

GOOGLE TRANSLATION

PROGRAM FOR HOMES DAMAGED BY

pyrrhotite

June 2016

TERMS OF MANAGEMENT

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## INTRODUCTION

### A) Objective

The program for homes damaged by pyrrhotite, hereinafter called the Programme, to objective to financially support residential building owners whose foundations are damaged by the presence of pyrrhotite.

The program came into force on 22 June 2011. The paper presents Management arrangements and specifies the Program Application Standards.

### B) Programming

Programming begins on 1er April of the current year and ending March 31 of the year next. For the first year of the program, the program began on 22 June 2011.

### C) Funding

The Program is funded by the Quebec Housing Corporation (Company). The Canadian Society Mortgage and Housing Corporation to help finance the program for programming 2016-2017, 2017-2018 and 2018-2019.

## SECTION 1 - PLANNING APPLICATION

### A) Rules

Article 1. The program applies to the territory of a municipality in which measures to the satisfaction the Quebec Housing Corporation, have been put in place to avoid risks associated with presence of pyrrhotite in the foundations of residential buildings.

The Program does not apply in the territory of an Indian reserve.

### B) Details

Program management can be entrusted to an eligible municipality that has concluded to this effect agreement with the Company (see Section 8 - Program Administration).

In the text, the municipality has with the Company an agreement for Program Management is called Partner.

### C) Measures in place

The measures implemented in the territory of the municipality are to ensure that, from now on, foundations of residential buildings will not be affected by the presence of pyrrhotite. For example, it may be the implementation by contractors and concrete suppliers working in the territory municipal, special measures concerning the concrete used for the construction of foundations.

At the time of the issuance of a building permit, the municipality could also inform entrepreneurs, owners, self-builders and license applicants referred, inter alia, precautions for the use of concrete in all construction work requiring the use of concrete and make them appropriate recommendations.

#### D) Specific requirements for concrete

These particular requirements apply to the concrete used for replacement work foundations made under this program.

1. All concrete must be produced and delivered by a manufacturer whose plant has a Certificate compliance issued by the Bureau de normalization du Québec (BNQ) according to protocol NQ 2621-905 certification "Concretes of normal weight and cement constituents - Certification Protocol".

2. The requirements of CSA-A-23.1 must be respected.

2.1. Specifically, the provisions of the standard in relation to the implementation of concrete must be complied with strictly.

2.2. The table in section 8.13.4 of the standard, relative to the characteristics of fresh concrete hardened the residential sector should be amended as follows:

concrete element	Resistance to the compression 28 days (MPa)	Report water / binder	Size rated maximum coarse aggregate (c) (Mm)	With or without entrained air	Type of Cure
Footings foundations	20 (a)	0.65	20	Without air entrained	1
Foundation walls	20 (a)	0.65	20	With entrained air (4-7%)	1
Slabs basement (Internal)	25 (a)	.60	20	Without air entrained	1
garage slabs (Interior and exterior)	32(b)	.45	20	With entrained air (5-8%)	1
Balconies, staircases and galleries	32(b)	.45	20	With entrained air (5-8%)	1
Walls in the forms insulation	25(a)	.60	14	With or without air entrained	1

(a) Values from current practice.

(b) Values from CSA A23.1 (7-5 reference).

(c) Maximum nominal aggregate size is typically 20 mm, but the size may be decreased to allow the use of small diameter pumps and for the establishment in thin elements.

(d) A description of the type of treatment 1 (Basic Cure): 3 days at a temperature? 10 ° C or for the necessary time to 40% of the specified strength.

3. A superplasticizer must be added before the concrete immediately unloading in formworks. The adjuvant should be stirred 5 minutes before its implementation.

4. The basic cure, as defined in Table 20 of CSA-A-23.1, should be applied.

## SECTION 2 - ELIGIBILITY OF PERSONS

### A) Rules

Article 2. The program is established for the benefit of all owners or part an eligible building at the time of the request for assistance.

### B) Details

Property rights can be established particularly from the municipal tax.

## SECTION 3 - ELIGIBILITY OF BUILDINGS

### A) Rules

Article 3. A qualifying building residential building consisting of one or more units, or residential part of another type of building that meets the following conditions:

- 1<sup>o</sup> the residential unit to serve as residence for at least one person;
- 2<sup>o</sup> the building must have been damaged;
- 3<sup>o</sup> the damage must have been caused by the presence of pyrrhotite in the concrete;
- 4<sup>o</sup> of work is needed to ensure the integrity of the building foundation.

