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HOME SERVICES

2026 Homeowner Insights Report



modernize.com/homeowner-insights


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Introduction

Each year, Modernize Home Services takes a closer look at the evolving mindset of homeowners: their motivations, challenges, and expectations for the professionals they trust with their homes. The 2026 Homeowner Insights Report reflects not just what homeowners are doing, but how their behaviors are changing and what that means for the home improvement industry.

This year's findings reveal homeowners who are more engaged in the decision-making process. They're spending more time researching products and materials and comparing more contractors, while practical and immediate project needs are taking precedence over longer-term considerations like resale value. At the same time, professional guidance remains highly influential, while trust, clear communication, and personal recommendations continue to shape contractor selection.

At Modernize, we sit at the intersection of homeowners and home service professionals. Every day, we connect people ready to invest in their homes with contractors ready to deliver. That unique vantage point gives us real-time visibility into changing homeowner needs and expectations - insights that help our partners stay competitive and deliver exceptional customer experiences.

The findings in this report are more than data points; they're a roadmap for where the home improvement industry is headed. By understanding what homeowners value most, businesses can adapt with confidence, strengthen relationships, and position themselves for long-term success.



Scott Fleming
Vice President
Modernize Home Services

About the 2026 Homeowner Insights Data

The 2026 Homeowner Insights Report is based on responses from more than 240,000 homeowners actively exploring home improvement projects through Modernize. Data was collected from August through October 2026 across eight project categories: Bathrooms, Flooring, Gutters, HVAC, Roofing, Siding, Solar, and Windows.

How We Measure

Homeowners were invited to participate after submitting an inquiry for a home improvement project.

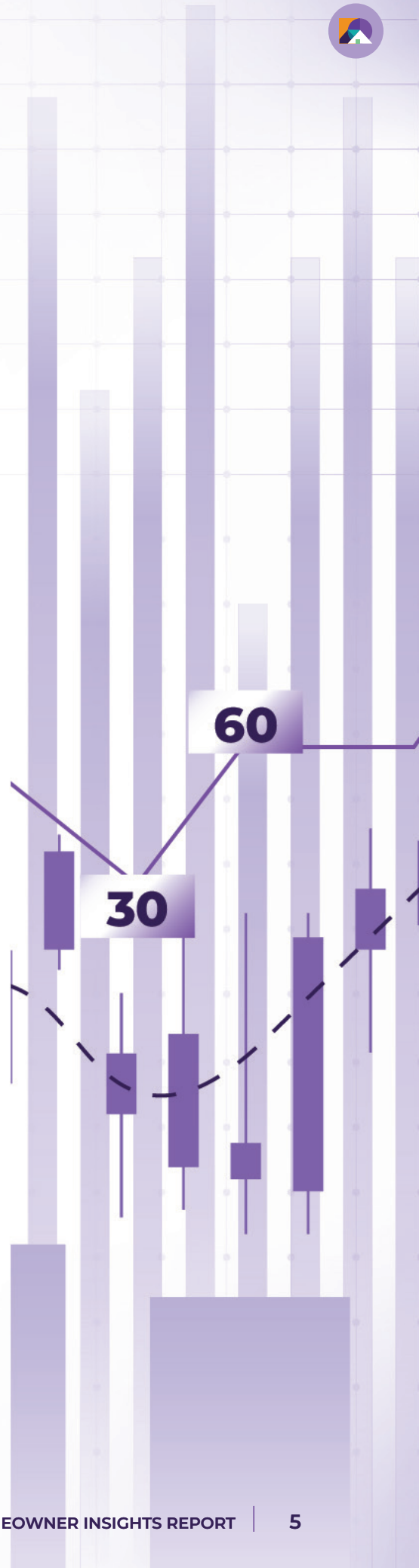
Responses were anonymized and aggregated to identify patterns in homeowner behaviors, preferences, and expectations. The 2026 data is the primary focus of this report, with previous years referenced where comparable data is available to highlight changing trends.

Percentages are calculated based on responses to each individual question and may not total 100% due to rounding or questions allowing multiple selections.

Why Do We Do It

We're in the business of connecting homeowners with home service professionals that can serve them best. Our data helps businesses better understand homeowner priorities, identify opportunities, and build more effective marketing and sales strategies. Ultimately, these insights are designed to help businesses adapt to changing expectations and drive sustainable growth.

When using statistics, figures, and information from this report, please cite "Modernize 2026 Homeowner Insights Report" and don't alter the content. For sharing, please provide this link: https://modernize.com/homeowner-insights.



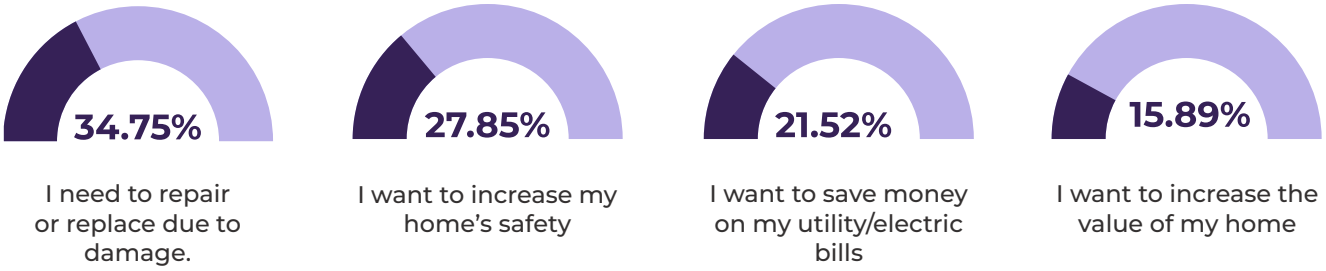


06

Motivations and Research Behavior

Primary Motivation for Home Improvement Projects

FIG 1: What is your primary motivation for your upcoming project?

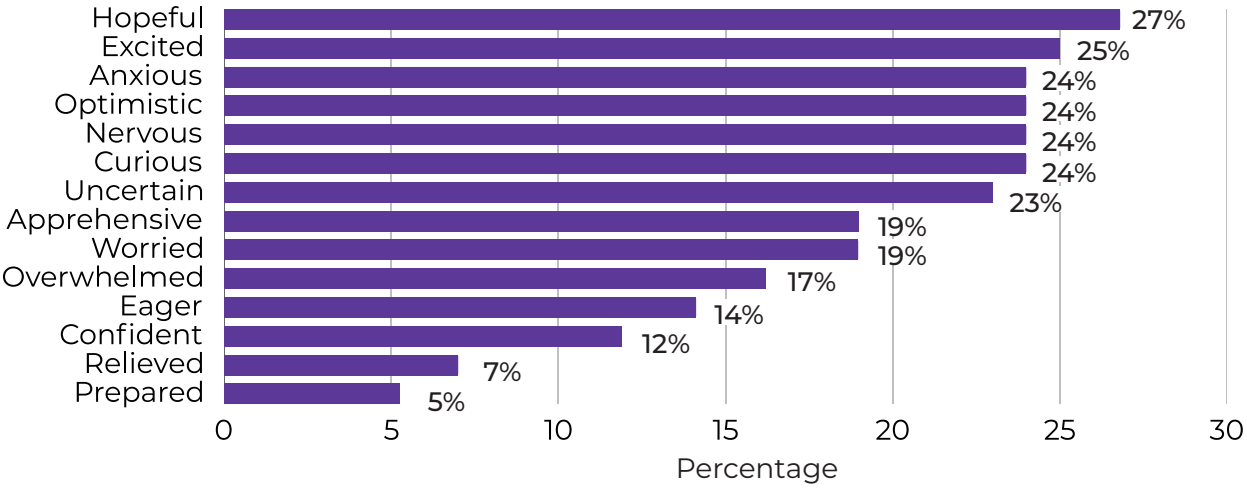


Total Responses: 252,412

Homeowners are increasingly motivated by practical, immediate benefits. Repair remains the top driver at 35%, while safety rose from 23% to 28% and utility savings from 19% to 22% YoY. Meanwhile, increasing home value fell from 22% to 16%, suggesting homeowners are prioritizing protection and ongoing savings over longer-term property value. This shift comes amid continued cost-of-living pressure and concerns about high prices and borrowing costs.*

Homeowner Emotions Before the Project

FIG 2: How do you feel before the start of your project?**



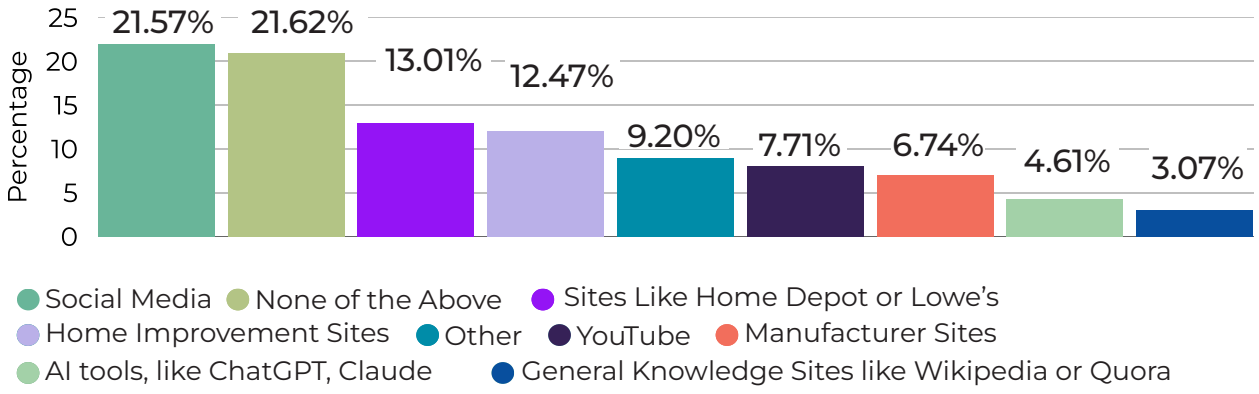
Total Responses: 31,448

Homeowners approach projects with a mix of excitement and uncertainty. Hopeful and excited lead the way, but anxiety, nervousness, and uncertainty remain common. Contractors can build on that optimism while easing concerns through clear expectations, simple next steps, and proactive guidance from the first interaction.

