

Financial Ratings Series

WeissRatings
& Grey House Publishing

Financial Literacy Basics: Renting an Apartment & Understanding Renters' Insurance

2025



GREY HOUSE PUBLISHING

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**Financial Literacy Basics:
Renting an Apartment &
Understanding Renters'
Insurance
2025 Edition**



GREY HOUSE PUBLISHING



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Table of Contents

Part 1: Renting an Apartment

Getting Ready to Rent an Apartment	1
Make a Budget for Rent	1
Budget for Furnishings Too	1
Searching for an Apartment	2
Paperwork You'll Need	2
What is a Lease?	2
Upfront Costs	3
The Length of the Lease	3
Security Deposit	3
Ongoing Costs	3
Amenities	4
What About a Roommate?	5
Make Sure All Roommates Sign the Lease	5
Roommate Agreements	5
Pets	6
Renters' Insurance	7
Policies & Rules	7
Moving Out	8
Sublease Agreements	8
Automatic Lease Renewal	8
Who is in Charge of Repairs & Maintenance?	8
Beware of Verbal Promises	9
Apartment Inspection	9
Read Your Lease Carefully	9
Signing a Lease	10
Keep a Copy of Your Signed Lease	10
Defaulting on a Lease	10
Exceptions for Military Personnel	10
Exceptions for Victims of Domestic Violence	11
Things Landlords Cannot Do	11
Beware of Rental Scams	11

Part 2: Understanding Renters' Insurance

Why Do You Need Renters' Insurance?	13
Cost & Coverage	13
Types of Coverage	14
Deductible	14
Covered Perils	15
Perils Not Covered	16
Personal Property Covered	16
Personal Property Not Covered	17
Additional Coverage	17
Available Add-Ons	18
Liability	19
Take a Home Inventory	19
Home Inventory Worksheet	21
Applying for Renters' Insurance	25
The Application	26
How Much Coverage Do You Need?	27
How to File a Claim	27
Sample Renters' Insurance Application.....	29
Description of Perils	31
Weiss Ratings' Recommended Homeowners Insurers	35
Weiss Ratings' Weakest Homeowners Insurers.....	61
Appendices	67
Budget Worksheet	68
Quote Comparison Worksheet	69
Helpful Resources	70
State Insurance Commissioners	71
2024 Median Rent Estimates for a One-Bedroom Apartment ...	73
Glossary.....	96
Sources.....	97
What Our Ratings Mean.....	98
Terms & Conditions	99

Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the seventh edition of *Financial Literacy Basics*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. Designed for those who are just starting out, as well as those who may need help handling their finances, the volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, what to watch out for, and the necessary tools to make sure you are fully equipped to manage your finances.

Each of these eight volumes focus on specific ways to take the guesswork out of financial planning—how to stick to a budget, how to manage debt, how to buy a car or rent an apartment, how to calculate the cost of college, and how to start saving for retirement—all information necessary to get started on your financial future. Each volume is devoted to a specific topic. Combined, they provide you with a full range of helpful information on how to best manage your money. Individual volumes are:

- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance** Plans
- **Renting an Apartment** & Understanding **Renters Insurance**
- Calculating the **Cost of College** & Understanding **Student Loans**
- **Buying a Car** & Understanding **Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information that includes helpful, hands-on worksheets and planners, these volumes are designed to point you toward a solid financial future with clear suggestions, supportive guidance, and easy-to-follow dos and don'ts.

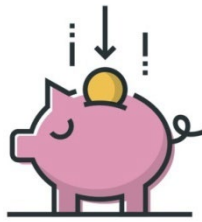
Financial Literacy Basics:

Part 1: Renting an Apartment



Getting Ready to Rent an Apartment

Moving in to your first apartment can be a little frightening. You might be asking yourself: “Can I afford the monthly rent?” “Will my landlord be fair?” “Are there other expenses that I should budget for?” There are a lot of things to consider before you sign a lease to rent an apartment. You want to make sure that you’re making the right decision for you and your budget.



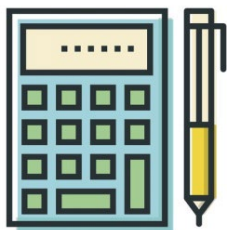
one third of your income. Make sure you allow for additional expenses you will have, like groceries, internet, and utilities like water and electricity.

You can use the Budget Worksheet on page 68 to help you get started. Or, consult another guide in this series, *How to Make & Stick to a Budget*, for more information.

Budget for Furnishings Too

You should budget for some basic furnishings, since you probably don’t want to sleep on the floor. You’ll need a bed, a couch, a table, chairs, cookware, and utensils.

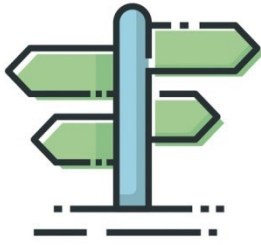
Better yet, make sure your friends and family know that you are apartment shopping. They might be willing to donate second-hand furniture to your new apartment, or provide much-needed items as a gift or as a donation. Consignment stores, thrift shops, for-sale sites, and garage sales are all good ways to furnish a new apartment on a budget.



Make a Budget for Rent

First, you need to make sure that you can afford your monthly rent. Write down how much you earn each month (income) and all of your monthly expenses. A good rule of thumb is that your rent should be no more than





Searching for an Apartment

Take your time to shop around for an apartment. Make sure the location is convenient and safe. Is it close to your workplace? Is it close to shops, the grocery store, and restaurants? Are any of these places within walking distance? Is the neighborhood safe? Is a parking space available for you or would you need to park on the street? Are there other tenants in the building? Is there a laundry hook-up in the apartment?

You are most likely going to live in your apartment for at least six to twelve months, so it's important to make sure that you will be safe and comfortable in your space. If you are unsure about an apartment, keep shopping around until you find the right place.



Paperwork You'll Need

Before you start apartment shopping, pull together some paperwork about yourself, since most landlords will require documentation as part of your application process.

These items might include:

- Your driver's license
- Recent paystubs
- Resume
- Character references, from a boss, co-worker, or professor
- Other official documents, like registration for your car



What is a Lease?

A lease is a legal document between a property owner, most likely a landlord, and the tenant, the person who wants to occupy the property. The lease outlines all of the terms and conditions of the rental. It is a legal document. Once you sign it, you are bound by its terms, so make sure that you read everything and that you fully understand its meaning before you sign.

The following pages highlight some topics that you should discuss with a potential landlord when you're looking for an apartment, and make sure you understand before you sign your lease.





Upfront Costs

Most landlords require some payment upfront, before you can rent an apartment, so you might need to save up for a few months before you can start apartment shopping. It's typical to have to pay your first and last month's rent upfront. You might have to pay an additional security deposit, and application fees, too.



The Length of the Lease

Most people sign a one-year lease, but you do have other options. Some landlords will agree to a six-month or a month-to-month lease. If you're not sure about a particular neighborhood, you might want to ask for a six-month lease. If you might be moving out of the area in the near future, a month-to-month lease might work better for you. Keep in mind that leases for shorter terms, like month-to-month, can be more expensive than a yearly lease. On the flip side, you might be able to get a discounted rate if you agree to a longer lease, like 18 months or two years. Make sure that you are willing to stay that long before you sign, since you might be penalized for terminating the lease early.



Security Deposit

A security deposit is a sum of money that you give your landlord to hold, to ensure that you meet your lease requirements. If damage is done to the apartment while you are a tenant, your landlord might deduct the repair costs from your security deposit. If you are required to pay your last month's rent upfront, that money often acts as a security deposit of sorts too. Not all security deposits are refundable, so you'll want to read your lease carefully to be sure. If your security deposit is refundable, you may earn interest for the amount of time that your landlord holds your security deposit.



Ongoing Costs

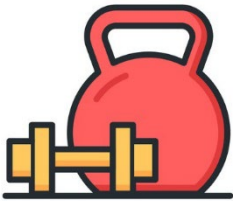
When you are shopping for an apartment, ask your prospective landlord if any utilities are included with your rent. If not, ask about how much your utilities will cost each month.

Specifically, find out about the costs for:

- Heat
- Gas



- Electricity
- Internet
- Water
- Trash Collection
- Lawn Service
- Snow Removal
- Shared Office Space
- Dog Park
- Playground
- Internet Access
- Elevator
- Laundry Facilities
- Storage Facilities



Amenities

Apartment amenities are non-essential services or features provided by the landlord or the apartment complex. They may be community amenities that are available for everyone in the apartment complex to use, or they may be in your individual unit.

When you're shopping for apartments, ask if they provide any of these popular amenities.

Community Amenities

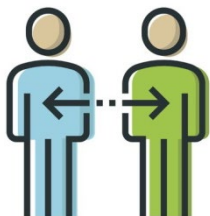
- Swimming Pool
- Fitness Center
- Rooftop Deck
- Barbeque Equipment
- Parking Facilities

In-Unit Amenities

- Washer & Dryer
- Air Conditioning/Central Air
- Patio, Balcony, or Outdoor Space
- Fireplace
- Pet-Friendly Unit

Keep in mind that the use of these amenities may come with an extra cost. Amenity fees may be monthly, yearly, or when you first move in.





What About a Roommate?

Before you sign a lease, see if your lease will allow a roommate. Some leases do and some do not, so read the lease carefully. You might not be renting with a roommate at first, but you might want to add a roommate later. Make sure that the lease will allow you to add a roommate if that might be in your future.

Consider carefully what living with a roommate would entail before going this route. Are you compatible? Is one person neat and the other messy? Does one person stay out late and the other gets up early for work? Will you both be able to afford your share of the rent? Making sure that you're going to enjoy sharing a living space, before you move in together, can save a lot of hassles and headaches down the road.



Make Sure All Roommates Sign the Lease

This is very important! If you are renting with a roommate, make sure that each roommate signs the lease, so that you are all covered under the lease agreement. That will protect

you if your roommate stops paying their share of the rent.



Roommate Agreements

If you decide to rent with a roommate, it's important to come up with a roommate agreement that each roommate agrees to and signs. This is an agreement between roommates—a separate document in addition to the lease. Having everything in writing can help avoid disagreements down the road.

The roommate agreement can include the following elements:

- The start date and end date of the agreement, this is the term.
- If a roommate decides to leave before the lease is up the roommate is still responsible for their share of the rent, as stipulated in the signed lease agreement. Some roommate agreements allow the departing roommate to find a replacement roommate to take their place, provided the other roommates approve of the replacement. Make sure that your landlord is notified of the departing roommate and the new roommate so they can update their records.



- Determine each roommate's share of the monthly rent and when the rent is due.
- List who paid the security deposit and how much each paid.
- Who is responsible for buying household items, like cleaning supplies?
- How are groceries handled? Will each roommate purchase their own groceries or will they be shared?
- How will cleaning responsibilities be divided? What is the cleaning schedule?
- Are overnight guests allowed? Parties?
- Do you want to set specific quiet times?

Settling all of these issues with a roommate agreement, before you start living together, will give each roommate a better understanding of what their responsibilities are and will help avoid disagreements in the future.



Pets

Not all landlords allow pets on their property, so it's important to ask before you sign a lease. Some rentals even have restrictions about the size of a pet, or about certain breeds. If you can bring your pet, you might have to pay an extra security deposit or additional fees.

Here are some questions to ask your landlord if you have a pet or plan on getting one while you're renting:

- Are there any restrictions about the type, breed, or size of the pet?
- Are there restrictions about the number of pets allowed?
- What are the extra costs to allow pets? Is there a monthly cost or an extra security deposit?
- If you live in an area with snow and ice, does the property manager use pet-friendly ice melt in the winter? Do they spray weed killer or other chemicals that can harm your pet?
- What about pet waste? Is there an area for pet potty breaks?



- Do you have spay/neuter requirements? Do you have pet vaccination requirements?
- Are pets not allowed in certain community areas?
- Are aquariums allowed? Some landlords will limit the size of aquariums in their rentals due to weight and potential for water damage.

Your landlord may have a list of questions that they will find out about your pet before renting an apartment to you. These questions might include:

- Age, breed, and size of pet
- Number of pets
- How long have you had each pet?
- Vaccination status
- Has your dog ever bitten anyone?
- Does your renters' insurance cover dog bites?
- How long will your pet be left home alone during the day.

Your landlord might also ask for references about your pet's behavior, if they have an issue with excessive

barking, or a history of damage to a prior apartment.

Be prepared to answer these questions when you are discussing the possibility of renting an apartment with your pet.



Renters' Insurance

Does your landlord require renters' insurance? Some do, and some do not, so

make sure you ask. Even if it's not required, you should still consider getting renters' insurance. Most renters' policies are inexpensive. The average cost is \$15 to \$20 per month, and if your property is damaged or stolen, you would be protected. You can find out more about renters' insurance in Part 2 of this guide.



Policies & Rules

Ask your landlord about any policies that apply to the

apartment. Are there quiet hours? What about overnight visitors? Some additional rules might discuss smoking, maximum occupancy, parking, storage, and your landlord's right of entry. You could be fined for not following the rules, so make sure you are aware of any policies before you rent.





Moving Out

Be sure to find out what is required when you move out. Do you have to give your landlord notice a specific number of weeks or months in advance? What happens if you have to move out before that?

If you terminate your lease early, will you have to pay a fine, or lose your security deposit? Sometimes you can't terminate your lease early, and have to pay your monthly rent until your lease is up. Make sure that specifics about renewal and termination are included in your lease.



Sublease Agreements

If you have to move out early, you may be able to sublet your apartment, which means that you find someone else to take over the rental until your lease is up.

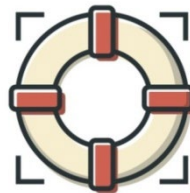
Some landlords require you to find a sublease tenant, but some landlords want to find a sublease tenant on their own. Make sure that the terms of the sublease are clearly identified in your lease.



Automatic Lease Renewal

Some leases are set up to renew automatically at the end of the lease. Other leases require that the tenant notify the landlord at a specific time whether or not they want to renew their lease, or if they plan to move out.

In either case, make sure that you are aware of the policy and send notifications as required. If you don't notify your landlord that you plan to move within the right time frame, you could incur fines or lose your security deposit, so it's important to pay attention to these details. It's easy to forget months down the road, but you can set an alert in your calendar so you don't miss these important dates.

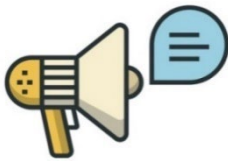


Who is in Charge of Repairs & Maintenance?

Find out who is responsible for general repairs and maintenance. In most cases, the landlord is responsible for repairs and maintenance, but that's not always the case. Ask about repairs to major appliances, plumbing, doors and windows, exterior maintenance, etc.



Make sure it is clear who pays for and performs routine maintenance and repairs up front, including lawn mowing and snow removal. Having an understanding of these responsibilities will save you from misunderstandings or arguments down the road.



Beware of Verbal Promises

If your prospective landlord makes verbal promises that are not written down in the lease, then you are not protected. Make sure that everything you have discussed is written down in the lease before you sign it.



Apartment Inspection

Before you sign a lease, inspect the apartment carefully. Look for dents or scratches in the walls, and damage to floors, appliances, and windows.

