

Navigating Your Home's Replacement Cost From the Inside Out

The cost to rebuild your home is more expensive now compared to when you bought your policy, because the costs of construction materials have increased dramatically. Consider the following increases in material costs.

Prices are subject to change and may be higher or lower in your geographical region.

Percentage increases cited are from January 2021 - January 2022. [bls.gov](https://www.bls.gov)

9%

Asphalt Roofing

58%

Plumbing Fixtures

12%

Glass Windows

7%

Carpeting



44.8%

Lumber

9%

Metal Windows and Doors

9%

Wood Kitchens and Countertops

Ways to Protect Your Home:

- Purchase an automatic backup generator
- Install a central station alarm
- Install a water shut-off system
- Keep up with maintenance
- Update your agent on any improvements to your home

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Disclaimer: The analysis of coverage is in general terms and is superseded in all respects by Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the publishing of this material. Please check with your local independent Auto-Owners Insurance Agent for details.