



2025 Newfoundland and Labrador Wildfires: Understanding Housing Options and Available Support



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Who this document is for

This document is for homeowners who have lost their **primary homes** and need to understand what their long-term housing options are. (Your primary home is where you live most of the time and where you were living at the time of the wildfire.) This document will help you make informed decisions.

This document also has helpful information for you if your primary home was damaged and can be repaired. But not everything will apply to your situation.



Where to start

This guide will help you understand your long-term housing options after the wildfires.

This guide will help you:

- Break down the process into clear, actionable steps
- Get the right information when you need it
- Read through information at your own pace





Housing options

This guide lets you know about the different housing options to consider. It will help you understand all the choices available to you. These are not all the options, but it includes the most common housing options for you to consider. These options are:

- Repairing or rebuilding on your current property
- Staying on your current property in a prefabricated or mobile home or trailer
- Purchasing a new home
- Changing from owning to renting

The Canadian Red Cross can contribute a portion of the cost for whichever housing option you select. The total cost will be different depending on which option is best for you.



Personalized Recovery Support

Our Case Management teams will work directly with you to discuss your unique needs. Case managers provide support, information, and referrals. They will help you with your recovery and help you to access the supports you need.

Case managers are here to help you with a range of services:

- Making decisions about your recovery
- Putting together a recovery plan
- Understanding insurance
- Understanding community resources
- Support for mental health and well-being
- Information on navigating recovery

If you are eligible, you may be able to receive financial assistance. This assistance is to help with costs related to establishing your long-term housing needs. To access this support, you must meet with our case managers.





What the Canadian Red Cross cannot support

The following are some common requests for support that we cannot provide:

- Support for secondary residences or seasonal properties
- Costs that insurance or government programs cover
- Costs for insurance policy premiums
- Reimbursement for anything that was donated to you, including materials, time, or labour
- Interest payments on invoices or outstanding bills
- Losses or damages to recreational vehicles such as ATVs, snowmobiles, or boats
- Expenses not related to damages from the wildfires

Note: There may be other items not on this list that are out of our range of services.





Option #1: Support to rebuild or repair on your current property



How the Canadian Red Cross can contribute

If you choose to rebuild, we may be able to help with:

- Contribution to the actual costs (labour and materials) related to major repairs or rebuilding
- Repairing or replacing your well or septic systems
- Permit fees
- Debris removal and tipping fees
- Moving costs
- Funds to replace furniture and personal belongings
- Utility hookups
- Engineering or technical reports such as geotechnical or structural assessments

Note: In past programs like this one, households received different amounts of help for major repairs or rebuilding their home. Depending on available funding, the amount of support can start around \$5,000 and averages to about \$45,000. This is not a maximum amount. You may be eligible to receive more, but it depends on things such as insurance and your household's needs.

Work with your case manager to find out what applies to you. You may be eligible for additional support.





What the Canadian Red Cross cannot support

If you choose to rebuild, we cannot help with:

- The full cost of rebuilding a home

Note: We cannot pay all of the costs associated with rebuilding a home

- Rebuilding or repairing garages and outbuildings before your home is complete
- The cost of your own labour if you choose to build on your own

Note: Building on your own may also make it more difficult to get insurance.

- Building a home that is larger than what you had before
- Premium finishes rather than basic finishes

Example: We cannot help with finishes such as granite countertops instead of standard laminate countertops.

- Adding new buildings that were not there before such as garages and outbuildings

Pros and cons

There are pros and cons to consider when thinking about repairing or rebuilding.

Pros

- You stay close to your community, schools, doctors, and services.
- Returning to your home can feel familiar and can help life feel more normal.
- A newly built home can be a long-term investment.
- You keep your emotional connection to your property.
- You can design your new home to fit your needs.

Cons

- Insurance may not cover the full cost.
- Contractors may be hard to find or more expensive.
- New building codes may require upgrades such as replacing an old septic system.
- Rebuilding may take many months.
- Rebuilding may require permits and inspections.
- Costs can increase as the project progresses.



Things to consider

If you choose to repair or rebuild your home, keep in mind the following.

- **Insurance**

- Find out what your policy covers.
- Compare what insurance providers offer and find the best coverage.
- Find out any rules you must follow while rebuilding.

- **Mortgage or lender**

- Find out what rules you must follow. Mortgage lenders must approve of your plans to rebuild.

- **Budget**

- Determine if you have savings or need to get a mortgage.
- Determine your monthly housing costs.

- **Permit and building requirements**

- Find out what local or provincial permits or building requirements apply.

- **Temporary housing**

- Figure out where you will live while you rebuild.

- **Contractors**

- Get quotes and inspections.
- Compare prices.
- Plan your rebuild.





