

# Special Financial Assistance Program for Flooding April 5 to May 16, 2017, in Québec Municipalities

Presentation for individuals

# Presentation Sequence

- General principles of the Program
- Who is eligible for the Program?
- Possible causes and eligibility of damage
- Flooding insurance
- Individuals
  - Indemnities provided under the program
  - Exclusions
  - General provisions
  - Processing a claim



# General Program Principles

- Last resort financial assistance
  - Ensure people are safe and can resume their normal lives



# Who is eligible for the Program?

- Individuals
  - Residential property owners
  - Tenants
- Businesses
- Municipalities
- Organizations that provided help and assistance



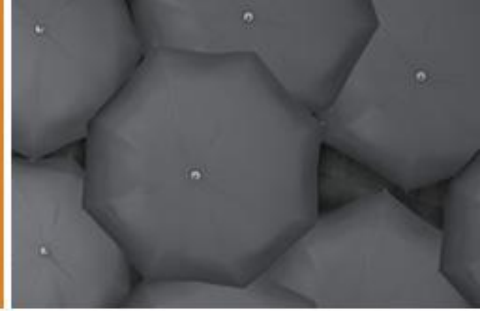
# Possible Causes of Damage



Cause	Definition
Sewer backup	Water enters through sanitary facilities (shower, floor drain, wells).
Water infiltration	Water enters through openings, foundations, or the concrete floor.
Flooding – overflowing of a watercourse	Water reaches the insured premises and leads to infiltration or sewer backup.



# Eligibility of damages (Individuals Only)



Cause	Insurability	Eligibility
Sewer backup	Insurable	Not eligible
Water infiltration	Insurable	Not eligible
Flooding – overflowing of a watercourse	Insurable by a few insurance companies since early 2017	Eligible*

\* Since the “Flooding – overflowing of a watercourse” endorsement is not commonly underwritten, the portion an insurance company does not reimburse for damage due to flooding may be eligible for financial assistance.

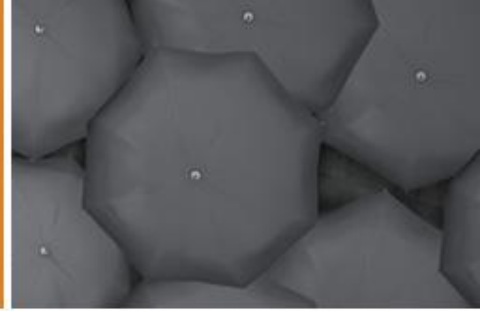


# Flooding insurance

- 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 (deductible excluded)



# Indemnities provided under the Program - Individuals

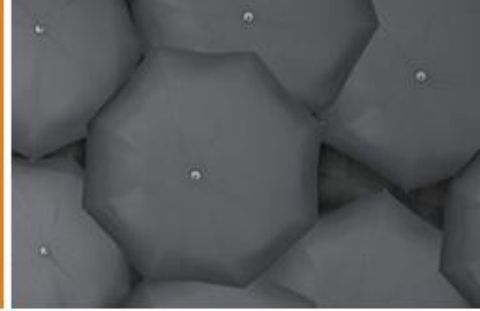


- For owners and tenants of a principal residence
  - Temporary preventive measures
  - Excess costs for temporary housing
  - Essential moveable property
  - Moving or storage costs
  
- For the residential property owners only
  - Essential components





# Temporary preventive measures



- Actions taken to protect essential property (see Appendix A of the program), for example:
  - Raising of furnitures
  - Installation of temporary protection
- Invoices
  - For purchasing material and renting equipment
- 100% of the costs of such measures up to a limit of \$5,000



# Excess costs for Temporary Housing

- Persons forced to evacuate their principal residence for public safety reasons or for work required following the event
  - \$20 per day per person
  - From the 4th to the 100th day of evacuation

