



INSURANCE

A Quick Rebuild Cost Estimator Guide

altadenafiresafe.org

Our Mission

The **Altadena Fire Safe Council** is working to reduce wildfire risk across our community through GIS-informed planning, science-based integrated vegetation management and regenerative land stewardship. We will pursue Firewise USA® neighborhood recognition by educating our community about home hardening, defensible space design, soil restoration and native plant landscaping.



Charity On Top (EIN #81-1198370) is a California-registered 501(c)(3) nonprofit foundation and is the official fiscal sponsor for the Altadena Fire Safe Council.

Insurance Disclaimer

The information provided is for general informational purposes only and should not be considered professional insurance advice. It does not replace the guidance, evaluation, or opinion of a licensed home insurance professional. Coverage terms, eligibility, and policy interpretations vary by provider and individual circumstances. For advice specific to your property or insurance needs, please consult a qualified insurance agent or licensed expert.

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Building Cost Estimator

This simple tool can help you estimate whether your current homeowners insurance coverage is likely high enough to rebuild your home after a wildfire. While this is only a rough estimate, it can help you identify whether you should review your policy with your insurance agent.

1: Start With Your Square Footage	2: Multiply by Local Rebuild Cost
Find the total square footage of your home's living space. This number is usually listed on property tax records or real estate listings.	Construction costs in Los Angeles County can vary widely depending on materials, labor, and site conditions. A conservative range for rebuilding in foothill communities is:
Example: 2,000 Sq. Ft.	Basic rebuild: \$350 per square foot
	Typical rebuild: \$450 per square foot
	Custom rebuild: \$600+ per square foot
	Example calculation: 2,000 sq ft × \$450 = \$900,000 estimated rebuild cost
3: Add Additional Cost Factors	4: Compare With Your Insurance Coverage
Several common rebuilding expenses are often underestimated in insurance policies.	Now compare your estimated rebuild cost to your Dwelling Coverage (Coverage A) on your homeowners policy.
Add estimated costs for:	Example:
Debris removal: \$25,000 – \$75,000	Insurance dwelling coverage: \$780,000
Plans and permits: \$20,000 – \$60,000	Estimated rebuild cost: \$1,020,000
Code upgrades: \$30,000 – \$150,000	Potential shortfall: \$240,000
Site work and foundation: \$25,000 – \$100,000	Step 5: Add a Demand Surge Buffer
Example adjustment:	After major wildfires, construction costs can spike dramatically due to contractor shortages and material demand.
Estimated rebuild cost: \$900,000	Experts often recommend adding 20–30% additional coverage or purchasing Extended Replacement Cost coverage to account for these regional price surges.
Additional rebuilding costs: \$120,000	
Estimated total rebuild cost: \$1,020,000	
Important Reminder	
This estimator is meant to help homeowners start the conversation. The most accurate way to determine rebuild costs is to request a professional replacement cost analysis from your insurance provider or a local construction expert. Reviewing your coverage now—before wildfire season—can help ensure that if disaster strikes, your policy will truly cover the cost of rebuilding your home.	

How to Document Each Item

For each item include:	Documenting Home Improvements
1. Description: What it is?	Treat improvements (like kitchen remodels, new roof, built-ins, etc.) like big assets. You can store these alongside your home inventory or within the same app if it supports documents:
2. Location: Which room/closet.	
3. Photos/Videos: Close-ups and wide shots.	
4. Serial Numbers and Model Numbers.	☐ Take before, during, and after photos/videos.
5. Purchase Info: Date, store, price.	☐ Save contracts, permits, and invoices.
6. Receipts/Warranties: Scanned and linked.	☐ Add notes on who did the work and when.
7. Replacement Value: Current replacement cost.	☐ Include receipts for materials and labor costs.
Best Practices for Backup and Safety	
Your inventory is only useful if it survives the disaster too.	
Follow the 3-2-1 Backup Rule	Tips
☐ 3 copies of your inventory	Schedule regular updates at least once a year, or whenever you make major purchases.
☐ 2 different formats (cloud + local copy)	
☐ 1 off-site copy (not inside the home)	Enable two-factor authentication on cloud accounts.
Suggested Backup Locations	Don't underestimate how long it takes — start with one room at a time and focus first on high-value items .
✓ Cloud storage (Google Drive, Dropbox, iCloud)	Use checklist templates so you don't overlook closets, garages, attics, or storage unit items and then share your inventory reports with your insurer or agent so they know it exists and how to access it.
✓ External hard drive or USB stick	
✓ Email a copy to a trusted friend/family	
✓ Safe deposit box or storage away from home	