Article 4. Notwithstanding section 3, the program does not apply to a building:

- 1<sup>o</sup> belongs to a municipality, the Government of Canada, the Government of Quebec or an agency or department under one of them;
- 2<sup>o</sup> is a "public institution", a "private institution under agreement" or a "center accommodation and private long-term care "within the meaning of service Act health and social services (R.S.Q., c S-4.2.);
- 3<sup>o</sup> is a building whose operating deficit is assumed by the Company;
- 4<sup>o</sup> is located in a flood zone of mainstream unless it is already or will be, simultaneously with the works, immunized against flooding;
- 5<sup>o</sup> has already been the subject of this program.

### B) Details

As mentioned in Article 3, the building must have been damage to qualify for program. However, if the expert's report produced as part of the program state that a average content of pyrrhotite at least 0.3%

by volume in the coarse aggregate, the building can be eligible, provided they meet other requirements in the program.

The residential unit can be occupied by the owner or be offered for rent. It may also be vacant at the time of the request for assistance; in this case, it is still to be intended as a principal residence to an individual.

The building concept is defined as a separate building at least one part is intended for habitation. If this construction is contiguous to another, it is considered a building separate if it is separated vertically and entirely by a wall erected on the property line separating two lots and having no opening.

In the case of divided co-ownership, all private and common portions of a building is one building unless it is physically detached from another such set.

The building concept is evaluated according to the existing situation June 22, 2011 or upon entry into force of the program.

A separate file should be opened for each vessel subject of a request. If the building belongs to more than two owners, please contact your advisor for management how to fill out forms.

## SECTION 4 - ELIGIBILITY OF WORK

### A) Rules

Article 5. Eligible projects are those designed to:

1<sup>o</sup> replace the foundations of the building eligible, including the elements giving access building if they are integrated with foundations and, if necessary, work to rebuild the siding;

2<sup>o</sup> refurbish rooms located in the basement.

Article 6. The work can be financed in particular by the Buildings Guarantee Plan New Residential or as part of a program or insurance plan, public or private, are not eligible.

Article 7. The previous work with the authorization of the Company are not eligible, unless if it comes to restoration work rooms located in the basement of the building. In these cases, the work must have been performed on an eligible building for which the work covered by the guarantee plan for new residential buildings were executed between 1<sup>er</sup> January 2010 and the entry into force of this program.

Article 8. The work must be performed by a contractor registered in the register of holders license from the Régie du bâtiment du Québec and the Company may require that these works are subject a guarantee plan offered by an association of entrepreneurs.

However, the restoration work of the basement can be made by the owner.

### B) Details

Concrete slab buildings are also eligible. For these, the work Eligible are the same as those of a building that includes foundations and basement. If the Building benefited from the guarantee plan for new

residential buildings, it may be eligible for work of rehabilitating its ground floor, under the same conditions as a building with foundations whose basement would be eligible for rehabilitation.

Garage foundations replacement works are eligible only if they are part of the foundations of the residential building.

The landscaping projects, covering the pavement or driveways (eg pavement, asphalt), rehabilitation or replacement of wooden galleries or garden accessories (Examples: swimming pool, spa, cabana) are not eligible.

Accommodation costs, costs of removal or storage of goods and furniture will are not eligible.

The restoration work of the basement of the parts can be made by the owner when the building has no trade, no home and he reported no income.

### C) Replacement of foundations and substantial work to intervention

1. The replacement work foundations eligible for the program are:

- Soil excavation around the perimeter of the building to allow the demolition;
- Shoring or lifting of the house during repairs and refitting;
- The demolition of the foundation walls, footings and the existing concrete slab;
- The disposal of demolition materials;
- The shuttering and concreting of new walls of foundations, footings and slab and, if appropriate, elements giving access to the building, such as a porch, if integrated foundations;
- The drain of the foundations and the ground pad;
- The connections of sewer and water pipes;
- Mechanical work, electrical and plumbing in the basement;
- The finish on the full height of the exterior walls of the basement, located inside the building (Insulation, vapor barrier, furs, drywall, wiring and electrical outlets).

2. The substantial work intervention and eligible for the program are:

2.1. If the siding is to be removed and rebuilt (eg boulders)

- Repairs to the siding;
- Repair of insulation, air barrier and seals;
- Repairing lintels, flashings and gutters;
- The reconnection of the electrical input.

