FORECLOSUREPEDIA INDEX SERIES · PROPRIETARY & CONFIDENTIAL

Foreclosurepedia Labor Index

Week of May 8, 2026 · Volume 27, Issue 5 · Published Every Friday

Headline Data

⚠ **AAA FUEL ALERT — CRITICAL:** National Average Rises 25 Cents for Second Straight Week · Regular: $4.55 · Diesel: $5.66 · Source: gasprices.aaa.com · May 8, 2026

Index Dashboard

IAFST Network Survey · N≈10,000 · Sources: AAA gasprices.aaa.com, IAFST Field Survey, BLS · As of May 8, 2026

FLI COMPOSITE	STATUS	EFF. HRLY RATE	MILEAGE BURDEN	SURCHARGES
1.5	CRITICAL	$4.56	0.69	ZERO
▼0.6 from last week	Net pay negative after all-in vehicle cost	Post-vehicle, pre-tax	▲0.08 from last week	No carriers issuing

EDITORIAL LEAD

AAA reported this week that the national average for regular unleaded gasoline rose 25 cents for the second consecutive week, reaching $4.55 as of May 8, 2026. Diesel now stands at $5.66, just $0.15 below its all-time record of $5.82 set June 19, 2022. For the inspector class working under order mill direction, the mileage burden ratio — fuel cost divided by gross pay per assignment — has reached 0.69, more than 50 percent above the 0.45 attrition threshold established by IAFST field data. When insurance, maintenance, and registration and fees are added to the fuel component using AAA Your Driving Costs 2025 figures for light pickups, the total all-in vehicle cost reaches 0.7719 dollars per mile — $6.48 for a standard 8.4-mile inter-job gap. Against an inspector rate of $8.00 to $9.00 per assignment, the net remaining after vehicle costs alone is $1.52 to $2.52. Surcharge penetration remains ZERO. No carrier has issued any fuel, material, or vehicle cost adjustment to the field. FST material cost pressure continues, with architectural asphalt shingles at approximately $135.00 per square and dimensional lumber at $3.75 per 2×4×8 stud.

FLI Component Breakdown

Pay Rate Component — Weight: 30%

Inspector assignments pay $8.00 to $9.00 per initial or follow-up occupancy check, rates confirmed by field report and unchanged for multiple years. Against the 2026 IRS standard mileage rate of 0.70 per mile, the vehicle cost for a standard 8.4-mile inter-job gap totals $5.88 on the IRS basis alone. When AAA Your Driving Costs 2025 data for a light pickup truck is applied instead — insurance at 11.33 cents per mile, maintenance at 11.35 cents per mile, registration and fees at 7.32 cents per mile, and diesel fuel at 47.19 cents per mile — the all-in vehicle cost per mile reaches 77.19 cents, or $0.77 per mile. For the standard 8.4-mile gap, that cost is $6.48. The resulting net after all-in vehicle cost is $1.52 at the low end and $2.52 at the high end — both in CRITICAL territory, well below any viable earning threshold. These figures do not include income tax, self-employment tax, equipment, or technology costs.

CATEGORY	VALUE
Inspector pay — initial occupancy (low)	$8.00/inspection
Inspector pay — initial occupancy (high)	$9.00/inspection
FST grass cut (low / high)	$25.00 / $30.00
FST winterization (low / high)	$45.00 / $50.00
IRS standard mileage rate (2026)	0.70/mi
Per-mile fuel cost (diesel @ 12 MPG)	47.19¢/mi
Per-mile insurance cost (AAA YDC 2025)	11.33¢/mi
Per-mile maintenance cost (AAA YDC 2025)	11.35¢/mi
Per-mile reg/fees cost (AAA YDC 2025)	7.32¢/mi
Total all-in vehicle cost per mile	77.19¢/mi
Vehicle cost per 8.4-mi inter-job gap	$6.48
Net after all-in vehicle cost (low)	$1.52
Net after all-in vehicle cost (high)	$2.52