Take note of anything that was damaged before you rented the apartment and take pictures. Have the landlord make note of the prior damage in writing, so you will not be responsible for those repairs later.



Read Your Lease Carefully

Read through your lease carefully. Make sure that you understand all of the items. If you have a question, ask for clarification. Make sure that everything you have discussed is written down in the lease.

Make sure your lease discusses the following:

- The property's address, the landlord's name and their contact information
- Upfront fees, security deposits, monthly rental costs
- When your rent is due, where to send payment, acceptable forms of payment
- Any grace periods for late payments, or late fees
- Whether or not any utilities are included in your rent
- Who is responsible for maintenance and repair
- Policy for Pets
- Policy for Roommates
- All Other Rules & Policies
- Notifications About Moving Out



- Early Termination Rules & Penalties
- Lease Renewal Terms



Signing a Lease

When you sign a lease, you are signing a legal contract and agreeing to all of the items discussed in your lease. Read and understand everything in your lease before you sign it.



Keep a Copy of Your Signed Lease

Make sure you keep a copy of your lease. Many landlords will provide two copies for signature, so you each get to keep a copy. Store it in a safe place, so you can refer back to what you signed if any issues arise in the future.



Defaulting on a Lease

A lease is a legal contract, so in most cases it cannot be terminated or changed unless both the landlord and the tenant agree. If you default on your lease, and move out before your lease is up, you may

have to pay each month's rent until your lease is up, as well as other fees and penalties, as spelled out in your lease agreement.

If you absolutely must leave your apartment before your lease is up, contact your landlord and give them as much advance notice as possible.

Make sure your apartment is clean and free of damage. Your landlord might forgive some fees or penalties if you give them ample notice, but they are not required to do so. You can also try to negotiate with your landlord to come up with a compromise based on your unique situation. If you and your landlord agree to special terms, make sure to get those terms in writing.

If you move out of your apartment without your landlord's approval, you will be responsible for paying rent until the end of your lease. Your landlord could sue you for uncollected rent.



Exceptions for Military Personnel

If you are going into active military service, you can break the lease if it's in your name. You must notify the landlord in writing and provide a full month's notice.





Exceptions for Victims of Domestic Violence

If you have a court order of protection and your safety is jeopardized by remaining in your apartment, you may be able to break the lease with ten days' notice to your landlord. If your landlord does not voluntarily release you from the lease after you provide proper written notice, you can ask a Family Court judge to order the lease terminated.

In most cases, landlords cannot increase rates or charge extra fees, unless those rate increases or fees are discussed in your lease agreement.

Landlords cannot discriminate; it's the law. Landlords cannot refuse an applicant based on race, color, national origin, sex, familial status, or handicap. If you think this has happened to you, you can file a complaint with the U.S. Department of Housing and Urban Development's Housing Discrimination Hotline by calling (800) 669-9777.



Things Landlords Cannot Do

Even though the landlord owns the property, in most cases they cannot barge into your apartment without your approval.

In most states, landlords have to give at least 24 hours' notice before they can enter your apartment, even for repairs or maintenance. In the event of an emergency, or if the landlord believes the property has been abandoned, these rules don't apply. These rules should be spelled out in your lease agreement.

Landlords cannot lock a tenant out of a property, or turn off their utilities. Landlords must follow the applicable laws in their state regarding eviction.



Beware of Rental Scams

The following advice is provided by the Federal Trade Commission¹.

As you consider issues like size, cost, and location of the apartment, also consider this: that rental listing could be a scam. Scammers often advertise rentals that don't exist or aren't available to trick people into sending money before they find out the truth.

Scammers know that finding the right apartment or vacation rental can be hard work, and a seemingly good deal is hard to pass up.

¹ <https://www.consumer.ftc.gov/articles/0079-rental-listing-scams>



The take-away: when you're looking for a rental—renter beware.

Some scammers hijack a real rental or real estate listing by changing the email address or other contact information, and place the modified ad on another site. The altered ad may even use the name of the person who posted the original ad. In other cases, scammers have hijacked the email accounts of property owners on reputable vacation rental websites.

Other rip-off artists make up listings for places that aren't for rent or don't exist, and try to lure you in with the promise of low rent or great amenities. Their goal is to get your money before you find out. Being savvy when you're in search of a rental is well worth the effort.

Here are some signs you may be dealing with a scam:

They tell you to wire money

This is the surest sign of a scam. There's never a good reason to wire money to pay a security deposit, application fee, first month's rent, or vacation rental fee. That's true even if they send you a contract first. Wiring money is the same as sending cash—once you send it, you have no way to get it back.

They want a security deposit or first month's rent before you've met or signed a lease

It's never a good idea to send money to someone you've never met in person for an apartment you haven't seen. If you can't visit an apartment or house yourself, ask someone you trust to go and confirm that it's for rent, and that it is what was advertised. In addition to setting up a meeting, do a search on the owner and listing. If you find the same ad listed under a different name, that's a clue it may be a scam.

They say they're out of the country

But they have a plan to get the keys into your hands... It might involve a lawyer or an "agent" working on their behalf. Some scammers even create fake keys. Don't send money to them overseas. If you can't meet in person, see the apartment, or sign a lease before you pay, keep looking.



Part 2: Understanding Renters' Insurance

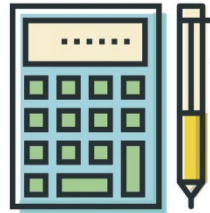


Why Do You Need Renters' Insurance?

Most renters don't have renters' insurance. They think their landlord's insurance policy will pay for their personal property if the contents of their apartment is damaged or destroyed. **This isn't true!**

If you rent, you need renters' insurance. Your landlord's insurance policy covers the cost to rebuild your apartment or the entire building, but it won't pay for your personal property.

Some renters don't bother with renters' insurance because they don't think they own anything valuable. Think for a moment about how much it would cost to replace the furniture in your apartment. What about your clothes? Your electronics? Add to these obvious items the cost of replacing everything else in your apartment—dishes, utensils, pots and pans, sheets, towels, etc. and you'll see that it would cost a great deal of money to replace your personal property.



Cost & Coverage

You might think you can't afford renters' insurance, but it is surprisingly

inexpensive. It usually costs less than \$20 per month. And, in addition to property loss, renters' insurance gives you liability coverage.

Liability insurance pays for the bodily injury and property damage of others who are in your apartment. Suppose you hire a painter and he trips over a loose floorboard in your apartment, falls, and hurts his back. Later, you get a letter from an attorney saying the painter is suing you. You did not mention the loose floorboard to the painter and were, therefore, negligent (or responsible) for the accident, and have to appear in court. Liability insurance protects you from having to pay fines from lawsuits like this.

Renters' insurance policies can even cover additional living expenses that you would incur if your apartment was damaged or destroyed. This type of insurance is also called "loss of use." For example, if a fire destroys your apartment, you will have to live somewhere else until you find a new place or your apartment is repaired. Renters' insurance can cover the cost



of hotel bills and other expenses such as meals at restaurants while you are displaced. The maximum amount of this coverage and the length of time it lasts depends on the specific policy.



Types of Coverage

When you purchase renters' insurance, you can opt for one of two types of coverage:

- **Replacement Cost Coverage**, also called **Replacement Cost Value (RCV)**

Replacement Cost Coverage pays for the cost to replace your items with new, similar items. It does not take into account depreciation or the condition of the property.

- **Actual Cash Value (ACV)**

With Actual Cash Value coverage, your insurance pays you what your property was worth when it was destroyed. It takes into account usage and depreciation.

For example, suppose you had an older sofa in your apartment when the apartment was destroyed by a fire. You paid \$500 for the new sofa many

years ago. At the time of the fire, however, it was old and in rough shape, worth only about \$100. With RCV coverage, your insurance company will pay you the amount of money needed to buy a new sofa that is similar to the \$500 sofa you had in your apartment. With ACV coverage, you'd get \$100 for your sofa. Replacement cost coverage is more expensive than ACV coverage but it might be the better option for you.



Deductible

Be aware that your renters' insurance policy will have a

deductible. This is the amount of money you need to pay before the policy kicks in. You usually have the option to choose your deductible, for example, a \$250 deductible or a \$500 deductible. If you choose a \$250 deductible, you pay for any loss that's \$250 or less.

Suppose someone steals your bicycle, which was outside your apartment door. Your bike was worth about \$150 and a new bike costs about \$200. In this case, you could not file a claim for this loss because the cost to replace the bike is less than your \$250 deductible.

However, if there was a fire in your apartment and you lost \$10,000 of



personal property, you would pay the first \$250 and your insurance company would pay for the rest.

In general, the higher a policy's deductible is, the lower the cost of the policy. Raising a deductible to \$1,000 can decrease the cost of a policy by as much as 25%. Some companies offer a \$0 deductible, which means you don't have to pay anything out of pocket for a claim; however, the cost of such a policy is higher than usual.



Covered Perils

Renters' insurance covers damage caused by a peril.

A peril is something that causes harm. Most renters' insurance policies are "named peril policies." That means that if a peril is not listed on the policy, you aren't covered for it.

Renters' Insurance Covers Many Perils

Fire



Windstorm or Hail



Explosions



Theft



The HO-4 is the most common renters' insurance policy. It offers protection against the following perils. See the Appendix for an explanation of each.

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Theft
- Volcanic eruption
- Falling objects
- Weight of ice, snow, or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning, or bulging
- Freezing
- Sudden and accidental damage from artificially generated electrical current

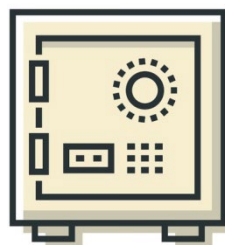


Perils Not Covered

Renters' insurance policies do not cover property loss from floods and earthquakes.

If you live in an area prone to floods or earthquakes, you need to purchase additional coverage to protect you against these perils.

- Flood
- Earthquakes



Personal Property Covered

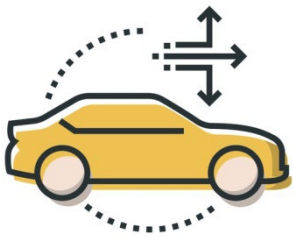
Personal property covered by a renters' insurance policy includes clothes, furniture, appliances, dishes, linens, and anything else you had in the apartment, including groceries and cleaning supplies.

Renters' insurance even covers personal property that is not on the premises. For example, it will cover the cost to replace your bike if it is stolen while you are at a park. It will cover personal property that was in your car if your car is destroyed.

However, some expensive personal items may have a cap on them. This is



the maximum amount an insurance company will pay for the item. Electronics, such as televisions and computers, usually have a cap as do fine jewelry, furs, and firearms.



Personal Property Not Covered

Most renters' insurance policies have exclusions. Personal property that is excluded is not covered by a renters' insurance policy. Most policies exclude animals, birds, and fish. They also exclude automobiles and the personal property of guests at your apartment.

In addition, renters' insurance usually does not cover loss or damage due to the following:

- Water backup through sewers and sump pumps
- A power outage
- Any type of war
- Governmental action, such as the seizure of property
- Sinkholes



Additional Coverage

You can purchase additional coverage for items capped or excluded in your renters' insurance policy by adding endorsements and floaters.

Endorsements

Also called trailers or riders, endorsements provide additional coverage for specific categories of items, such as jewelry and firearms.

For example, let's say you purchase a renters' insurance policy that covers up to \$20,000 of personal property, with a cap of 10% of this amount (or \$2,000) for electronics equipment. If your television, computer, and video-game system are worth much more than this, you should consider purchasing an endorsement for electronics. An endorsement typically costs \$40 to \$50 per year.

Floaters

Floaters, on the other hand, extend coverage for a specific item that is very valuable, such as a diamond ring. A floater may even offer coverage if you misplace the item. The cost of a floater depends on the item. A floater for a piece of jewelry appraised at \$5,000 may cost about \$75 per year.



Depending on the insurance company, endorsements and floaters may offer additional coverage for:

- Sports equipment
- Musical equipment
- Special collections, such as stamp and baseball card collections
- Boats and watercraft
- Jewelry
- Furs
- Firearms
- Electronics
- Refrigerated property

AVAILABLE ADD-ONS

Available Add-Ons	Purpose
Endorsements for jewelry, furs, firearms, and electronics	Increases limits
Floaters	Provides increased limits for appraised personal property such as jewelry, cameras, antiques, musical equipment, electronics, and special collections.
Identity Theft Restoration	If your identity gets stolen, this coverage can help with cost of legal work, phone calls, and lost wages.
Increased Coverage on Business Property	Protects items you're keeping in your home as business samples or for sale.

Separate Policies you can Purchase	Purpose
Personal Umbrella Policy (PUP)	Will protect you if someone sues you over an accident and the amount exceeds the liability limits on renters' insurance
Flood insurance	Your agent can help you purchase a separate policy through the National Flood Insurance plan (NFIP).



You may also be able to purchase additional coverage to insure against these perils, which are not covered under standard renters' insurance policies:

- Earthquakes
- Floods
- Sinkholes
- Identity theft



Liability

Most renters' insurance policies offer \$100,000 to \$300,000 of liability coverage.

If you'd like more than this, you can purchase an umbrella policy to add extra liability coverage. An umbrella policy costs about \$250 a year.

An umbrella policy offers liability coverage in addition to that provided by your renters' insurance.



Take a Home Inventory

Imagine that all your personal property in your apartment is destroyed. You have renters' insurance, and an insurance agent asks you to make a list of everything that was inside. Could you do it? It would be extremely difficult and you probably wouldn't be able to remember everything. You will not be reimbursed for those items you did not remember to include on your list.

Insurance agents estimate that the average person has \$20,000 of personal property—even though it might not seem this way at first.

Before you purchase renters' insurance, walk through your apartment room by room and write down everything you own and estimate how much it would cost to replace it.

Don't forget items that you have stored in a basement, an attic, a garage, or a shed.

Take pictures of valuable items or make a video. You can walk through each room taking a video with your smart phone or camera, naming items as you go.



Include extra information for valuable items:

- Description of the item
- When you purchased the item
- Where you purchased the item
- Serial number/make or model (if applicable)
- Cost to replace the item

The Home Inventory Worksheet starting on the next page will help you determine how much insurance you need. Be sure to store your inventory list somewhere safe that is not in your apartment, such as in a safety deposit box, email it to yourself, or save it using a cloud storage provider.

Some insurance companies have a "digital online wallet." This is a place where you can store pictures of your property in case your computer is stolen or destroyed. Other insurers have software that you can use to store your list electronically with the insurance company and revise it so that it stays current.



