

VERISK PROPERTY AND RESTORATION SOLUTIONS

Repair & Remodel Index

January–March 2026



Key Findings

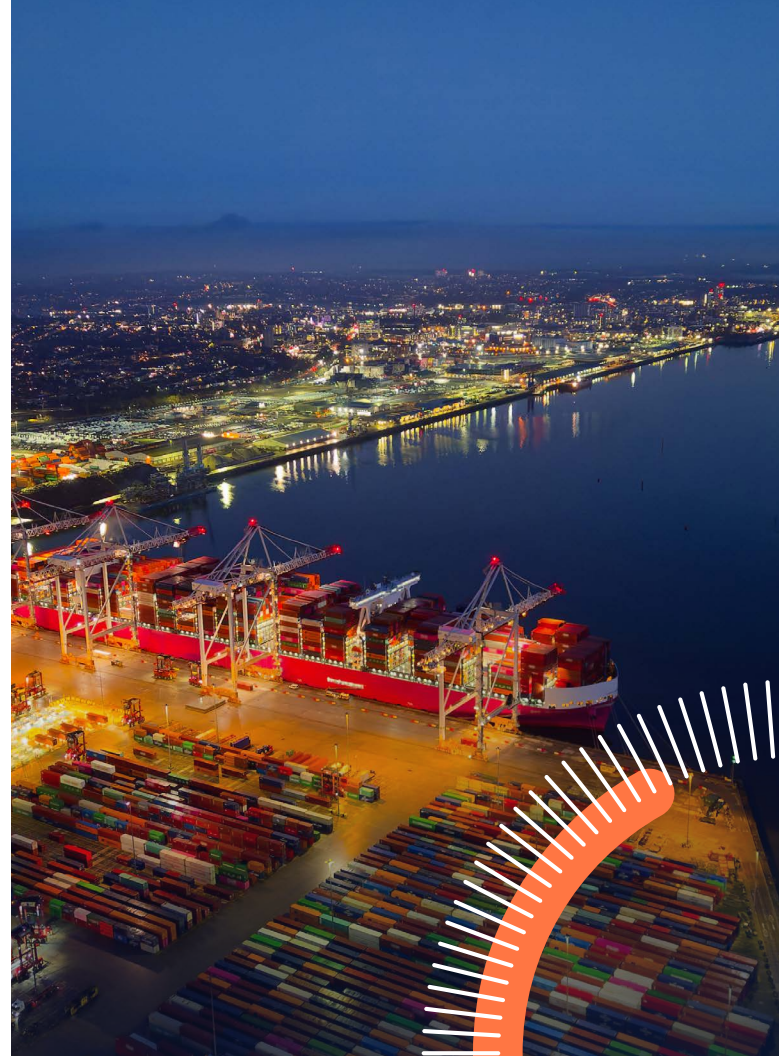
In the first quarter of 2026, the cost of home repairs and remodeling rose 2.54% year over year. Costs once again set new highs for the past decade, rising almost 68% since Q1 2016 and over 76% since the inception of the index in Q1 2013.

Cost of home repairs increases 2.54% in the first quarter of 2026 while year-over-year rate of increase declines, despite quarter-over-quarter cost increase.

The annual increase in repair and remodeling costs in Q1 2026 was lower than the 2.71% annual increase reported in Q4 2025, even though the quarter-over-quarter increase grew from 0.47% to 0.74% during that period. The rate of price increases, which soared to an annual rate of 12.44% in 2021 because of supply chain disruptions and labor shortages during the COVID-19 pandemic, has continued to slow since the end of the pandemic.

Repair and remodeling cost increases came in below the rate of inflation during the Q1 2026. The Consumer Price Index also rose by 2.6% during the same period, according to the Bureau of Labor Statistics. Inflation rose to 3.3% in March, however, due to a spike in energy prices as global oil markets were affected by the Middle East conflict.

“Repair and remodeling costs once again came in below the rate of inflation in the first quarter of 2026, despite the higher quarterly increase in costs,” said Greg Pyne, VP, Pricing for Verisk Property and Restoration Solutions. “But just as inflation has risen since the beginning of the war in Iran, it seems likely that we will see repair and remodeling costs go higher as well, since higher oil prices may increase the price of products and materials, as well as the cost of transporting of those goods, in the months ahead.”