*Source: University of Michigan, Surveys of Consumers, Preliminary Results for October 2026.
**This question allowed respondents to select all options that applied to them. As a result, percentages are calculated based on the number of respondents selecting each option, and therefore may exceed or fall short of 100 percent.

Online Resources for Homeowner Project Research

FIG 3: In addition to searching on Google, which online resources have been the most helpful with researching your project?

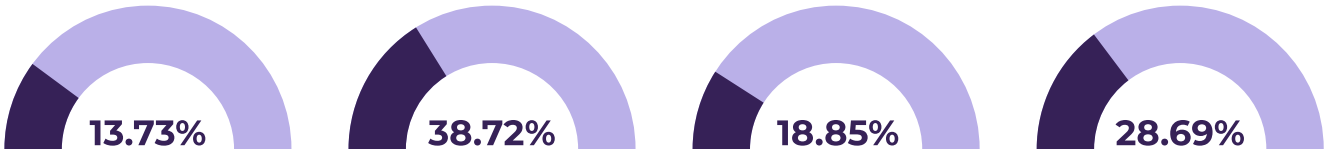


Total Responses: 34,969

AI is emerging as a new research channel.
Introduced to the survey in 2026, AI tools like ChatGPT and Claude are already used by 5% of homeowners researching their projects.

Planned Research Time Before Hiring

FIG 4: How much time do you plan to spend researching your project between now and hiring your contractor?



Zero Hours / Ready to Hire	1-5 Hours	6-10 Hours	More than 10 hours

Total Responses: 32,603

Homeowners are taking more time before hiring. In 2026, 86% plan to keep researching, up from 80% in 2025, while only 14% are ready to hire immediately. This longer research window makes visibility across search increasingly important. For marketers, investing in SEO and AEO can help brands stay discoverable as homeowners research and compare their options.

IN DEPTH ANALYSIS OF MOTIVATIONS AND RESEARCH BEHAVIOR

Homeowner Motivations and Mindset

Repair remains the leading project motivator at 35%, but priorities are shifting toward practical benefits. Safety increased to 28% and utility savings to 22%, while improving home value declined to 16%. Homeowners are increasingly focused on immediate protection, reliability, and ongoing savings. Homeowners also enter projects with mixed emotions. Hopeful (27%) and excited (25%) lead, but anxiety, nervousness, and uncertainty remain common. Contractors can build on that optimism while reducing concerns through clear expectations and proactive guidance.

Research Commitment and Behaviors

Homeowners are taking more time before hiring. 86% plan to continue researching, up from 80% in 2025, while only 14% are ready to hire immediately. Nearly half (48%) expect to spend six or more additional hours researching before selecting a contractor.

Social media is the most-cited channel among named resources (22%), followed by retailer sites such as Home Depot or Lowe's (13%) and home improvement sites (12%). This reinforces the importance of being visible and informative throughout the homeowner research journey.

Some Recommended Actions and Considerations

- Lead with practical value, including safety, reliability, and long-term savings.
- Reduce uncertainty with clear pricing, next steps, and project guidance.
- Provide useful educational content throughout the longer research journey.
- Build visibility across social media, retailer and home improvement sites, and other trusted research channels.



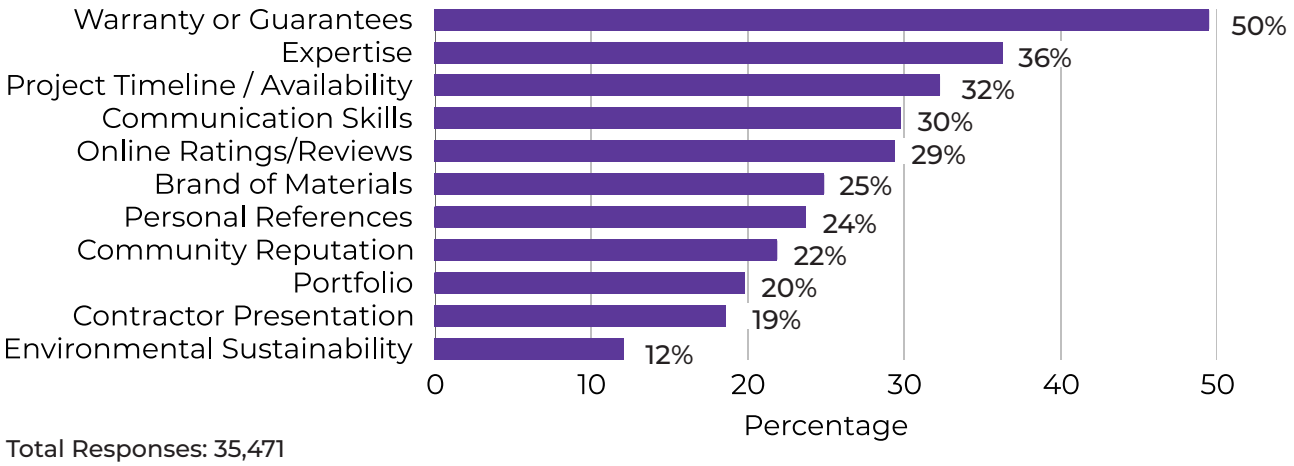


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Contractor Selection

Key Factors in Contractor Selection

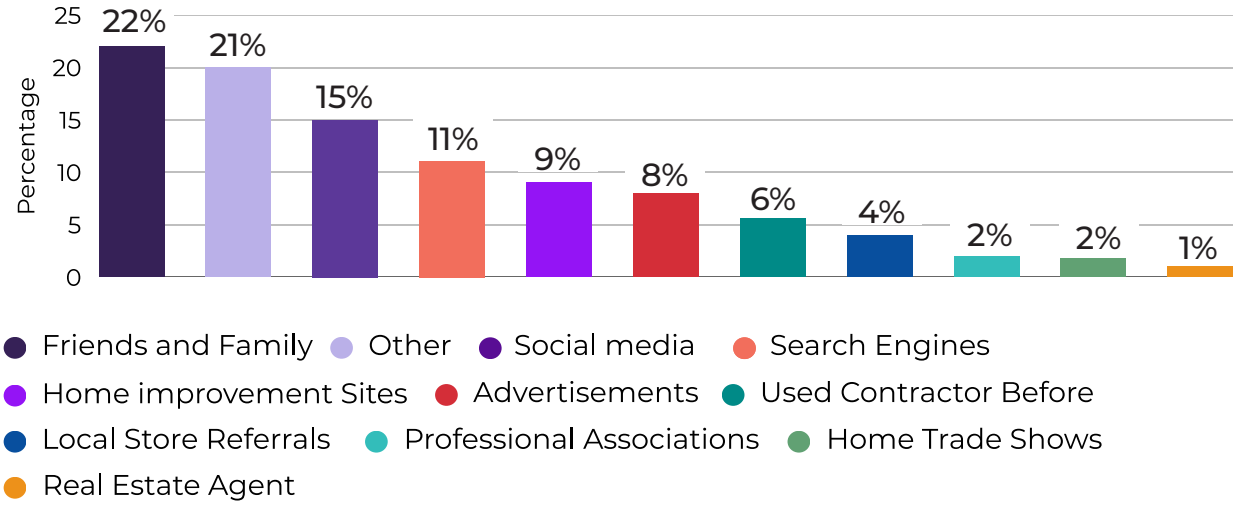
FIG 5: What are the most important factors – other than price – for selecting a contractor for your project?*



Total Responses: 35,471

Primary Sources for Finding Contractors

FIG 6: What has been your primary source for finding contractors to begin your project?