Home Inventory Worksheet

Electronics and Equipment	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Television					
DVD Player					
DVDs					
Gaming System					
Camera					
Computer/Laptop					
Printer					
Stereo					
CDs					
Cell Phone					
Washer/Dryer					
Air Conditioner(s)					
Space Heaters					
Fans					
Vacuum Cleaners					
Exercise Equipment					
Humidifier					
Other Items					

Living Room/Den	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Carpet/Rugs					
Sofa					
Chairs					
Coffee Table					
End Table					
Desk					
Bookcases					
Books					
Clocks					
Entertainment Center					
Musical Instruments					
Mirrors					



Living Room (con't)	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Vases					
Collections (stamps, baseball cards)					
Lamps					
Pictures/Wall Hangings					
Window Coverings					
Other Items					

Kitchen	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Carpet/Rugs					
Window Coverings					
Table					
Chairs					
Refrigerator					
Stove/Oven					
Dishwasher					
Dishes					
Flatware (forks, spoons, etc.)					
Coffee maker					
Toaster					
Microwave					
Lamps					
Pictures/Wall Hangings					
Pots and Pans					
Food/Groceries					
Cleaning Supplies					
Other Items					



Bedroom	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Carpet/Rugs					
Window Coverings					
Headboard					
Bed/Mattress					
Linens					
Pillows					
Dresser					
Chest					
Night Tables					
Bookcases					
Books					
Chairs					
Desks					
Mirrors					
Lamps/Light Fixtures					
Pictures/Wall Hangings					
Other Items					

Clothing	Description	When Purchased	Where Purchased	Brand	Replacement Cost
Shoes					
Coats					
Suits					
Dresses					
Jeans/Shorts					
Shirts					
Skirts					
Jewelry					
Other items					



Bathroom	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Window Coverings					
Hair Dryers					
Other Electrical Appliances					
Scale					
Shower Curtain					
Towels/Bath Mat					
Pictures/Wall Hangings					
Other items					

Basement & Attic	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost

Garage & Shed	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost

Sports Equipment	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost





Applying for Renters' Insurance

If you own a car, the company that insures your car may also offer renters' insurance. Bundling several types of insurance with the same company may reduce your cost.

You can also search for companies that offer renters' insurance online. Don't be afraid to apply to more than one company. Choose the company with the best rates for the amount of coverage you need.

There is a Quote Comparison Worksheet in the appendix in this volume, to help compare the quotes you've received side by side. Also take into consideration customer reviews and whether the insurance agent is helpful and knowledgeable. You can also research a company's insurance ratings online.

Check the financial strength of the insurance company. This can be an important measure of whether or not that company will be able to pay out a claim several years from now. Weiss Ratings rates the financial strength of all types of insurance companies to help you know if you're working with a company with strong financial strength. Visit <https://greyhouse.weissratings.com> to

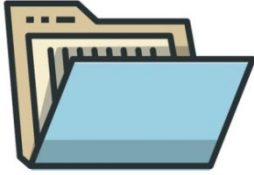
view ratings for your insurance company.

Ask about an insurance company's claims process—often this can be the deciding factor in choosing a company. Ask the agent to explain how you will be paid if you have a claim.

Some companies give you the funds for the entire claim up front. Others give you only a fraction of the entire claim and an estimate of the actual cash value (ACV) of your possessions, and then reimburse you for replacement cost after you have purchased new items. If a company pays this way, you must have enough money saved to replace your items before being reimbursed.

Be aware that there is a difference between an insurance company and an insurance agency. Insurance companies usually have their own insurance agents who sell insurance for that company. An insurance agency also has agents, but the agency offers policies from several different insurance companies. So, an insurance agent working for an agency can get you quotes from several different insurance companies.





The Application

Some companies allow you to complete your application online. Others will email you an application. It usually is not necessary to visit the insurance company in person.

The amount of information required to complete a renters' insurance application varies by insurance company. Some applications are much more detailed than others.

See the sample application page 29.

In general, however, you will need to provide the following information:

Personal information

- Your name, address, phone number, date of birth, Social Security number, employment status, and marital status
- Do you have a dog that has ever bitten anyone?
- Are there any smokers in your household?

Information about the building

- Is it a townhouse, a rented house, an apartment building or a condominium?

- The number of apartments in the building
- The year the building was built (an estimate is usually fine)
- The type of building construction: fire resistive, noncombustible, ordinary, heavy timber, or wood frame
- The type of roof
- Is there a fire hydrant within 1,000 feet?
- Is there a fire station within 5 miles?

Information that can result in a discount on the cost of the policy

- Do you have a smoke detector?
- Do you have a fire alarm?
- Do you have a burglar alarm?
- Do you have a fire extinguisher?
- Do you have deadbolt locks?
- Do you have good credit?
- Does the building have a sprinkler system?
- Does the building have a security system?



- Does the property have a locked gate or a locked entrance?



How Much Coverage Do You Need?

An application for renters' insurance will ask you the following questions about the amount of coverage you need:

- How much personal property coverage would you like?
- Do you want replacement cost coverage (RCV) or actual cash value (ACV)?
- How much liability insurance you would like?
- What deductible you would like on the policy?

To determine how much personal property coverage you need, review your home inventory list. Most likely, you will need \$20,000 to \$50,000 worth of personal property coverage.

Typical liability coverage is usually about \$100,000. If you want additional liability coverage, you will need to purchase an umbrella policy.

If you can afford it, replacement cost coverage is the best option.

You can usually choose to pay in full for the policy or in monthly installments. It's often cheaper to pay in full. If you pay monthly, some companies will require automatic monthly withdrawals from your checking account.

Most companies mail you a policy after you make arrangements for payments. Double-check your policy to make sure you're getting the coverage that you requested.



How to File a Claim

If your personal property is damaged or destroyed and you want reimbursement from the insurance company, you need to contact the insurance company and file a claim.

If the personal property in your apartment is damaged, don't throw anything out. A claims adjuster from the insurance company will probably want to see the damage.

Taking photos for your records is always a good idea.

Get a police report and prepare a list of the damaged items for the claims adjuster. Include receipts whenever possible.



If your apartment is destroyed, you'll need to give the claims adjuster your inventory list with the photographs you took of your property before the incident. If you need to stay at a hotel and eat meals at restaurants, keep all

your receipts, so the insurance company can reimburse you.



SAMPLE RENTERS INSURANCE APPLICATION			
CLIENT INFORMATION			
Name:		Home Phone:	
Insured Address:		Home Fax:	
City:		Work Phone:	
State, Zip:		Work Fax:	
County:		Email:	
Industry/Job Title:		Date of Birth:	
Industry/Job Title (spouse):		Date of Birth (spouse):	
Social Security #		Children & ages:	
Social Security # (spouse)		Referred by:	
BUILDING INFORMATION			
Year Built:			
Building Construction:			
Hydrant within 1,000 feet?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Fire station w/in 5 miles?	Yes <input type="checkbox"/> No <input type="checkbox"/>
RATING INFORMATION			
Replacement cost of contents:	\$		
Limit of Liability requested:	\$	\$	
DISCOUNT INFORMATION			
Burglar alarm?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, central off-site monitoring?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire alarm?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, central off-site monitoring?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Smoke detectors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, hard wire connection?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sprinkler system?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, central off-site monitoring?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire extinguisher(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Number of extinguishers:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire escape ladder?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Location of ladder:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Security guard patrol/gated community?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Describe security or community:			
Lightning protection system?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Full time caretaker?	Yes <input type="checkbox"/> No <input type="checkbox"/>
24-hour signal continuity?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Seismic shut-off valve?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Power back-up generator?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Temperature monitoring system?	Yes <input type="checkbox"/> No <input type="checkbox"/>
External perimeter protection?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Gas leak detectors?	Yes <input type="checkbox"/> No <input type="checkbox"/>
LOSS INFORMATION			
Any losses in the past five years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, please explain:	



SPECIAL COVERAGE INFORMATION

Do you wish to insure any of the following?		
Jewelry	Describe	Value \$
Furs	Describe	Value \$
Guns	Describe	Value \$
Fine Arts	Describe	Value \$
Silverware	Describe	Value \$
Cameras	Describe	Value \$
Coin Collection	Describe	Value \$
Musical Instruments	Describe	Value \$
Wine Collection	Describe	Value \$
Sports Memorabilia	Describe	Value \$
Other Collectibles	Describe	Value \$

Do you have a home safe?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have jewelry in a bank vault?	Yes <input type="checkbox"/> No <input type="checkbox"/>

SPECIAL PROPERTY INFORMATION

Do you own any of the following?		
Timeshare	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
ATV	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Jet Ski	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Boat/Yacht	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Airplane	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Motorcycle	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Vacation Home	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Mobile Home	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Camper Trailer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Vehicle Trailer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Hot Rod/Race Car	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Exotic Care	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Car Club Membership	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe

Do you participate in "on-track" auto events?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
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FLOOD AND EARTHQUAKE INSURANCE OPTION

Your policy does not automatically include Flood or Earthquake Insurance. Do you wish to receive a quote for Flood and/or Earthquake Insurance? Yes No

In connection with this application for insurance, the insurer may review your credit report or obtain or use a credit-based insurance score based on the information contained in that report. The insurer may use a third party in connection with the development of your insurance score.

Signature _____ Date _____



Description of Perils

Fire or Lightning

Your renters' insurance policy will cover a fire in your apartment or a fire in the building that spreads to your apartment; it will also cover damage caused by a strike of lightning.

Windstorm or Hail

Your policy will cover damage caused by a windstorm or hail if the direct force of the wind or hail damages the building and creates an opening in a wall or the roof allowing rain, sleet, snow, sand, or dust to enter the apartment and damage your personal property.

Explosion

Your insurance company will replace personal property destroyed from an explosion in your apartment or the building.

Riot or Civil Commotion

A riot or civil commotion is a disturbance in public caused by many people. If a riot or civil commotion damages your apartment and your personal property, it will be covered by your renters' insurance.

Aircraft

If an aircraft hits the building and damages your apartment and your personal property, that damage is covered by your renters' insurance. An "aircraft" is a plane or helicopter but it may also be a self-propelled missile or spacecraft.



Vehicles

If a vehicle hits the apartment building and damages your apartment and personal property, that damage is covered by renters' insurance.

Smoke

Sudden and accidental damage caused by smoke, usually from a furnace or a boiler, is covered. "Smoke" refers to smoke, soot, fumes or vapors. It does not include damage from smoke from agricultural or industrial operations.

Vandalism or Malicious Mischief

Vandalism is damage intentionally caused to property. Malicious mischief could mean that damage was accidental. If vandals damage your personal property, it is covered by renters' insurance, but it may not be covered if your apartment has been vacant—meaning you haven't lived there—for more than 60 days.

Theft

If someone steals your personal property, it is covered by renters' insurance.

Falling Objects

This refers to damage caused by a falling object that damages a wall or roof of the building and then damages your personal property. Damage to the falling object itself is not covered.

Weight of Ice, Snow, or Sleet

This peril refers to damage from the weight of ice, snow, or sleet that damages the building and the personal property within it.

Sudden and Accidental Discharge or Overflow of Water or Steam

This applies to water or steam that is discharged from a plumbing, heating, air conditioning, or sprinkler system.



**Accidental Tearing Apart,
Cracking, Burning, or Bulging**

This peril refers to the sudden tearing, cracking, burning, or bulging of a steam or hot-water heating system, an air-conditioning system, or a sprinkler system.

Freezing

Damage caused by freezing of a plumbing, heating, air-conditioning, or sprinkler system.

**Sudden and Accidental
Damage from Artificially
Generated Electrical Current
(Power Surges)**

Damage caused by power surges. This peril does not include loss to the electronic parts of appliances, fixtures, computers, and other types of electronic system. It may cover fire caused by power surges or damage done to your property by a downed power line.

Volcanic Eruption

This peril includes damage caused by volcanic eruptions, but not earthquakes, land shock waves, or tremors.





Weiss Ratings' Recommended Homeowners' Insurers

The following pages list Weiss Ratings' Recommended Homeowners Insurers (based strictly on financial safety) and the states in which they are licensed to do business. Most homeowners' insurers also provided renters' insurance policies, so this is a good place to start when selecting a renters' insurance policy. These insurers currently receive a Weiss Safety Rating of A+, A, A-, B+ or B, indicating their strong financial position. Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

Insurer Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
City & State	The city in which the company's corporate office is located and the state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address
Telephone	The telephone number to call for information on purchasing an insurance policy from the company.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

The following list of Recommended Homeowners Insurers is based on ratings as of August 9, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.





A- Rated Homeowners Insurers

Insurer: **ASI PREFERRED INS CORP**
Rating: A-
Headquarters: St Petersburg, FL
Licensed In: FL, MA
Website: www.americanstrategic.com

Insurer: **HIGHLANDER SPECIALTY INS CO**
Rating: A-
Headquarters: Guaynabo, PR
Licensed In:
Website: www.clearblueinsurancegroup.com

Insurer: **TOWER HILL INSURANCE EXCHANGE**
Rating: A-
Headquarters: Gainesville, FL
Licensed In:
Website: www.thig.com

B+ Rated Homeowners Insurers

Insurer: **ACUITY A MUTUAL INS CO**
Rating: B+
Headquarters: Sheboygan, WI
Licensed In: All states except AK, CA, CT, DC, FL, HI, LA, MA, NJ, NY, NC, RI, SC, PR
Website: www.acuity.com
Telephone: (800) 242-7666

Insurer: **AUTO-OWNERS INS CO**
Rating: B+
Headquarters: Lansing, MI
Licensed In: All states except AK, CA, CT, DC, DE, HI, LA, ME, MD, MA, MT, NH, NJ, NY, OK, RI, TX, VT, WV, WY, PR
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **CINCINNATI INS CO**
Rating: B+
Headquarters: Cincinnati, OH
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.cinfin.com
Telephone: (513) 870-2000



Insurer: **COUNTRY MUTUAL INS CO**
Rating: B+
Headquarters: Bloomington, IL
Licensed In: All states except CA, DC, FL, HI, LA, MS, PR
Website: www.countryfinancial.com
Telephone: (309) 821-3000

Insurer: **FARM FAMILY CASUALTY INS CO**
Rating: B+
Headquarters: Albany, NY
Licensed In: CT, DE, ME, MD, MA, MO, NH, NJ, NY, PA, RI, VT, VA, WV
Website: www.americannational.com
Telephone: (518) 431-5000

Insurer: **HOME-OWNERS INS CO**
Rating: B+
Headquarters: Lansing, MI
Licensed In: AL, AR, CO, GA, IL, IN, IA, KY, MI, MO, NE, NV, ND, OH, PA, SC, SD, UT, VA, WI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **INTERINS EXCHANGE**
Rating: B+
Headquarters: Santa Ana, CA
Licensed In: CA, FL, HI, ME, MI, MO, NH, NM, OH, PA, RI, TX, VT, VA
Website: www.aaa.com
Telephone: (714) 850-5111

Insurer: **MOTORISTS MUTUAL INS CO**
Rating: B+
Headquarters: Columbus, OH
Licensed In: All states except AK, AZ, AR, CO, DC, FL, HI, ID, KS, LA, MN, MS, NV, NM, WA, WY, PR
Website: www.encova.com
Telephone: (614) 225-8211

Insurer: **SUTTON SPECIALTY INSURANCE CO**
Rating: B+
Headquarters: Miami, FL
Licensed In:
Website: www.suttonnational.com
Telephone: (800) 494-9145

Insurer: **TENNESSEE FARMERS MUTUAL INS CO**
Rating: B+
Headquarters: Columbia, TN
Licensed In: TN
Website: www.fbitn.com
Telephone: (931) 388-7872