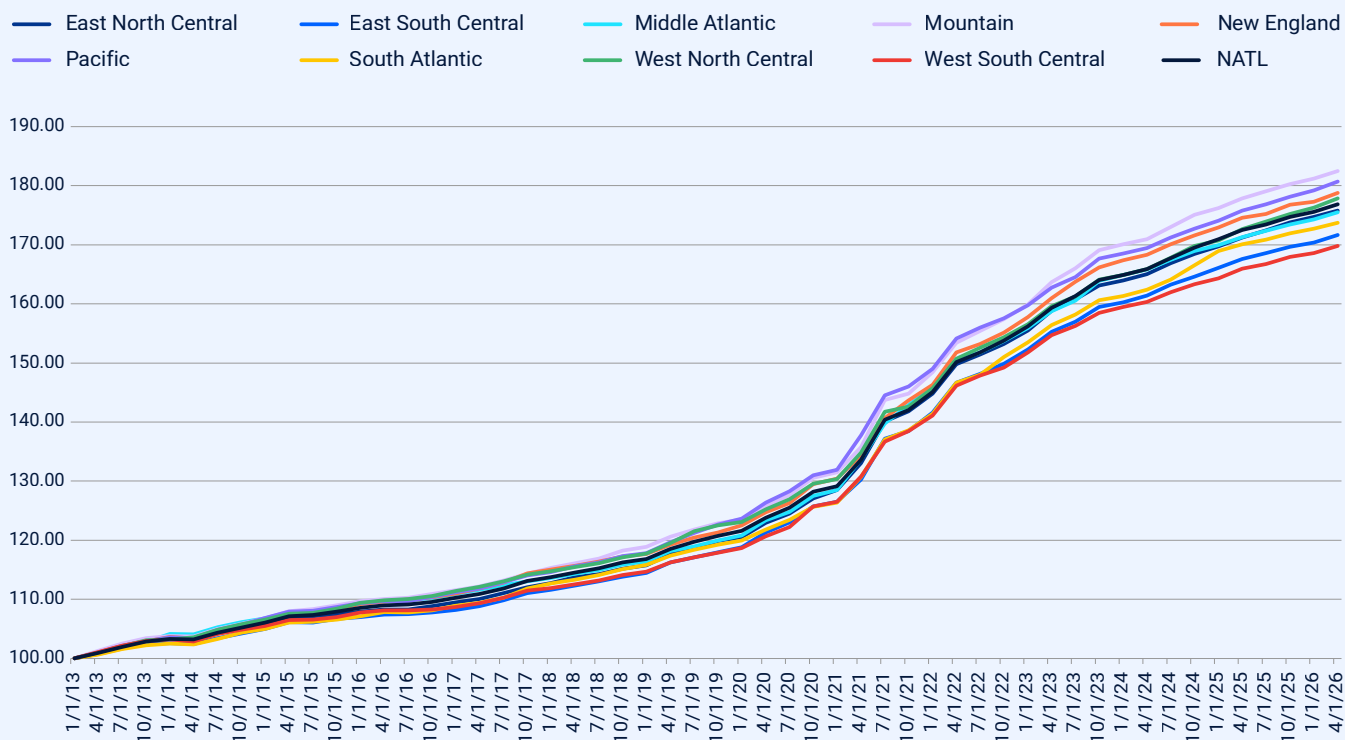
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Greg Pyne

Vice President, Pricing Solutions,
Verisk Property and
Restoration Solutions

Repair & Remodel Index - U.S. (January 2013 - March 2026)



National and Regional Quarterly Repair and Remodeling Costs

Quarterly price increases continue to be driven primarily by labor, which now accounts for over 64% of the overall budget for repair and remodeling work. Labor costs accounted for over 75% of total budget in five job categories:

Category	Quarterly Cost Increase	Labor as a % of Cost
Replace Fiber Cement Lap Siding	1.09%	83.3%
Seal/Prime/Paint Entire House Interior	1.77%	80.4%
Replace Tile Flooring	1.19%	79.0%
Remodel Vinyl Siding	0.44%	76.0%
Bathroom Remodel – Full Bath	0.81%	75.1%

