Rebuilding Your Home
Costs and Considerations

Rebuilding your home after a disaster can feel overwhelming. This is especially true if you are not sure where to begin. This guide walks you through the process in a clear and straightforward way. From the early planning stages to managing construction, you will learn what to expect at each step and where you may need additional support. The goal is to help you feel prepared, informed, and confident as you rebuild your home.

Make sure your property is safe

Before you return to your property or start any work, do the following:

- Only return when local or provincial officials say it is safe.
- Be prepared for changes. The area may look very different after a disaster.
- Check the damage and take photos or notes. You can do this yourself or hire a professional.
- You may need an engineer to check the foundation or soil.
- Follow public health advice about water safety.
- Contact utility companies before turning power, gas, or water back on.

Remove debris and hazardous materials

Some debris can be dangerous:

- Ash may contain chemicals from plastics, fuel, or treated wood.
- Flood water or standing water can be dangerous. It can cause infectious diseases and injuries. And it can contain chemical hazards.
- Follow provincial rules for disposing of waste.

Get a land survey

A land survey shows your property boundaries. You may need one to do the following:

- Apply for a building permit.
- Get septic approval.

Get professional help early

You may need help from the following professionals:

- Engineers
- Financial and legal advisors
- Contractors with experience rebuilding after a natural disaster such as a wildfire
- Your insurance provider (if you have insurance)

If you have insurance, ask your insurance provider the following questions:

- What is covered?
- How much will be paid?
- What are the deadlines?
- What documents do I need?

Set your budget and goals

Think about the following when creating a budget:

- Your savings
- Loans
- Insurance payouts
- Financial assistance programs (such as Canadian Red Cross programs)
- Mortgage requirements (if applicable)

Your budget should include the following:

- A maximum spending limit
- A **contingency fund** (money that you set aside for unexpected costs)
- A list of what you must have and what is optional

Note: After a disaster, rebuilding may take longer and cost more. There may not be enough workers, materials may be delayed, and prices for supplies may go up.

Choose a contractor

Keep in mind the following when choosing a contractor:

- Choose local contractors if possible.
- Make sure they have a valid business licence.
- Confirm that the contractor is registered with an approved warranty provider. Each province has its own new home warranty program. Check online for your province's new home warranty program details.

Choose a contractor (continued)

- Ask for references and examples of past work.
- Be careful of door-to-door offers or very low prices.
- Ask for proof of liability insurance and workers' compensation coverage.
- Get detailed, written quotes that include the following:
  - Business name and contact information
  - Business number
  - Description of work
  - Prices and quantities

Negotiate a contract

Always get a **written contract**. Never rely on verbal agreements.

Before you sign the contract, consider having a lawyer review it. Do this if you are unsure or if you want a professional opinion.

Your contract should include the following:

- All the work details
- Total cost
- Timelines

Choose a price type:

- **Fixed price:** You pay one price for everything.
- **Guaranteed maximum price:** Sets a limit on how much you will pay.

Other important tips are as follows:

- Keep the first deposit under 25%.
- Hold back 10% of the cost for 30 days to protect against **liens**. A lien is a legal guarantee that you will pay a debt.
- Only pay for completed work.
- Require written approval for changes. (See approval thresholds below.)
- Include the right to pause or stop the work.
- Include a **dispute resolution clause**. This clause sets out how to handle problems without going to court.

You can set rules for when the contractor must get your **written** approval for changes. This is called an **approval threshold**. There are three types of approval thresholds:

- **Dollar amount:** You must approve changes over a set amount (for example, over $1,000).
- **Percentage:** You must approve changes over a set percentage of the total cost.
- **Zero tolerance:** You must approve all changes.

Confirm zoning requirements and apply for permits

Before you begin to rebuild, do the following:

- Confirm the permits you need.
- Confirm the codes that apply.
- Understand the zoning requirements.

The contractor may do this work for you. Confirm with them who is responsible for securing permits.

