

American Home Maintenance Index 2026

HomeScore Research - Published April 2026

The American Home Maintenance Index 2026 is a state-by-state benchmark of the lifetime replacement cost of the 12 major systems every U.S. home depends on — HVAC, roof, water heater, furnace, electrical panel, plumbing, windows, siding, foundation, insulation, garage door, and deck. It is built from a \$84,600 national base cost adjusted by state-level cost multipliers derived from labor markets, permitting, and material logistics.

National benchmark: The average U.S. household carries roughly \$84,600 in deferred replacement liability across these 12 systems. Hawaii homeowners face a 45% premium (\$122,670). Mississippi and West Virginia homeowners pay 20% less (\$67,680).

Top-Line Findings

1. The most expensive state to maintain a home is **Hawaii (\$122,670)**, driven by shipping costs and a constrained labor market.
2. The least expensive states are **Mississippi and West Virginia (\$67,680)**, where labor and permits are 20%+ below the national average.
3. The cost gap between the most and least expensive states is **\$54,990 — a 81% spread** on identical work.
4. **Foundation work (\$15,000 base)** shows the highest geographic volatility, ranging from \$12,000 in MS to \$21,750 in HI.
5. Cold-climate states (Cold-Humid zone) average **1.07x** the national base — Northeast labor scarcity, not weather, drives the premium.

State-by-State Maintenance Index

Total lifetime replacement cost for all 12 major systems, adjusted by state cost multiplier. Sorted from most expensive to least expensive.

Rank	State	Multiplier	12-System Total
1	Hawaii	1.45x	\$122,670
2	Alaska	1.35x	\$114,210
3	California	1.30x	\$109,980
4	Massachusetts	1.25x	\$105,750
5	Connecticut	1.20x	\$101,520
6	New York	1.18x	\$99,828
7	Washington	1.15x	\$97,289
8	New Jersey	1.15x	\$97,289
9	Oregon	1.12x	\$94,752
10	Maine	1.10x	\$93,060
11	Maryland	1.10x	\$93,060
12	Vermont	1.10x	\$93,060
13	New Hampshire	1.08x	\$91,368
14	Rhode Island	1.08x	\$91,368
15	Colorado	1.05x	\$88,830
16	Illinois	1.05x	\$88,830
17	Delaware	1.05x	\$88,830
18	Pennsylvania	1.02x	\$86,292
19	Virginia	1.02x	\$86,292
20	Minnesota	1.00x	\$84,600
21	Florida	1.00x	\$84,600
22	Utah	0.98x	\$82,908
23	Arizona	0.95x	\$80,370
24	Montana	0.95x	\$80,370
25	Wisconsin	0.94x	\$79,524
26	Michigan	0.92x	\$77,832
27	North Carolina	0.92x	\$77,832
28	Wyoming	0.92x	\$77,832
29	Nevada	0.92x	\$77,832

30	Texas	0.92x	\$77,832
31	Georgia	0.90x	\$76,140
32	Idaho	0.90x	\$76,140
33	South Carolina	0.90x	\$76,140
34	New Mexico	0.90x	\$76,140
35	North Dakota	0.90x	\$76,140
36	South Dakota	0.90x	\$76,140
37	Tennessee	0.90x	\$76,140
38	Nebraska	0.88x	\$74,448
39	Indiana	0.88x	\$74,448
40	Louisiana	0.88x	\$74,448
41	Missouri	0.88x	\$74,448
42	Ohio	0.88x	\$74,448
43	Oklahoma	0.85x	\$71,910
44	Iowa	0.85x	\$71,910
45	Kansas	0.85x	\$71,910
46	Kentucky	0.85x	\$71,910
47	Alabama	0.85x	\$71,910
48	Arkansas	0.82x	\$69,372
49	West Virginia	0.80x	\$67,680
50	Mississippi	0.80x	\$67,680

Methodology

Base costs for each of the 12 major systems were sourced from a composite of NAHB Cost vs. Value, DOE Building America, EPA Energy Star, and HomeScore's proprietary contractor quote dataset (2024–2026 quotes from 50 U.S. metros). State multipliers reflect labor rates, permitting overhead, and material logistics. The index is updated annually each April.

System base costs (national average): HVAC \$7,500 · Roof \$9,000 · Water Heater \$1,800 · Furnace \$4,500 · Electrical Panel \$2,500 · Plumbing \$4,000 · Windows \$8,500 · Siding \$12,000 · Foundation \$15,000 · Insulation \$5,000 · Garage Door \$2,800 · Deck \$12,000. Total: \$84,600.

Citation

HomeScore. (2026). *American Home Maintenance Index 2026*. Retrieved from <https://myhomescore.app/data/maintenance-index>

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