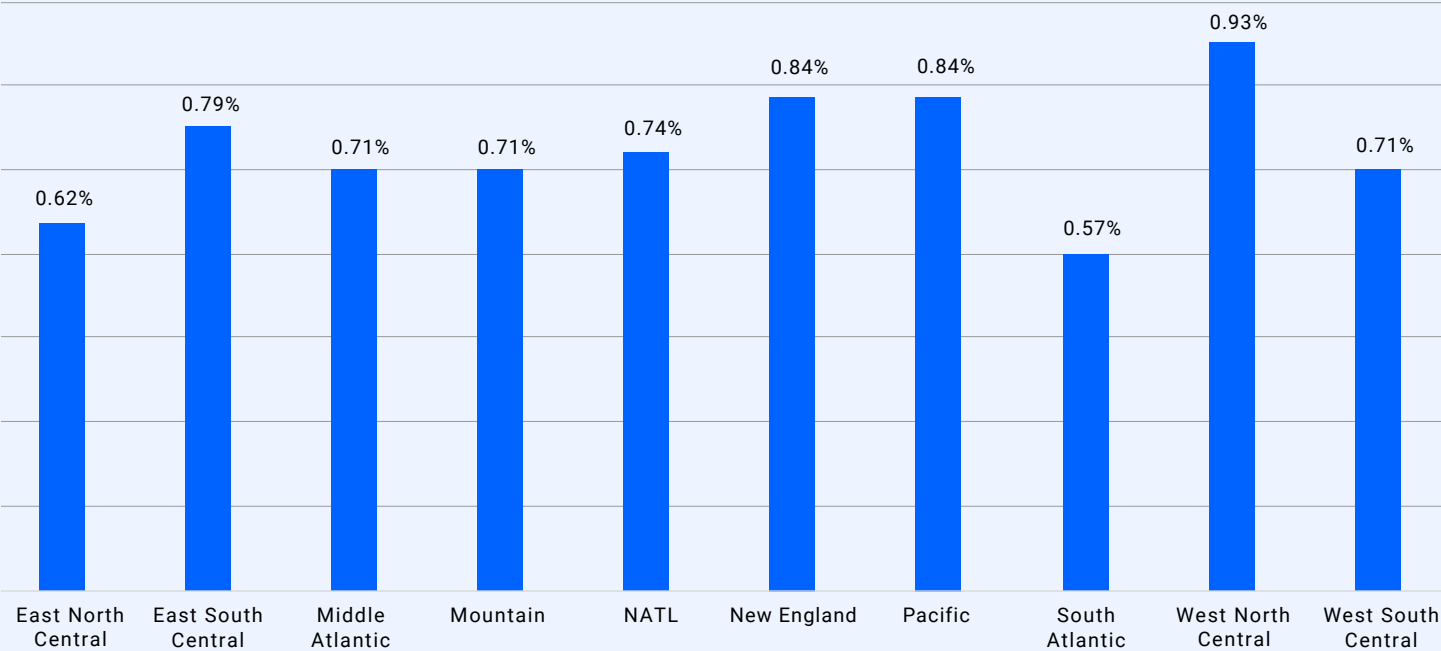
Six job categories had cost increases of 1% or more in the quarter. The highest was Seal/Prime/Paint Entire House Interior at 1.77%, followed by Replace Exterior Door (1.35%), Replace Tile Flooring (1.19%), Replace Fiber Cement Lap Siding (1.09%), Bathroom Remodel – Primary Bath (1.07%), and Full Basement Finish (1.06%). Only one category saw a cost decrease in the quarter: Replace Wood Laminate Flooring, where costs declined 1.33%. The other 14 covered categories all increased by less than 1% from the prior quarter.

West North Central, Pacific, East North Central, and Mountain Regions post highest annual cost increases

Four regions—the West North Central (3.05%), Pacific (2.78%), East North Central (2.65%), and Mountain (2.61%)—all posted annual costs increases higher than the national figure. The South Atlantic (2.11%) had the lowest increase for the second consecutive quarter, indicating that repair and remodeling costs continue to recover after spiking due to the extensive damage caused by Hurricanes Helene and Milton. The other four regions all saw costs increase annually at rates below the national rate: West South Central (2.33%); Mid-Atlantic (2.46%); New England (2.41%); and East South Central (2.44%).

