What Could One Theft Cost Your Value-Add Property?

The true cost of theft goes far beyond replacing stolen materials or equipment. Construction delays, contractor downtime, extended holding costs, and postponed lease-up can all impact your investment's performance.

Use this calculator to estimate the wider financial impact a single theft could have on your value-add property and understand how quickly small incidents can affect timelines, income, and returns.

Step 1: Direct Theft Costs

Input	Amount
Value of stolen materials or equipment	$ ________
Damage and repair costs	$ ________
Insurance deductible	$ ________
Security or emergency call-out costs	$ ________

Total Direct Theft Costs:

Replacement value + repairs + insurance deductible + emergency costs = $ ________

Step 2: Construction Delay Costs

Input	Figure
Estimated number of delayed project days	_____ days
Daily contractor downtime cost	$ ________
Contractor remobilization or rescheduling cost	$ ________
Inspection or permit rebooking costs	$ ________
Replacement delivery or expedited shipping costs	$ ________

Total Construction Delay Costs:

Contractor downtime + remobilization + inspections + replacement delivery + other delay costs = $ ________

Step 3: Extended Holding Costs

Input	Figure
Daily interest or financing cost	$ ________
Daily property tax and insurance cost	$ ________
Daily utilities and maintenance cost	$ ________
Additional management or administration cost per day	$ ________
Number of additional vacant days	_____ days

Total Additional Holding Costs:

(Daily finance + daily taxes and insurance + daily utilities + daily management) × additional vacant days = $ ________

Step 4: Delayed Income

Input	Figure
Expected monthly rental income at lease-up	$ ________
Expected occupancy at launch	________ %
Number of lease-up days delayed	_____ days

Estimated Delayed Rental Income:

(Monthly rental income × occupancy %) ÷ 30 × delayed lease-up days = $ ________

Your Estimated Theft Impact

Add together the totals from each section and place them in the table to find out the estimated impact of a singular theft on your property below:

Cost Area	Estimated Impact
Direct theft and damage	$ ________
Construction disruption	$ ________
Extended holding costs	$ ________
Delayed rental income	$ ________
Total potential impact	$ ________