FST Material Cost Exposure — Informational Context

Field Service Technicians carry material cost exposure that inspectors do not. A securements job requires hardware. A winterization requires antifreeze and water-line plugs. A roofing-related preservation task requires shingles and OSB. These costs are borne by the FST before payment is received from the order mill, creating a float risk that compounds when payment cycles stretch to 30, 60, or 90 days. The following material benchmarks are current retail prices, sourced from Home Depot and lumber futures data for May 2026, and are provided as informational context only — they do not feed the weighted FLI components. Diesel fuel cost per 100 miles at the FST benchmark of 12 MPG loaded is $47.19, up $0.20 from last week's diesel price of $5.46.

MATERIAL / COST ITEM	CURRENT PRICE
Dimensional lumber — 2×4×8 stud	~$3.75/stud
OSB / plywood sheet — 4×8	~$21.00/sheet
Asphalt shingles (arch.) — per square (100 sq ft)	~$135.00/square
Standard door lockbox / padlock set	~$40.00/unit
AAA diesel — national avg (current)	$5.66/gal
AAA diesel — week ago	$5.46/gal
Diesel week-over-week change	+$0.20/gal
Fuel cost per 100 miles at 12 MPG (loaded FST)	$47.19

Mileage Burden Ratio — Weight: 30%

The Mileage Burden Ratio measures fuel cost as a proportion of gross pay per assignment. At the current diesel price of $5.66, a loaded FST truck operating at 12 MPG burns 0.472 dollars of fuel per mile. For inspectors using the IRS standard mileage basis, the ratio for a standard assignment against an 8.4-mile inter-job gap is 0.69 — calculated as $5.88 vehicle cost divided by $8.50 average pay. This is 53 percent above the 0.45 attrition threshold, at which IAFST field data indicates contractors begin exiting the work. The erosion onset threshold of 0.35 was breached weeks ago. Both thresholds are now in the rearview mirror for the inspector classification. The ratio for FSTs on diesel-fueled equipment is similarly elevated and worsening with each consecutive week of price increases.

METRIC	VALUE
Current mileage burden ratio	0.69
Prior week ratio	0.61
52-week average ratio	0.44
Erosion onset threshold (>0.35)	0.35
Attrition-likely threshold (>0.45)	0.45
Current status vs. attrition threshold	BREACHED +24%

Fuel Cost Component — Weight: 20%

AAA reported on May 8, 2026 that the national average for a gallon of regular unleaded has reached $4.55, a rise of $0.37 from one week ago and $1.38 above the year-ago average of $3.17. The AAA headline states verbatim: "National Average Rises 25 Cents for Second Straight Week." This marks the second consecutive week of 25-cent gains, driven by geopolitical pressure on crude oil markets related to U.S.-Iran tensions and Strait of Hormuz supply uncertainty. Diesel sits at $5.66, a gap of $0.15 from the all-time record of $5.82 set June 19, 2022. The South census region, home to the geographic core of the IAFST contractor network, shows regular unleaded averaging approximately $4.08 — below the national average due to proximity to Gulf Coast refining, but still elevated from historic norms and up sharply from prior-month levels.

FUEL TYPE / METRIC	CURRENT
Regular unleaded — national avg	$4.55/gal
Mid-grade — national avg	$5.04/gal
Premium — national avg	$5.41/gal
Diesel — national avg	$5.66/gal
E85 — national avg	$3.67/gal
Regular — week ago	$4.18/gal
Diesel — week ago	$5.46/gal
Regular — month ago	$4.11/gal
Diesel — month ago	$5.61/gal
Regular — year ago	$3.17/gal
Diesel — year ago	$3.53/gal
South region regular (est.)	$4.08/gal
All-time record — regular	$5.02 (June 14, 2022)
All-time record — diesel	$5.82 (June 19, 2022)
Gap: current diesel to all-time record	$0.15