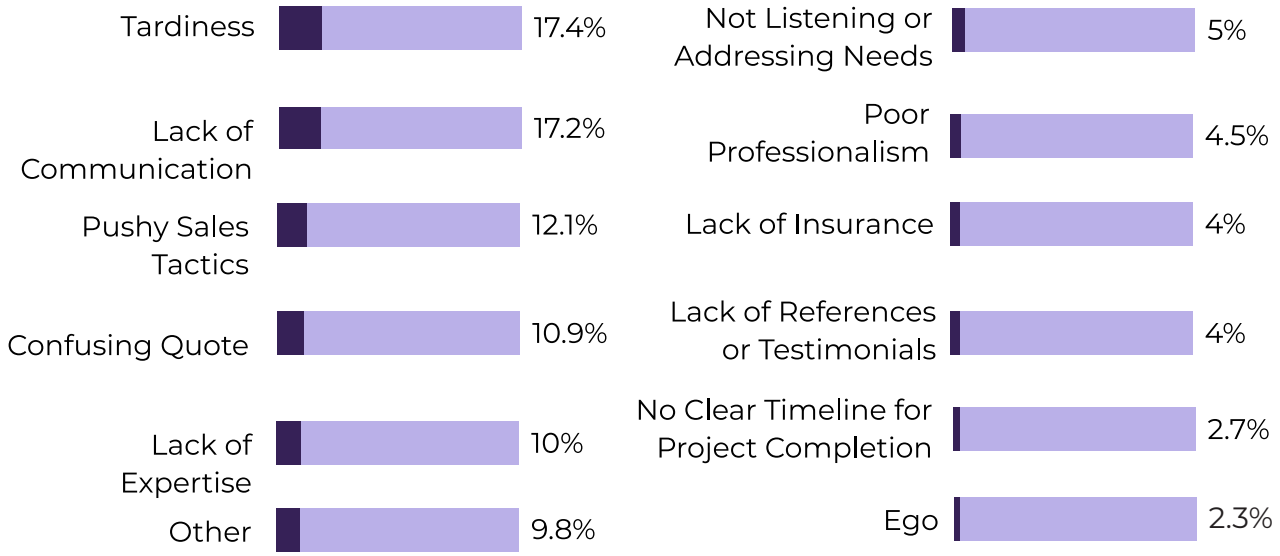
Word of mouth is gaining influence. Friends and family jumped from 10% in 2025 to 22% in 2026, becoming the top source homeowners use to find contractors. This shift reinforces the value of referrals, reputation, and a strong customer experience.

Total Responses: 39,290

*This question allowed respondents to select all options that applied to them. As a result, percentages are calculated based on the number of respondents selecting each option, and therefore may exceed or fall short of 100 percent.

Least Desirable Contractor Sales Attributes

FIG 7: What attribute of a contractor's sales process would make you least likely to hire them?

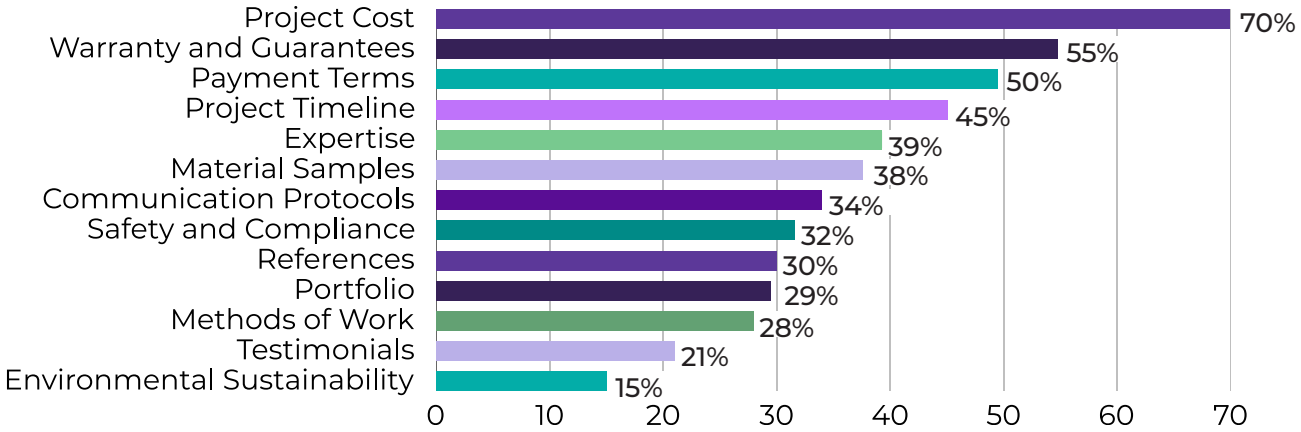


Total Responses: 30,441

The sales experience can make or break the hire. Tardiness (17.4%) and lack of communication (17.2%) are the biggest deal-breakers, followed by pushy sales tactics (12%) and confusing quotes (11%). Clear, timely, low-pressure communication can be just as important as demonstrating expertise.

Initial Appointment Discussion Topics

FIG 8: What topics do you expect to discuss or review during the initial appointment?*



Total Responses: 26,716

*This question allowed respondents to select all options that applied to them. As a result, percentages are calculated based on the number of respondents selecting each option, and therefore may exceed or fall short of 100 percent.

IN DEPTH ANALYSIS OF CONTRACTOR SELECTION

Contractor Selection Drivers

Homeowners prioritize warranties, expertise, availability, and communication when selecting a contractor. Warranty or guarantees rank highest at 50%, followed by expertise at 36%, project timeline and availability at 32%, and communication skills at 30%. Online ratings and reviews also carry significant weight at 29%, reinforcing that homeowners look for both confidence in the work and evidence of a reliable customer experience.

Word of mouth is a leading source for finding contractors. Friends and family lead at 22%, followed by social media at 15%, search engines at 11%, and home improvement sites at 9%. This mix highlights the importance of both reputation and a strong digital presence throughout the homeowner journey.

Sales Experience and First Impressions

The sales experience itself can quickly influence the hiring decision. Lack of communication and tardiness (17% each) are the leading deal-breakers, followed by pushy sales tactics (12%) and confusing quotes (11%). Responsiveness, punctuality, and clarity matter as much as the sales pitch itself.

At the initial appointment, homeowners want practical details first. Project cost leads at 70%, followed by warranties and guarantees at 55%, payment terms at 50%, and project timeline at 45%. Expertise (39%) and material samples (38%) also rank highly, showing that homeowners expect the first conversation to combine financial clarity with tangible evidence that the contractor can deliver.

Some Recommended Actions and Considerations

- Lead with clear pricing, warranties, timelines, and payment options.
- Demonstrate expertise early through reviews, references, and relevant project examples.
- Prioritize responsive communication and punctual follow-up throughout the sales process.
- Build referral momentum by delivering a strong customer experience that homeowners will recommend.
- Maintain visibility across social, search, and advertising, while reinforcing expertise and reputation.





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Communication Preferences

Preferred Initial Contact Method

FIG 9: When booking a home improvement project, how would you prefer the contractor to reach out to you initially?

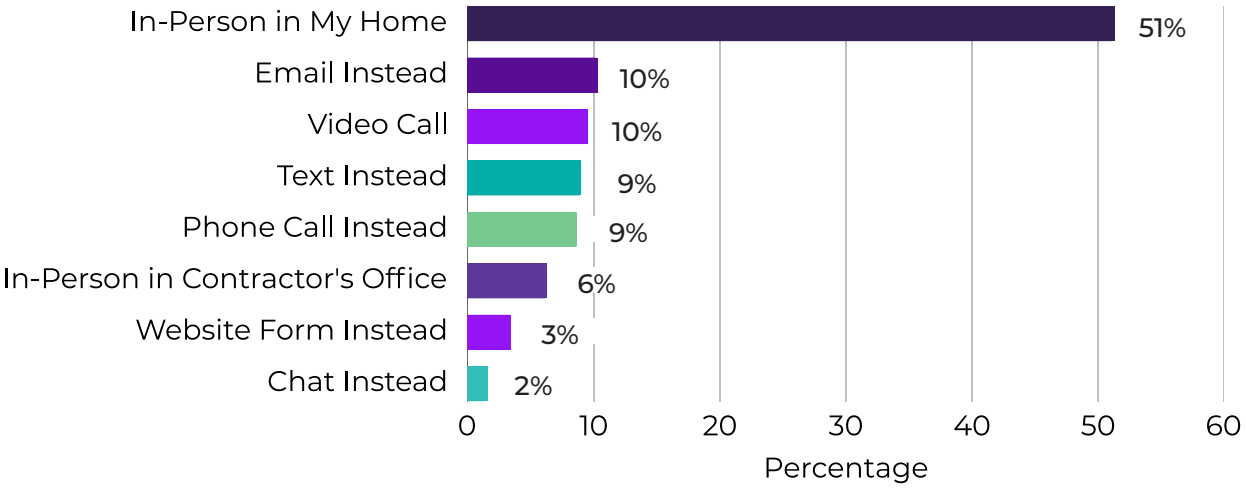


Total Responses: 39,114

Text has become the clear first choice for homeowner outreach. Preference for text messages jumped from 29% in 2025 to 51% in 2026, while phone, email, and online booking all declined. Contractors should prioritize fast, convenient text communication when responding to new inquiries.

Preferred Method for Initial Meeting

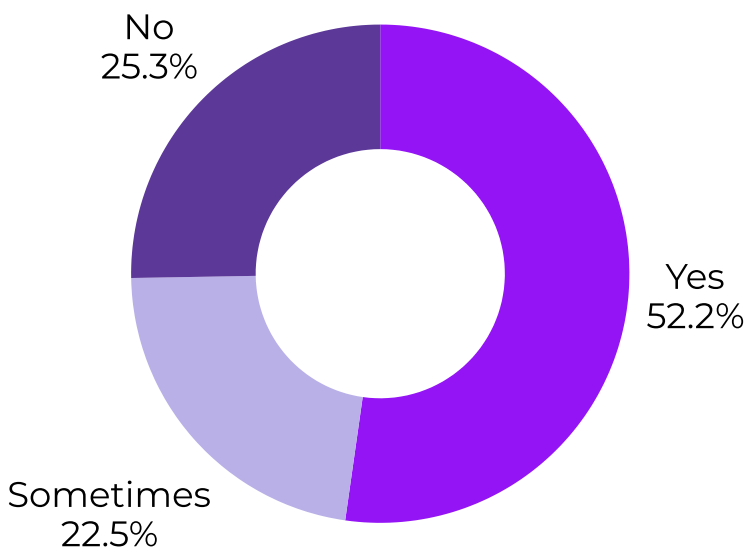
FIG 10: How would you prefer to initially meet with a professional to discuss the scope of your project?