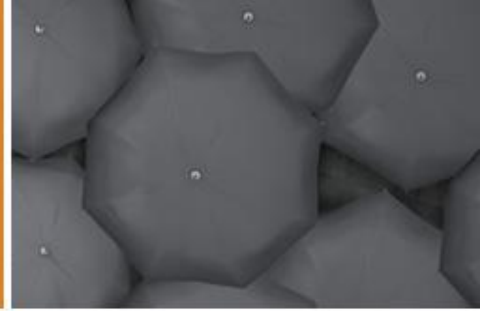
Example:

Family of 4 evacuated for 30 eligible days

4 people x 30 days x \$20 = \$2,400



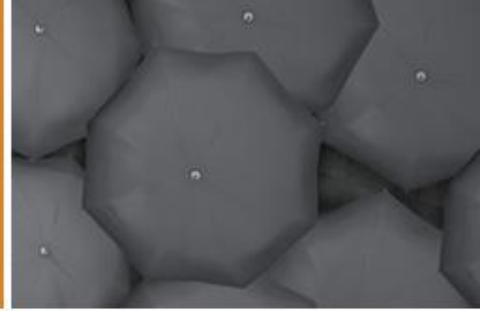
# Additional Amount – Clothing



- For individuals who had to evacuate their principal residence quickly and unable to take clothing
- \$50 to \$150 per person depending on the season



# Essential Moveable Property



- Amount of financial assistance
  - The lesser of:
    - the cost to repair the property
    - or
    - the cost to replace it with property of equivalent quality
    - or
    - the maximum amount provided for each covered item (see Appendix B of the program)
  - Total deductible: \$100



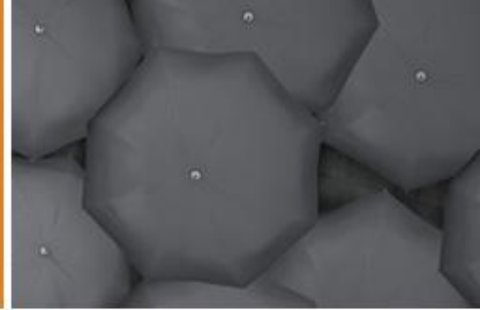
# Essential Moveable Property (cont.)



<b>1 – KITCHEN AND DINING ROOM</b>	
Stove or oven and cooktop	\$650
Refrigerator	\$1,000
Dishwasher	\$400
Table and four chairs	\$800
One chair per additional occupant	\$125
Pots and pans	\$200
Kettle	\$25
Electric coffeemaker	\$30
Microwave oven	\$175
Toaster or toaster oven	\$30
Mixer, food processor, hand mixer	\$60
Utensils and cooking utensils	\$200
Dishware	\$150
<b>Essential food, household products, and personal items</b> <b>First occupant (\$50 per additional occupant)</b>	<b>\$500</b>
Indoor waste container	\$30



# Essential Moveable Property (cont.)



<b>2 – LIVING ROOM OR FAMILY ROOM</b>	
Furnishings (including a sofa, loveseat, arm chair, table, and lamp) – Per living room or family room	\$1,600
Television set – Per living room or family room	\$450
Television stand – Per living room or family room	\$150
<b>3 – BEDROOM</b>	
Furnishings (including a bed frame, dresser, night table, mirror, and lamp)	\$775 per occupant
Mattress and box spring	\$475 per occupant
Furnishings (including a bed frame, dresser, night table, mirror, and lamp)	\$775 per spare bedroom
Mattress and box spring	\$475 per spare bedroom
<b>4 – LAUNDRY AND BATHROOM</b>	
Washer	\$800
Dryer	\$600



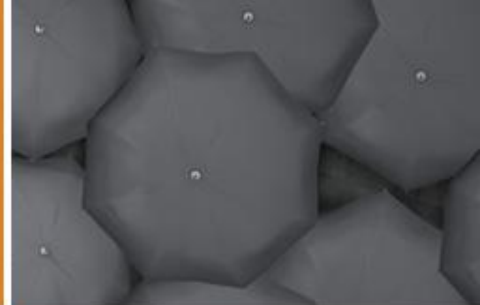
# Essential Moveable Property (cont.)