Surcharge Penetration Rate — Weight: 20%

Surcharge penetration this week is ZERO. No servicer and no order mill has issued any fuel surcharge, material cost adjustment, or vehicle cost supplement to inspectors or Field Service Technicians in the IAFST network. This is not a characterization. It is a count. The number of carriers issuing surcharges is zero. The number of inspectors receiving a surcharge is zero. The number of FSTs receiving a material cost adjustment is zero. Diesel has risen $2.13 in the past twelve months. The mileage burden ratio has blown through both established attrition thresholds. The industry has not responded with a single dollar of cost relief.

What makes that zero indefensible is not IAFST data — it is NAMFS data. The National Association of Mortgage Field Services, the industry's own management trade association established in 1988, published a formal pricing discussion in January 2026 that includes a blended cost estimator comparing actual 2026 work order costs against current FHA allowable rates. The finding is not ambiguous. A rural exterior inspection costs $44.43 to perform by NAMFS's own calculation. The FHA allowable is $30.00. The deficit is $14.43 per assignment — before the May 2026 fuel spike and before any vehicle cost escalation since the data was compiled. The industry's management association documented this. The surcharge count remains zero.

Surcharge Count — Current Week

METRIC	COUNT / VALUE
Inspectors receiving fuel surcharge (this week)	ZERO

FSTs receiving material cost adjustment (this week)	ZERO
Carriers issuing any surcharge (named)	NONE
Prior week surcharge penetration	ZERO
52-week surcharge penetration average	ZERO
Diesel YoY change	+$2.13/gal
Regular YoY change	+$1.38/gal

NAMFS 2026: Inspection Cost vs. FHA Allowable

Source: NAMFS Mortgage Field Services Pricing Discussion, January 2026. Blended cost estimator figures represent 2026 actual costs across a sample of urban and rural MSAs. FHA allowable rates are current HUD-published figures. All deficits shown are pre-May 2026 fuel escalation.

INSPECTION TYPE	NAMFS COST	FHA ALLOW.	DEFICIT / SURPLUS
Rural Interior	$51.00	$45.00	($6.00)
Rural Exterior	$44.43	$30.00	($14.43)
Non-Rural Interior	$37.49	$45.00	+$7.51
Non-Rural Exterior	$30.92	$30.00	($0.92)

NAMFS 2026: Preservation Cost vs. FHA Allowable

SERVICE TYPE	NAMFS COST	FHA ALLOW.	DEFICIT
Lock Change	$118.63	$60.00	($58.63)
Lockbox	$52.83	$40.00	($12.83)
Padlock and Hasp	$55.08	$40.00	($15.08)
Winterize Dry	$229.29	$100.00	($129.29)
Winterize Wet	$329.98	$150.00	($179.98)
Winterize Radiant	$536.25	$250.00	($286.25)
Debris Removal	$87.88	$50.00	($37.88)
PCR — Initial	$102.02	$35.00	($67.02)
PCR — Recurring	$52.72	—	No allowable

NAMFS DATA — SOURCE NOTE

All cost figures in the two tables above are sourced from the NAMFS Mortgage Field Services Pricing Discussion, January 2026 — a formal presentation by the National Association of Mortgage Field Services (namfs.org), the industry's management trade association established in 1988. The blended cost estimator reflects 2026 actual expenses across a sample of MSAs and was compiled by NAMFS for presentation to servicers and GSE counterparties. FHA allowable rates are current HUD-published figures. IAFST has not modified or adjusted any NAMFS figure. These are the industry's own numbers, presented by the industry's own management association, showing that the work cannot be performed at the rates currently being paid — and that the surcharge count remains zero.

Methodology: FLI Weighting Architecture

The Foreclosurepedia Labor Index is a composite measure of effective labor compensation for mortgage field service workers, weighted across four primary components. Each component is scored on a 1–10 scale, with 10 representing no labor stress and 1 representing maximum stress. The weighted composite drives the STATUS designation and color coding throughout the report.