Total Responses: 30,636

Preferred Meeting Duration Awareness

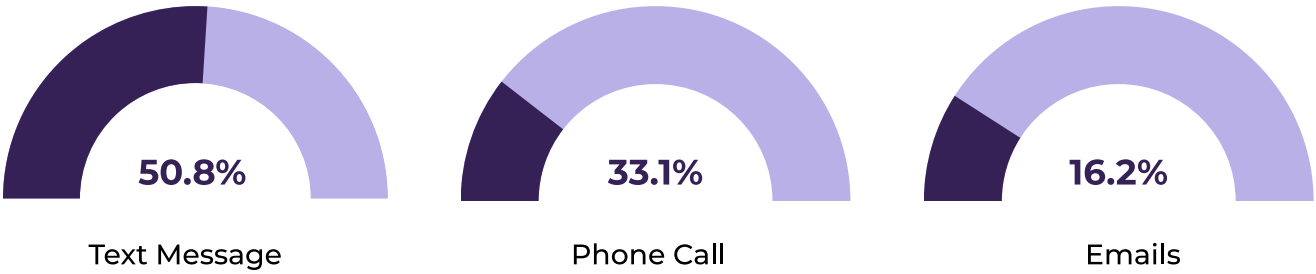
FIG 11: Before you meet with the professional for the first time, would you like to know how long the meeting will last?



Total Responses: 28,236

Preferred Ongoing Contact Method

FIG 12: After selecting your contractor, how would you like to stay in touch with them throughout your project?



Total Responses: 23,945

Flexibility matters, from first meeting to final update. Fewer homeowners need an exact meeting length (52%, down from 70% in 2025), and in our first year asking, half prefer text for ongoing project communication (51%), ahead of phone (33%) and email (16%).

IN DEPTH ANALYSIS OF COMMUNICATION PREFERENCES

Evolving Communication Expectations

Homeowner communication preferences have **shifted decisively toward text messaging.** In 2026, 51% prefer text for initial outreach, up from 29% in 2025, compared with 22% for email and 20% for phone calls. That preference continues after hiring, with 51% choosing text for ongoing communication, compared with 33% for phone and 16% for email.

When it comes to discussing the project itself, **homeowners still value personal interaction.** More than half prefer the initial meeting to take place in their home. Expectations around timing also matter: 52% want to know in advance how long the meeting will last, with another 23% saying they sometimes do. Digital convenience and personal service are not competing expectations; homeowners increasingly want both.

Implications for Contractors

Contractors should **treat text as a primary communication channel**, not simply an alternative to phone or email. At the same time, in-home consultations remain important for deeper project conversations. Combining fast, convenient communication with clear expectations around appointments and personal interaction can create a smoother homeowner experience from first contact through project delivery.

Some Recommended Actions and Considerations

- Make **text messaging a primary channel for both** lead follow-up and ongoing communication.
- Use texts for **appointment confirmations, reminders, updates, and next steps.**
- Set and communicate **meeting duration upfront** to respect homeowners' time.
- Pair digital convenience with **in-home consultations** for more detailed project discussions.





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Budgeting and Financing

Homeowner Financing Preferences

FIG 13: If financing were available, what percent of your project would you want to finance?

	2023	2024	2025	2026
Up to 25%	16.52%	25.33%	23.59%	11.09%
Up to 50%	33.38%	33.21%	31.68%	9.4%
Up to 75%	3.49%	3.13%	3.28%	5.47%
Entire Project	23.42%	16.23%	18.77%	38.04%
None of the Project	23.18%	22.10%	22.68%	36%

Total Responses: 17,693

FIG 14: Why wouldn't you finance 100% of the project?

Asked of homeowners who would finance part, but not all, of their project.

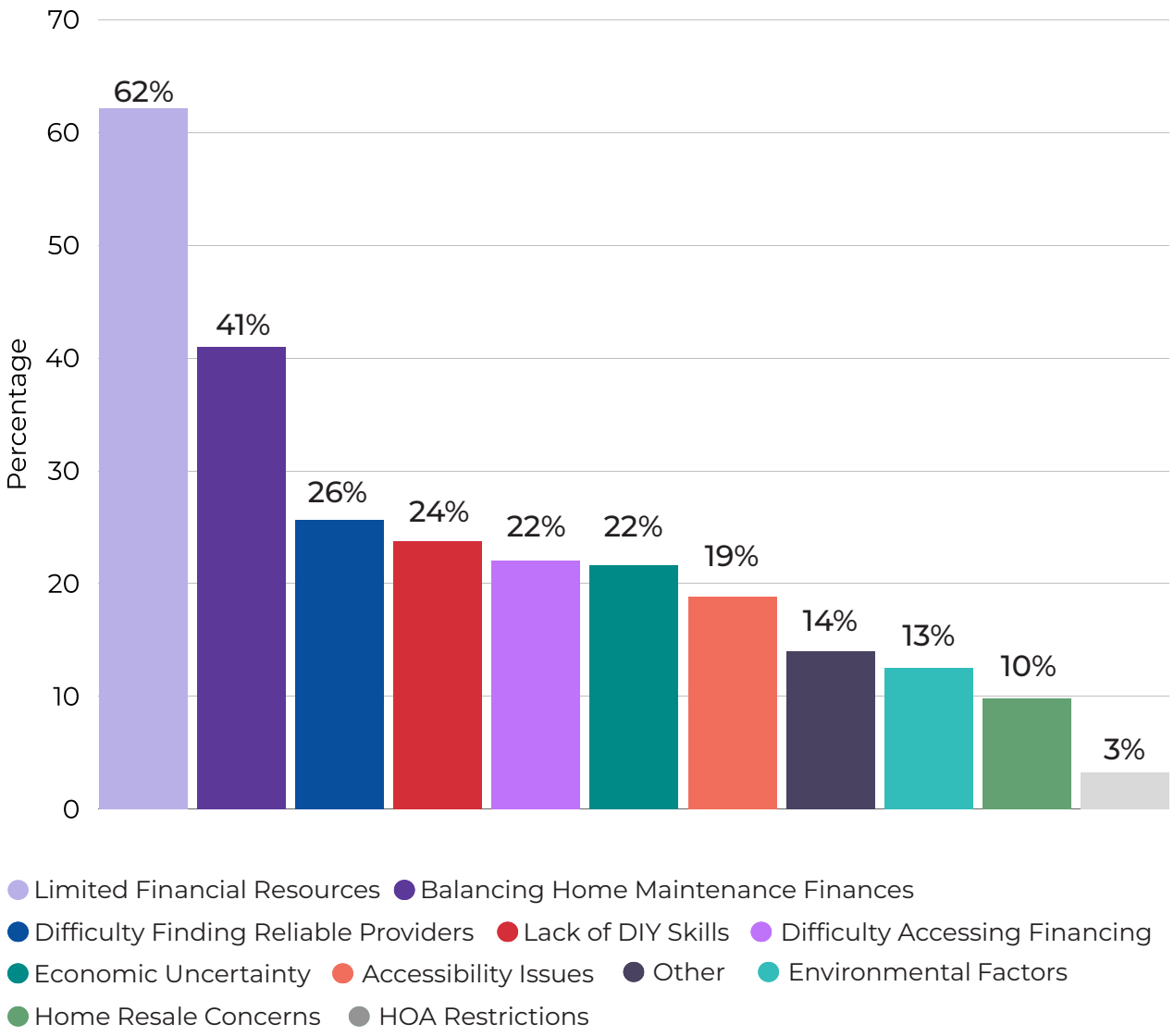
	2025	2026
Don't Want to Take on More Debt	13.33%	30.27%
Interest Rates Too High	47.91%	24.53%
Can Pay Cash for Part	11.84%	12.94%
Worried About Credit Check	10.58%	12.6%
Maintain Liquidity for Emergencies	4.83%	8.7%
Other	11.52%	10.95%

Total Responses: 4,182

Project financing is becoming more polarized. In 2026, 38% would finance their entire project (up from 19% in 2025) and 36% none of it (up from 23%), while partial financing fell from 59% to 26%. The reasons behind partial financing have shifted (FIG 14): high interest rates are no longer the main hesitation (48% to 25%), while reluctance to take on debt has more than doubled (13% to 30%). Homeowners increasingly either finance everything they need or avoid debt altogether. The shift comes as rising living costs and economic uncertainty weigh on household budgets, making some homeowners more reliant on financing and others more cautious about new debt.

Challenges in Home Maintenance and Improvement

FIG 15: What are the main challenges you face in maintaining or improving your home in the current economic climate?*



Money is the biggest barrier, but not the only one. 62% cite limited financial resources, yet one in four also struggles to find a reliable contractor (26%) and 22% can't easily access financing. Pros who pair dependable service with flexible payment options can address both.

Total Responses: 25,348

*This question allowed respondents to select all options that applied to them. As a result, percentages are calculated based on the number of respondents selecting each option, and therefore may exceed or fall short of 100 percent.

Quoting and Contractor Comparison

FIG 16: How many contractors' quotes will you compare ahead of your upcoming project?