5 – MISCELLANEOUS	
Freezer	\$460
Computer	\$800
Computer furnishings	\$200
Books and supplies for a full-time student during an academic year	\$300 per person
Other items required by an employed person	\$1,000
Items for children age 0–3	\$300
Equipment for disabled persons	\$500 per person
Dehumidifier, humidifier, fan	\$250
<b>Clothing</b>	<b>\$2,000 per occupant</b>
<b>Household linens (bedding, towels, kitchen linens)</b>	<b>\$400 per occupant</b>



# Essential Moveable Property (cont.)

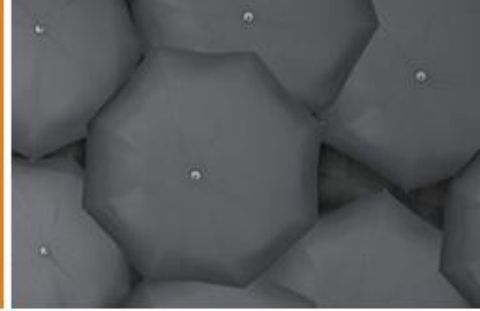


<b>5 – MISCELLANEOUS (CONT.)</b>	
Electric razor, hair dryer, curling iron	\$150
Vacuum	\$300
Curtains and blinds, per essential room	\$50
Iron	\$40
Ironing board	\$30
Telephone	\$30
Radio	\$40
Maintenance tools	\$100
Lawn mower	\$250
Outdoor trash can	\$100
Other (e.g., snowblower)	\$600





# Essential Moveable Property (cont.)



## Example of a list for one person

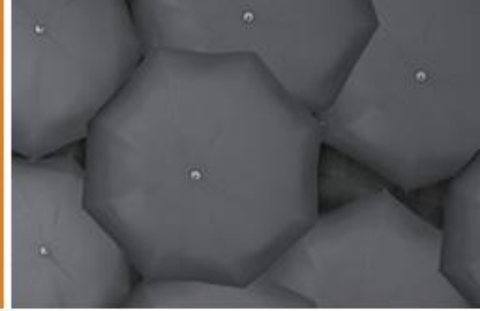
5 pairs of pants	\$300
10 tops (5 short sleeved and 5 long sleeved)	\$400
1 winter coat	\$200
1 pair of boots	\$100
14 undergarments (including 7 pairs of socks)	\$75
2 pairs of pajamas	\$60
1 pair of shoes	<u>\$75</u>
<b>Clothing</b>	<b>\$1,210</b>
4 towels	\$75
1 comforter	\$175
1 blanket	\$45
1 set of sheets	\$50
1 pillow	<u>\$35</u>

**Household linens**

**\$380**



# Essential Moveable Property (cont.)



- Example:

Washer	\$800
Dryer	\$600
Freezer	\$460
Clothing	\$1,210
Household linens	\$380
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Eligible damage	\$3,450
Deductible	\$(100)
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Possible financial assistance	\$3,350
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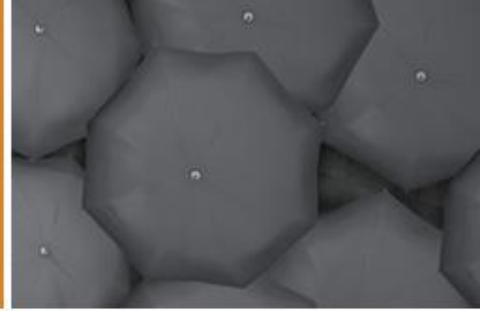


# Moving or Storage Costs

- For moving or storing furniture
  - Due to the disaster
  - Due to major work on the residence
- Invoices
  - Rental fees for vehicle or storage space
- 100% of eligible expenses up to a maximum of \$1,000