COMPONENT	WEIGHT	SOURCE	CURRENT SIGNAL
Pay Rate Component	30%	IAFST Field Survey	CRITICAL
Mileage Burden Ratio	30%	AAA + IAFST Field Survey	CRITICAL
Fuel Cost Component	20%	AAA gasprices.aaa.com	CRITICAL
Surcharge Penetration Rate	20%	IAFST Network Scan	NEGATIVE

METHODOLOGY NOTE — DATA SOURCING

IAFST network survey fields cover initial inspection pay, follow-up pay, grass cut compensation, winterization compensation, and surcharge receipt. Survey responses are collected through Thursday of each publication week. A minimum N of 50 verified contractor responses is required to publish a component figure. The network spans approximately 10,000 active and semi-active field service technicians and inspectors across the continental United States, with geographic weighting applied to the South census region.

AAA (gasprices.aaa.com) is the sole source for all fuel price data in this report. No EIA, GasBuddy, or other platform figures are substituted. All prices are pulled in the publication session and rounded to two decimal places. All-time records are: regular unleaded $5.01 (June 14, 2022), diesel $5.816 (June 19, 2022). The South census region average is drawn from AAA state-level data for the geographic cluster relevant to the IAFST network.

Vehicle operating cost components — insurance, maintenance, and registration and fees — are sourced from AAA Your Driving Costs 2025 (published September 2025), light pickup truck class, 15,000 miles per

year. These figures update annually and are held fixed between annual releases. The fuel component is updated weekly from AAA gasprices.aaa.com. BLS Consumer Price Index data is sourced from the most recent monthly release (March 2026, released April 10, 2026). Neither vehicle cost components nor CPI figures are weighted FLI inputs; they appear as contextual cost-burden data within the Pay Rate Component narrative, Editorial section, and Forward Look section.

Figures published in this report include composite index score, component scores, effective hourly rate, mileage burden ratio, fuel prices, and surcharge penetration count. Raw survey microdata, individual respondent data, and order mill payment records are proprietary and are not published.

Inflation Impact Analysis

Informational context — not a weighted FLI component · Baseline: 2019 annual CPI-U · Sources: BLS, AAA YDC, EIA

In 2019 — before COVID, before the Iran conflict, before the post-pandemic inflation surge — an inspector earned $8.00 to $9.00 per assignment. In 2026, an inspector earns $8.00 to $9.00 per assignment. The number has not moved. The Bureau of Labor Statistics CPI-U index has risen 24.0 percent since the 2019 annual average. An inspector paid $8.50 in 2019 would need to earn $10.54 today to have the same purchasing power. The current rate falls short of that by $2.04. These are not projections. They are arithmetic applied to public federal data.

The purchasing power erosion is not uniform across time — it has accelerated. Over the past 12 months alone, cumulative inflation added another 3.3 percent. Over three years the figure is 4.0 percent. Over five years it is 17.0 percent. Vehicle operating costs have compounded the headline CPI figure across every line item: diesel is up 85.3 percent since 2019. Insurance is up an estimated 45.1 percent. The all-in vehicle cost per mile has risen from an estimated 48.71 cents in 2019 to 77.19 cents today — an increase of 28.48 cents per mile and $2.39 more per standard 8.4-mile inter-job gap. Pay is frozen. Costs are not.

