



- EXCESS COSTS FOR TEMPORARY HOUSING, SUPPLIES OR CLOTHING
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- MOVING OR STORAGE COSTS
- DAMAGE TO ESSENTIAL MOVABLE PROPERTY
- DAMAGE TO PRINCIPAL RESIDENCE AND ESSENTIAL ACCESS ROAD

## GENERAL INFORMATION

On December 7, 2011, the government of Quebec Council of Ministers adopted decree Nb. 1271-2011 promulgating the General Financial Assistance Program regarding actual or imminent disasters.

The purpose of this program is to financially assist individuals whose principal residence is located in a municipality designated by the Minister of Public Security and has sustained damage or has deployed temporary preventive measures during an actual or imminent disaster or an event that could compromise the safety of individuals. A principal residence is the place where an individual performs his or her daily routine on a yearly basis (e.g., an apartment; a single-family home, duplex, semidetached house, row house or a condominium). In the event of a disaster, the Minister implements such program by an order published in the *Gazette officielle du Québec*.

To make a claim under this program, the applicant must :

- ▶ fill out every section of the Claim Form – Individuals;
- ▶ carefully read sections 6 *Verification and disclosure of disaster victims' personal information* and 7 *Conditions (engagements, consent, and statements)*, and sign and date the form where indicated.
- ▶ send the Claim Form – Individuals and all requested documents (see *Documents to attach to Claim* below) :

**By mail :** Direction du rétablissement  
Ministère de la Sécurité publique  
455, rue du Marais, bureau 100  
Québec (Québec) G1M 3A2  
Tel.: 418-643-2433 (Québec City region)  
1-888-643-2433 (elsewhere)

**By fax :** 418-643-1941 or 1-866 251-1983 (toll free)

The Claim Form - Individuals must be sent **within three months** of the program implementation date. To confirm the deadline, consult the Ministère de la Sécurité publique website at [www.securitepublique.gouv.qc.ca/en/civil-protection](http://www.securitepublique.gouv.qc.ca/en/civil-protection) and go to *Financial Assistance to disaster victims*.

## DOCUMENTS TO ATTACH TO CLAIM

The following documents are required to process your claim :

- ▶ Proof of residential address at the time of the disaster (e.g., driver's license, school report card, notice of assessment from Revenu Québec or the Canada Revenue Agency, or any other provincial or federal government document)
- ▶ Copy of a municipal assessment notice valid at the time of the disaster if the individual owns the residence, or a copy of the lease valid at the time of the disaster if the individual leases the residence
- ▶ Copy of a home insurance policy valid at the time of the disaster, including riders and exclusions. Should you not have a home insurance policy, provide a statement to that effect signed by a commissioner for oaths
- ▶ Copy of the insurer's letter specifying the nature of the claim and the reason it was refused
- ▶ Original invoices or estimates for the repair or replacement of damaged property
- ▶ Photographs and videos of the damages, if possible.

## EXCESS COSTS FOR TEMPORARY HOUSING, SUPPLIES OR CLOTHING

One-time financial assistance is granted to individuals, whether tenants or owners, forced to evacuate their principal residence for public safety reasons, while one-time financial assistance is granted for work required following the event. The amount of the financial assistance equals \$20/day for each person evacuated, from the fourth (4th) to the one hundredth (100th) day of evacuation. In special circumstances, as public safety requires, this period may be extended.

The following is an example of how the amount of financial assistance is calculated for a family of four persons who has to evacuate its residence on January 4, 2015, and could not return until January 16, 2015.

Days evacuated : from January 4 to 16, 2015 inclusively	13 days
Minus: waiting period	3 days
Payable evacuation days	10 days
Multiplied by \$20/day per evacuated person:                      \$20 x 10 days x 4 persons	\$800
Temporary housing costs paid	= \$800

## TEMPORARY PREVENTIVE MEASURES

Financial assistance is granted to individuals, whether tenants or owners, for temporary preventive measures taken by an individual, during an event, to protect their essential property during a disaster or its imminence. Financial assistance granted equals to the cost of such measures up to a limit of \$3,000.

For example, eligible measures could include the raising of furniture, boarding up openings, installation of sand bags, etc. The list can be found in part 1 of Appendix A.

## MOVING OR STORAGE COSTS

Financial assistance may be granted to individuals, whether tenants or owners, obliged to move or store the movable property from their principal residence because of an event or restoration work following an event.

Financial assistance granted equals the costs paid up to a maximum of \$1,000.

## DAMAGE TO ESSENTIAL MOVABLE PROPERTY

According to program conditions, financial assistance is granted to individuals, whether tenants or owners, for essential movable property, located in the residence, damaged during the event. Movable property items listed in Appendix B of the program and Schedule C of the claim form are considered as essential. For example :

- ▶ Electric household appliances, furniture, and kitchen items
- ▶ Living room furnishings, television set, and television stand
- ▶ Bedroom furnishings for each permanent occupant
- ▶ Washer and dryer
- ▶ Clothing

Eligible damage is equal to whichever of the following amounts is lowest :

- ▶ The cost to repair damaged items
- ▶ The replacement cost for equivalent quality items
- ▶ The replacement cost for standard quality items appearing in Appendix B of the program and Schedule C of the claim form

Financial assistance granted for damaged movable property is equal to the amount of eligible damage as evaluated by the ministry less a \$100 deductible.

## DAMAGE TO PRINCIPAL RESIDENCE AND ESSENTIAL ACCESS ROAD

Financial assistance may be granted to owners for damages caused to their principal residence. Emergency works, temporary works, and damage to components of essential rooms and other components listed in Appendix C of the program are also eligible under the program.

