What a Whole-Home Remodel Really Costs in San Diego in 2026

One-page summary of the article at https://www.kaminskiyhomeremodeling.com/blog/how-much-does-it-cost-to-renovate-a-house-in-san-diego/. Kaminskiy Design & Remodeling, San Diego, CA license #922807. Figures as of October 28, 2026; refreshed quarterly.

THE SHORT ANSWER

A San Diego house remodeled inside its existing walls by one accountable team runs about **$200 to $250 per square foot** in 2026, **$360,000 to $600,000** for a 1,800 to 2,400 square foot home. Change the structure, add a suite, a second story or an ADU and the number starts near $600,000. The median whole-home proposal Kaminskiy priced between 2021 and 2023 was **$430,000**; the middle half fell between **$300,000 and $695,000**; 64% landed between $300,000 and $600,000.

KAMINSKIY WHOLE-HOME PROPOSALS BY SCOPE, 2021 TO 2023 (64% of inside-the-walls proposals fell between $300,000 and $600,000)

Scope (Kaminskiy proposals, 2021 to 2023)	Median	Middle half
Several rooms, one plan	$405,000	$205,000 to $650,000
Whole home, inside the walls	$430,000	$300,000 to $695,000
Whole home plus an addition, ADU or outdoor living	$795,000	$616,000 to $1,286,000

KAMINSKIY 2026 WHOLE-HOME PRICING, SAN DIEGO COUNTY

Scope	What changes	2026 range
Several rooms, one plan	Two to four rooms designed and built together; the rest of the house stays	$200,000 to $400,000
Whole home, inside the walls	Kitchen, every bath, floors, doors, trim, paint, lighting, the systems that serve them; structure stays	$200 to $250 per sq ft ($360,000 to $600,000 for 1,800 to 2,400 sq ft)
Whole home with structure	Walls and windows move, beams, roofline or stair, often a suite or second story	$600,000 to $1,000,000 and up
Down to the studs and beyond	New foundation or framing, new systems, a second story or an ADU	$1,000,000 and up

WHERE $450,000 GOES, A 2,000 SQ FT HOUSE INSIDE ITS WALLS

Line	Of $450,000	Line	Of $450,000
Kitchen	$110,000	Contingency	$29,000
Bathrooms (two or three)	$90,000	Design, drawings, engineering	$27,000
Floors, paint, doors and trim	$55,000	Structural changes	$22,000
Electrical, plumbing and HVAC	$50,000	Permits and fees	$22,000
Windows and exterior	$30,000	Lighting	$15,000

COST PRESSURES, 2025 TO 2026

Pressure, 2025 to 2026	Change
Softwood plywood and veneer, year over year (NAHB, Sept 2026)	+15.9%
City of San Diego DSD permit fees (May 4, 2026)	+7.25%
Mortenson construction cost index, year over year (Q1 2026)	+6.77%
Building material prices, year over year (NAHB, Sept 2026)	+5.5%
Labor cost to build the same home, 12 months (NAHB, Sept 2026)	+4.2%
Imported cabinets: 25% tariff now, 50% from Jan 1, 2027; softwood lumber 10%	

THE REMODEL-OR-MOVE MATH

Remodel or move, San Diego, October 2026	
County median single-family price (C.A.R., September 2026)	$1,050,000
30-year fixed mortgage (Freddie Mac, Oct 22) vs. share of mortgages below 4%	7.32% vs. 49%
Commissions at 5% plus transfer tax on a $1,050,000 sale	about $53,700
HELOC / 5-year home equity loan (Bankrate, Oct 21)	7.36% / 8.67%
San Diego County housing units built before 1980 (ACS 2024)	48%

PERMITS (CITY OF SAN DIEGO, AUGUST 2026 FEE SCHEDULE)

Plan check $3,512.92 for the first 500 sq ft plus $6.98 per sq ft beyond; inspection $2,228.29 plus $4.46 per sq ft beyond 500; $737 general plan fee; electrical, plumbing and mechanical permits apart (IB-501). A 2,000 sq ft plan-checked remodel: roughly $14,000 + $9,000 + $737. Homes 45 years or older: potential-historic review first, typically ten business days (IB-580). Coastal zone: removing half or more of the exterior wall framing needs a Coastal Development Permit (IB-402). Sprinklers only when the enlarged house exceeds 3,600 sq ft and the addition exceeds half the existing area (RESD-3-1). County: major remodel, no added area, $2,296 + $1,896 (PDS 613).

METHOD AND SOURCES

First-party figures: Kaminskiy's customer relationship records 2021 to 2026; whole-home proposals tagged Whole Home, split into the house inside its walls, the house plus new square footage, and several rooms as one plan; proposals under $50,000 excluded; median and quartiles on the rest; top and bottom 5% trimmed before the range; shares, medians and ranges published, not counts. Published sources (read October 28, 2026): Harvard JCHS Improving America's Housing 2025 and LIRA (Oct 22, 2026); Zonda Cost vs. Value 2025, Pacific; Census ACS 2024; C.A.R. September 2026; Freddie Mac PMMS; Bankrate; NAHB material, labor and RMI updates (October 2026); Turner and Mortenson cost indexes; City of San Diego IB-501, IB-580, IB-402, RESD-3-1 and the May 2026 fee notice; County PDS 613; California Energy Commission; Civil Code 1101.4; BLS OEWS San Diego. Full citations on the article page.

Kaminskiy Design & Remodeling, 858-271-1005, kaminskiyhomeremodeling.com. Updated November 9, 2026. You're welcome to quote these tables with a link to the article.