Option #2: Support to stay on your current property in a prefabricated or mobile home or trailer



How the Canadian Red Cross can contribute

If you choose to buy a prefabricated home, mobile home, or trailer, we may be able to help with:

- Repairing or replacing the well or septic systems
- Pouring a foundation or pad
- Permit fees and utility hookups
- Winterization
- Moving costs
- Funds to replace furniture and personal belongings
- Home inspection (if buying pre-owned or used)
- Part of the down payment or deposit

Note: This support may differ depending on your situation.

- Engineering or technical reports such as geotechnical or structural assessments





What the Canadian Red Cross cannot support

If you choose to buy a prefabricated home, mobile home, or trailer, we cannot help with:

- The full cost of the purchase
- The cost of your own labour if you choose to do work on your own
Note: Doing the work on your own may also make it more difficult to get insurance.
- The purchase of a home larger than what you had before
- Adding new structures that were not there before such as garages and outbuildings

Pros and cons

There are pros and cons to buying a prefabricated home, mobile home, or trailer.

Pros

- It can be faster to set up. Sometimes you can set it up within a few weeks to months.
- It usually costs less up front than building a regular built home.
- Smaller homes can mean lower monthly utility costs.
- There is less maintenance.
- Some prefab homes can be moved later if needed.

Cons

- Zoning and permit rules may vary.
- Smaller homes have less storage.
- Loan and insurance options may be different from a regular built home.
- Mobile homes require proper hookups for water, sewer, and electricity.
- These homes may be more vulnerable during disasters, especially events with high winds.



Things to consider

Keep in mind the following if you buy a prefabricated home, mobile home, or trailer.

- **Insurance**

- Find out what your policy covers.
- Compare what insurance providers offer and find the best coverage.
- Find out any rules you must follow during rebuilding.

- **Budget**

- Determine if you have savings or if you need to get a mortgage.
- Get preapproved for a mortgage.
- Find out what your monthly housing costs will be.

- **Permit and building requirements**

- Find out what permits apply.

- **Delivery access**

- Make sure delivery vehicles can access your property.

- **Temporary housing**

- Figure out where you will live during construction.

- **Contractors**

- Get quotes and compare prices.
- Complete inspections.
- Plan your rebuild.

- **Personal Property Registry (PPR)**

- If the home is not permanently attached to land, determine if it has a **lien**. A lien is a legal guarantee that you will pay a debt.





Option #3: Support to purchase a new home



How the Canadian Red Cross can contribute

If you choose to purchase a new home, we may be able to help with:

- Legal costs to complete the purchase
- Moving costs
- Funds to replace furniture and personal belongings
- Home inspection fee
- Up to a 20% contribution to a down payment

Note: This support may differ depending on your situation.



What the Canadian Red Cross cannot support

If you choose to purchase a new home, we are unable to help with:

- The full purchase cost of the home
- The cost of your own labour if you choose to do work on your own

Note: Doing the work on your own may also make it more difficult to get insurance.

- Building a home larger than what you had before
- Adding new structures that were not there before such as garages, sheds, and outbuildings



Pros and cons

There are pros and cons to purchasing a new home.

Pros

- You can stay in your community if you buy locally.
- It is often faster than rebuilding.
- If you buy a newer home, it may require fewer repairs.
- There is less maintenance.
- It avoids the stress of rebuilding.

Cons

- There are higher upfront costs than repairing or rebuilding.
- There are limited housing options in small or rural communities.
- Insurance may be more expensive or harder to get in high-risk areas.
- If you have a mortgage on your lost or damaged home, you may have to carry two mortgages for a short time.

Things to consider

The following are things to consider if you choose to purchase a new home.

• Insurance

- Find out what your policy covers.
- Compare what insurance providers offer and find the best coverage.

• Budget

- Determine if you have savings or if you need to get a mortgage.
- Get preapproved for a mortgage.
- Find out what your monthly housing costs will be.

• Professionals

- Hire a lawyer.
- Hire a realtor.

• Contractors

- Get a home inspection.





Option #4: Support to change from owning to renting



How the Canadian Red Cross can contribute

If you choose to change from owning to renting, we may be able to help with:

- The rental deposit
- Moving costs
- Funds to replace furniture and personal belongings



What the Canadian Red Cross cannot support

If you choose to change from owning to renting, we are unable to help with:

- The legal fees to sell your property



Pros and cons

There are pros and cons when you choose to change from owning to renting.

Pros

- There are no large down payment or construction costs.
- There are more options for location.
- A fixed rent makes budgeting easier.

Cons

- It can be emotionally difficult.
- You may not be able to find a rental in your community.
- Your travel to work and school may be longer.

Things to consider

Keep in mind the following if you choose to change from owning to renting.

• Availability

- Find out what is available to rent in your area.

• Budget

- Figure out what you can afford.
- Look at monthly costs, rent, deposits, and moving costs.

• Professionals

- If you plan on selling your existing property, consult with a realtor. Find out what you need to do next.

• Timelines

- If you are selling your existing property, plan your timeline for listing it.
- Plan your moving dates.

• Temporary housing

- Figure out where you can live until you find a long-term option.