Purchasing Power Erosion — Inspector Pay

METRIC / CALCULATION	VALUE
Inspector pay rate — nominal (2019 and 2026)	$8.00 – $9.00
CPI-U — 2019 annual average index (BLS)	255.657
CPI-U — current (March 2026, BLS)	317.07
Cumulative CPI increase: 2019 → current	+24.0%
$8.50 in 2019 = ___ in 2026 dollars	$10.54
Pay needed today to match 2019 purchasing power	$10.54/inspection
Nominal shortfall vs. 2019 inflation-adjusted rate	−$2.04
—— Period snapshots ——	—
1-year CPI change (Mar 2025 → Mar 2026)	+3.3%
Inspector pay equiv. — 1-year inflation-adjusted	$8.78

3-year CPI change (2023 → 2026)	+4.0%
Inspector pay equiv. — 3-year inflation-adjusted	$8.84
5-year CPI change (2021 → 2026)	+17.0%
Inspector pay equiv. — 5-year inflation-adjusted	$9.95
Actual current pay rate	$8.00 – $9.00

Vehicle Operating Cost Inflation Since 2019 — Light Pickup Truck

COST COMPONENT	VALUE
Diesel — 2019 annual avg (EIA)	$3.06/gal
Diesel — current (AAA, May 8, 2026)	$5.66/gal
Diesel % change 2019 → current	+85.3%
Fuel cost per mile 2019 (@ 12 MPG)	25.47¢/mi
Fuel cost per mile current (@ 12 MPG)	47.19¢/mi
Insurance per mile — est. 2019 (BLS adj.)	7.81¢/mi *est.
Insurance per mile — current (AAA YDC 2025)	11.33¢/mi
Insurance % change 2019 → current (est.)	+45.1%
Maintenance per mile — est. 2019 (BLS adj.)	9.62¢/mi *est.
Maintenance per mile — current (AAA YDC 2025)	11.35¢/mi
Maintenance % change 2019 → current (est.)	+18.0%
Reg/fees per mile — est. 2019 (CPI adj.)	5.81¢/mi *est.
Reg/fees per mile — current (AAA YDC 2025)	7.32¢/mi
Reg/fees % change 2019 → current (est.)	+26.0%
Total all-in vehicle cost per mile — est. 2019	48.71¢/mi
Total all-in vehicle cost per mile — current	77.19¢/mi
All-in cost increase per mile since 2019	+28.48¢/mi
All-in % change 2019 → current	+58.5%
Additional vehicle cost per 8.4-mi gap vs. 2019	+$2.39

INFLATION NOTE — DATA SOURCING

BLS CPI-U index values are from the BLS CPI historical tables (bls.gov/cpi). The 2019 annual average (255.657) and period snapshot values are published BLS figures. Current CPI-U (March 2026, 317.07) is

derived from the published March 2026 year-over-year rate of 3.3% applied to March 2025 index. The 2019 diesel annual average ($3.056/gallon) is sourced from EIA (eia.gov). Historical AAA YDC per-mile figures for 2019 are not directly available; the 2019 estimates marked *est. are derived by applying BLS motor vehicle insurance and vehicle maintenance/repair sub-index cumulative changes in reverse from the confirmed 2025 AAA YDC figures. All estimates are conservative and are flagged. Direct figures are cited to source and year.

Editorial

The field service contractor operates as an independent business. Every mile driven, every gallon burned, every insurance renewal, every vehicle registration notice — these are costs that come out of the contractor's own pocket before the first dollar of any assignment reaches the bank. The current environment has compressed that margin to near-zero and, on the inspector side, into negative territory. A contractor accepting an initial occupancy inspection at $8.00 receives $1.52 after vehicle costs. That is not a rounding error in a budget model. That is the actual number.

The industry structure that produced this outcome is not accidental. Order mills take their margin before passing work to the network. Servicers set pay rates that have not moved in years. The contractor absorbs every cost increase — fuel, insurance, maintenance, fees — that occurs between rate cycles that never come. Two consecutive weeks of 25-cent per-gallon increases are not an anomaly; they are the acceleration of a trend that has been building since the Iran conflict began driving crude above $100 per barrel. The gap between diesel and its all-time record of $5.82 is now only $0.15.