2.2. If the siding is lightweight and can be stored (eg vinyl, engineered wood panels):

- Repair of the lower part of the face.

### D) Rehabilitation of rooms located in the basement

Work eligible for the program are those that are necessary to rebuild parts basement that were present before the foundations replacement work:

- The construction of the timber (parts divisions);
- The installation of gypsum boards and jointing;
- Laying the flooring (eg carpets, linoleum, ceramic, wood);
- the painting;

- The installation wiring and electrical outlets and light fixtures;
- If necessary, installation of accessories including bath room, shower room or bathroom wash (eg bath, shower, sink, toilet, fan).

## SECTION 5 - IDENTIFICATION OF RECOGNISED COSTS

### A) Rules

Article 9. Eligible costs include the cost of eligible work (materials, labor, administrative expenses and profits of the contractor) and, if applicable, the cost of construction permits, costs associated with the production of documentary evidence to the satisfaction of the Company, the presence of pyrrhotite, professional fees for the implementation of plans and, if required, the premium associated with the guarantee of renovations, and applicable taxes.

Article 10. The cost of eligible work recognized in the calculation of financial aid corresponds to lesser of:

- 1 the lowest bid obtained by the owner;
- 2 that charged by the contractor at the end of the work;
- 3 calculated from the maximum price list established by the Company, if any.

The Company determines the number of bids to be obtained.

In the case referred in the second paragraph of Article 8, the Company may reimburse the cost of materials and recognize a labor cost of \$ 9.50 per hour, and on terms determined by it.

Article 11. In the case of a building with a non-residential part of the total costs recognized eligible projects is the proportion of the total floor area the building occupied by the residential part.

### B) Details

The owner must obtain at least two detailed submissions or general contractors specialist with the appropriate license from the Régie du bâtiment du Québec (RBQ). In the case an eligible building on which the work covered by the New Home Warranty Plan (Plan) were executed between 1er January 2010 and 22 June 2011, only the contractor's submission retained is required if the owner has to do the work of restoration of the basement are not covered by the Plan during the period from 1er January 2010 and the date of effect of the agreement management agreement between the Partnership and the Company.

The tenders and the invoice submitted by the contractor at the end of the work must include the cost of materials and labor, administration costs, the profit the contractor and taxes.

Only materials supplied by the contractor are eligible. They must be new and less standard quality. However, it is possible to recover and reinstall some materials and equipment (Shower, toilet, cabinets, doors, etc.), which were removed to allow the execution of foundations replacement.

If the restoration work rooms on the basement are made by the owner:



1. The owner must obtain the estimator mandated by the partner, a Detailed specifications and a cost estimate.
2. The estimate must allocate the cost of materials and of labor, the latter being calculated from the hourly rate prescribed standards of the program, \$ 9.50 per hour. It must also include taxes on materials.
3. Only new materials and at least standard of quality must be used by the owner. However, it is possible to recover and reinstall certain materials and facilities (shower, toilet, cabinets, doors, etc.), which were removed to allow execution of foundations of replacement.
4. It is the responsibility of the owner to comply with applicable laws and regulations, including the Building Act and the Building Code. In cases where the owner must use the services of specialized contractors, such as an electrician, he must obtain the least two bids and make sure to do business with people with the RBQ appropriate licenses and, if applicable, the relevant corporations (examples: Corporation of Master Electricians of Québec, the master mechanics Corporation piping Quebec).

## SECTION 6 - FINANCIAL ASSISTANCE CALCULATION

### A) Rules

Article 12. The financial aid to be paid is determined by applying a 75% rate of aid to total costs Eligible recognized.

For qualifying buildings not benefiting from the guarantee for new residential buildings Plan the maximum financial assistance that may be paid is \$ 75,000.

For qualifying buildings benefiting from the guarantee for new residential buildings up, but for which the work on the refurbishment of rooms in the basement are not covered by this Plan, the maximum financial assistance that may be paid is \$ 15,000.

Article 13. The Corporation provides financial assistance to eligible owner of a building at the end of work and in the manner it establishes.

Article 14. The granting of financial assistance under this program is conditional on the beneficiary undertakes to repay to the Company on terms to be determined by it, using financial granted if the losses for which financial assistance is granted subject to a compensation from an insurance company or other source, especially following the exercise of civil remedies.