Insurer: **TRAVELERS CASUALTY & SURETY CO**
Rating: B+
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS INDEMNITY CO**
Rating: B+
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **USAA GENERAL INDEMNITY CO**
Rating: B+
Headquarters: San Antonio, TX
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.usaa.com
Telephone: (210) 531-8722

B Rated Homeowners Insurers

Insurer: **ACCELERANT SPECIALTY INS CO**
Rating: B
Headquarters: Sandy Springs, GA
Licensed In: All states except PR
Website: www.accelins.com
Telephone: (833) 284-9200

Insurer: **ACCREDITED SPECIALTY INS CO**
Rating: B
Headquarters: Orlando, FL
Licensed In:
Website: www.accredited-inc.com
Telephone: (407) 629-2131

Insurer: **AGRARIA INSURANCE CO**
Rating: B
Headquarters: Jamestown, ND
Licensed In: IA, ND, SD, UT, WI
Website: www.fumic.com

Insurer: **ALFA GENERAL INS CORP**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900



Insurer: **ALFA INS CORP**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA MUTUAL GENERAL INS CO**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA MUTUAL INS CO**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, FL, GA, IL, IN, KY, NC, OH, VA
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALLSTATE INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE P&C INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except HI, MA, NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE TEXAS LLOYDS**
Rating: B
Headquarters: Northbrook, IL
Licensed In: TX
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE VEHICLE & PROPERTY INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except CA, FL, NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000



Insurer: **AMERICAN BANKERS INS CO OF FL**
Rating: B
Headquarters: Miami, FL
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.assurant.com
Telephone: (305) 253-2244

Insurer: **AMERICAN FAMILY INS CO**
Rating: B
Headquarters: Madison, WI
Licensed In: AZ, CO, GA, ID, IL, IN, IA, KS, MN, MO, NE, NV, ND, OH, OR, SD, UT, WA, WI
Website: <http://www.amfam.com>
Telephone: (608) 249-2111 32638

Insurer: **AMERICAN FAMILY MUTL INS CO SI**
Rating: B
Headquarters: Madison, WI
Licensed In: AZ, CO, FL, GA, ID, IL, IN, IA, KS, MN, MO, MT, NE, NV, NM, NC, ND, OH, OR, SC, SD, TN, TX, UT, VA, WA, WI, WY
Website: www.amfam.com
Telephone: (608) 242-4100

Insurer: **AMERICAN HOME ASR CO**
Rating: B
Headquarters: New York, NY
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.aig.com

Insurer: **AMERICAN MERCURY INS CO**
Rating: B
Headquarters: Oklahoma City, OK
Licensed In: All states except DC, HI, ME, MA, MI, NH, NY, OH, RI, SC, VT, WV, PR
Website: www.mercuryinsurance.com
Telephone: (405) 621-6590

Insurer: **AMERICAN MERCURY LLOYDS INS CO**
Rating: B
Headquarters: Oklahoma City, OK
Licensed In: TX
Website: www.mercuryinsurance.com
Telephone: (405) 621-6590

Insurer: **AMERICAN MODERN PROPERTY & CASUALTY**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states except NY, PR
Website: www.amig.com



Insurer: **AMERICAN NATIONAL LLOYDS INS CO**
Rating: B
Headquarters: Springfield, MO
Licensed In: All states except PR
Website: www.americannational.com
Telephone: (417) 887-0220

Insurer: **AMERICAN NATIONAL PROPERTY & CAS CO**
Rating: B
Headquarters: Springfield, MO
Licensed In: All states except CT, MA, NY
Website: www.americannational.com
Telephone: (417) 887-0220

Insurer: **AMERICAN SECURITY INS CO**
Rating: B
Headquarters: Atlanta, GA
Licensed In: All states except NH
Website: www.assurant.com
Telephone: (770) 763-1000

Insurer: **AMERICAN STANDARD INS CO OF OH**
Rating: B
Headquarters: Madison, WI
Licensed In: GA, OH, WI
Website: www.amfam.com
Telephone: (608) 249-2111

Insurer: **AMICA MUTUAL INS CO**
Rating: B
Headquarters: Providence, RI
Licensed In: All states except PR
Website: www.amica.com
Telephone: (800) 652-6422

Insurer: **AUTO CLUB INS ASSN**
Rating: B
Headquarters: Dearborn, MI
Licensed In: CA, IL, MI, MN, NE, NY, ND, PA, WI
Website: www.michigan.aaa.com
Telephone: (313) 336-1234

Insurer: **AUTOMOBILE INS CO OF HARTFORD CT**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **BENCHMARK INS CO**
Rating: B
Headquarters: Wayzata, MN
Licensed In: All states except NY, PR
Website: www.benchmarkinsco.com

Insurer: **BERKLEY INS CO**
Rating: B
Headquarters: Greenwich, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: berkeleyasia.com
Telephone: (203) 542-3800

Insurer: **BRETHREN MUTUAL INS CO**
Rating: B
Headquarters: Hagerstown, MD
Licensed In: DC, DE, MD, PA, VA
Website: www.bmic.com

Insurer: **CALIFORNIA AUTOMOBILE INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: CA
Website: www.mercuryinsurance.com
Telephone: (714) 671-6600

Insurer: **CASTLE KEY INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: FL, IL
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **CASTLE KEY INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: FL, IL, PA
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **CENTRAL MUTUAL INS CO**
Rating: B
Headquarters: Van Wert, OH
Licensed In: All states except AK, FL, HI, KS, LA, SD, PR
Website: www.central-insurance.com
Telephone: (419) 238-1010

Insurer: **CHARTER OAK FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **CHUBB INDEMNITY INS CO**
Rating: B
Headquarters: Warren, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB INS CO OF NJ**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: NJ
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB LLOYDS INS CO OF TX**
Rating: B
Headquarters: Warren, NJ
Licensed In: MS, TX
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB NATIONAL INS CO**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CINCINNATI CASUALTY CO**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states except PR
Website: www.cinfin.com
Telephone: (513) 870-2000

Insurer: **CINCINNATI SPECIALTY UNDERWRITER**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states except PR
Website: www.cinfin.com
Telephone: (513) 870-2000

Insurer: **CITIZENS INS CO OF AM**
Rating: B
Headquarters: Worcester, MA
Licensed In: All states except FL, KY, LA, WY, PR
Website: www.hanover.com
Telephone: (508) 853-7200



Insurer: **COMMERCE & INDUSTRY INS CO**
 Rating: B
 Headquarters: New York, NY
 Licensed In: All states except PR
 Website: www.aig.com

Insurer: **COUNTRY PREFERRED INS CO**
 Rating: B
 Headquarters: Bloomington, IL
 Licensed In: All states except CA, CT, DC, FL, HI, LA, ME, MA, MS, NH, NJ, NY, NC, SC, UT, VT, VA, WV, PR
 Website: www.countryfinancial.com
 Telephone: (309) 821-3000

Insurer: **DONEGAL MUTUAL INS CO**
 Rating: B
 Headquarters: Marietta, PA
 Licensed In: All states except AK, AR, CA, CT, FL, HI, ID, KS, KY, LA, MA, MN, MS, MO, MT, NV, NJ, NY, ND, OR, RI, WA, PR
 Website: www.donegalgroup.com/home
 Telephone: (717) 426-1931

Insurer: **DRYDEN MUTUAL INS CO**
 Rating: B
 Headquarters: Dryden, NY
 Licensed In: NY
 Website: www.drydenmutual.com

Insurer: **ECONOMY PREFERRED INS CO**
 Rating: B
 Headquarters: Woodland Hills, CA
 Licensed In: All states except AK, CA, DC, DE, HI, ME, MA, MI, NV, NH, NJ, NY, RI, SC, VT, VA, PR
 Website: www.farmers.com
 Telephone: (818) 965-0433

Insurer: **ECONOMY PREMIER ASR CO**
 Rating: B
 Headquarters: Woodland Hills, CA
 Licensed In: All states except AK, CA, DC, DE, HI, ME, MA, MI, NV, NH, NJ, RI, SC, VT, PR
 Website: www.farmers.com
 Telephone: (818) 965-0433

Insurer: **ENCOMPASS INDEMNITY CO**
 Rating: B
 Headquarters: Northbrook, IL
 Licensed In: All states except CA, FL, HI, ME, MA, NJ, PR
 Website: www.encompassinsurance.com
 Telephone: (847) 402-5000



Insurer: **ERIE & NIAGARA INS ASSN**
Rating: B
Headquarters: Williamsville, NY
Licensed In: NY
Website: www.enia.com

Insurer: **ERIE INS EXCHANGE**
Rating: B
Headquarters: Erie, PA
Licensed In: All states except AK, AZ, AR, CA, CO, FL, HI, ID, KS, LA, MA, MI, MS, OK, OR, UT, WA, PR
Website: www.erieinsurance.com
Telephone: (814) 870-2000

Insurer: **FARM BU TOWN & COUNTRY INS CO OF MO**
Rating: B
Headquarters: Jefferson City, MO
Licensed In: MO
Website: www.mofbinsurance.com

Insurer: **FARM BUREAU GENERAL INS CO OF MI**
Rating: B
Headquarters: Lansing, MI
Licensed In: MI
Website: www.farmbureauinsurance-mi.com
Telephone: (517) 323-5678

Insurer: **FARM BUREAU P&C INS CO**
Rating: B
Headquarters: West Des Moines, IA
Licensed In: AZ, ID, IA, KS, MN, MO, NE, NM, SD, UT, WI
Website: www.fbfs.com
Telephone: (515) 225-5400

Insurer: **FARMERS AUTOMOBILE INS ASN**
Rating: B
Headquarters: Pekin, IL
Licensed In: AZ, IL, IN, IA, MI, NV, OH, UT, WI
Website: www.pekininsurance.com
Telephone: (309) 346-1161

Insurer: **FARMERS INS CO OF FLEMINGTON**
Rating: B
Headquarters: Flemington, NJ
Licensed In: NJ
Website: www.farmersofflemington.com
Telephone: (908) 782-4120



Insurer: **FARMINGTON CASUALTY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **FEDERATED MUTUAL INS CO**
Rating: B
Headquarters: Owatonna, MN
Licensed In: All states except HI, PR
Website: www.federatedinsurance.com
Telephone: (507) 455-5200

Insurer: **FOREMOST INS CO**
Rating: B
Headquarters: Grand Rapids, MI
Licensed In: All states except PR
Website: www.foremost.com
Telephone: (616) 942-3000

Insurer: **FRANKENMUTH INSURANCE CO**
Rating: B
Headquarters: Frankenmuth, MI
Licensed In: All states except AK, CA, HI, PR
Website: www.fmins.com
Telephone: (989) 652-6121

Insurer: **GARRISON P&C INS CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states except PR
Website: www.usaa.com
Telephone: (210) 531-8722

Insurer: **GOODVILLE MUTUAL CAS CO**
Rating: B
Headquarters: New Holland, PA
Licensed In: DE, IL, IN, KS, OH, OK, PA, VA
Website: www.goodville.com
Telephone: (717) 354-4921

Insurer: **GREAT NORTHERN INS CO**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000



Insurer: **HANOVER INS CO**
Rating: B
Headquarters: Worcester, MA
Licensed In: All states except PR
Website: www.hanover.com
Telephone: (508) 853-7200

Insurer: **HARTFORD ACCIDENT & INDEMNITY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD CASUALTY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD INS CO OF IL**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, FL, ID, IA, ME, MT, NH, NJ, ND, OH, SD, WI, WY, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD INS CO OF THE MIDWEST**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD INS CO OF THE SOUTHEAST**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, HI, ID, IA, ME, MT, NH, NJ, NY, ND, SD, WI, WY, PR
Website: www.thehartford.com
Telephone: (860) 547-5000



Insurer: **HARTFORD LLOYDS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: TX
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD UNDERWRITERS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HASTINGS MUTUAL INS CO**
Rating: B
Headquarters: Hastings, MI
Licensed In: IL, IN, IA, KY, MI, OH, PA, TN, WI
Website: www.hastingsmutual.com

Insurer: **HORACE MANN P&C INS CO**
Rating: B
Headquarters: Springfield, IL
Licensed In: All states except HI, PR
Website: www.horacemann.com
Telephone: (217) 789-2500

Insurer: **INDIANA FARMERS MUTUAL INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IL, IN, KY, OH, TN
Website: www.indianafarmers.com
Telephone: (317) 846-4211

Insurer: **INS CO OF ILLINOIS**
Rating: B
Headquarters: Boston, MA
Licensed In: AZ, CA, CO, DC, DE, IL, IN, IA, KS, MD, MI, MO, NE, NV, OH, SD, VA, WI
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **IOWA MUTUAL INS CO**
Rating: B
Headquarters: Waco, OH
Licensed In: CO, IL, IA, KS, MN, MO, MT, NE, ND, OH, SD, WI
Website: www.encova.com



Insurer: **KEMPER INDEPENDENCE INS CO**
Rating: B
Headquarters: Jacksonville, FL
Licensed In: AZ, CA, CO, CT, GA, IL, IN, KS, ME, MD, MI, MO, NV, NY, NC, OH,
OR, PA, SD, TX, VT, VA, WI
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **KIN INTERINSURANCE NETWORK**
Rating: B
Headquarters: Chicago, IL
Licensed In:
Website: www.kin.com

Insurer: **KINSALE INS CO**
Rating: B
Headquarters: Richmond, VA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.kinsaleins.com
Telephone: (804) 289-1300

Insurer: **LIBERTY MUTUAL INS CO**
Rating: B
Headquarters: Boston, MA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.libertymutual.com

Insurer: **MARKEL INS CO**
Rating: B
Headquarters: Deerfield, IL
Licensed In: All states except PR
Website: www.markelinsurance.com

Insurer: **MERCURY CASUALTY CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: AZ, CA, FL, GA, IL, MI, NV, NJ, NY, OK, PA, TX, VA, WA
Website: www.mercuryinsurance.com
Telephone: (714) 671-6600

Insurer: **MERCURY INS CO OF GA**
Rating: B
Headquarters: Atlanta, GA
Licensed In: GA
Website: www.mercuryinsurance.com
Telephone: (770) 552-5100

Insurer: **MERCURY INS CO OF IL**
Rating: B
Headquarters: Lake Forest, IL
Licensed In: IL, NJ, PA
Website: www.mercuryinsurance.com
Telephone: (847) 816-4300



Insurer: **MET LLOYDS INS CO OF TX**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: TX
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **METROPOLITAN DIRECT PROP & CAS INS**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except MA, MN, VT, WY, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **METROPOLITAN P&C INS CO**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except AK, CA, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **MICO INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: IL, IN, IA, KY, MN, OH, PA, TN, VA, WV, WI
Website: www.encova.com
Telephone: (614) 225-8211

Insurer: **MID-CENTURY INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: All states except AK, ME, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **NATIONWIDE AFFINITY INS CO OF AMER**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except CA, HI, PR
Website: www.nationwide.com
Telephone: (614) 249-1545

Insurer: **NATIONWIDE GENERAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except HI, PR
Website: www.nationwide.com
Telephone: (614) 249-1545



Insurer: **NATIONWIDE INS CO OF AM**
Rating: B
Headquarters: Columbus, IA
Licensed In: All states except HI, LA, PR
Website: www.nationwide.com
Telephone: (614) 249-1545