The permits and codes and zoning that apply depend on whether you live on incorporated or unincorporated land. Before you start any work, contact your local governing body to confirm the following:

- Which permits you need
- How to apply and what is needed (for example, inspections)
- How long it takes to get the permits
- How much the permits cost
- Any specific zoning requirements

You may need permits for the following:

- Connecting power to a home
- Electrical hookup
- Extra or replacement poles (you may be responsible for this cost)
- Gas
- Sewer connection
- Septic tank
- Tree removal
- Road or sidewalk use
- Development and occupancy permits

Design your home

Contact your local governing body to confirm if there are any design rules that apply in your area.

Note the following:

- If you are doing the work yourself, simple online apps can help you draw up plans.
- If you hire a contractor, they may draw up the plans. Or you can hire someone to do it for you.

> **Note:** If you do not have construction experience, it is a good idea to hire someone with experience to draw up the plans.

- Think about the size, style, and function of your new home.
- Choose fire-resistant , flood-resistant, and sustainable materials when possible.

Get ready for construction

Before work starts, do the following:

- Complete your building plans (the contractor may do this).
- Put up required permit signs.
- Have waste bins on site. Use wildlife-proof bins if needed.

It is also important to document the site conditions before work begins:

- **Record current conditions:** Document the condition of your lot. Take clear photos. Include sidewalks, landscaping, utilities, powerlines, and nearby structures.
- **Share and keep documentation:** Share this information with your contractor. Keep copies for your records. If issues come up later, you will have clear proof of the site's original condition.

Work with the contractor

The following tips will help you work well with the contractor:

- Make sure the contractor handles drawings, permits, and inspections on time.
- Ask the contractor to keep the site safe and tidy.
- Set up a single point of contact for you as well as for the contractor. Agree on how often you will need updates.
- Keep records of all emails, invoices, photos, and discussions.

Oversee the project

These tasks apply to your project once construction is underway:

- Schedule all required inspections.
- Keep the worksite safe and clean.
- Follow any noise bylaws.
- Manage waste properly to protect wildlife.
- Ask questions when needed.

Note: Depending on the type of work being done, you may need to install temporary fencing to keep the site safe. For example, if you are having the site excavated, a temporary fence would prevent people from accessing the site without authorization.

- Understand the steps for handling disputes or work stoppages. This includes understanding when you can pause payments and how you will resolve issues.
- If something does not feel right, get help early. Get professional advice as soon as possible from a lawyer, inspector, or other professional. Getting help early resolves issues faster and reduces the risk of bigger problems.

Complete the project

When the work is almost done, do the following:

- Do a final walkthrough.
- Make a list of any problems.
- Confirm warranty details.
- Request final inspections.
- Get an occupancy permit (if required).
- Release the lien holdback after the lien period ends.

Budget estimate

Below are common **estimated** costs. Use these estimates to get an idea of costs only. Costs may vary in your area and depending on your circumstances. Get exact quotes before beginning any work.

Be sure to set up a contingency fund. Set aside approximately 15% of your total costs for your contingency fund.

Rebuild budget — Estimated base costs

Minimum amounts are based on you doing the work yourself.

Planning	$5,000 to $15,000
Site/Land preparation **Note:** Soil remediation increases costs.	$10,000 to $100,000
Utilities	$5,000 to $25,000
Water and sewer	$15,000 to $40,000
Foundation	$12,000 to $65,000
Framing and exterior work	$15,000 to $65,000
Installation and interior work	$100,000 to $300,000
Kitchen	$15,000 to $25,000
Bathroom	$10,000 to $18,000
Landscaping (driveway, walkway, etc.)	$3,000 to $12,000
Appliances	$5,000 to $10,000
Contractor fees (if applicable) (10% to 15% of total rebuild costs)	$0 to $70,950
Subtotal	**$210,200 to $745,950**
HST (15%)	$31,530 to $111,893
Total estimate	**$241,730 to $857,843**

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