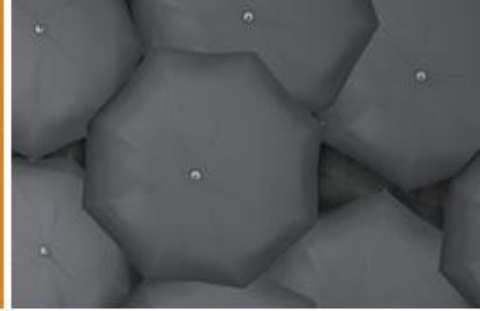
# Damage to Principal Residence



- Eligible damage
  - Emergency work and temporary work
  - Essential access road
  - Landscaping
  - Damage to components of the principal residence
  
- Maximum assistance of \$200,000 plus urgent work and temporary work



# Emergency Work and Temporary Work



- Emergency work
  - Water pumping, cleaning, demolition, waste disposal, etc.
- Temporary work
  - To make the residence habitable prior to permanent work
    - Example: boarding up openings
- Invoices
  - Cleaning company, equipment rental, purchase of materials, contractor's bills
- Labour
- 100% of eligible expenses less \$500

## Importance of demolition



# Essential Access Road



- Cost of work required to allow minimal and safe access to the principal residence
- Financial assistance equal to 90% of eligible damages
- Provide photos of damages

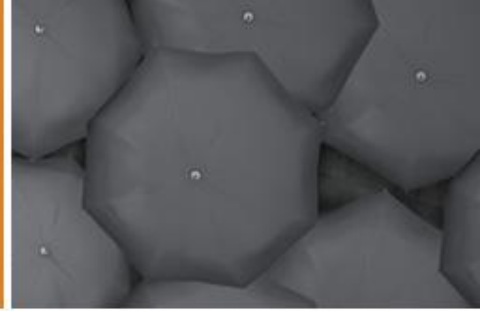


# Landscaping

- Financial assistance equal to 90% of the damage to landscaping at the principal residence, up to \$5,000



# Repair of Damage to the Principal Residence

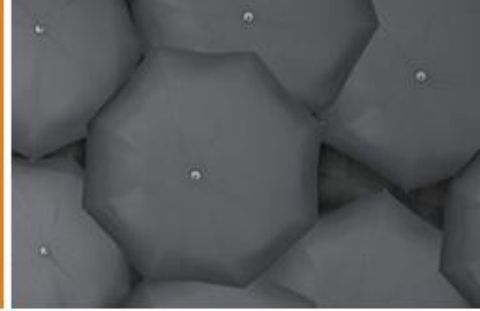


- Essential rooms (living room, kitchen, dining room, two bathrooms, laundry room, bedrooms, office, and family room)
- Financial assistance equal to 90% of eligible damages, without exceeding the replacement cost of the principal residence





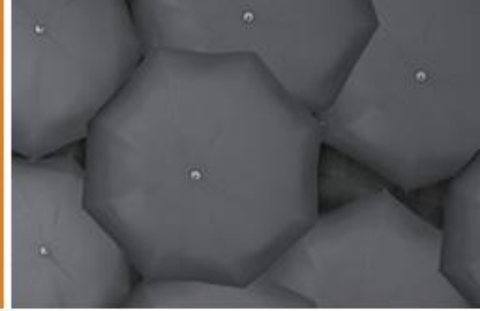
# Repair of Damage to the Principal Residence (cont.)



- Eligible components
  - Foundations, footings, loadbearing walls, exterior cladding, framing, exterior doors, windows, interior stairways, roofing, gallery
  - Floors
  - Insulation, electricity, plumbing
  - Drinking water supply system, plumbing, and hot water tank
  - Pump, septic tank, disposal fields
  - Main and auxiliary heating systems
  - Interior walls of essential rooms, including plastering and painting
  - Cabinets



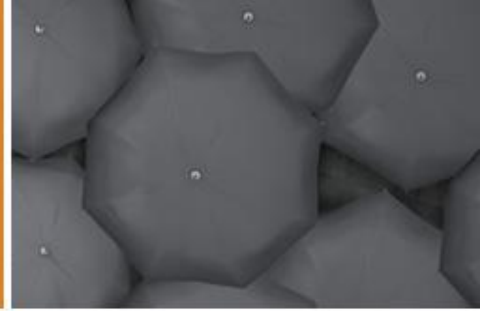
# Damage Appraisal



- Inspection by a damage appraiser
- Damage appraisal report
- Claimant rate vs. contractor rate
- Valid license from Régie du bâtiment du Québec (RBQ) (provided on arrival)