Insurer: **NATIONWIDE MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except PR
Website: www.nationwide.com
Telephone: (614) 249-1545

Insurer: **NJ MANUFACTURERS INS CO**
Rating: B
Headquarters: West Trenton, NJ
Licensed In: CT, DE, ME, MD, NJ, NY, OH, PA, RI
Website: www.njm.com
Telephone: (609) 883-1300

Insurer: **NORTH CAROLINA FARM BU MUTUAL INS CO**
Rating: B
Headquarters: Raleigh, NC
Licensed In: NC
Website: www.ncfbins.com
Telephone: (919) 782-1705

Insurer: **OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: All states except AK, CA, CT, DC, DE, HI, LA, ME, MD, MA, MT, NH, NJ, NY, OK, RI, TX, VT, WV, WY, PR
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **P&C INS CO OF HARTFORD**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **PEKIN INS CO**
Rating: B
Headquarters: Pekin, IL
Licensed In: AZ, IL, IN, IA, MI, NV, OH, UT, WI
Website: www.pekininsurance.com
Telephone: (309) 346-1161



Insurer: **PHOENIX INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **PIONEER STATE MUTUAL INS CO**
Rating: B
Headquarters: Flint, MI
Licensed In: IN, MI
Website: www.psmic.com
Telephone: (810) 733-2300

Insurer: **PREFERRED MUTUAL INS CO**
Rating: B
Headquarters: New Berlin, NY
Licensed In: CT, MA, NH, NJ, NY, NC, OH, PA, RI, SC
Website: www.preferredmutual.com
Telephone: (607) 847-6161

Insurer: **PROGRESSIVE PROPERTY INS CO**
Rating: B
Headquarters: St Petersburg, FL
Licensed In: FL, LA, TX
Website: www.americanstrategic.com
Telephone: (727) 821-8765

Insurer: **PROPERTY-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: AL, AR, GA, IL, IN, IA, KY, MI, MO, NE, NV, ND, SC, SD, UT, VA, WI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **PURE SPECIALTY EXCHANGE**
Rating: B
Headquarters: White Plains, AZ
Licensed In:
Website: www.purespecialtyexchange.com

Insurer: **QBE INS CORP**
Rating: B
Headquarters: Sun Prairie, WI
Licensed In: All states except PR
Website: www.qbe.com/us
Telephone: (800) 362-5448



Insurer: **QBE SPECIALTY INS CO**
Rating: B
Headquarters: New York, NY
Licensed In: All states except PR
Website: www.qbe.com/us
Telephone: (800) 362-5448

Insurer: **RLI INS CO**
Rating: B
Headquarters: Peoria, IL
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.rlicorp.com
Telephone: (309) 692-1000

Insurer: **SAFECO INS CO OF IL**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except DC, DE, HI, ME, MA, NJ, NY, NC, ND, RI, SC, SD, VT, WV, PR
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO INS CO OF INDIANA**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except CA, FL, ME, MI, NH, PR
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO INS CO OF OREGON**
Rating: B
Headquarters: Boston, MA
Licensed In: GA, IL, LA, OR, WA
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO NATIONAL INS CO**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except AK, CA, CT, DC, DE, HI, MA, MI, MN, MS, NJ, NC, PA, SC, TX, VT, WA, PR
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SECURITY MUTUAL INS CO**
Rating: B
Headquarters: Ithaca, NY
Licensed In: NY
Website: www.securitymutual.com



Insurer: **SELECTIVE AUTO INS CO OF NJ**
Rating: B
Headquarters: Branchville, NJ
Licensed In: NJ, NC
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SELECTIVE INS CO OF SC**
Rating: B
Headquarters: Branchville, NJ
Licensed In: All states except AK, AR, CA, DC, FL, HI, LA, ME, MT, NE, ND, OK, OR, TX, WY, PR
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SELECTIVE INS CO OF THE SOUTHEAST**
Rating: B
Headquarters: Branchville, NJ
Licensed In: All states except AK, AR, CA, HI, ME, MT, NE, ND, OR, WY, PR
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SENTINEL INS CO LTD**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **SHELTER MUTUAL INS CO**
Rating: B
Headquarters: Columbia, MO
Licensed In: All states except AK, AZ, CA, CT, DC, FL, HI, ME, MI, NM, ND, RI, UT, WA, PR
Website: www.shelterinsurance.com
Telephone: (573) 445-8441

Insurer: **SOUTHERN-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: FL, MI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **SPINNAKER INS CO**
Rating: B
Headquarters: Bedminster, NJ
Licensed In: All states except PR
Website: www.spinnakerins.com



Insurer: **SPINNAKER SPECIALTY INS CO**
Rating: B
Headquarters: Bedminster, NJ
Licensed In:
Website: www.spinnakerins.com

Insurer: **STANDARD FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **STANDARD GUARANTY INS CO**
Rating: B
Headquarters: Atlanta, GA
Licensed In: All states except AK, CT, ME, MA, NY, PA, WY, PR
Website: www.assurant.com
Telephone: (770) 763-1000

Insurer: **STATE FARM FIRE & CAS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except PR
Website: www.statefarm.com
Telephone: (309) 766-2311

Insurer: **STATE FARM LLOYDS**
Rating: B
Headquarters: Dallas, TX
Licensed In: TX
Website: www.statefarm.com
Telephone: (972) 732-5000

Insurer: **STERLING INS CO**
Rating: B
Headquarters: Cobleskill, NY
Licensed In: NY
Website: www.sterlingins.com

Insurer: **TOGGLE INSURANCE CO**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except CA, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **TOKIO MARINE AMERICA INS CO**
Rating: B
Headquarters: Bala Cynwyd, PA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: tmamerica.com



Insurer: **TRAVCO INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS COMMERCIAL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, NH, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS HOME & MARINE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS INDEMNITY CO OF AMERICA**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS LLOYDS OF TEXAS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: TX
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PERSONAL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, FL, HI, ID, LA, MI, NV, ND, SD, WV, WY, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PERSONAL SECURITY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, FL, HI, ID, LA, MN, NV, ND, SD, WV, WY, PR
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **TRAVELERS PROPERTY CAS OF AMERICA**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PROPERTY CASUALTY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, MA, NH, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRUMBULL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **TWIN CITY FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **UNITED FARM FAMILY INS CO**
Rating: B
Headquarters: Albany, NY
Licensed In: DE, MD, NJ, NY, PA, VT, WV
Website: www.americannational.com
Telephone: (518) 431-5000

Insurer: **UNITED FARM FAMILY MUTUAL INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IN, OH
Website: www.infarmbureau.com
Telephone: (317) 692-7200

Insurer: **UNITED SERVICES AUTOMOBILE ASN**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.usaa.com
Telephone: (210) 531-8722



Insurer: **UNITRIN SAFEGUARD INS CO**
Rating: B
Headquarters: Brookfield, WI
Licensed In: All states except AK, CA, CT, FL, HI, MA, MI, NH, NJ, RI, WA, PR
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **USAA CASUALTY INS CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states except PR
Website: www.usaa.com
Telephone: (210) 531-8722

Insurer: **VALLEY P&C INS CO**
Rating: B
Headquarters: Salem, OR
Licensed In: OR, WA, WI
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **VIGILANT INS CO**
Rating: B
Headquarters: Warren, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **WEST BEND MUTUAL INS CO**
Rating: B
Headquarters: West Bend, WI
Licensed In: All states except PR
Website: www.thesilverlining.com
Telephone: (262) 334-5571

Insurer: **WESTERN AGRICULTURAL INS CO**
Rating: B
Headquarters: West Des Moines, IA
Licensed In: AL, AZ, AR, CO, ID, IL, IN, IA, KS, MI, MN, MO, MT, NE, NV, NM, ND, OH, OK, SC, SD, TN, TX, UT, VA, WI, WY
Website: www.fbfs.com
Telephone: (515) 225-5400

Insurer: **WILSON MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: MN, OH, WI
Website: www.encova.com
Telephone: (614) 225-8211





Weiss Ratings' Weakest Homeowners Insurers

The following pages list Weiss Ratings' Weakest Homeowners Insurers (based strictly on financial safety) licensed to do business in each state. These insurers currently receive a Weiss Safety Rating of E+, E, or E-, indicating their weak financial position.

The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.

Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

Insurer Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
City & State	The city in which the company's corporate office is located and the state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address
Telephone	The telephone number to call for information on purchasing an insurance policy from the company.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

The following list of Weakest Homeowners Insurers is based on ratings as August 12, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.





E- Rated Homeowners Insurers

Insurer: **DE SMET FARM MUTUAL INS CO OF SD**
Rating: E-
Headquarters: De Smet, SD
Licensed In: No States
Website: www.desmetfarmmutual.com
Telephone: (605) 854-3732

Insurer: **KENSINGTON INS CO**
Rating: E-
Headquarters: New York, NY
Licensed In: NY
Website: www.kensington-ins.com
Telephone: (212) 629-8838

E Rated Homeowners Insurers

Insurer: **INTEGRITY SELECT INSURANCE CO**
Rating: E
Headquarters: Appleton, OH
Licensed In: IA, MN, MO, OH, WI
Website: www.integrityinsurance.com
Telephone: (614) 445-2900

Insurer: **MISSOURI VALLEY MUTUAL INS CO**
Rating: E
Headquarters: Burke, SD
Licensed In: SD
Website: www.mvmic.com
Telephone: (605) 775-2636

Insurer: **NEW JERSEY SKYLANDS INS ASSN**
Rating: E
Headquarters: New York, NJ
Licensed In: NJ
Website: www.njsi.com
Telephone: 888-855-4622

Insurer: **STANDARD P&C INS CO**
Rating: E
Headquarters: Winston-Salem, IL
Licensed In: IL, IN, IA
Website: www.nationalgeneral.com
Telephone: 888-325-1190



Insurer: **TEXAS FAIR PLAN ASSN**
 Rating: E
 Headquarters: Austin, TX
 Licensed In: TX
 Website: www.texasfairplan.org
 Telephone: (512) 899-4900

Insurer: **UNITED SURETY & INDEMNITY CO**
 Rating: E
 Headquarters: San Juan, PR
 Licensed In: No States
 Website: www.usicgroup.com
 Telephone: (787) 625-1105

E+ Rated Homeowners Insurers

Insurer: **AMSHIELD INS CO**
 Rating: E+
 Headquarters: Columbia, MO
 Licensed In:
 Website: www.shelterinsurance.com
 Telephone: (573) 445-8441

Insurer: **CENTURY-NATIONAL INS CO**
 Rating: E+
 Headquarters: Winston-Salem, CA
 Licensed In: All states except DC, HI, MA, NH, NY, RI, PR
 Website: www.nationalgeneral.com
 Telephone: 888-325-1190

Insurer: **CHUNG KUO INS CO LTD GUAM BRANCH**
 Rating: E+
 Headquarters: Hagatna, GU
 Licensed In: No States
 Website: www.cki.com.tw

Insurer: **FULMONT MUTUAL INS CO**
 Rating: E+
 Headquarters: Johnstown, NY
 Licensed In: NY
 Website: www.fulmontmutual.com
 Telephone: (518) 762-3171

Insurer: **STONEGATE INS CO**
 Rating: E+
 Headquarters: Chicago, IL
 Licensed In: All states except CA, NY, UT, PR
 Website: www.stonegateins.com
 Telephone: 773-458-1055



Insurer: **UNDERWRITERS AT LLOYDS (VI)**
Rating: E+
Headquarters: Frankfort, VI
Licensed In: No States
Website: www.lloyds.com
Telephone: (502) 875-5940

Insurer: **UNIQUE INS CO**
Rating: E+
Headquarters: Chicago, IL
Licensed In: AL, AZ, FL, GA, IL, IN, KY, LA, MS, NM, OH, SC, TN, UT
Website: www.uniqueinsuranceco.com
Telephone: 866-426-8842

Insurer: **UNITED HERITAGE PROP & CAS CO**
Rating: E+
Headquarters: Meridian, ID
Licensed In: AZ, ID, OR, UT, WA
Website: www.unitedheritagepc.com
Telephone: (208) 493-6200





Appendices

Budget Worksheet	68
Quote Comparison Worksheet	69
Helpful Resources	70
State Insurance Commissioners	71
2024 Median Rent Estimates for a One-Bedroom Apartment	73
Glossary.....	96
Sources	97
What Our Ratings Mean	98
Terms & Conditions.....	99



Budget Worksheet

Month/Year: _____

Monthly Income

Wages _____
 Tips _____
 Other Income _____
TOTAL MONTHLY INCOME _____

Monthly Expenses

HOUSING

Rent _____
 Utilities (Electricity/Water) _____
 Internet _____
 Insurance (Renters, etc.) _____
 Loan Payments _____
 Other Housing Expenses (Cable, Streaming, etc.) _____

FOOD

Groceries/Household Supplies _____
 Restaurant and Other Food _____

TRANSPORTATION

Public Transportation _____
 Vehicle Loan _____
 Gas for Personal Vehicle _____
 Parking, Tolls, etc. _____
 Maintenance & Supplies (oil, etc.) _____
 Vehicle Insurance _____

HEALTH

Health Insurance _____
 Medicine/Prescriptions _____

PERSONAL

Other (Dental, Vision, Copays) _____
 Childcare or Support _____
 Other Family Support _____
 Laundry _____
 Clothing, Shoes, etc. _____
 Charitable Gifts, Donations, etc. _____
 Entertainment (Movies, etc.) _____
 Other (Haircuts, etc.) _____

DEBT & FINANCE

Debt (Credit Cards, etc.) _____
 Student Loans or Other Debts _____
 Fees (Bank, Credit Card, Debit) _____
 Prepaid Cards, Phone Cards, etc. _____

FINANCIAL GOALS

Add to Emergency Fund _____
 Payments to Reduce Debt _____
 Other Financial Goals _____

TOTAL MONTHLY EXPENSES _____

TOTAL MONTHLY INCOME _____

subtract your **TOTAL MONTHLY EXPENSES** _____

= _____



Quote Comparison Worksheet

Using the worksheet below is a great way to stay organized as you compare the premium quotes from different insurance companies. It allows you to easily compare companies and how much they will charge you for each type of coverage you may be considering.

If you are planning to contact more than three companies, be sure to make copies of this worksheet beforehand.

Company Name						
Phone # or Web						
Address						
	Limit/Deductible	Price	Limit/Deductible	Price	Limit/Deductible	Price
Personal Property Coverage						
Coverage Type: Actual Cash Value or Replacement Cost						
Liability Coverage						
Additional Living Expenses						
Other						
Discounts						
TOTAL						



Helpful Resources

Contact any of the following organizations for further information about purchasing renters' insurance.