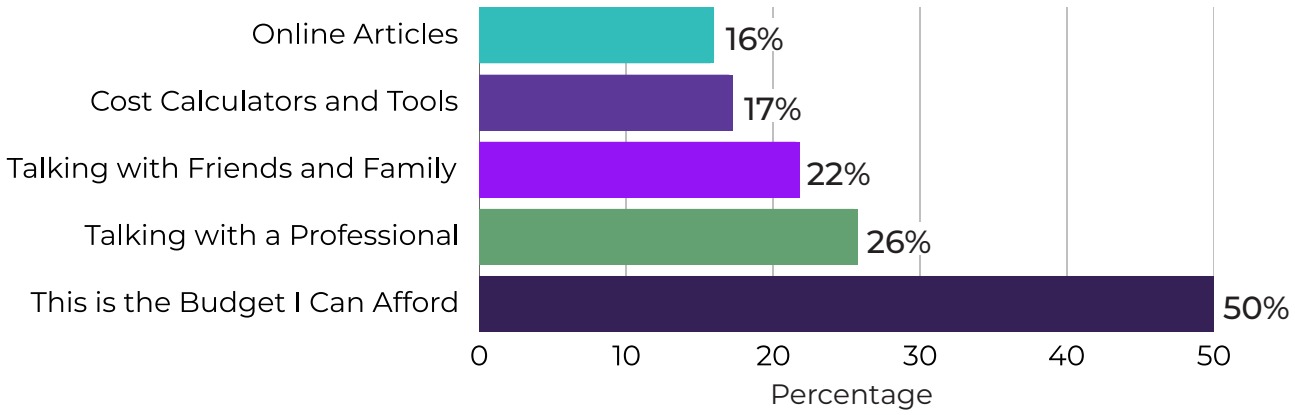
	2023	2024	2025	2026
1	11.84%	14.44%	18.9%	15.07%
2	38.16%	42.02%	40.96%	23.19%
3	30.9%	27.9%	25.72%	38.74%
4 or more	19.1%	15.64%	14.41%	22.99%

Total Responses: 32,820

Homeowners are casting a wider net before hiring. In 2026, 62% plan to compare three or more contractor quotes, up from 40% in 2025, while two-quote comparisons fell sharply. With more contractors competing for each project, standing out early through clear value, transparent pricing, and a responsive sales experience is increasingly important.

Tools for Project Budgeting

FIG 17: If you created a budget, what tools were the most helpful in creating a budget for your project?*



Total Responses: 3,529

*This question allowed respondents to select all options that applied to them. As a result, percentages are calculated based on the number of respondents selecting each option, and therefore may exceed or fall short of 100 percent.

IN DEPTH ANALYSIS OF BUDGETING AND FINANCING

Financing and Spending Confidence

Homeowner financing preferences have become more polarized. 38% would finance their entire project, up from 19% in 2025, while 36% would finance none of it, up from 23%. Partial financing fell from 59% to 26%. Attitudes toward borrowing have shifted as well: among homeowners who would finance only part of their project, high interest rates are no longer the main hesitation (25%, down from 48%), while reluctance to take on more debt has more than doubled (30%, up from 13%).

Affordability remains the biggest barrier. 62% cite limited financial resources and 41% struggle to balance home maintenance with other financial priorities. Beyond budget, one in four has difficulty finding a reliable contractor (26%), and 22% struggle to access financing.

Budgeting and Contractor Opportunity

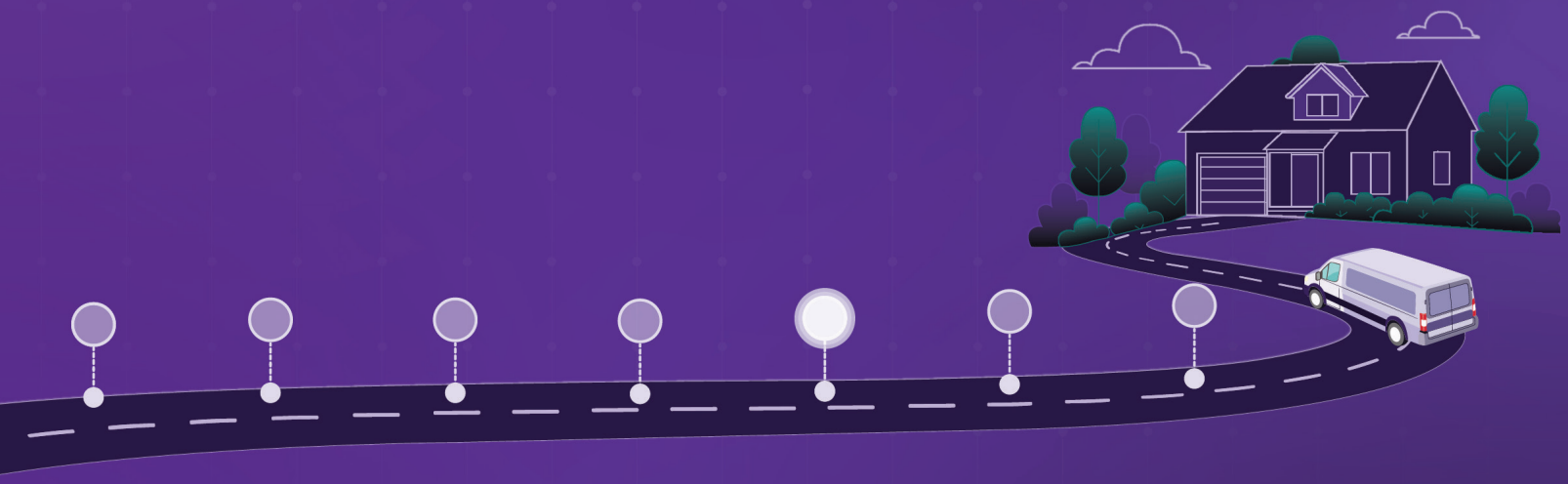
Homeowners are also shopping around more. 62% plan to compare three or more contractor quotes, up from 40% in 2025, increasing competition for each project. Clear pricing and a strong value proposition are becoming even more important for standing out.

Budgeting remains relatively informal: about half of homeowners who created a budget (only 16% did) simply start with what they can afford, while fewer rely on professionals, friends and family, calculators, or online resources. Contractors can help turn an initial affordability threshold into a realistic project plan by explaining costs and financing options clearly.

Some Recommended Actions and Considerations

- Offer both **full-project financing** and simple **pay-in-full options** to serve homeowners at either end of the financing spectrum.
- **Address debt concerns** directly with transparent terms, total-cost comparisons, and monthly-payment examples.
- Lead with **transparent pricing and clear** value as homeowners compare more bids.
- Help homeowners translate what they can afford into a **realistic project scope and budget**.



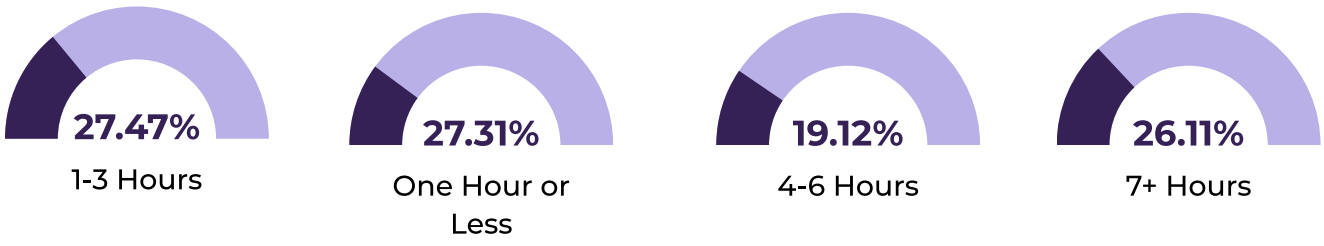


23

Project Planning Preferences

Research on Project Materials and Brands

FIG 18: How much research have you done into your upcoming project's materials, products, and brands?

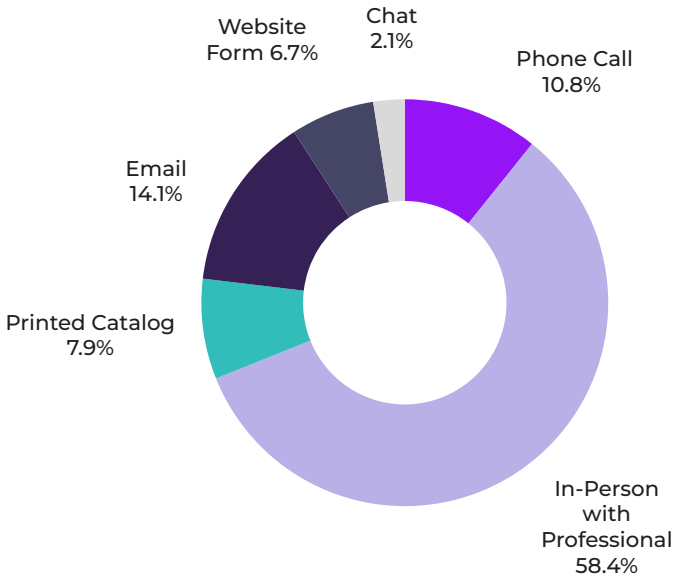


Total Responses: 24,929

Homeowners are doing significantly more product research before hiring. In 2026, 45% spend four or more hours researching materials, products, and brands, up from 26% in 2025, while those who spent an hour or less fell from 48% to 27%. Contractors can add value by helping well-informed homeowners navigate options and make confident product choices.