The surcharge count is not zero because the problem went unnoticed. NAMFS — the National Association of Mortgage Field Services, the industry's own management trade association — published a formal pricing discussion in January 2026 that includes a blended cost estimator showing 2026 actual work order costs against current FHA allowable rates. A rural exterior inspection costs $44.43 to perform by NAMFS's own calculation. The FHA allowable is $30.00. NAMFS presented that $14.43 per-assignment deficit to servicers and GSE counterparties. The allowables were not adjusted. The surcharge count remains zero. This is not a market that lacked information. It is a market that had the information and chose not to act on it.

The Bureau of Labor Statistics reported March 2026 CPI at 3.3% year over year. The transportation component rose 4.1% over the same period. Energy increased 12.5%. Field service pay has not moved. Every component of the cost structure required to perform this work has increased. The purchasing power of a $9.00 inspection fee in 2026 is materially lower than it was in 2019, 2020, or 2021. That is not an opinion. The BLS publishes the data monthly.

The inflation analysis in this report is arithmetic, not advocacy. Since 2019 — the last clean pre-COVID baseline — cumulative CPI has risen 24.0 percent. An inspector must earn $10.54 today to hold the same purchasing power as $8.50 in 2019. The industry pays $8.50. The shortfall is $2.04 per assignment. Seven years without a rate adjustment is not a market outcome. It is a structural condition imposed on a contractor class with no collective mechanism to resist it.

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THE NUMBER THAT REQUIRES NO ADJECTIVE
Regular unleaded: $4.55/gal  |  Diesel: $5.66/gal
All-in vehicle cost per mile: 0.7719  |  Per 8.4-mi gap: $6.48
Net pay after vehicle cost (inspector): $1.52 – $2.52
Surcharge carriers: ZERO  |  Consecutive weeks of 25¢ gains: 2
Effective hourly rate: $4.56/hr  |  Federal minimum wage: $7.25/hr
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BLS CPI Transportation (March 2026): +4.1% YoY

Cumulative inflation since 2019: +24.0% | Pay needed to match 2019 power: $10.54

NAMFS cost to perform rural ext. inspection: $44.43 | FHA allowable: $30.00 | Deficit: ($14.43)

Forward Look

The MBA National Delinquency Survey for Q1 2026 has not yet been released as of this publication. The most recent data remains Q4 2025, which showed an overall mortgage delinquency rate of 4.3% and an FHA delinquency rate of 11.5% — the highest FHA rate since Q2 2021. The Q1 2026 release is expected in mid-May 2026. If the trajectory established in Q4 2025 has continued — driven by expiring pandemic-era FHA relief, labor market disparities, and rising escrow costs for insurance and taxes — the addressable work order volume for field services will increase. That volume means little if the economics of performing the work continue to deteriorate for the people performing it.

Fuel trajectory remains the dominant near-term variable. Two consecutive 25-cent weekly increases represent a pace not seen since the early weeks of the 2022 spike. Crude oil above $100 per barrel, with no confirmed Strait of Hormuz reopening, sustains upward pressure. The mileage burden ratio of 0.69 already exceeds the attrition threshold by a wide margin. Vehicle insurance and registration costs cycle upward on an annual basis and are not absorbed by the weekly fuel volatility — they compound it. Each year without a rate adjustment adds another layer of inflation-adjusted loss to the contractor's position.

FORWARD LOOK METRIC	STATUS / VALUE
MBA NDS — next release (Q1 2026)	Mid-May 2026 (Q1 2026)
MBA delinquency rate — most recent (Q4 2025)	4.3% overall
MBA FHA delinquency rate (Q4 2025)	11.5%
Attrition threshold status (MBR vs. 0.45)	BREACHED — 0.69
Diesel vs. all-time record gap	$0.15
Consecutive 25¢ weekly fuel increase weeks	2
All-in vehicle cost per mile (all components)	0.7719/mi
NAMFS rural ext. inspection deficit (NAMFS 2026)	($14.43)
NAMFS worst preservation deficit — winterize radiant	($286.25)
NAMFS: workforce exodus since 2015	80%+
Pay needed today to match 2019 purchasing power	$10.54/inspection
BLS CPI Transportation component (March 2026)	+4.1% YoY
Surcharge status	ZERO