- **Your state department of insurance** - See next page for a specific contact
- **National Association of Insurance Commissioners** - www.naic.org
- **Insurance Information Institute** - www.iii.org
- **Independent Insurance Agents & Brokers of America**
www.independentagent.com/default.aspx
- **Weiss Ratings, LLC.** – <https://greyhouse.weissratings.com>



State Insurance Commissioners' Departmental Contact Information

State	Official's Title	Website Address	Phone
Alabama	Commissioner	www.aldoi.gov	(334) 269-3550
Alaska	Director	https://www.commerce.alaska.gov/web/ins/	(907) 269-7900
Arizona	Director	https://insurance.az.gov/	(602) 364-3100
Arkansas	Commissioner	www.insurance.arkansas.gov	(501) 371-2600
California	Commissioner	www.insurance.ca.gov	(916) 492-3500
Colorado	Commissioner	https://dora.colorado.gov/	(303) 894-7499
Connecticut	Commissioner	https://portal.ct.gov/cid	(860) 297-3800
Delaware	Commissioner	https://insurance.delaware.gov/	(302) 674-7300
Dist. of Columbia	Commissioner	http://disb.dc.gov/	(202) 727-8000
Florida	Commissioner	www.floir.com/	(850) 413-3140
Georgia	Commissioner	www.oci.ga.gov/	(404) 656-2070
Hawaii	Commissioner	http://cca.hawaii.gov/ins/	(808) 586-2790
Idaho	Director	www.doi.idaho.gov	(208) 334-4250
Illinois	Director	www2.illinois.gov/	(217) 558-2757
Indiana	Commissioner	www.in.gov/idoi/	(317) 232-2385
Iowa	Commissioner	https://iid.iowa.gov/	(515) 654-6600
Kansas	Commissioner	https://insurance.kansas.gov/	(785) 296-3071
Kentucky	Commissioner	https://insurance.ky.gov/ppc/new_default.aspx	(502) 564-3630
Louisiana	Commissioner	www.lidi.la.gov/	(225) 342-5900
Maine	Superintendent	www.maine.gov/pfr/insurance/	(207) 624-8475
Maryland	Commissioner	http://insurance.maryland.gov/Pages/default.aspx	(410) 468-2000
Massachusetts	Commissioner	https://www.mass.gov/orgs/division-of-insurance	(617) 521-7794
Michigan	Director	http://www.michigan.gov/difs	(517) 284-8800
Minnesota	Commissioner	http://mn.gov/commerce/	(651) 539-1500
Mississippi	Commissioner	http://www.mid.ms.gov/	(601) 359-3569
Missouri	Director	www.insurance.mo.gov	(573) 751-4126



State	Official's Title	Website Address	Phone
Montana	Commissioner	http://csimt.gov/	(406) 444-2040
Nebraska	Director	www.doi.nebraska.gov/	(402) 471-2201
Nevada	Commissioner	www.doi.nv.gov/	(775) 687-0700
New Hampshire	Commissioner	www.nh.gov/insurance/	(603) 271-2261
New Jersey	Commissioner	www.state.nj.us/dobi/	(609) 292-7272
New Mexico	Superintendent	www.osi.state.nm.us/	(505) 827-4601
New York	Superintendent	www.dfs.ny.gov/	(212) 709-3500
North Carolina	Commissioner	https://www.ncdoi.gov/	(919) 807-6000
North Dakota	Commissioner	https://www.insurance.nd.gov/	(701) 328-2440
Ohio	Director	www.insurance.ohio.gov	(614) 644-2658
Oklahoma	Commissioner	https://www.oid.ok.gov/	(405) 521-2828
Oregon	Insurance Commissioner	http://dfr.oregon.gov/Pages/index.aspx	(503) 947-7980
Pennsylvania	Commissioner	www.insurance.pa.gov/	(717) 787-7000
Puerto Rico	Commissioner	https://ocs.pr.gov/English/Pages/default.aspx	(787) 304-8686
Rhode Island	Superintendent	https://dbr.ri.gov/contact/	(401) 462-9500
South Carolina	Director	www.doi.sc.gov	(803) 737-6160
South Dakota	Director	http://dlr.sd.gov/insurance/default.aspx	(605) 773-3563
Tennessee	Commissioner	http://tn.gov/commerce/	(615) 741-2241
Texas	Commissioner	www.tdi.texas.gov/	(512) 676-6000
Utah	Commissioner	www.insurance.utah.gov	(801) 957-9200
Vermont	Commissioner	www.dfr.vermont.gov/	(802) 828-3301
Virgin Islands	Lieutenant Governor	https://ltg.gov.vi/	(340) 774-7166
Virginia	Commissioner	https://scc.virginia.gov/pages/Home	(804) 371-9741
Washington	Commissioner	www.insurance.wa.gov	(360) 725-7000
West Virginia	Commissioner	www.wvinsurance.gov	(304) 558-3354
Wisconsin	Commissioner	https://oci.wi.gov/Pages/Homepage.aspx	(608) 266-3586
Wyoming	Commissioner	http://doi.wyo.gov/	(307) 777-7401



2024 Median Rent Estimates for a One-Bedroom Apartment

Data is arranged by State and Area. Monthly rent estimates are the 50th percentile (median) price of a one-bedroom apartment.

Alabama

Area Name	Median \$
Anniston-Oxford-Jacksonville, AL	731
Auburn-Opelika, AL	967
Barbour County, AL	675
Birmingham-Hoover, AL	1212
Bullock County, AL	742
Butler County, AL	803
Chambers County, AL	871
Cherokee County, AL	778
Chilton County, AL	741
Choctaw County, AL	666
Clarke County, AL	690
Clay County, AL	700
Cleburne County, AL	724
Coffee County, AL	782
Conecuh County, AL	666
Coosa County, AL	724
Covington County, AL	658
Crenshaw County, AL	652
Cullman County, AL	846
Dale County, AL	788
Dallas County, AL	744
Daphne-Fairhope-Foley, AL	1130
Decatur, AL	795
DeKalb County, AL	663
Dothan, AL	799
Escambia County, AL	728
Fayette County, AL	763
Florence-Muscle Shoals, AL	764
Franklin County, AL	763
Gadsden, AL	881
Greene County, AL	741
Henry County, AL	665
Huntsville, AL	1157
Jackson County, AL	824
Lamar County, AL	720

Macon County, AL	715
Marengo County, AL	768
Marion County, AL	652
Marshall County, AL	693
Mobile, AL	959
Monroe County, AL	763
Montgomery, AL	978
Perry County, AL	719
Pickens County, AL	687
Pike County, AL	890
Randolph County, AL	763
Sumter County, AL	825
Talladega County, AL	753
Tallapoosa County, AL	746
Tuscaloosa, AL	980
Walker County, AL	680
Washington County, AL	797
Wilcox County, AL	834
Winston County, AL	652

Kenai Peninsula Borough, AK	1053
Ketchikan Gateway Borough, AK	1247
Kodiak Island Borough, AK	1490
Lake and Peninsula Borough, AK	855
Matanuska-Susitna Borough, AK	1028
Nome Census Area, AK	1427
North Slope Borough, AK	1543
Northwest Arctic Borough, AK	1537
Prince of Wales-Hyder Census Area, AK	1002
Sitka City and Borough, AK	1319
Skagway Municipality, AK	1260
Southeast Fairbanks Census Area, AK	1167
Wrangell City and Borough, AK	857
Yakutat City and Borough, AK	1038
Yukon-Koyukuk Census Area, AK	1079

Alaska

Area Name	Median \$
Aleutians East Borough, AK	1267
Aleutians West Census Area, AK	1613
Anchorage, AK	1184
Bethel Census Area, AK	1721
Bristol Bay Borough, AK	1021
Chugach Census Area, AK	1119
Copper River Census Area, AK	928
Denali Borough, AK	1181
Dillingham Census Area, AK	1237
Fairbanks, AK	1328
Haines Borough, AK	1128
Hoonah-Angoon Census Area, AK	1044
Juneau City and Borough, AK	1387

Arizona

Area Name	Median \$
Apache County, AZ	853
Flagstaff, AZ	1694
Gila County, AZ	1024
Graham County, AZ	983
Greenlee County, AZ	1017
La Paz County, AZ	1005
Lake Havasu City-Kingman, AZ	984
Navajo County, AZ	989
Phoenix-Mesa-Scottsdale, AZ	1728
Prescott Valley-Prescott, AZ	1246
Santa Cruz County, AZ	807
Sierra Vista-Douglas, AZ	976
Tucson, AZ	1084
Yuma, AZ	1048



Arkansas

Area Name	Median \$
Arkansas County, AR	698
Ashley County, AR	657
Baxter County, AR	711
Boone County, AR	659
Bradley County, AR	645
Calhoun County, AR	768
Carroll County, AR	712
Chicot County, AR	653
Clark County, AR	712
Clay County, AR	620
Cleburne County, AR	713
Columbia County, AR	620
Conway County, AR	632
Cross County, AR	638
Dallas County, AR	653
Desha County, AR	634
Drew County, AR	702
Fayetteville-Springdale-Rogers, AR	998
Fort Smith, AR-OK	680
Franklin County, AR	642
Fulton County, AR	620
Grant County, AR	789
Greene County, AR	783
Hempstead County, AR	673
Hot Spring County, AR	654
Hot Springs, AR	819
Howard County, AR	641
Independence County, AR	664
Izard County, AR	683
Jackson County, AR	639
Johnson County, AR	646
Jonesboro, AR	809
Lafayette County, AR	620
Lawrence County, AR	620
Lee County, AR	620
Little River County, AR	620
Little Rock-North Little Rock-Conway, AR	1007
Logan County, AR	725
Marion County, AR	682

Mississippi County, AR	647
Monroe County, AR	620
Montgomery County, AR	725
Nevada County, AR	727
Newton County, AR	725
Ouachita County, AR	700
Phillips County, AR	622
Pike County, AR	641
Pine Bluff, AR	747
Poinsett County, AR	635
Polk County, AR	680
Pope County, AR	704
Prairie County, AR	677
Randolph County, AR	725
Scott County, AR	635
Searcy County, AR	620
Sevier County, AR	624
Sharp County, AR	620
St. Francis County, AR	697
Stone County, AR	628
Union County, AR	746
Van Buren County, AR	620
White County, AR	739
Woodruff County, AR	646
Yell County, AR	636

California

Area Name	Median \$
Alpine County, CA	1094
Amador County, CA	1202
Bakersfield, CA	1028
Calaveras County, CA	1144
Chico, CA	1168
Colusa County, CA	887
Del Norte County, CA	1033
El Centro, CA	1061
Fresno, CA	1249
Glenn County, CA	924
Hanford-Corcoran, CA	1168
Humboldt County, CA	1114
Inyo County, CA	1179

Lake County, CA	1078
Lassen County, CA	904
Los Angeles-Long Beach-Glendale, CA	2195
Madera, CA	1204
Mariposa County, CA	1078
Mendocino County, CA	1211
Merced, CA	1235
Modesto, CA	1262
Modoc County, CA	877
Mono County, CA	1416
Napa, CA	2212
Nevada County, CA	1342
Oakland-Fremont, CA	2345
Oxnard-Thousand Oaks-Ventura, CA	2205
Plumas County, CA	979
Redding, CA	1219
Riverside-San Bernardino-Ontario, CA	1766
Sacramento--Roseville--Arden-Arcade, CA	1793
Salinas, CA	2507
San Benito County, CA	1970
San Diego-Carlsbad, CA	2452
San Francisco, CA	3187
San Jose-Sunnyvale-Santa Clara, CA	2957
San Luis Obispo-Paso Robles-Arroyo Grande, CA	1851
Santa Ana-Anaheim-Irvine, CA	2541
Santa Cruz-Watsonville, CA	3213
Santa Maria-Santa Barbara, CA	2808
Santa Rosa, CA	1957
Sierra County, CA	1094
Siskiyou County, CA	884
Stockton-Lodi, CA	1349
Tehama County, CA	1025
Trinity County, CA	824
Tuolumne County, CA	1124
Vallejo-Fairfield, CA	2021
Visalia-Porterville, CA	1059
Yolo, CA	1677
Yuba City, CA	1222



Colorado

Area Name	Median \$
Alamosa County, CO	876
Archuleta County, CO	1114
Baca County, CO	689
Bent County, CO	815
Boulder, CO	1956
Chaffee County, CO	1202
Cheyenne County, CO	758
Colorado Springs, CO	1511
Conejos County, CO	773
Costilla County, CO	804
Crowley County, CO	1093
Custer County, CO	1053
Delta County, CO	973
Denver-Aurora-Lakewood, CO	1984
Dolores County, CO	903
Eagle County, CO	1881
Fort Collins, CO	1473
Fremont County, CO	992
Garfield County, CO	1280
Grand County, CO	1300
Grand Junction, CO	914
Greeley, CO	1287
Gunnison County, CO	1207
Hinsdale County, CO	974
Huerfano County, CO	855
Jackson County, CO	689
Kiowa County, CO	871
Kit Carson County, CO	964
La Plata County, CO	1536
Lake County, CO	1241
Las Animas County, CO	951
Lincoln County, CO	912
Logan County, CO	909
Mineral County, CO	1480
Moffat County, CO	976
Montezuma County, CO	1069
Montrose County, CO	1007
Morgan County, CO	1002
Otero County, CO	830

Ouray County, CO	1440
Phillips County, CO	920
Pitkin County, CO	2069
Prowers County, CO	880
Pueblo, CO	951
Rio Blanco County, CO	857
Rio Grande County, CO	871
Routt County, CO	1590
Saguache County, CO	884
San Juan County, CO	1402
San Miguel County, CO	1609
Sedgwick County, CO	806
Summit County, CO	1814
Teller County, CO	1461
Washington County, CO	987
Yuma County, CO	1000

Connecticut

Area Name	Median \$
Bridgeport, CT	1705
Colchester-Lebanon, CT	1358
Danbury, CT	2002
Hartford-West Hartford-East Hartford, CT	1418
Litchfield County, CT	1237
Milford-Ansonia-Seymour, CT	1602
New Haven-Meriden, CT	1464
Norwich-New London, CT	1344
Southern Middlesex County, CT	1424
Stamford-Norwalk, CT	2393
Waterbury, CT	1223
Windham County, CT	1260

Delaware

Area Name	Median \$
Dover, DE	1193
Sussex County, DE	1088

District of Columbia

Area Name	Median \$
Washington-Arlington-Alexandria, DC-VA-MD	1934

Florida

Area Name	Median \$
Baker County, FL	873
Bradford County, FL	817
Calhoun County, FL	806
Cape Coral-Fort Myers, FL	1436
Columbia County, FL	831
Crestview-Fort Walton Beach-Destin, FL	1407
Deltona-Daytona Beach-Ormond Beach, FL	1228
DeSoto County, FL	848
Dixie County, FL	702
Fort Lauderdale, FL	1818
Franklin County, FL	906
Gainesville, FL	1256
Glades County, FL	862
Gulf County, FL	1114
Hamilton County, FL	689
Hardee County, FL	764
Hendry County, FL	867
Holmes County, FL	793
Homosassa Springs, FL	922
Jackson County, FL	713
Jacksonville, FL	1464
Lafayette County, FL	836
Lakeland-Winter Haven, FL	1096
Levy County, FL	772
Liberty County, FL	778
Madison County, FL	778
Miami-Miami Beach-Kendall, FL	2043
Monroe County, FL	1939
Naples-Immokalee-Marco Island, FL	1602
North Port-Sarasota-Bradenton, FL	1636
Ocala, FL	1112
Okeechobee County, FL	859
Orlando-Kissimmee-Sanford, FL	1774
Palm Bay-Melbourne-Titusville, FL	1313
Palm Coast, FL	1254
Panama City, FL	1405
Pensacola-Ferry Pass-	1182