### B) Details

The owner agrees to respect the conditions set out in Article 14 when completing the form Ask for help.

27 statements will be issued to landlords.

In case a building having been damaged by pyrrhotite is sold after the entry into force of the program, the buyer makes a request for financial assistance will be deemed to have purchased the building knowingly and, indeed, to have paid a price accordingly. There will be presumption that a discount was applied to the sale price to take account of work to do. This discount should be considered compensation under the program.

From an administrative point of view, the buyer of the building remains under Program.

However, the amount of financial assistance should be reduced to \$ 0 since the buyer is considered having been fully compensated.

The buyer can demonstrate that he knew the deputy and has paid the full price for the building. In such a case, checks must be performed to confirm if, in particular, a recourse to hidden defect was undertaken against the seller.

## SECTION 7 - APPLICATION FOR ASSISTANCE

### A) Rules

Article 15. The applicant must complete the form prescribed by the Company and provide all information and supporting documents needed to process his application for financial assistance.

Article 16. The Company may require the applicant any information or supporting documents Additional required to support the request. It can also suspend the examination of the application financial aid until the applicant provided him that information or documentation.

Article 17. When financial assistance is granted, the Company may require the beneficiary while information or any supporting documentation to validate whether the losses for which financial assistance was granted were the subject of compensation from an insurance company or any Another source, particularly following the exercise of civil remedies.

### B) Details

The Partner may establish criteria for setting file processing order. These criteria should be officially approved by the partner and be publicly available. They will be transmitted to the Society.

### C) Laboratory Expertise

The building owner has to make at its expense<sup>1</sup> By a laboratory member of the Association consultants and experts laboratories (ACLE)<sup>2</sup>, An expert on the walls of the building foundation to determine the cause and extent of damage. Expertise carried out by a laboratory not member of the ACLE may also be accepted if the expert report is signed by an engineer the Ordre des ingénieurs du Québec. If the building is covered by the Plan, this expertise can already have been made at the request of the Plan administrator. Otherwise, if it is not covered by the Map this expertise may already have been done within the framework of the preparation of a civil remedy.

The owner can enroll in the program if the laboratory expert report:

- concluded that the presence of pyrrhotite in the concrete;

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<sup>1</sup> If the owner is eligible, laboratory expertise fees will be counted in the costs recognized for the purpose of calculating financial aid.

<sup>2</sup> Website of the ACLE: <http://www.acle.qc.ca/accueil.htm>

- establishes the link between the presence of pyrrhotite in the concrete and cracks in foundations;
- recommends corrective work to ensure the integrity of the building foundation.

#### D) Program Registration

The owner fills pages 1 and 2 of the Application for aid and provides:

- a copy of the laboratory expert report;
- a copy of the building plans (before the execution of foundations replacement work, with existing items in the basement if it is set);
- if applicable, a copy of the decision of the administrator of the Plan to the effect that the corrective work the building, including replacement of foundations must be made and that the restoration of rooms located in the basement is not covered by the Plan; and
  - if the work of replacement foundations covered by the Plan are already running at time of registration in the program:
    - the photographic survey of the rooms on the basement as they were before the implementation of remedial work to the foundations;
  - if the work covered by the plan were executed between 1er January 2010 and 22 June 2011, and those for the rehabilitation of the rooms located in the basement were made between 1er January 2010 and the date of effect of the management agreement between the Partnership and Society:
    - the photographic survey of the rooms on the basement as they were before the implementation of remedial work to the foundations;
    - submission and detailed the successful contractor invoice for work eligible for the program;
    - if the owner has himself carried out the work, bills of materials used the achievement of eligible work program;
    - if necessary, evidence of payment of other costs, such license construction and professional fees.

The Partner verifies the eligibility of the building program and the property rights of the applicant.

#### E) Treatment of the funding application

The forms to be used in the program are listed in Appendix I.

1. An accredited inspector performs a first tour of the building. It checks the damage, and unless having already possess all the necessary photographs he takes a photographic survey outside and inside the building, especially foundations, siding and basement.

2. The inspector lists the work required on the form Description of work. If the basement is laid out and the record of existing parts is not on the initial plans, the owner will hire a technologist or technician for architecture conducting a survey of parts. A copy of the statement to be presented to the inspector.

2.1. Thereafter, the inspector gives the description of work, the form for synthesis and submitting a copy of the plans to the owner who will get two bids general or specialized contractors registered in the

Register of license holders Régie du bâtiment du Québec (RBQ). The inspector reminded the owner that the implementation of work can not begin before the issuance of the Certificate of Eligibility.