# Financial assistance used to eliminate or reduce the risk of disaster



- Immunization
- Moving the residence
- Departure allowance
- Financial assistance equivalent to 100% of the value of eligible damage for the principal residence, essential access road, and landscaping, without exceeding the replacement cost of the principal residence
- Maximum of \$200,000
- If the owner of the principal residence assigns the land on which it sits to the municipality for the nominal sum of \$1, the owner will receive in exchange financial assistance equal to the value of the municipal standard valuation of the property, without exceeding \$50,000 (on top of the maximum amount of \$200,000)



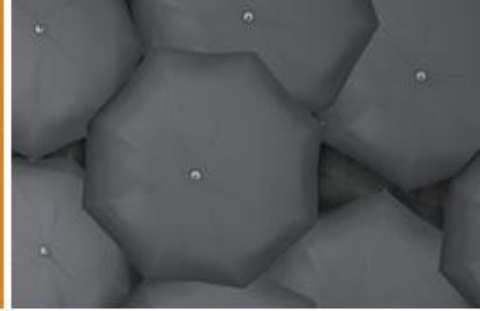
# Immunization

- Protection measures to avoid possible damage due to flooding
- Additional assistance for engineering costs

	<i>Scenario 1</i>	<i>Scenario 2</i>
Eligible damage	\$25,000	\$10,000
Immunization costs	\$25,000	\$25,000
Amount due from the owner	\$0	\$15,000



# Movement of a principal residence



- Moving the principal residence to a different location on the same property
- Moving the principal residence to another property
- Additional allowance for foundations demolition and waste disposal
  - 100% of the cost of work (on presentation of two quotes)

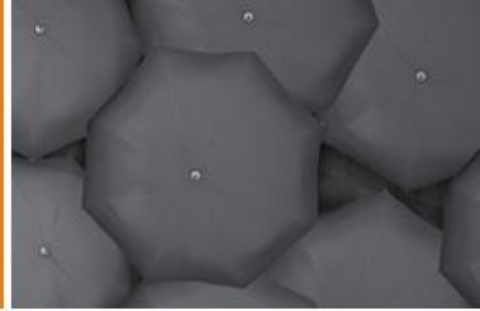


# Departure Allowance

- The owner must have the residence demolished
- Additional allowance for residence demolition and debris disposal
  - 100% of the cost of work (on presentation of two quotes)



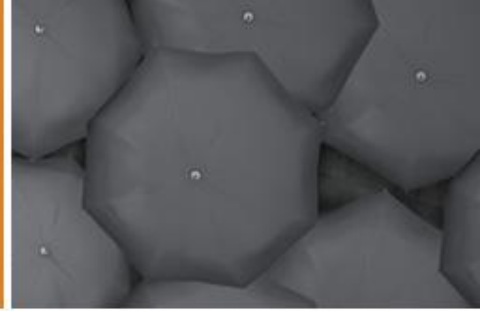
# Individuals - Financial Assistance (Summary)



- Amount of financial assistance
  - **Temporary preventive measures**
    - Maximum \$5,000
  - **Temporary housing expenses**
    - \$20 per day per person starting the 4th day
  - **Essential moveable property**
    - Deductible: \$100
    - Eligible amount: 100%
  - **Moving or storage costs**
    - Maximum \$1,000
  - **Emergency work and temporary work**
    - Deductible: \$500
    - Eligible amount: 100%



# Individuals - Financial Assistance (Summary, cont.)



- **Property damages**
  - Eligible amount: 90%
  - Maximum of \$200,000 or the replacement cost of the principal residence
  
- **Landscaping**
  - Eligible amount: 90% of eligible damage, without exceeding \$5,000 (included in the \$200,000)