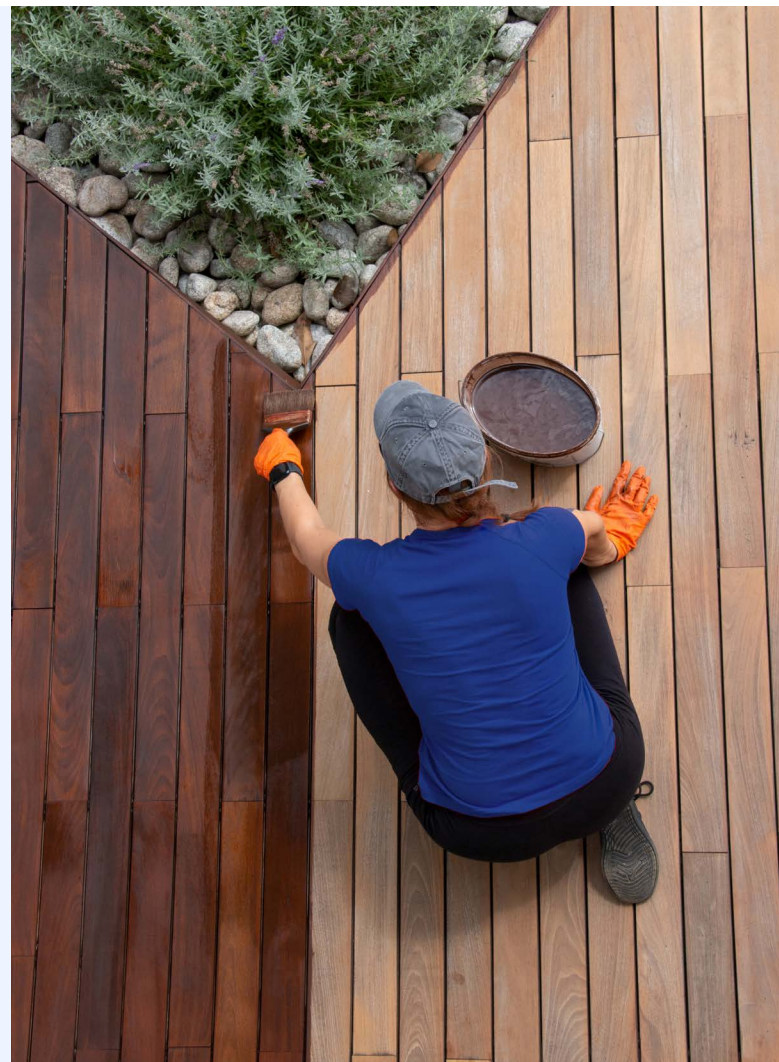


Repair & Remodel Index Change by Region
(January 2026 - March 2026)



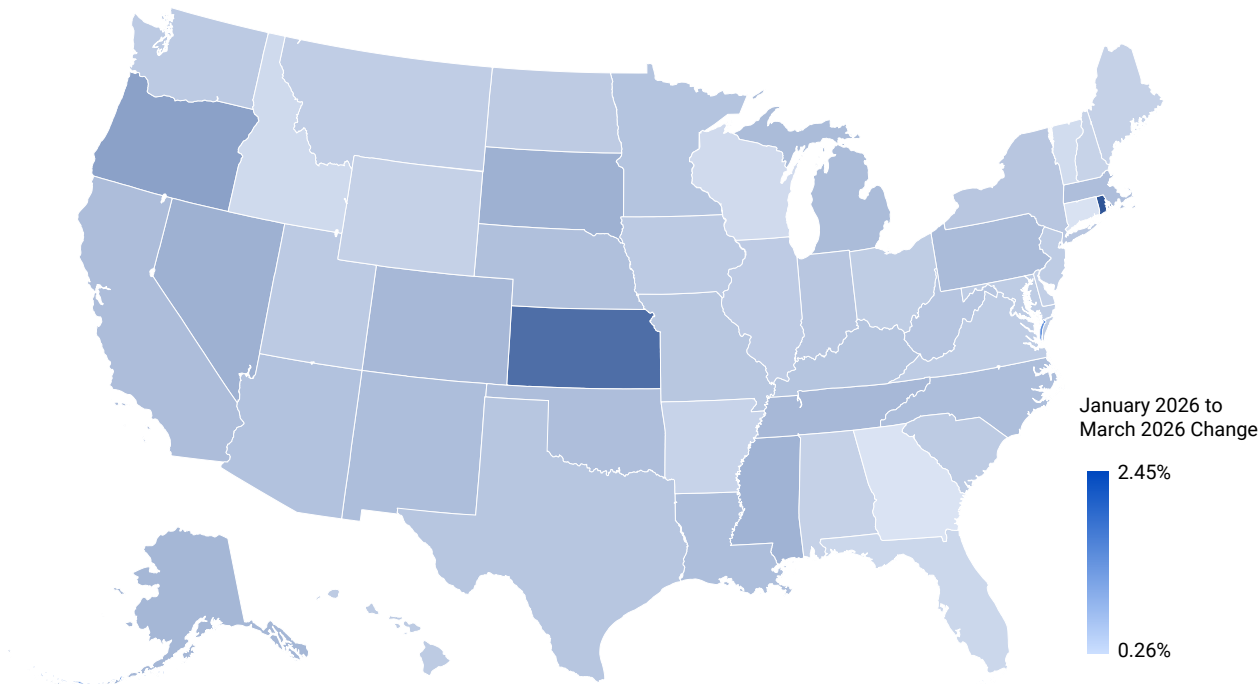
	Q3-Q4 2025	Q4 2025-Q1 2026	Q1 2025-2026
East North Central	0.50%	0.62%	2.65%
East South Central	0.39%	0.79%	2.44%
Mid-Atlantic	0.49%	0.71%	2.46%
Mountain	0.53%	0.71%	2.61%
New England	0.30%	0.84%	2.41%
Pacific	0.57%	0.84%	2.78%
South Atlantic	0.44%	0.57%	2.11%
West North Central	0.58%	0.93%	3.05%
West South Central	0.39%	0.71%	2.33%
U.S. National	0.47%	0.74%	2.54%