2.2. If the owner wants to realize himself reclamation work pieces located basement, the inspector shall give the description of the work. The owner must communicate with the appraiser mandated by the partner in order to obtain a detailed estimate and an estimate breakdown of the work costs (materials and labor). If work must be carried out by specialized contractors (electrical, plumbing, gas or other), the inspector will give as the synthetic form for submission to the owner who will get two bids of contractors holding the appropriate licenses.

3. The inspector performs the calculation form of financial assistance to establish the total cost recognized and eligible financial assistance which may be granted, according to Lowest submission obtained by the owner or the estimated costs and taking into account where appropriate, building permit, laboratory expertise, professional fees as well as applicable taxes. If work is carried out by the owner, the estimated cost of labor will be considered in full (100%) in calculating financial aid. The inspector may refuse submission deemed abusive.

4. The inspector shall issue an eligibility certificate confirming the owner the amount of aid maximum financial and allowing it to start work.

5. The inspector informs the owner of the following:

- the granting of financial assistance is conditional on the work conforms to the requirements specific about the concrete used for the construction of new foundations (see point D of Section 1). Thus, the entrepreneur will have to confirm that these requirements are met, filling the contractor's Declaration form and providing a copy of the concrete delivery provider. The inspector gives the form to the owner who will have the report when completed by the contractor;
- the work must be performed by a contractor registered in the Register of Licensees RBQ. If the general contractor contracts out some work to a contractor specialized, it must ensure that it also meets this requirement;
  - If the owner makes himself the work of rehabilitation rooms on the basement, it is his responsibility to deal with people with the appropriate licenses from the Régie du bâtiment du Québec and, if appropriate, Corporations concerned (eg Corporation of Master Electricians of Québec Corporation Master Pipe Mechanics of Quebec) in particular for works construction of a facility intended to use gas or electric installation.
- When a contractor performs the work, it is he who must provide the materials. They must be new and at least standard of quality;
  - If the owner makes himself the parts reclamation work in the basement, he will also use new materials and at least standard grade.
- the work must be completed within twelve months from the date of issuance of the Certificate eligibility;

6. When the work is completed, the inspector checks whether they are consistent with those described in Description form work, and, if appropriate, to the planes. It documents the results using photographs and fills the terminal of works Report. If work does not been executed, it must be considered when calculating the assistance to be paid.

If the work involves replacing the foundation, the inspector must ensure that the contractor filled the contractor's declaration form confirming compliance with the specific requirements concerning the use of concrete. It must also check that the number of certificate compliance appearing on the delivery of concrete supplier is valid. To do this, it must perform a search on the website of the BNQ, at the following address: <http://www.bnq.qc.ca/fr/clients-certifies.html>.

Finally, it must verify, on the delivery, a super plasticizer was added to the concrete.

7. inspector determines the assistance to be paid by applying a 75% rate of aid to total costs Eligible recognized up to the maximum amount provided for in the program. At this stage, the cost of eligible work is the lesser between the cost recorded on submission restraint when issuing the Certificate of Eligibility and the name on the contractor's invoice at the end of the work.

- If eligible work was done by the owner, the recognized cost for materials will be the lesser of that stated in the cost estimate and the on invoices provided by the owner. Recognized the cost of the workforce will be that entered in the cost estimate and will be considered in full (to 100%) in calculating financial aid.

8. The Partner pays financial assistance to the owner at the end of work after approving the terminal report of works and signed the recommendation for payment. It may issue a joint check the owner's name and a third party finance or carry out the work by eg a financial institution or an entrepreneur. In the latter case, the owner must have previously completed and signed Application for joint payment.

9. The Partner may withhold financial assistance if it is brought to its attention any fact which makes the aid distorts demand, inaccurate or incomplete, or was able to make the irregular payment.

The Partner must ensure that all parts are in the file, including evidence that any special requirements for the use of concrete are met.

F) Work carried out between 1er January 2010 and the date of effect of the management agreement taking

If the request for assistance relates to work performed between 1er January 2010 and the date of taking effect the management agreement concluded between the Partner and the Company for the refurbishment of rooms on the basement of a building whose work covered by the Plan were executed between 1 January 2010 and June 22, 2011, financial assistance to pay for eligible work is established from the submission of the detailed invoice of the contractor and, if appropriate, other supporting documents Eligible expenses paid, provided by the owner.

