovered within three (3) years of the payment or, in case of bad faith, within three years of the discovery of the fact, but in no case more than fifteen (15) years after the payment.

**TEMPORARY PREVENTIVE MEASURES  
ELIGIBLE FOR FINANCIAL ASSISTANCE**

**PART 1 FOR INDIVIDUALS**

- 1° Raising of furniture
- 2° Moving furniture to a higher floor
- 3° Boarding up of openings
- 4° Installation of temporary protective backfill or rock fill
- 5° Ditch digging
- 6° Preparation and installation of sand bags
- 7° Raising of mechanical and electrical devices (ex.: furnace, oil tanks and hot water tanks)
- 8° Additional electricity costs

Other similar measures could be eligible if they are deemed necessary for public safety reasons.

**PART 2 FOR BUSINESSES**

- 1° Boarding up of openings
- 2° Creation of a temporary protective dyke, backfill or rock fill
- 3° Ditch digging
- 4° Preparation and placement of sand bags
- 5° Elevation of inventory stock and equipment
- 6° Elevation of mechanical and electrical devices (ex. furnace, oil tanks and hot water tanks)
- 7° Additional electricity costs

Other similar measures may be eligible if they are deemed necessary for public safety reasons.

**PART 3 FOR MUNICIPALITIES**

- 1° Creation of a temporary protective dyke, backfill or rock fill
- 2° Installation of a temporary hose to increase hydraulic capacity during the unexpected flooding of a lake, river or stream
- 3° Digging of a temporary ditch to channel water
- 4° Digging of a trench to divert a watercourse that threatens property eligible under this program
- 5° Road closure
- 6° Preparation and placement of sand bags
- 7° Work related to the dredging of sediments in a body of water where work is required for public safety reasons and where it has been approved in advance by the Minister
- 8° Work related to stabilizing the shoreline of a body of water where work is required for public safety reasons and where it has been approved in advance by the Minister

Other similar measures may be eligible if they are deemed necessary for public safety reasons.

## STANDARD QUALITY ESSENTIAL MOVABLE PROPERTY

**1. KITCHEN AND DINING ROOM**

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.....	\$ 500
Essential food, household products and personal products – Additional occupant.....	\$ 50
Indoor waste container .....	\$ 30

**2. LIVING ROOM OR FAMILY ROOM**

Living room suite – Per living room or family room (including a sofa, loveseat, arm chair, table, and lamp) .....	\$1,600
Television set – Per living room or family room.....	\$450
Television stand – Per living room or family room.....	\$150

**3. BEDROOM**

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

**4. LAUNDRY AND BATHROOM**

Washer.....	\$ 600
Dryer .....	\$450

**5. MISCELLANEOUS**

Freezer.....	\$ 460
Computer.....	\$ 800
Computer furnishings.....	\$ 200
Books and supplies for a full-time student during an academic year – Per person .....	\$ 300
Other goods required by an employed individual – Per person .....	\$1 000
Children’s items age 0-3 years .....	\$ 300
Equipment for disabled persons– Per person .....	\$ 500
Dehumidifier, humidifier, fan .....	\$ 250
Clothing – Per occupant .....	\$1 500
Household linens (specifically including bedding, towels and kitchen linens) – Per occupant.....	\$ 400
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 standard quality essential goods may be eligible up to a maximum total amount of \$600.

**URGENT WORK, TEMPORARY WORK AND COMPONENTS ELIGIBLE FOR FINANCIAL ASSISTANCE FOR A PRINCIPAL RESIDENCE**

**PART 1            EMERGENCY WORK**

- 1° Water pumping
- 2° Demolition
- 3° Waste disposal
- 4° Cleaning and cleaning products
- 5° Disinfection
- 6° Extermination
- 7° Decontamination
- 8° Fan rental
- 9° Rug shampooer rental
- 10° Dehumidifier rental
- 11° Wet and dry vacuum rental

Other similar work may be eligible if they are deemed necessary for public safety reasons.

**PART 2            TEMPORARY WORK**

- Temporary restoration of electrical service to the residence, reinstallation of minimal insulation and sealing of openings to make the residence habitable prior to permanent work.

Other similar work may be eligible if they are deemed necessary for public safety reasons.