# Exclusions

- Damages to a building other than a principal residence (e.g., a cottage)
- Insurance deductible
- Damage appraisal costs
- Damage or recovery measures covered by other programs, except any donation from the Red-Cross
- The garage and other outbuildings that are not part of the principle residence

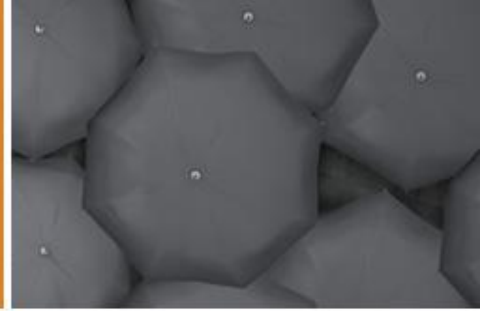


# Exclusions (cont.)

- Fur coats, jewelry, artwork, decorative items, and antiques
- Sporting and recreational items, toys
- Lost income, e.g., from work
- Loss of land and the damages to structures designed to permanently protect the land, or damage to landscaping not expressly covered under the program
- Fences, pools, automobiles, and recreational vehicles



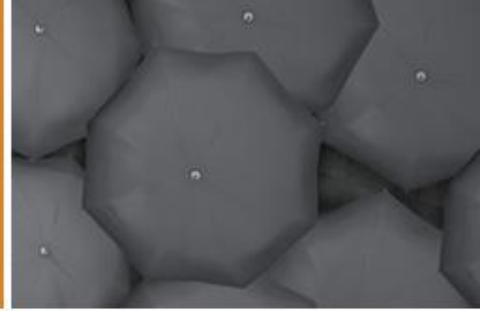
# General Program Provisions



- Destroyed property must be repaired or disposed of according to the laws in effect
- Eligibility for financial assistance is unassignable (may not be transferred)
- Financial assistance is exempt from seizure
- Disaster victims must have the work completed within 12 months of receiving a notice of eligible damages
- Claimants undertake to use the financial assistance received exclusively for its intended purpose



# General Program Provisions (cont.)



- Right of review
  - Two-month window after notice of decision
- Precarious financial position (provide a tax return and notice of assessment)
- Disaster victims undertake to subrogate the Government of Québec with respect to all rights and remedies against third parties for any injury for which they have received financial assistance, up to the value of the assistance



# Processing of Claims



- Individual or small group meeting with an analyst, mailing or e-mailing the claim form
- Processing of the claim form
  - Decision regarding eligibility
    - Summary analysis of the damage
  - Application for a full appraisal of the damage (if necessary)
  - Calculation of the initial advance (if possible)
- In the following days
  - Payment of the initial advance (if possible)
  - Inspection by a damage appraiser
- Upon reception of the appraisal report
  - Payment of an advance
- Final payment upon work completion and reception of invoices



# Deadline for Submitting a Claim

- Within **3 months** of the program implementation date, or by August 16<sup>th</sup> 2017, failing which it will be disqualified



# Steps for Submitting a Claim

- Provide the required documentation **(valid at the time of the disaster)**
  - Proof of residence for each occupant
    - Driver's license
    - Proof of school or daycare attendance
    - Any documentation received from the government prior to the disaster
  - Copy of the municipal assessment notice or lease
  - Copy of the home insurance policy, including riders and exclusions
  - Letter indicating the insurer's position
  - Photos and videos of damaged property
  - Cheque specimen



# Key Steps



Claim submission



Within 3 months of the program implementation date

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Acknowledgement of reception and confirmation that a file has been opened



3 days following reception of the claim

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Contact by Ministère de la Sécurité publique



15 days following reception of the claim

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Notice of eligibility or an advance



90 days following reception of the claim

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Deadline for completing work



12 months following receipt of the notice of eligible damage





# Additional Information

- Get in touch:

Québec City area  
**418-643-2433**

Rest of the province  
**1-888-643-2433**

[www.securitepublique.gouv.qc.ca](http://www.securitepublique.gouv.qc.ca)

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