Preferred Methods for Selecting Project Materials

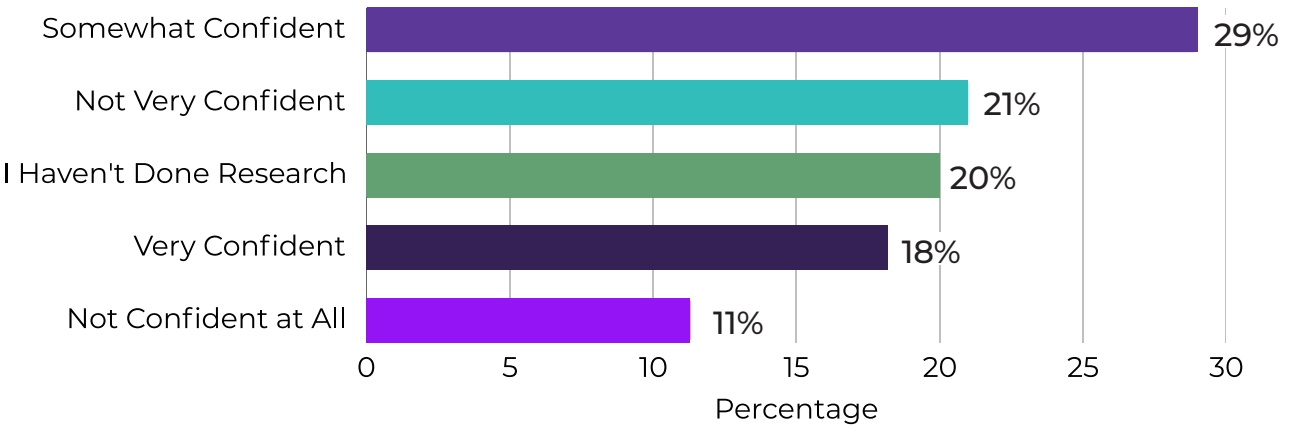
FIG 19: How would you prefer to review and select the products and materials for your project?



Total Responses: 24,302

Confidence in Product and Material Selection

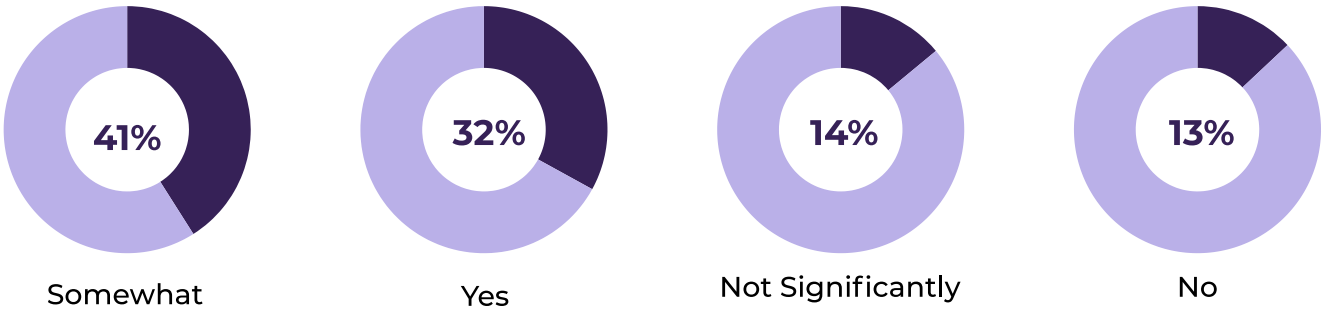
FIG 20: Ahead of meeting with a professional, how confident are you with the products and materials you want to purchase?



Total Responses: 22,876

Contractor Influence on Material Choices

FIG 21: Do you think your chosen contractors might influence your choices when it comes to materials, products, and selections?



Total Responses: 21,588

IN DEPTH ANALYSIS OF PROJECT PLANNING PREFERENCES

Homeowner Planning and Confidence

Homeowners are entering the planning process more informed than before. In 2026, **45% spend four or more hours researching materials, products, and brands**, up from 26% in 2025. Yet research does not always translate into certainty: only 18% feel very confident in their product and material choices before meeting with a professional.

When it comes to making those choices, homeowners strongly favor professional involvement. **58% prefer to review and select materials in person with a professional**, well ahead of email, phone, website forms, or printed catalogs.

Contractor Influence and Opportunity

More research does not mean less contractor influence. **73% of homeowners say their contractor will influence their material and product choices** at least somewhat. Contractors have an opportunity to turn homeowner research into confident decisions by helping compare options, explain trade-offs, and recommend the right fit.

Some Recommended Actions and Considerations

- Help homeowners validate their research rather than starting from scratch.
- Make in-person product selection a consultative part of the sales experience.
- Simplify choices with curated options based on budget, performance, and project needs.
- Use transparent recommendations and clear comparisons to build confidence and trust.





27

Demographics and Influences

Homeownership Status

FIG 22: Which of the following best describes your homeownership?

I am a first-time homeowner.



27.52%

I am a second-time homeowner.



14.45%

I own/have lived in multiple homes.



19.98%

I live in my forever home.

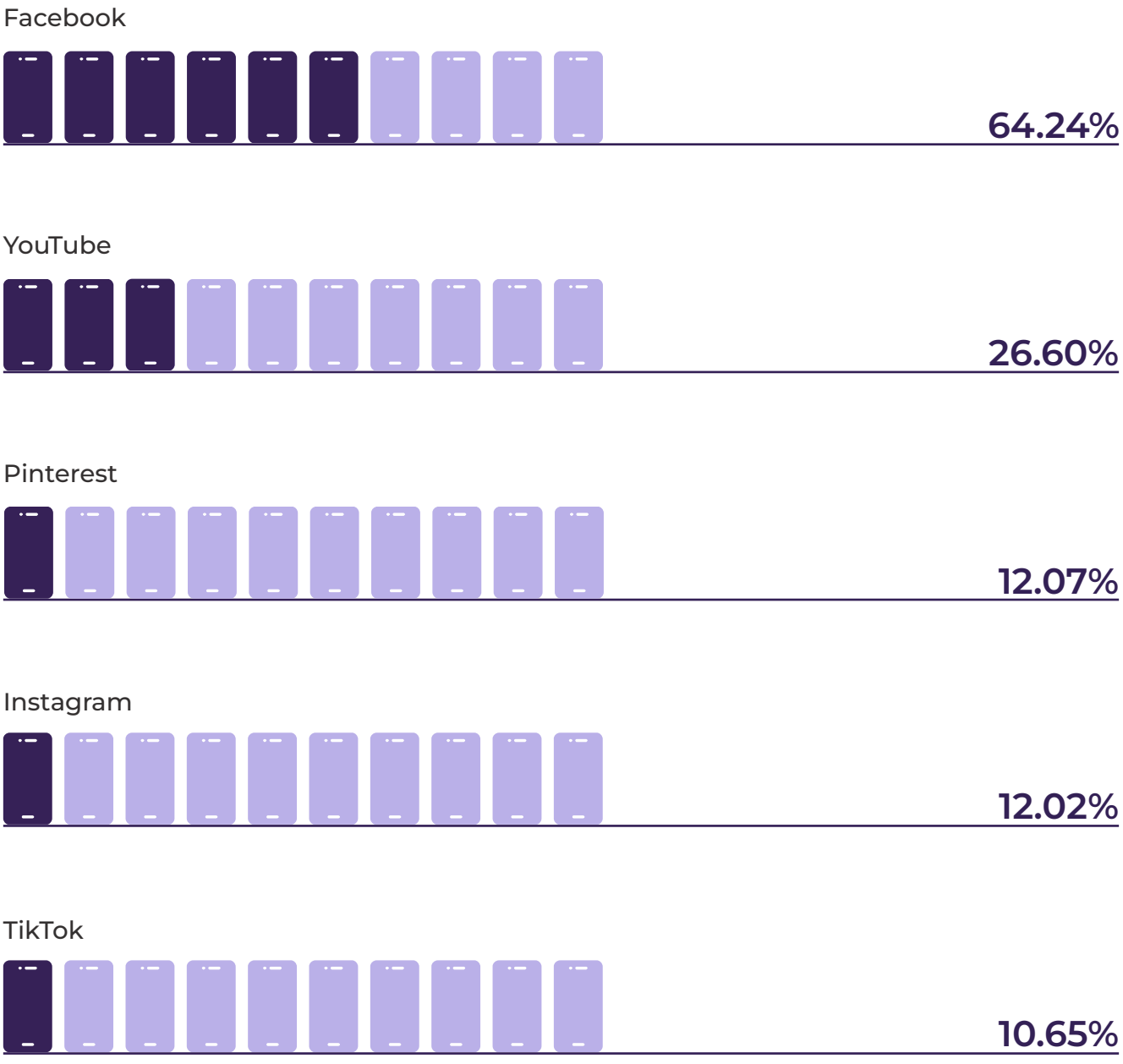


38.05%

Total Responses: 11,015

Social Media Platforms Used by Homeowners

FIG 23: What social media platforms do you use for home improvement ideas, inspiration, and research?*



Total Responses: 10,613

*This question allowed respondents to select all options that applied to them. As a result, percentages are calculated based on the number of respondents selecting each option, and therefore may exceed or fall short of 100 percent.



IN DEPTH ANALYSIS OF DEMOGRAPHICS AND INFLUENCES

Homeownership and Audience Segments

The homeowner mix shifted significantly in 2026. “Forever home” owners now represent the largest segment at 38%, nearly doubling from 20% in 2025, while first-time homeowners fell from 38% to 28%. This suggests more projects are coming from homeowners investing in properties they expect to keep long term, creating an opportunity to emphasize durability, quality, and long-term value.