Quarter-over-quarter, costs rose more quickly in every region than in the prior quarter. Costs rose most quickly in the West North Central region, increasing 0.93%. Three other regions also saw costs rise more sharply than the 0.74% national figure: the Pacific and New England regions each posted an increase of 0.84%; and the East South Central rose quarterly by 0.79%. The South Atlantic region had the lowest cost increase in the country at 0.57%. Three regions—the Mid-Atlantic, Mountain, and West South Central—all had increases of 0.71%, and the East North Central region saw prices rise 0.62%.



Highest quarterly increases in Rhode Island, Kansas, and Oregon

Costs rose by 2.45% in Q1 2026 in Rhode Island—the highest increase in the country and over three times the national average. Rhode Island had reported a price decline in the prior quarter. Kansas (2.05%), Oregon (1.27%) South Dakota (1.03%), Nevada (1.02%), and Mississippi (1.00%) were the only other states with quarterly increases of 1% or more. All 50 states, along with Washington, D.C., posted a quarter-over-quarter cost increase. Georgia had the smallest quarterly increase at 0.26%, followed by Connecticut (0.27%), Vermont (0.36%), Wisconsin (0.38%), and Idaho (0.38%).



Rate of Repair Price Increases, Q1 2026 – Source: Verisk Repair & Remodel Cost Index

Top 10 States with the Highest Quarterly Increases (January 2026 to March 2026 Change)

RI 2.45%	KS 2.05%	OR 1.27%	SD 1.03%	NV 1.02%
MS 1.00%	AK 0.93%	TN 0.91%	CO 0.91%	PA 0.86%

10 States with the Smallest Quarterly Price Increases (January 2026 to March 2026 Change)

GA 0.26%	CT 0.27%	VT 0.36%	WI 0.38%	ID 0.38%
FL 0.44%	AR 0.49%	NH 0.49%	WY 0.52%	ME 0.52%

Rate of Repair Price Increases, Q1 2026. Source: Verisk Repair & Remodel Cost Index

About Verisk

Verisk is a leading strategic data analytics and technology partner to the global insurance industry. The company empowers clients to strengthen operating efficiency, improve underwriting and claims outcomes, combat fraud, and make informed decisions about global risks—including climate change, extreme events, ESG, and political issues. Through advanced data analytics, software, scientific research, and deep industry knowledge, Verisk helps build global resilience for individuals, communities and businesses. Verisk customers access the company's extensive pricing data warehouse through its industry-leading repair and remodeling estimating products, including **XactPRM** and **XactRemodel**.

Methodology

The Verisk Remodel Index tracks costs across 31 different categories of home repair, comprising more than 10,000 line items including appliances, doors, framing, plumbing, and windows. Prices are compiled and updated monthly across more than 430 local market areas nationwide. The index cost basis is January 2013, and the report is updated quarterly.



+1.800.888.4476 / info@verisk.com / verisk.com