Truflation U.S. CPI Housing Inflation Index

TruCPIHous-US As of February 28, 2026

INDEX DETAILS

Index Engineer	Truflation
Ticker	TruCCI-US
Update Frequency	Daily (23:59 UTC)
Data Providers	Zillow, Redfin, Hyatt, Penn State, Redfin, Apartment List, Numbeo, Core Logic, NAR, Census Bureau, Freddie Mac, Trivago, Hilton, Kayak, Airbnb, Federal Reserve Bank of New York & Trulia
Geography	United States
Start Date	November 12, 2025
Rebalance Frequency	Annually
Last Rebalance Date	February 2026
Methodology	View Documentation

INDEX COMPOSITION

The index is constructed using cross validated data from multiple sources, including property prices, mortgage markets, rentals and short-term lodging and captures three components: owned housing (modeled using mortgage costs and home prices), rented housing (tracking both new leases and renewals), and other lodgings (hotels and short-term rentals). All data are standardized and aggregated into a composite index that is updated daily, providing a timely and accurate measure of housing inflation. Latest weightings of each subcategory are as follows:

Owned Housing	59.3%
Rental Housing	35.0%
Other Short Term Lodging	5.7%

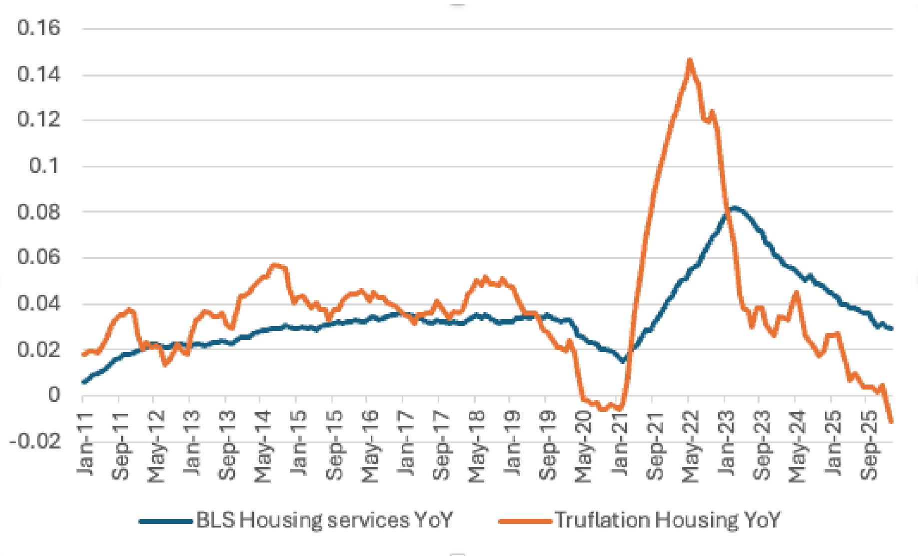
ABOUT TRUFLATION

Truflation is the real time truth layer for macro markets. We provide investors with actionable, high frequency trading signals built on transparent, independently verified economic data. Instead of waiting 30-60 days for government releases, our users get daily insights across 200+ indexes; inflation, housing, consumer categories, and more, all derived from real market prices, cross-checked across multiple sources, and published on chain for transparency. AI helps us process millions of data points so enterprises can access clean, audited, ready to use signals through our API.

EXECUTIVE SUMMARY

The Truflation U.S. CPI Housing Inflation Index is a real time, market based measure of housing inflation. Unlike traditional housing inflation metrics that rely on estimated rent, the index is built using actual market prices and modeled housing costs, capturing inflation across owned and rented. This provides a more timely, transparent view of housing cost changes. The index is built from data within the Truflation U.S. CPI Inflation Index, allowing detailed analysis of housing specific inflation dynamics.

HISTORICAL COMPARISON OF TRUFLATION HOUSING & BLS SHELTER YOY (15Y)



KEY FEATURES

Real-Time, High-Frequency Data

The TruCPIHous-US index is updated daily using high-frequency market data from multiple housing sources, including property listings, rental markets, and mortgage data. Unlike the monthly shelter component of the Consumer Price Index produced by the Bureau of Labor Statistics, it captures housing inflation as it occurs in real time within the market.

Market Based Measurement of Owned Housing

The index relies on actual market prices rather than imputed estimates. It incorporates real data on home prices, mortgage rates, and housing transactions, avoiding reliance on the imputed measure used in Owner's Equivalent Rent, which is commonly used in official inflation statistics.

Comprehensive Housing Coverage

The index captures three major housing components: owned housing (modeled using mortgage costs and home prices), rented housing (including both new leases and renewals), and other lodgings. This broader coverage reflects the full spectrum of housing costs experienced by households.

Multi Source Data Aggregation and Validation

The index aggregates data from multiple independent providers as well as institutional sources. All datasets are cross-validated to enhance accuracy, representativeness, and reliability.

BENEFITS

Earlier Detection of Housing Inflation Trends

Because Truflation tracks real time housing market activity, the index provides early signals of inflation turning points, leading official inflation data. This improves the ability to anticipate changes in the shelter component of the BLS CPI.

More Realistic Measure of Housing Costs

By incorporating actual mortgage payments, home prices, and market rents, the index reflects the true financial burden faced by households, rather than relying on imputed rent estimates such as Owner's Equivalent Rent used by the official inflation measures.

Strong Forecasting Signal

Historical analysis shows that movements in the Truflation Housing Index lead official shelter inflation by approximately 10 months, with a strong statistical relationship. This makes it a valuable leading indicator for future housing inflation trends in official statistics.