**PART 3            ESSENTIAL COMPONENTS**

- 1. STRUCTURE AND CONCRETE  
Foundations, footings, support beams, loadbearing walls, concrete slabs, dry wells, framing, car ports and garages forming part of structure of main residence, and basement entryways.
- 2. EXTERIOR WALLS  
Exterior cladding and chimneys.
- 3. ROOFS  
Roofing materials.
- 4. PORCHES  
Exterior porches (maximum allowable size 4 ft. x 6 ft.) leading to two main entrances, including steps and handrails.
- 5. OPENINGS  
Exterior doors and windows.
- 6. INSULATION  
Structure, wall and subfloor insulation in essential rooms.
- 7. ELECTRICITY  
Electrical lead, systems and connectors.
- 8. PLUMBING  
Pipes, sewer connections, water connections and sanitary devices.
- 9. FLOORS

Subfloors and fixed floor coverings in essential rooms.

10. INTERIOR WALLS OF ESSENTIAL ROOMS

Gypsum board, plaster and paint on walls, baseboards and interior door casings.

11. BATHROOM CABINETS AND SINKS IN ESSENTIAL ROOMS

Counter, drawers, shelves, cabinets and panels.

12. INTERIOR STAIRWAYS

Stringers, runners, risers and handrail.

13. HEATING AND VENTILATION

Main and secondary heating systems (specifically a wood stove), including conduits, fire wood, air exchanger and its conduits, natural gas connections and tank.

14. EQUIPMENT

Pumps and wet wells, septic tanks, leaching bed, drinking water supply systems, drinking water filtration and treatment systems, hot water tanks and equipment for disabled persons.

15. OTHER

Other components may be eligible if deemed essential.

**ELIGIBLE EXPENSES AND WORK FOR MOVING A PRINCIPAL RESIDENCE**

- 1° Land acquisition: financial assistance granted for the purchase of real estate may not exceed the standardized municipal assessment of the former property
- 2° Notary fees related to the purchase of a new property
- 3° The localization certificate of the new property
- 4° The assessment costs incurred when moving the residence to a different location on the same property
- 5° The cost of work required to allow minimal and safe access to the principal residence
- 6° Excavation work required to bring the residence in compliance with applicable municipal bylaws, not including landscaping, or in the absence of such bylaws, to ensure surface runoff
- 7° Landscaping of the property on which the residence has been moved: the financial assistance allocated for this landscaping cannot exceed \$5,000
- 8° The permits required by bylaws or applicable legislation governing transportation of the residence and its installation at the destination site
- 9° Transportation of the residence and its outbuildings, when they form part of the original structure, including disconnections, hoisting, loading, signage and the movement of cables (ex. : Hydro-Québec, Bell Canada, cable television)
- 10° Demolition and reconstruction of a masonry chimney if it cannot be moved with the principal residence.
- 11° New foundations, including excavation, backfill and the disposal of excavated materials
- 12° Installation of the residence on new foundations, including connections to water and sewer systems, electricity, plumbing and telephone, along with the purchase of the materials required
- 13° Removal and reinstallation of stairs and porches at the two main entrances
- 14° Basement insulation and finishing of essential basement rooms, provided that these rooms were already furnished prior to the residence being moved; “essential rooms” meaning a living room, a kitchen, a dining room, two bathrooms, a laundry room, the bedrooms, an office, and a family room
- 15° Reinstallation of the main and secondary heating system.
- 16° Septic installation and artesian well installation if the principal residence cannot be connected to municipal systems
- 17° Repairs to exterior walls to prevent water penetration and heat loss resulting from damage caused by moving the residence
- 18° Repairs of cracks in interior walls caused directly by moving the residence
- 19° Transfer tax

Other similar expenses or work could be eligible if they are required to move the principal residence.