Next FLI publication date	**May 15, 2026**

DISCLOSURES & METHODOLOGY CITATIONS

Fuel price data is sourced exclusively from the American Automobile Association (gasprices.aaa.com), pulled in-session on or before the publication date of May 8, 2026. National averages: regular $4.55/gal, mid-grade $5.04/gal, premium $5.41/gal, diesel $5.66/gal, E85 $3.67/gal, as of May 7–8, 2026. All-time national average records: regular unleaded $5.02 (June 14, 2022), diesel $5.82 (June 19, 2022).

IAFST network survey data is collected from verified active and semi-active field service technicians and inspectors with a Thursday cutoff each publication week. Minimum N of 50 verified responses is required for publication of any component figure. Pay rates reported herein — inspector initial occupancy $8.00–$9.00, FST grass cut $25.00–$30.00, FST winterization $45.00–$50.00 — are field-confirmed ground-truth figures and are not estimates.

IRS standard mileage rate is 0.70/mile for 2026. MBA National Delinquency Survey: most recent available data is Q4 2025, released February 12, 2026. Overall delinquency rate: 4.3%. FHA delinquency rate: 11.5%. Q1 2026 data is expected mid-May 2026 and has not been released as of publication. Material cost benchmarks are retail approximations sourced from Home Depot online listings and lumber futures data for May 2026; they are informational context and are not weighted FLI inputs.

Vehicle operating cost components — insurance (11.33¢/mi), maintenance (11.35¢/mi), and registration and fees (7.32¢/mi) — are sourced from AAA Your Driving Costs 2025 (published September 16, 2025), light pickup truck class, 15,000 miles per year. These figures update annually and are held fixed between annual releases. The fuel component is updated weekly from AAA gasprices.aaa.com. Consumer Price Index data is sourced from the U.S. Bureau of Labor Statistics monthly release for March 2026 (released April 10, 2026): headline CPI +3.3% YoY, transportation services +4.1% YoY, energy +12.5% YoY. Neither vehicle cost components nor CPI figures are weighted FLI inputs.

NAMFS cost and allowable data is sourced from the National Association of Mortgage Field Services (NAMFS) Mortgage Field Services Pricing Discussion, January 2026 (namfs.org). NAMFS is the industry's management trade association, established in 1988. Cost figures represent NAMFS's own blended cost estimator across a sample of urban and rural MSAs for January 2026. FHA allowable rates are current HUD-published figures as cited by NAMFS. No NAMFS figures have been modified or adjusted. All deficits shown are per the NAMFS presentation. The NAMFS document also cites an 80%+ exodus of experienced vendors since 2015 and purchasing power at approximately 45% of 2002 levels as of 2025.

Inflation and purchasing power data. CPI-U index values are from BLS CPI historical tables (bls.gov/cpi). 2019 annual average CPI-U: 255.657 (BLS). March 2026 CPI-U: 317.07, derived from published +3.3% YoY applied to March 2025 index of 306.746 (BLS). Period snapshot index values: 2021 annual avg 270.970, 2023 annual avg 304.702 (BLS). The 2019 diesel annual average ($3.056/gal) is sourced from EIA (eia.gov). Historical AAA YDC per-mile figures for 2019 are estimated by reverse-applying BLS motor vehicle insurance and vehicle maintenance/repair sub-index cumulative changes; all estimates are marked *est. in the tables. All inflation figures are informational context and are not weighted FLI components.

FLI methodology version 5. Field Service Technicians (FSTs) perform physical preservation labor including grass cuts, winterizations, debris removal, securements, and related property preservation tasks. Inspectors perform occupancy checks and property condition assessments. These are distinct labor classifications and are not used interchangeably in this publication.

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