Contractors hired to perform works must hold a valid license from Régie du Bâtiment du Québec that qualifies them to perform these works.

## **Emergency works**

Eligible emergency works include water pumping, disinfection, extermination, decontamination, demolition, waste disposal, cleaning, use of cleaning products, and equipment rental.

## **Temporary works**

Eligible temporary works consist of works carried out to make the residence habitable prior to permanent ones are performed such as boarding up openings, temporarily restoring of electrical service, and reinstallation of minimal insulation.

## **Components**

Eligible components include foundations, exterior walls, roofs, porches, openings, insulation, electricity, plumbing, floors, interior walls and cabinets in essential rooms, interior stairways, and heating and ventilation systems. Essential rooms are one kitchen, one living room, one bathroom, one laundry, and bedrooms used on a permanent basis by family members.

Various equipment are also eligible, such as pumps and wet wells, septic tanks, leaching bed, drinking water supply systems, drinking water filtration and treatment systems, and hot water tanks.

Eligible damages are equal to the cost of emergency works and temporary works, plus the lower of the cost of the component repairs, the cost of the replacement with components of equal quality, or the cost of the replacement with components of standard quality, as determined by the minister.

## **Damage to essential access road**

Financial assistance may be granted to individuals for damage to the essential access road leading to their principal residence that they either own or are responsible for maintaining. The amount of eligible damages is equal to the cost of the work required, as determined by the minister, to ensure minimal and safe access to the principal residence. For the work to be eligible, the disaster victim must show that the road became impassable as a result of the disaster.

## **FINANCIAL CONTRIBUTION AND MAXIMUM AMOUNT OF ASSISTANCE**

The total amount of financial assistance granted to owners for damage to a principal residence and its essential access road equals eighty percent (80%) of the amount of eligible damages, up to a maximum amount, in the case of damages to the principal residence, of the cost of replacing the residence, determined according to the property records used for municipal assessment purposes, excluding outbuildings, applicable at the time of the event.

However, regarding the emergency works and temporary works, the financial assistance provided equals one hundred percent (100%) of the cost, less a \$500 deductible.

The total amount of financial assistance granted to owners for damage to a principal residence and its essential access road, not including emergency works and temporary works, may not exceed \$150,000. This amount is indexed on March 1 of each year starting on March 1, 2013, at a rate corresponding to increases in the overall consumer price index for Quebec for the calendar year preceding the event.

## **INELIGIBLE EXPENSES AND GOODS**

The program is not applicable :

- ▶ to damages to a secondary residence or a building used for recreational purposes
- ▶ to damages to outbuildings, shed, car port, or garage that do not form part of the structure of the principal residence
- ▶ to damages to land and site development, fences, pools, automobiles, or recreational vehicles

Some goods are not considered essential and cannot be included in a claim. Examples of ineligible goods are jewels, art work, antiques, air conditioning units, and sports and leisure equipment.

Other exclusions are also listed in the program:

- ▶ Damages caused to property by an insurable risk
- ▶ Insurance deductible and the amount exceeding the limit of such insurance
- ▶ Lost income
- ▶ Depreciation in the market value of a good
- ▶ The loss of animals and all costs related to animal illness or injury
- ▶ Losses and damages for which an applicant is responsible

A complete list of ineligible items can be found in Appendix L of the program.

## CLAIM PROCESSING

Upon receipt of your claim, a letter is sent confirming that a file has been opened and indicating the file number and name of the analyst in charge of the claim. Applicants are advised to indicate the file number on all documents and correspondence they forward to Direction du Rétablissement (DRÉ).

The analyst will be in touch with the applicant to list the damages and establish a written record. Depending on how severe the damages are, DRÉ may elect to send a damage adjuster to inspect the premises.

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

- ▶ After analyzing the application, an advance may be granted to an individual to perform emergency works, temporary works and repair works to a principal residence, up to a maximum of eighty percent (80%) of the estimated amount of financial assistance. If the estimated amount does not exceed \$50,000, the advance may amount to one hundred percent (100%) of the financial assistance.
- ▶ 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 assistance.
- ▶ An advance may be granted to an individual for any other property eligible for financial assistance up to a maximum of fifty percent (50%) of the estimated amount of financial assistance.
- ▶ When more work is completely executed than is covered by the advance granted, a partial or final payment may be made following the submission and approval of supporting documents.

The applicant have twelve months following the receipt of written notice finding the damages eligible to repair or replace the damaged property.

## PROTECTION OF PERSONAL INFORMATION

Certain information is required to process your claim.

- ▶ Only the information necessary to process your claim is collected.
- ▶ The only persons accessing this information are those needing it in the performance of their duty.
- ▶ The information is divulged according to severe regulations applicable to such communication.
- ▶ A constant attention to preserve the integrity and confidentiality of such information is observed, up to its destruction or filing, as the case may be, by DRÉ personnel.

## POSSIBLE RECOURSE

Any applicant concerned by a decision regarding eligibility to the program, the amount of assistance granted, or any claim for overpayment may, within two months of the date on which the person is notified of the decision, apply in writing for a review. An extension will be granted only if the individual demonstrate that it was impossible for him to meet said delay. The application for a review must be made to DRÉ.

## COMPLAINTS

Anyone can file a complaint or comment on the quality of service they have received from DRÉ by contacting the citizens relations manager :

**By phone :** 1-866-644-6826

**By fax :** 418-643-0275

**By mail :** Responsable des relations avec les citoyens  
Ministère de la Sécurité publique  
Tour des Laurentides  
2525, boulevard Laurier, 5<sup>e</sup> étage  
Québec (Québec) G1V 2L2

Please note that disputing a decision for which the remedy of revision was not exercised is not deemed a complaint.