**EXCLUDED COSTS AND WORK  
IN THE EVENT OF GROUND STABILIZATION WORK  
OR MOVEMENT OF A PRINCIPAL RESIDENCE**

- 1° Damage to any good caused directly or indirectly by moving or demolition work on the foundations of the residence, and any other damage caused by such work or the instability of the land, except for damage to exterior walls and cracked interior walls caused by moving the residence and mentioned in Appendix D of this program.
- 2° Losses suffered as a result of damage to land or to structures designed to protect the land, or damage to landscaping not expressly covered under the program
- 3° Damage to a staircase leading to a shoreline or launch ramp
- 4° Damage to fences
- 5° Damage to a pool or other recreational facilities or equipment
- 6° Damage to a car port, garage or other outbuildings not forming part of the residence
- 7° Transportation or demolition of immovable property not deemed essential, such as a garage, a shed or a pool
- 8° Damage to a patio, greenhouse and other outbuildings unless such outbuildings form part of the structure of the residence
- 9° Work related to interior decoration
- 10° The finish of non-essential rooms
- 11° Development of the former property
- 12° Landscaping at the destination site, including sodding, fencing, entrances and pools
- 13° Architect fees
- 14° Submission charges
- 15° Lost income
- 16° Drop in the market value of property
- 17° All costs related to any physical or psychological damage directly or indirectly related to evacuation or salvaging of the residence
- 18° Damage to any municipal infrastructures

All other costs and all other work is excluded if they are not required to stabilize the ground or move the residence.

**EMERGENCY WORK, TEMPORARY WORK AND COMPONENTS ELIGIBLE FOR FINANCIAL ASSISTANCE FOR A BUILDING ESSENTIAL TO A MUNICIPALITY OR BUSINESS**

**PART 1            EMERGENCY WORK**

- 1° Water pumping
- 2° Demolition
- 3° Waste disposal
- 4° Clean-up and cleaning products
- 5° Disinfection
- 6° Extermination
- 7° Decontamination
- 8° Fan rental
- 9° Rental of a rug shampooer
- 10° Dehumidifier rental
- 11° Rental of wet and dry vacuums
- 12° Work related to the dredging of sediments in a body of water where work is necessary for public safety reasons and where it has been approved in advance by the Minister
- 13° Work related to stabilizing the shoreline of a body of water where work is required for public safety reasons and where it has been approved in advance by the Minister

Other similar work may be eligible if it is deemed necessary for public safety reasons.

**PART 2            TEMPORARY WORK**

- 1° Temporary restoration of electrical power to essential buildings, reinstallation of minimal insulation and the boarding up of openings to ensure essential buildings are functional before permanent work is carried out
- 2° Work related to the dredging of sediments in a body of water where work is required for public safety reasons and where it has been approved in advance by the Minister
- 3° Work related to stabilizing the shoreline of a body of water where work is required for public safety reasons and where it has been approved in advance by the Minister

Other similar work may be eligible if it is deemed necessary for public safety reasons.

**PART 3            ELIGIBLE COMPONENTS**

1. STRUCTURE AND CONCRETE  
Foundations, footings, support beams, loadbearing walls, concrete slabs, French drains, framework, car ports, garages, and basement entryways.
2. EXTERIOR WALLS  
Exterior siding and chimneys.
3. ROOFS  
Roofing materials.
4. PORCHES  
Existing porches that lead to entrances, including steps and handrails.
5. OPENINGS

Exterior doors and windows.

6. INSULATION

Insulation of the structure, walls and subfloors.

7. ELECTRICITY

Main electrical service panel, electrical systems and connections.

8. PLUMBING

Pipes, sewer connection, water connections and plumbing fixtures.

9. FLOORS

Subfloors and fixed floor coverings.

10. INTERIOR WALLS

Gypsum board, plastering and painting of walls, baseboards and interior doors.

11. CABINETS AND WASHSTANDS

Counter, drawers, shelves, cabinets and panels.

12. INTERIOR STAIRWAYS

Stringers, treads, risers and handrail.

13. HEATING AND VENTILATION

Main and secondary heating systems (specifically a wood stove), including air ducts, tank, air exchanger and its pipes, air conditioning system and natural gas connections.

14. EQUIPEMENT

Pumps and wet wells, septic tanks, leaching bed, drinking water supply systems, drinking water filtration and treatment systems, hot water tanks and equipment for disabled persons.

15. OTHER

Other components may be eligible if deemed essential.