Influence and Information Channels

Facebook remains the dominant platform for home improvement ideas and research at 64%, virtually unchanged from 2025. However, **other channels are gaining ground:** YouTube increased from 24% to 27%, while Instagram rose from 8% to 12% and TikTok from 6% to 11%. Home improvement research is becoming more distributed across visual and video-led platforms, even as Facebook retains its lead.

Some Recommended Actions and Considerations

- Tailor messaging to homeowners investing in long-term comfort, quality, and property value.
- Keep Facebook central to homeowner outreach while expanding video and visual content across YouTube, Instagram, and TikTok.
- Use before-and-after content, project education, and product demonstrations to support homeowners during research.
- Adapt messaging by ownership stage, from guidance for newer homeowners to long-term value for established owners.

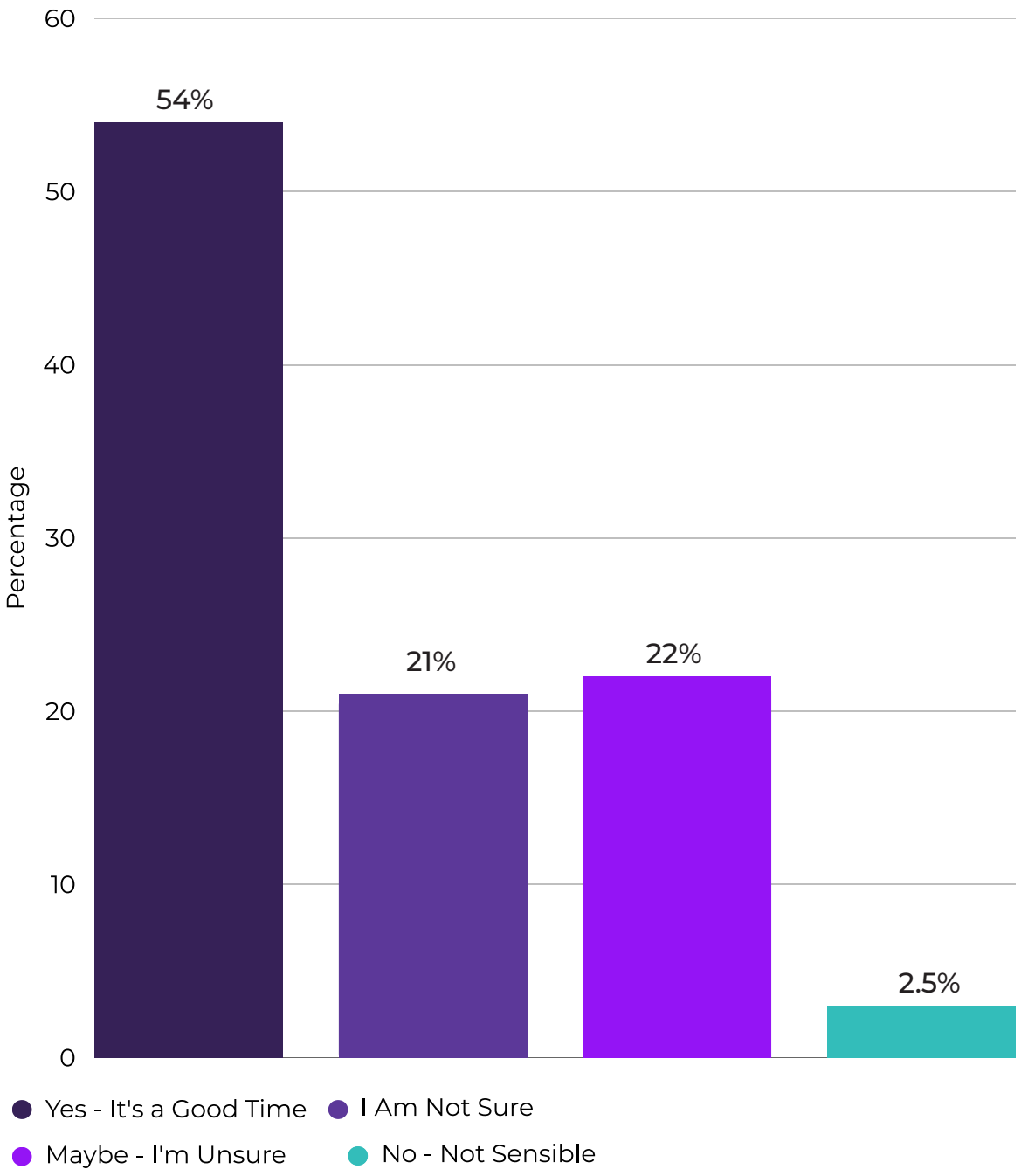


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Investment and Sustainability Concerns

Sensibility of Repairs Amid Rising Home Values

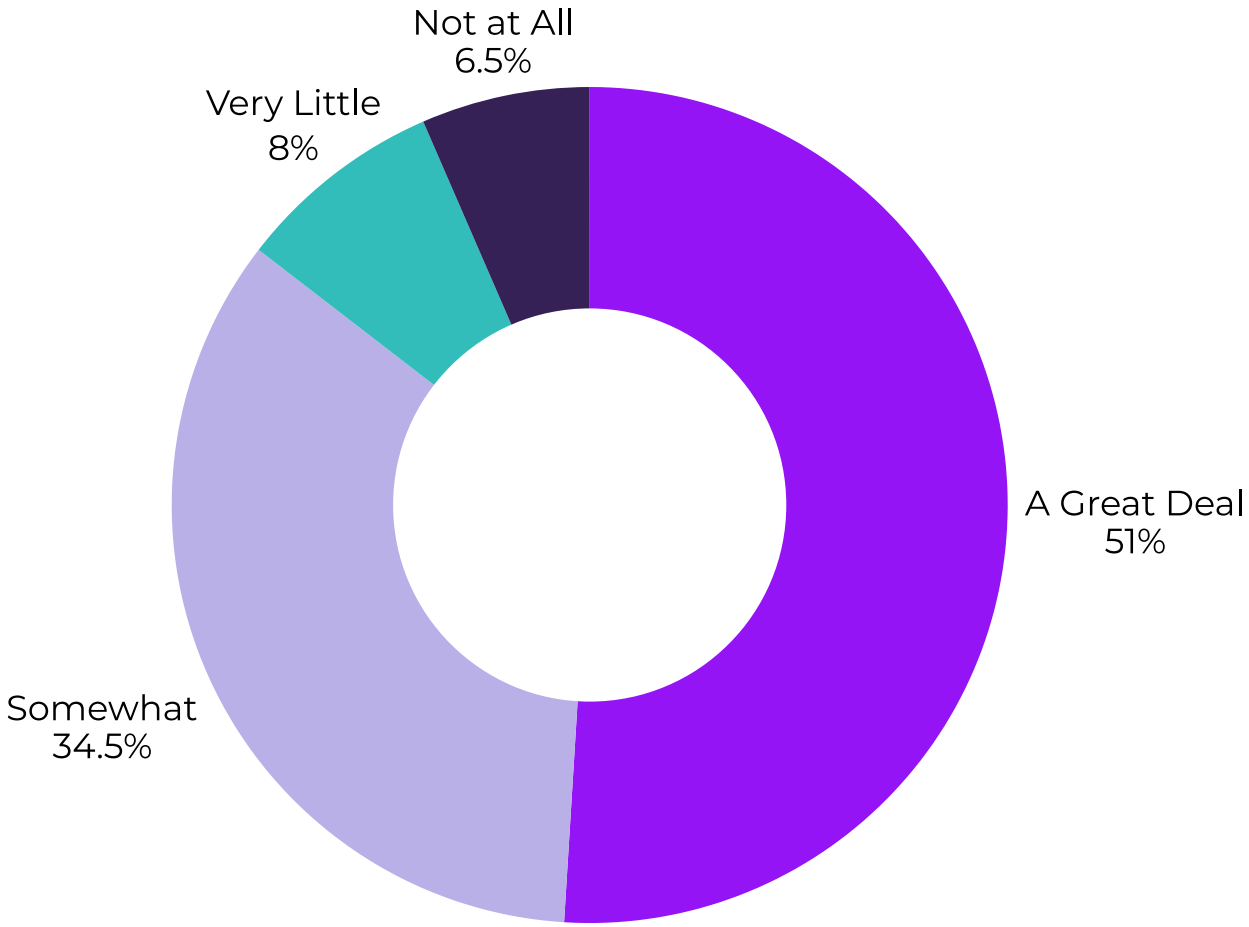
FIG 24: Given the current rise in home values, do you believe it is sensible to make repairs or upgrades now?