If the owner has made himself some eligible projects, cost estimates will be performed by an appraiser appointed by the Partner. The cost recognized for materials will lesser of that stated in the cost estimate and the on invoices provided by the owner. The cost recognized in the labor force will be that entered in the cost estimate.

G) Parts File

The file must contain all the documents required to process the application, including:

1. laboratory expert report;

2. The original plan of the house with existing items in the basement and a statement Photographic if the basement is furnished;
3. where applicable, a copy of the decision of the Plan Administrator;
4. pictures of the damage to the building as well as photos of the building after the execution of works;
5. proof of ownership;
6. Description of work;
7. Request help;
8. tenders and, if applicable, a detailed estimate and an estimate of costs;
9. printing contractor licenses obtained from the Register of Licensees of the Régie du bâtiment du Québec.
10. Calculation of financial aid;
11. Certificate of Eligibility;
12. Form for submission synthesis;
13. construction permit;
14. Declaration of the entrepreneur and the delivery of the concrete supplier if work replacement of foundations have been made;
15. printing the Certificate of conformity concrete supplier available on the website the Internet BNQ;
16. the contractor's invoice and, where appropriate those submitted by the owner for materials Building it carried out the restoration work rooms located in the basement;
17. Implementing terminal works Report and Recommendation of payment;
18. a copy of the check.

The record retention arrangements agreed in the Programme Management Agreement improvement of habitat, concluded between the Partner and the Company.

#### H) Input in the PAH application and electronic transmission

The arrangements for the entry in the PAH application and the electronic transmission of data agreed in the Agreement Management of habitat improvement programs and in the Agreement regarding information security.

The computer entry must be in accordance with agreements and guidelines issued by the Company.

For information regarding the PAH application, you can contact support partner at number 1 800 463-4315, option 1, then 4, or by email at: support [pah@shq.gouv.qc.ca](mailto:pah@shq.gouv.qc.ca)

## SECTION 8 - PROGRAM ADMINISTRATION

### A) Rules

Article 18. The Company may entrust, through an agreement, program management to a partner.

Article 19. The partners of the company are the municipalities or, if applicable, any person authorized by the Company to administer the program in accordance with the Law on Housing Corporation Quebec (R.S.Q., c. S-8).

Article 20. The Company and the partner agree to a management agreement, responsibilities and respective tasks of everyone in the administration of the program and specific provisions regard include the protection of personal information, verification and communications. The agreement may provide, among other things, that the payment of financial assistance is performed by the partner in lieu of the Company. The Company may make advances of funds partner or incur financing charges on the amounts owed by it.

Article 21. The Company may pay a partner a financial contribution to the program management. This contribution is adjusted costs and program administration requirements. Detailed rules and payment of the contribution shall be specified by the Company and integrated into the Management Agreement.

#### B) Details

The obligations of the Partner in connection with the Program Directors are specified

Annex 1.10 of the management agreement.

The contribution to the management of the program (CGP) is specified in Annex 2 of the Management Agreement.

This contribution is paid by the Company on such terms also provided for in the agreement.

The Partner may require the applicant or compensation nor refundable deposit or opening fees folder, or travel expenses.

#### C) Certified Inspector

An inspector in the Program, to step intervenes survey damage to the building, the description of the work to be performed, analysis of bids, the observation on site the execution of works and compliance thereof with the requirements of the program, should be accredited by the Company.

He is a permanent employee of the Partner, a contract employee or an employee of an agency delivery, certified inspector is the sole responsibility of the partner who oversees and oversees.

### SECTION 9 - FINAL PROVISIONS

#### A) Rules

Article 22. An owner must reimburse the Company for any amount received when he made a false statement or did not comply with the program requirements.

For the purposes of this article, is a false statement, any statement or information erroneous and incomplete information or omission which had the direct or indirect effect on payment by the Company of financial assistance to which the owner was not entitled.

Article 23. The Company or the Government may terminate this program at any time.

## APPENDIX 1 FORM

Forms for the assistance program for homes damaged by pyrrhotite are :

- A) Help Wanted
- B) Description of work
- C) Summary Form for submission
- D) Calculation of financial aid
- E) Certificate of Eligibility
- F) Contractor's Statement
- G) terminal of works Report
- H) Application for joint payment
- I) Power of Attorney
- J) Waiver