**ELIGIBLE EXPENSES AND WORK WHERE ESSENTIAL BUILDINGS OF A BUSINESS MUST BE MOVED**

- 1° The purchase of land where the essential buildings located on a site are subject to particular constraints. The financial assistance awarded, however, may not exceed the standardized municipal assessment of the former property
- 2° Notary fees related to the purchase of a new property
- 3° The localization certificate of the new property
- 4° Costs incurred for an appraisal where an essential building is moved to a different location on the same lot
- 5° The cost of work required to allow safe and minimum access to the essential buildings
- 6° Excavation work required to bring the essential buildings in compliance with applicable municipal bylaws, not including landscaping, or in the absence of such bylaws, to ensure surface runoff
- 7° The permits required by bylaws or applicable legislation governing the transportation of essential buildings and their placement on the relocation site
- 8° Transportation of essential buildings and outbuildings, where they form part of the original structure or are required to operate the business, including disconnections, hoisting, loading, signage and the movement of cables (ex. Hydro-Québec, Bell Canada, cable television)
- 9° Demolition and reconstruction of a masonry chimney, if it cannot be moved with the essential building
- 10° New foundations, including excavation, backfill and the disposal of excavated materials
- 11° Placement of the essential buildings on new foundations, including connections to water and sewer systems, electricity, plumbing and telephone, including the purchase of the materials required
- 12° Removal and reinstallation of stairs and porches
- 13° Basement insulation and finishing of essential rooms in the basement, if these rooms were necessary for operation of the business and were already in place prior to moving the essential buildings
- 14° Reinstallation of the main and secondary heating system
- 15° Putting in a septic system and artesian well if the essential buildings cannot be connected to municipal systems
- 16° Repair to exterior walls to prevent water penetration and heat loss resulting from damage caused by moving the essential buildings
- 17° Repair of cracks in interior walls caused directly by moving the essential buildings
- 18° Transfer tax

Other similar expenses or work may be eligible if they are required for movement of essential buildings.

**EXCLUDED COSTS AND WORK IN THE EVENT OF GROUND STABILIZATION OR MOVEMENT  
OF BUILDINGS ESSENTIAL TO A BUSINESS**

- 1° Damage to any property caused directly or indirectly by moving or demolition work on the foundations of the buildings, and any other damage caused by such work or the instability of the land, except for damage to exterior walls and cracked interior walls caused by moving the buildings and mentioned in Appendix G of this program
- 2° The loss of land and damage to land, its development and structures designed to protect them
- 3° Damage to a staircase leading to a shoreline or a launch ramp, except where they are essential to operation of the business
- 4° Damage to fences, except where they are essential to operation of the business
- 5° Damage to a pool, except where it is essential to operation of the business
- 6° Transportation or demolition of buildings deemed non-essential
- 7° Improvement of the former site
- 8° Landscaping of the relocation site
- 9° Architect fees
- 10° Costs to obtain tenders
- 11° Lost income
- 12° Loss in market value of property
- 13° All costs related to any physical or psychological damage directly or indirectly related to evacuating or salvaging the buildings
- 14° Damage to any municipal infrastructures

Any other costs and all other work are excluded if they are not required to stabilize the ground or move the buildings.

**EXPENSES ELIGIBLE FOR FINANCIAL ASSISTANCE IN THE CASE OF ICE COVER BREAK UP  
PERFORMED BY A MUNICIPALITY**

- 1° Rental of machinery, equipment and tools and costs related to their use
  - 2° Variable expenses related to use of municipal machinery
  - 3° Additional labour costs
  - 4° Costs of work performed by a specialized contractor
  - 5° Professional fees to monitor watercourses during imminent flooding
- Other similar expenses may be eligible if they are necessary for public safety reasons.