Total Responses: 32,640

Importance of Energy Efficiency and Sustainable Materials

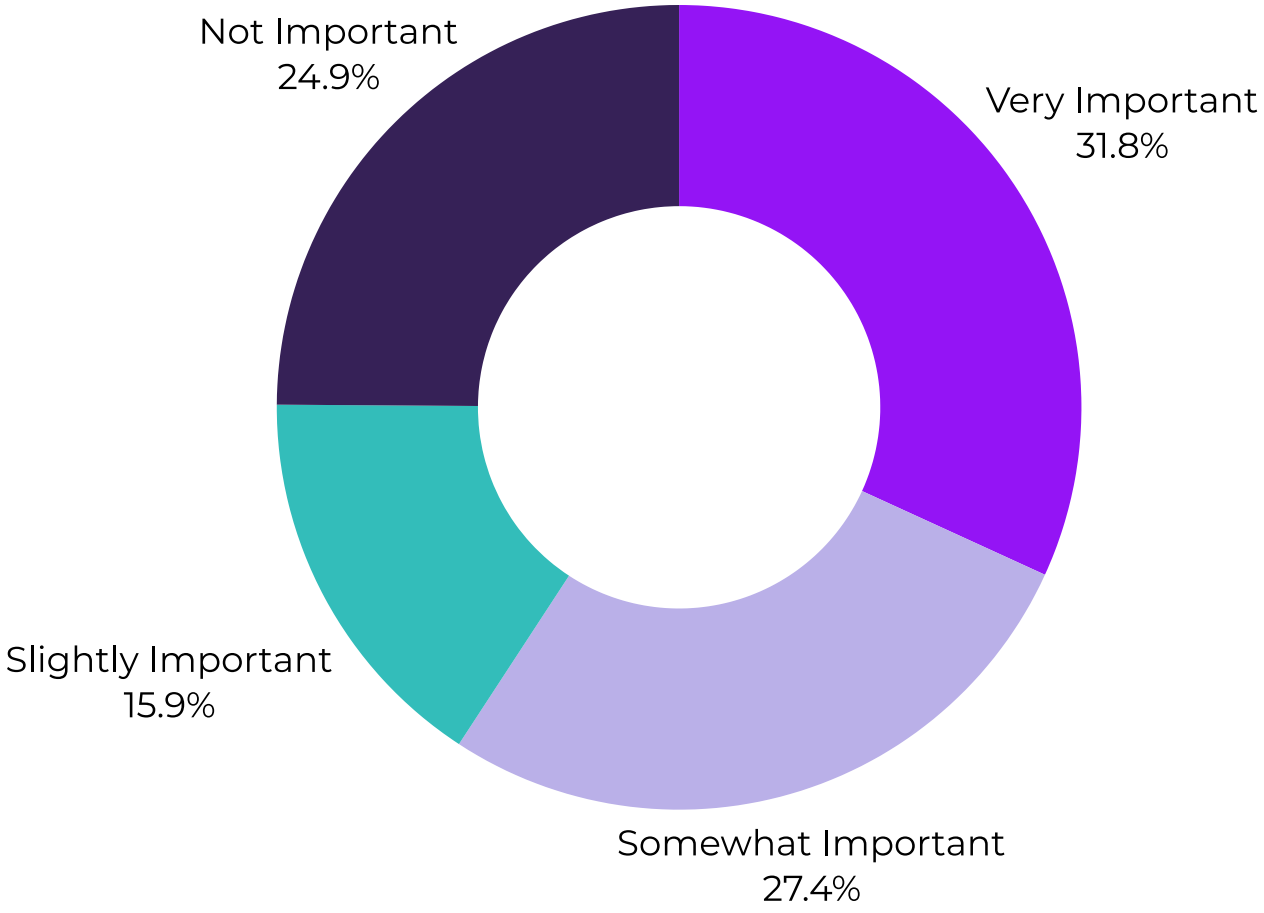
FIG 25: How much do you consider energy efficiency and sustainable materials in your home improvement plans?



Total Responses: 19,758

Home Resale Value Influence

FIG 26: How important is it to you to increase the resale value of your home through improvements?



Total Responses: 21,983

IN DEPTH ANALYSIS OF INVESTMENT AND SUSTAINABILITY CONCERNS

Confidence in Home Improvement Investment

Homeowners **remain positive about investing in their homes:** 54% believe rising home values make this a good time to repair or upgrade, while only 2.5% say improvements are not sensible. Despite broader uncertainty, most homeowners still see value in moving projects forward.

Long-Term Value and Sustainability

Long-term considerations remain relevant, but their influence has softened. 51% of homeowners say they consider energy efficiency and sustainable materials “a great deal,” down from 65% in 2025. Resale value has also become less of a priority: 32% now consider increasing their home’s resale value very important, down from 41%, while the share saying it is not important rose from 6% to 25%. Together, these shifts suggest **homeowners are still willing to invest, but immediate project needs and practical benefits may be carrying more weight** than longer-term resale or sustainability considerations.

Some Recommended Actions and Considerations

- Lead with the immediate, practical value of the project.
- Highlight energy efficiency and ongoing savings where they directly benefit the homeowner.
- Discuss resale value when relevant, rather than making it the primary value proposition.
- Connect recommendations to homeowners’ specific needs, priorities, and expected outcomes.



WHAT THIS MEANS FOR YOUR BUSINESS

Three shifts shaping the homeowner journey in 2026

1 More homework, but still looking for an expert

62% compare three or more quotes

45% research products for 4+ hours

18% feel very confident in their choices.



What it means: Homeowners arrive informed but uncertain. The contractor who helps them make sense of their research wins.
Marketing: Be present throughout research with content, reviews, and comparisons.
Sales: Validate what homeowners know and make your value clear against other quotes.

2 Convenience opens the door; trust closes the deal

51% prefer text for first contact and ongoing updates, but most still want an in-home meeting, and warranties are the top factor beyond price.



What it means: Speed starts the conversation; expertise and reliability win the job.
Marketing: Offer text-first contact and easy in-home booking.
Sales & Operations: Respond fast, show up on time, and lead with warranties.

3 Necessity and affordability drive decisions

Safety and utility savings are rising as motivators while resale value fades. Homeowners are split on payment:

38% would finance everything

36% nothing.



What it means: There's no single way homeowners pay; flexible options win.
Marketing: Lead with protection, safety, and lower bills.
Finance & Sales: Introduce financing early and offer both full financing and pay-in-full options.

More ways to build revenue. All in one platform.

FIND MORE

- Paid Search
- Paid Social
- Programmatic Advertising
- Branded Programs

CREATE DEMAND

Put your digital campaigns in expert hands, with strategy, targeting, and ongoing optimization managed for you.

CLOSE MORE

- Right Priced Leads
- Calls
- Exclusive Leads HomeBuddy
- Live Transfers

CONNECT AND CONVERT

Add qualified homeowner demand where you need it most, with flexible options around volume, intent and exclusivity.

GROW MORE

- Financing 360 finance
- Get the Referral

CLOSE AND REFER

Give homeowners more ways to say yes. Offer flexible financing options to move more projects forward.

BUILT FOR HOME IMPROVEMENT COMPANIES. MADE TO SCALE

10M+
Homeowner inquiries per year

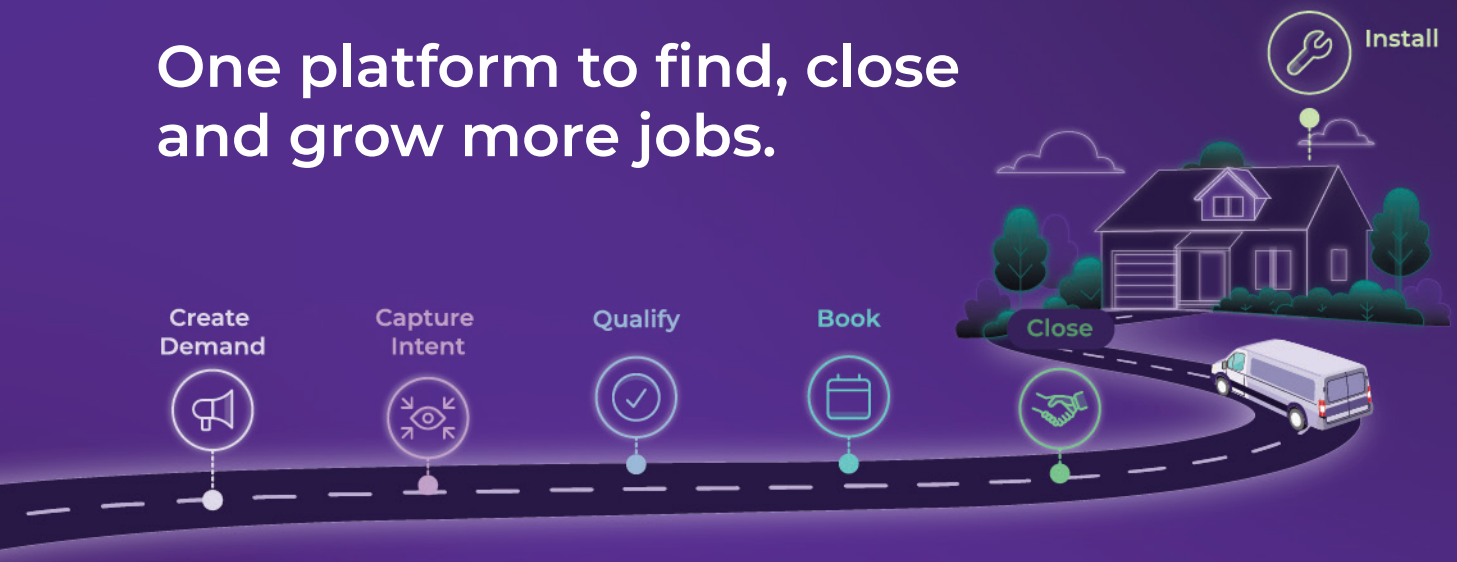
$3B+
Client revenue generated

1,000+
Businesses fueled nationwide

$12M+
Funded in Q1 2026

modernize®
HOME SERVICES

One platform to find, close and grow more jobs.



Modernize brings digital advertising, homeowner interest, and financing together in one platform giving you more ways to create demand, close more jobs, and grow revenue from inquiry to install.

modernize®
HOME SERVICES

WHERE COULD YOUR BUSINESS GROW NEXT?

Let's identify the opportunities and solutions that fit your goals.



modernize.com/homeowner-insights