Brent, FL	
Port St. Lucie, FL	1393
Punta Gorda, FL	1209
Putnam County, FL	743
Sebastian-Vero Beach, FL	1277
Sebring, FL	912
Suwannee County, FL	748
Tallahassee, FL	1276
Tampa-St. Petersburg-Clearwater, FL	1689
Taylor County, FL	778
The Villages, FL	1046
Union County, FL	689
Wakulla County, FL	1096
Walton County, FL	1224
Washington County, FL	772
West Palm Beach-Boca Raton, FL	2006

Georgia

Area Name	Median \$
Albany, GA	924
Appling County, GA	697
Athens-Clarke County, GA	1122
Atkinson County, GA	729
Atlanta-Sandy Springs-Roswell, GA	1775
Augusta-Richmond County, GA-SC	1035
Bacon County, GA	697
Baker County, GA	697
Baldwin County, GA	889
Banks County, GA	818
Ben Hill County, GA	760
Berrien County, GA	674
Bleckley County, GA	674
Brunswick, GA	1048
Bulloch County, GA	885
Butts County, GA	1006
Calhoun County, GA	697
Camden County, GA	982
Candler County, GA	697
Charlton County, GA	788
Chattooga County, GA	682

Clay County, GA	697
Clinch County, GA	697
Coffee County, GA	684
Colquitt County, GA	701
Columbus, GA-AL	946
Cook County, GA	697
Crisp County, GA	828
Dalton, GA	785
Decatur County, GA	764
Dodge County, GA	674
Dooly County, GA	720
Early County, GA	788
Elbert County, GA	764
Emanuel County, GA	788
Evans County, GA	745
Fannin County, GA	744
Franklin County, GA	689
Gainesville, GA	1326
Gilmer County, GA	768
Glascock County, GA	788
Gordon County, GA	786
Grady County, GA	731
Greene County, GA	750
Habersham County, GA	841
Hancock County, GA	697
Haralson County, GA	902
Hart County, GA	801
Hinesville, GA	1165
Irwin County, GA	697
Jackson County, GA	865
Jeff Davis County, GA	697
Jefferson County, GA	698
Jenkins County, GA	697
Johnson County, GA	788
Lamar County, GA	862
Laurens County, GA	694
Lincoln County, GA	693
Long County, GA	883
Lumpkin County, GA	924
Macon County, GA	674
Macon-Bibb County, GA	1083

Meriwether County, GA	930
Miller County, GA	697
Mitchell County, GA	788
Monroe County, GA	950
Montgomery County, GA	674
Morgan County, GA	1029
Murray County, GA	730
Peach County, GA	863
Pierce County, GA	748
Polk County, GA	728
Pulaski County, GA	774
Putnam County, GA	856
Quitman County, GA	697
Rabun County, GA	814
Randolph County, GA	730
Rome, GA	887
Savannah, GA	1382
Schley County, GA	697
Screven County, GA	674
Seminole County, GA	799
Stephens County, GA	775
Stewart County, GA	690
Sumter County, GA	780
Talbot County, GA	945
Taliaferro County, GA	756
Tattnall County, GA	732
Taylor County, GA	697
Telfair County, GA	697
Thomas County, GA	996
Tift County, GA	817
Toombs County, GA	674
Towns County, GA	817
Treutlen County, GA	674
Troup County, GA	861
Turner County, GA	697
Union County, GA	697
Upson County, GA	805
Valdosta, GA	843
Ware County, GA	737
Warner Robins, GA	1136
Warren County, GA	697



Washington County, GA	807
Wayne County, GA	697
Webster County, GA	756
Wheeler County, GA	812
White County, GA	953
Wilcox County, GA	697
Wilkes County, GA	694
Wilkinson County, GA	788

Hawaii

Area Name	Median \$
Hawaii County, HI	1576
Kahului-Wailuku-Lahaina, HI	1895
Kalawao County, HI	1447
Kauai County, HI	1984
Urban Honolulu, HI	1964

Idaho

Area Name	Median \$
Adams County, ID	864
Bear Lake County, ID	695
Benewah County, ID	792
Bingham County, ID	709
Blaine County, ID	1097
Boise City, ID	1222
Bonner County, ID	882
Boundary County, ID	725
Butte County, ID	835
Camas County, ID	939
Caribou County, ID	733
Cassia County, ID	744
Clark County, ID	813
Clearwater County, ID	799
Coeur d'Alene, ID	1134
Custer County, ID	772
Elmore County, ID	836
Fremont County, ID	814
Gem County, ID	849
Gooding County, ID	807
Idaho County, ID	842
Idaho Falls, ID	958

Jerome County, ID	819
Latah County, ID	807
Lemhi County, ID	797
Lewis County, ID	690
Lewiston, ID-WA	915
Lincoln County, ID	726
Madison County, ID	972
Minidoka County, ID	828
Oneida County, ID	807
Payette County, ID	812
Pocatello, ID	783
Power County, ID	746
Shoshone County, ID	787
Teton County, ID	1100
Twin Falls County, ID	855
Valley County, ID	986
Washington County, ID	815

Illinois

Area Name	Median \$
Adams County, IL	734
Bloomington, IL	939
Bond County, IL	824
Brown County, IL	651
Bureau County, IL	729
Carroll County, IL	654
Cass County, IL	633
Champaign-Urbana, IL	950
Chicago-Joliet-Naperville, IL	1636
Christian County, IL	658
Clark County, IL	716
Clay County, IL	630
Coles County, IL	690
Crawford County, IL	693
Cumberland County, IL	614
Danville, IL	764
De Witt County, IL	685
Decatur, IL	801
DeKalb County, IL	1061
Douglas County, IL	757
Edgar County, IL	702

Edwards County, IL	614
Effingham County, IL	647
Fayette County, IL	708
Ford County, IL	647
Franklin County, IL	625
Fulton County, IL	691
Gallatin County, IL	711
Greene County, IL	695
Grundy County, IL	1202
Hamilton County, IL	653
Hancock County, IL	682
Hardin County, IL	663
Henderson County, IL	641
Iroquois County, IL	658
Jackson County, IL	765
Jasper County, IL	631
Jefferson County, IL	744
Jo Daviess County, IL	716
Johnson County, IL	754
Kankakee, IL	936
Kendall County, IL	1523
Knox County, IL	629
La Salle County, IL	750
Lawrence County, IL	644
Lee County, IL	733
Livingston County, IL	703
Logan County, IL	692
Macoupin County, IL	763
Marion County, IL	671
Mason County, IL	658
Massac County, IL	726
McDonough County, IL	756
Montgomery County, IL	648
Morgan County, IL	645
Moultrie County, IL	616
Ogle County, IL	748
Peoria, IL	803
Perry County, IL	614
Pike County, IL	614
Pope County, IL	617
Pulaski County, IL	658



Putnam County, IL	705
Randolph County, IL	642
Richland County, IL	719
Rockford, IL	837
Saline County, IL	642
Schuyler County, IL	737
Scott County, IL	659
Shelby County, IL	680
Springfield, IL	922
Stephenson County, IL	653
Union County, IL	668
Wabash County, IL	642
Warren County, IL	620
Washington County, IL	773
Wayne County, IL	624
White County, IL	635
Whiteside County, IL	680
Williamson County, IL	807

Indiana

Area Name	Median \$
Adams County, IN	657
Anderson, IN	909
Blackford County, IN	761
Bloomington, IN	1032
Carroll County, IN	657
Cass County, IN	721
Clinton County, IN	732
Columbus, IN	1138
Crawford County, IN	769
Daviess County, IN	713
Decatur County, IN	785
DeKalb County, IN	687
Dubois County, IN	675
Elkhart-Goshen, IN	934
Evansville, IN-KY	899
Fayette County, IN	684
Fort Wayne, IN	948
Fountain County, IN	657
Franklin County, IN	754
Fulton County, IN	696

Gary, IN	1095
Gibson County, IN	759
Grant County, IN	717
Greene County, IN	672
Henry County, IN	707
Huntington County, IN	675
Indianapolis-Carmel, IN	1225
Jackson County, IN	765
Jasper County, IN	916
Jay County, IN	659
Jefferson County, IN	784
Jennings County, IN	683
Knox County, IN	708
Kokomo, IN	834
Kosciusko County, IN	835
Lafayette-West Lafayette, IN	950
LaGrange County, IN	683
Lawrence County, IN	686
Marshall County, IN	784
Martin County, IN	657
Miami County, IN	692
Michigan City-La Porte, IN	866
Montgomery County, IN	726
Muncie, IN	825
Noble County, IN	708
Orange County, IN	657
Owen County, IN	718
Parke County, IN	792
Perry County, IN	671
Pike County, IN	769
Pulaski County, IN	769
Putnam County, IN	890
Randolph County, IN	657
Ripley County, IN	739
Rush County, IN	686
Scott County, IN	777
South Bend-Mishawaka, IN	920
Spencer County, IN	673
Starke County, IN	702
Steuben County, IN	774
Sullivan County, IN	725

Switzerland County, IN	657
Terre Haute, IN	820
Tipton County, IN	723
Union County, IN	762
Wabash County, IN	693
Warren County, IN	769
Washington County, IN	788
Wayne County, IN	692
Wells County, IN	684
White County, IN	703

Iowa

Area Name	Median \$
Adair County, IA	663
Adams County, IA	725
Allamakee County, IA	656
Ames, IA	977
Appanoose County, IA	664
Audubon County, IA	750
Benton County, IA	656
Boone County, IA	710
Bremer County, IA	737
Buchanan County, IA	750
Buena Vista County, IA	721
Butler County, IA	656
Calhoun County, IA	695
Carroll County, IA	656
Cass County, IA	697
Cedar County, IA	730
Cedar Rapids, IA	772
Cerro Gordo County, IA	721
Cherokee County, IA	768
Chickasaw County, IA	687
Clarke County, IA	709
Clay County, IA	733
Clayton County, IA	686
Clinton County, IA	732
Crawford County, IA	768
Davenport-Moline-Rock Island, IA-IL	823
Davis County, IA	733
Decatur County, IA	656



Delaware County, IA	726
Des Moines County, IA	827
Des Moines-West Des Moines, IA	959
Dickinson County, IA	827
Dubuque, IA	761
Emmet County, IA	704
Fayette County, IA	660
Floyd County, IA	663
Franklin County, IA	661
Fremont County, IA	656
Greene County, IA	656
Hamilton County, IA	755
Hancock County, IA	700
Hardin County, IA	656
Henry County, IA	701
Howard County, IA	768
Humboldt County, IA	701
Ida County, IA	656
Iowa City, IA	964
Iowa County, IA	696
Jackson County, IA	656
Jasper County, IA	668
Jefferson County, IA	794
Jones County, IA	669
Keokuk County, IA	744
Kossuth County, IA	718
Lee County, IA	707
Louisa County, IA	695
Lucas County, IA	806
Lyon County, IA	777
Mahaska County, IA	705
Marion County, IA	766
Marshall County, IA	751
Mitchell County, IA	656
Monona County, IA	656
Monroe County, IA	701
Montgomery County, IA	750
Muscatine County, IA	816
O'Brien County, IA	656
Osceola County, IA	670
Page County, IA	668

Palo Alto County, IA	656
Plymouth County, IA	718
Pocahontas County, IA	656
Poweshiek County, IA	847
Ringgold County, IA	729
Sac County, IA	711
Shelby County, IA	755
Sioux City, IA-NE-SD	830
Sioux County, IA	737
Tama County, IA	716
Taylor County, IA	656
Union County, IA	671
Van Buren County, IA	768
Wapello County, IA	804
Washington County, IA	711
Waterloo-Cedar Falls, IA	788
Wayne County, IA	675
Webster County, IA	683
Winnebago County, IA	665
Winneshiek County, IA	695
Worth County, IA	668
Wright County, IA	672

Kansas

Area Name	Median \$
Allen County, KS	702
Anderson County, KS	736
Atchison County, KS	693
Barber County, KS	786
Barton County, KS	719
Bourbon County, KS	752
Brown County, KS	671
Chase County, KS	671
Chautauqua County, KS	671
Cherokee County, KS	671
Cheyenne County, KS	718
Clark County, KS	797
Clay County, KS	699
Cloud County, KS	671
Coffey County, KS	719
Comanche County, KS	671

Cowley County, KS	703
Crawford County, KS	737
Decatur County, KS	677
Dickinson County, KS	679
Edwards County, KS	698
Elk County, KS	726
Ellis County, KS	750
Ellsworth County, KS	705
Finney County, KS	827
Ford County, KS	808
Franklin County, KS	797
Geary County, KS	773
Gove County, KS	786
Graham County, KS	671
Grant County, KS	671
Gray County, KS	784
Greeley County, KS	690
Greenwood County, KS	671
Hamilton County, KS	734
Harper County, KS	671
Haskell County, KS	671
Hodgeman County, KS	723
Jewell County, KS	786
Kearny County, KS	973
Kingman County, KS	700
Kiowa County, KS	671
Labette County, KS	699
Lane County, KS	690
Lawrence, KS	944
Lincoln County, KS	671
Logan County, KS	766
Lyon County, KS	711
Manhattan, KS	877
Marion County, KS	684
Marshall County, KS	675
McPherson County, KS	734
Meade County, KS	671
Mitchell County, KS	713
Montgomery County, KS	677
Morris County, KS	739
Morton County, KS	671



Nemaha County, KS	717
Neosho County, KS	671
Ness County, KS	671
Norton County, KS	684
Osborne County, KS	671
Ottawa County, KS	771
Pawnee County, KS	671
Phillips County, KS	671
Pratt County, KS	786
Rawlins County, KS	671
Reno County, KS	780
Republic County, KS	786
Rice County, KS	730
Rooks County, KS	671
Rush County, KS	788
Russell County, KS	786
Saline County, KS	825
Scott County, KS	671
Seward County, KS	836
Sheridan County, KS	695
Sherman County, KS	781
Smith County, KS	778
Stafford County, KS	671
Stanton County, KS	718
Stevens County, KS	701
Sumner County, KS	760
Thomas County, KS	682
Topeka, KS	782
Trego County, KS	729
Wallace County, KS	671
Washington County, KS	671
Wichita County, KS	786
Wichita, KS	823
Wilson County, KS	671
Woodson County, KS	720

Kentucky

Area Name	Median \$
Adair County, KY	663
Allen County, KY	771
Anderson County, KY	876

Ballard County, KY	733
Barren County, KY	692
Bath County, KY	720
Bell County, KY	757
Bowling Green, KY	995
Boyle County, KY	726
Breathitt County, KY	743
Breckinridge County, KY	729
Butler County, KY	647
Caldwell County, KY	824
Calloway County, KY	899
Carlisle County, KY	678
Carroll County, KY	777
Carter County, KY	647
Casey County, KY	757
Clay County, KY	675
Clinton County, KY	669
Crittenden County, KY	698
Cumberland County, KY	647
Elizabethtown, KY	840
Elliott County, KY	761
Estill County, KY	647
Fleming County, KY	729
Floyd County, KY	711
Franklin County, KY	902
Fulton County, KY	672
Garrard County, KY	809
Grant County, KY	770
Graves County, KY	647
Grayson County, KY	682
Green County, KY	757
Harlan County, KY	673
Harrison County, KY	743
Hart County, KY	647
Hickman County, KY	647
Hopkins County, KY	738
Jackson County, KY	647
Johnson County, KY	647
Knott County, KY	663
Knox County, KY	664
Laurel County, KY	702