**RESPONSE AND RECOVERY MEASURES ELIGIBLE FOR FINANCIAL ASSISTANCE IN THE  
CASE OF A MUNICIPALITY**

- 1° Set up and operation of an emergency shelter and site clean-up
  - 2° Evacuation and rescue of disaster victims
  - 3° Emergency warnings
  - 4° Essential monitoring during or following an actual or imminent disaster
  - 5° Set up and operation of an emergency operations centre and site clean-up
  - 6° Communication measures
  - 7° Use of additional manpower and overtime for regular employees
  - 8° Use of municipal machinery, equipment and tools (only variable expenses are eligible)
  - 9° Rental of machinery, equipment and tools and costs related to their use
  - 10° Emergency lighting
  - 11° The purchase, transportation and distribution of essential material and foodstuffs
  - 12° Tree trimming for safety reasons
  - 13° Clean-up of waste and debris
  - 14° Temporary restoration of essential sites (drinking water, communication, electricity, natural gas, other)
  - 15° Shutdown of electrical power and natural gas supply
  - 16° Additional removal of waste and waste burial
  - 17° Building and putting in temporary infrastructures, including the following:
    - i. circumvention road
    - ii. bridge and culvert
    - iii. dyke
    - iv. trench
    - v. water and sewer system
    - vi. temporary elevation of a road for access to essential property
  - 18° Notary fees related to purchasing land from a private individual or a business that has chosen a departure allowance or the relocation of essential buildings
  - 19° Work related to the dredging of sediments in a body of water where work is required for public safety reasons and where it has been approved in advance by the Minister
  - 20° Work related to stabilizing the shoreline of a body of water where work is required for public safety reasons and where it has been approved in advance by the Minister
- Other similar expenses may be eligible if they are deemed necessary for public safety reasons.

**PROPERTY DAMAGE AND EXPENSES ELIGIBLE FOR FINANCIAL ASSISTANCE IN THE CASE OF MUNICIPALITIES**

PROPERTY DAMAGE

Damage to the essential property of a municipality is eligible, in particular property related to the following:

- 1° An essential building or infrastructure or section of an essential building or infrastructure;
- 2° A road, for which the municipality is responsible for maintaining, including sidewalks, bridges and culverts, leading to principal residences or an essential building of a business or municipality;
- 3° Infrastructures for sewer, storm drain and combined sewer systems;
- 4° Drinking water supply system;
- 5° A dam or dyke that is required to provide an essential service to the community or to protect essential property;
- 6° A municipal vehicle, machinery or equipment, where damage is caused due to implementing temporary preventive measures or response and recovery measures.

EXPENSES

The following expenses are eligible for financial assistance:

- 1° The purchase of material necessary to clean up essential property
- 2° Work necessary to stabilize essential property
- 3° Variable expenses related to use of municipal machinery, equipment and tools
- 4° Rental of machinery, equipment and tools and costs related to their use
- 5° Clean-up of roads, ditches and culverts
- 6° Additional labour costs

Other similar expenses may be eligible.



## OTHER EXCLUSIONS

### FOR DISASTER VICTIMS AND ORGANIZATIONS

The following are specifically excluded from this program:

- 1° an insurance deductible and the amount exceeding the limit of such insurance
- 2° damage to automobiles and recreational vehicles
- 3° lost income
- 4° depreciation in the market value of a good
- 5° loss of land
- 6° losses and damages for which an applicant or organization is responsible
- 7° emergency measures, temporary preventive measures, response and recovery measures and damage to essential property that qualifies or could qualify for financial assistance under an existing program established under other legislation or a program of the federal government, public or community organizations or not-for-profit associations
- 8° sporting and recreational items, toys, knick-knacks, art work, decorative items, jewellery and antiques are not essential to the operation of a business.
- 9° interest on financial obligations entered by reason of an event
- 10° the purchase of reusable new material or new equipment

### FOR MUNICIPALITIES:

- 1° Damage to roads owned by a municipality or roads that are maintained by a municipality and which provide access solely to properties that are not principal residences, recreational facilities not owned by a municipality, resort areas not owned by the municipality, forest or mining areas, as well as territories belonging to a public or parapublic organization
- 2° Damage to fences, except where they are essential to the safety of others
- 3° Damage to a woodlot, tree plantation or any equipment or infrastructure related to tree harvesting

### FOR INDIVIDUALS

The following are specifically excluded from this program:

- 1° damages to a building other than a principal residence, specifically cottages or any building used by the individual for recreational purposes
- 2° damage to a car port, garage or other outbuildings considered non-essential or that do not form part of the structure of the principal residence
- 3° the loss of animals and all costs related to animal illness or injury
- 4° damages to a wooded area, tree plantation or any equipment or infrastructure related to their use
- 5° damage to a pool or other recreational facilities or equipment
- 6° damage to luxury clothing and air conditioning devices
- 7° assessment costs, except those for which financial assistance is specifically provided under this program
- 8° damage to land or to structures designed to permanently protect the land, or damage to landscaping not expressly covered under the program damage to embankments and dams
- 9° damage to fences
- 10° watercourse clean-up costs