Lawrence County, KY	682
Lee County, KY	657
Leslie County, KY	757
Letcher County, KY	733
Lewis County, KY	705
Lexington-Fayette, KY	1057
Lincoln County, KY	698
Livingston County, KY	768
Logan County, KY	694
Louisville, KY-IN	1147
Lyon County, KY	685
Madison County, KY	837
Magoffin County, KY	757
Marion County, KY	689
Marshall County, KY	851
Martin County, KY	718
Mason County, KY	796
McCracken County, KY	788
McCreary County, KY	757
Meade County, KY	809
Menifee County, KY	663
Mercer County, KY	647
Metcalfe County, KY	655
Monroe County, KY	647
Montgomery County, KY	696
Morgan County, KY	647
Muhlenberg County, KY	662
Nelson County, KY	713
Nicholas County, KY	647
Ohio County, KY	676
Owen County, KY	740
Owensboro, KY	876
Owsley County, KY	663
Perry County, KY	733
Pike County, KY	837
Powell County, KY	681
Pulaski County, KY	741
Robertson County, KY	647
Rockcastle County, KY	647
Rowan County, KY	750
Russell County, KY	647



Shelby County, KY	1017
Simpson County, KY	798
Taylor County, KY	744
Todd County, KY	655
Trimble County, KY	692
Union County, KY	714
Washington County, KY	724
Wayne County, KY	699
Webster County, KY	703
Whitley County, KY	647
Wolfe County, KY	757

Louisiana

Area Name	Median \$
Acadia Parish, LA	658
Alexandria, LA	795
Allen Parish, LA	720
Assumption Parish, LA	934
Avoyelles Parish, LA	698
Baton Rouge, LA	1202
Beauregard Parish, LA	810
Bienville Parish, LA	727
Caldwell Parish, LA	768
Catahoula Parish, LA	722
Claiborne Parish, LA	638
Concordia Parish, LA	626
East Carroll Parish, LA	626
Evangeline Parish, LA	669
Franklin Parish, LA	702
Hammond, LA	880
Houma-Thibodaux, LA	954
Iberia Parish, LA	741
Iberville Parish, LA	865
Jackson Parish, LA	732
Jefferson Davis Parish, LA	689
La Salle Parish, LA	664
Lafayette, LA	975
Lake Charles, LA	917
Lincoln Parish, LA	766
Madison Parish, LA	626
Monroe, LA	811

Morehouse Parish, LA	650
Natchitoches Parish, LA	781
New Orleans-Metairie, LA	1231
Red River Parish, LA	666
Richland Parish, LA	691
Sabine Parish, LA	715
Shreveport-Bossier City, LA	1011
St. James Parish, LA	799
St. Landry Parish, LA	653
St. Mary Parish, LA	776
Tensas Parish, LA	626
Vermilion Parish, LA	743
Vernon Parish, LA	854
Washington Parish, LA	732
Webster Parish, LA	649
West Carroll Parish, LA	626
Winn Parish, LA	732

Maine

Area Name	Median \$
Aroostook County, ME	787
Bangor, ME	1011
Cumberland County, ME	1233
Franklin County, ME	840
Hancock County, ME	1050
Kennebec County, ME	907
Knox County, ME	978
Lewiston-Auburn, ME	919
Lincoln County, ME	1006
Oxford County, ME	897
Penobscot County, ME	851
Piscataquis County, ME	851
Portland, ME	1632
Sagadahoc County, ME	1075
Somerset County, ME	883
Waldo County, ME	917
Washington County, ME	768
York County, ME	1200
York-Kittery-South Berwick, ME	1379

Maryland

Area Name	Median \$
Baltimore-Columbia-Towson, MD	1717
California-Lexington Park, MD	1598
Caroline County, MD	999
Cumberland, MD-WV	774
Dorchester County, MD	933
Garrett County, MD	811
Hagerstown, MD	992
Kent County, MD	1229
Salisbury, MD	1087
Somerset County, MD	921
Talbot County, MD	1349
Worcester County, MD	1105

Massachusetts

Area Name	Median \$
Barnstable Town, MA	1707
Berkshire County, MA	1174
Boston-Cambridge-Quincy, MA-NH	2560
Brockton, MA	1582
Dukes County, MA	2047
Eastern Worcester County, MA	1556
Easton-Raynham, MA	2046
Fitchburg-Leominster, MA	1311
Franklin County, MA	1186
Lawrence, MA-NH	1582
Lowell, MA	1640
Nantucket County, MA	2032
New Bedford, MA	1292
Pittsfield, MA	1179
Springfield, MA	1192
Taunton-Mansfield-Norton, MA	1516
Western Worcester County, MA	1117
Worcester, MA	1406



Michigan

Area Name	Median \$
Alcona County, MI	789
Alger County, MI	788
Allegan County, MI	896
Alpena County, MI	748
Ann Arbor, MI	1350
Antrim County, MI	884
Arenac County, MI	689
Baraga County, MI	704
Barry County, MI	885
Battle Creek, MI	924
Bay City, MI	793
Benzie County, MI	948
Branch County, MI	787
Cass County, MI	798
Charlevoix County, MI	828
Cheboygan County, MI	789
Chippewa County, MI	852
Clare County, MI	706
Crawford County, MI	852
Delta County, MI	689
Detroit-Warren-Livonia, MI	1106
Dickinson County, MI	791
Emmet County, MI	974
Flint, MI	912
Gladwin County, MI	689
Gogebic County, MI	720
Grand Rapids-Wyoming, MI	1242
Grand Traverse County, MI	1157
Gratiot County, MI	749
Hillsdale County, MI	753
Holland-Grand Haven, MI	1178
Houghton County, MI	758
Huron County, MI	717
Ionia County, MI	913
Iosco County, MI	730
Iron County, MI	754
Isabella County, MI	877
Jackson, MI	933
Kalamazoo-Portage, MI	936

Kalkaska County, MI	703
Keweenaw County, MI	802
Lake County, MI	771
Lansing-East Lansing, MI	942
Leelanau County, MI	1076
Lenawee County, MI	865
Livingston County, MI	1230
Luce County, MI	765
Mackinac County, MI	750
Manistee County, MI	815
Marquette County, MI	947
Mason County, MI	770
Mecosta County, MI	878
Menominee County, MI	728
Midland, MI	865
Missaukee County, MI	749
Monroe, MI	942
Montcalm County, MI	851
Montmorency County, MI	806
Muskegon, MI	862
Newaygo County, MI	776
Niles-Benton Harbor, MI	859
Oceana County, MI	777
Ogemaw County, MI	832
Ontonagon County, MI	806
Osceola County, MI	728
Oscoda County, MI	770
Otsego County, MI	813
Presque Isle County, MI	689
Roscommon County, MI	714
Saginaw, MI	811
Sanilac County, MI	712
Schoolcraft County, MI	715
Shiawassee County, MI	713
St. Joseph County, MI	746
Tuscola County, MI	758
Van Buren County, MI	798
Wexford County, MI	765

Minnesota

Area Name	Median \$
Aitkin County, MN	762
Becker County, MN	859
Beltrami County, MN	888
Big Stone County, MN	775
Brown County, MN	746
Cass County, MN	893
Chippewa County, MN	776
Clearwater County, MN	733
Cook County, MN	842
Cottonwood County, MN	752
Crow Wing County, MN	880
Douglas County, MN	835
Duluth, MN-WI	929
Faribault County, MN	726
Fillmore County, MN	689
Freeborn County, MN	766
Goodhue County, MN	946
Grant County, MN	691
Hubbard County, MN	791
Itasca County, MN	883
Jackson County, MN	732
Kanabec County, MN	891
Kandiyohi County, MN	812
Kittson County, MN	706
Koochiching County, MN	696
Lac qui Parle County, MN	744
Lake County, MN	909
Lake of the Woods County, MN	758
Le Sueur County, MN	903
Lincoln County, MN	689
Lyon County, MN	715
Mahnomen County, MN	736
Mankato-North Mankato, MN	976
Marshall County, MN	772
Martin County, MN	742
McLeod County, MN	780
Meeker County, MN	818
Mille Lacs County, MN	908
Minneapolis-St. Paul-	1436



Bloomington, MN-WI	
Morrison County, MN	815
Mower County, MN	865
Murray County, MN	704
Nobles County, MN	847
Norman County, MN	748
Otter Tail County, MN	760
Pennington County, MN	900
Pine County, MN	926
Pipestone County, MN	697
Pope County, MN	855
Red Lake County, MN	778
Redwood County, MN	693
Renville County, MN	742
Rice County, MN	949
Rochester, MN	1024
Rock County, MN	771
Roseau County, MN	832
Sibley County, MN	826
St. Cloud, MN	969
Steele County, MN	859
Stevens County, MN	775
Swift County, MN	738
Todd County, MN	801
Traverse County, MN	712
Wabasha County, MN	806
Wadena County, MN	818
Waseca County, MN	689
Watonwan County, MN	806
Wilkin County, MN	689
Winona County, MN	852
Yellow Medicine County, MN	749

Mississippi

Area Name	Median \$
Adams County, MS	804
Alcorn County, MS	712
Amite County, MS	715
Attala County, MS	687
Benton County, MS	804
Bolivar County, MS	714

Calhoun County, MS	687
Carroll County, MS	725
Chickasaw County, MS	687
Choctaw County, MS	687
Claiborne County, MS	742
Clarke County, MS	876
Clay County, MS	804
Coahoma County, MS	804
Covington County, MS	749
Franklin County, MS	856
George County, MS	761
Greene County, MS	704
Grenada County, MS	715
Gulfport-Biloxi, MS	978
Hattiesburg, MS	976
Holmes County, MS	804
Humphreys County, MS	804
Issaquena County, MS	816
Itawamba County, MS	776
Jackson, MS	1073
Jasper County, MS	742
Jefferson County, MS	687
Jefferson Davis County, MS	742
Jones County, MS	790
Kemper County, MS	742
Lafayette County, MS	1151
Lauderdale County, MS	877
Lawrence County, MS	791
Leake County, MS	749
Lee County, MS	901
Leflore County, MS	687
Lincoln County, MS	763
Lowndes County, MS	809
Marion County, MS	701
Marshall County, MS	903
Monroe County, MS	804
Montgomery County, MS	782
Neshoba County, MS	804
Newton County, MS	718
Noxubee County, MS	804
Oktibbeha County, MS	968

Panola County, MS	775
Pascagoula, MS	1014
Pearl River County, MS	939
Pike County, MS	943
Pontotoc County, MS	877
Prentiss County, MS	748
Quitman County, MS	687
Scott County, MS	788
Sharkey County, MS	742
Simpson County, MS	791
Smith County, MS	804
Stone County, MS	728
Sunflower County, MS	687
Tallahatchie County, MS	804
Tate County, MS	880
Tippah County, MS	742
Tishomingo County, MS	804
Tunica County, MS	1066
Union County, MS	825
Walthall County, MS	817
Warren County, MS	797
Washington County, MS	773
Wayne County, MS	742
Webster County, MS	803
Wilkinson County, MS	742
Winston County, MS	804
Yalobusha County, MS	711
Yazoo County, MS	766

Missouri

Area Name	Median \$
Adair County, MO	645
Atchison County, MO	607
Audrain County, MO	662
Barry County, MO	626
Barton County, MO	659
Bates County, MO	680
Benton County, MO	667
Butler County, MO	643
Callaway County, MO	776
Camden County, MO	693



Cape Girardeau, MO-IL	797
Carroll County, MO	630
Carter County, MO	607
Cedar County, MO	607
Chariton County, MO	608
Clark County, MO	607
Columbia, MO	905
Cooper County, MO	677
Crawford County, MO	669
Dade County, MO	631
Dallas County, MO	607
Daviness County, MO	610
Dent County, MO	610
Douglas County, MO	607
Dunklin County, MO	619
Gasconade County, MO	642
Gentry County, MO	617
Grundy County, MO	614
Harrison County, MO	630
Henry County, MO	660
Hickory County, MO	633
Holt County, MO	607
Howard County, MO	688
Howell County, MO	607
Iron County, MO	710
Jefferson City, MO	689
Johnson County, MO	749
Joplin, MO	786
Kansas City, MO-KS	1189
Knox County, MO	667
Laclede County, MO	642
Lawrence County, MO	639
Lewis County, MO	611
Linn County, MO	607
Livingston County, MO	676
Macon County, MO	651
Madison County, MO	623
Maries County, MO	710
Marion County, MO	716
McDonald County, MO	644
Mercer County, MO	626

Miller County, MO	793
Mississippi County, MO	628
Moniteau County, MO	664
Monroe County, MO	636
Montgomery County, MO	620
Morgan County, MO	707
New Madrid County, MO	679
Nodaway County, MO	720
Oregon County, MO	607
Ozark County, MO	664
Pemiscot County, MO	710
Perry County, MO	761
Pettis County, MO	728
Phelps County, MO	709
Pike County, MO	668
Polk County, MO	652
Pulaski County, MO	794
Putnam County, MO	653
Ralls County, MO	703
Randolph County, MO	623
Reynolds County, MO	644
Ripley County, MO	627
Saline County, MO	652
Schuyler County, MO	681
Scotland County, MO	607
Scott County, MO	725
Shannon County, MO	671
Shelby County, MO	617
Springfield, MO	761
St. Clair County, MO	619
St. Francois County, MO	651
St. Joseph, MO-KS	774
St. Louis, MO-IL	1040
Ste. Genevieve County, MO	700
Stoddard County, MO	607
Stone County, MO	657
Sullivan County, MO	623
Taney County, MO	770
Texas County, MO	710
Vernon County, MO	709
Washington County, MO	607

Wayne County, MO	699
Worth County, MO	668
Wright County, MO	607

Montana

Area Name	Median \$
Beaverhead County, MT	806
Big Horn County, MT	708
Billings, MT	930
Blaine County, MT	693
Broadwater County, MT	1038
Carter County, MT	806
Chouteau County, MT	718
Custer County, MT	844
Daniels County, MT	689
Dawson County, MT	723
Deer Lodge County, MT	806
Fallon County, MT	786
Fergus County, MT	753
Flathead County, MT	870
Gallatin County, MT	1104
Garfield County, MT	689
Glacier County, MT	804
Golden Valley County, MT	756
Granite County, MT	727
Great Falls, MT	783
Hill County, MT	719
Jefferson County, MT	767
Judith Basin County, MT	689
Lake County, MT	781
Lewis and Clark County, MT	889
Liberty County, MT	806
Lincoln County, MT	806
Madison County, MT	821
McCone County, MT	822
Meagher County, MT	694
Mineral County, MT	697
Missoula, MT	1066
Musselshell County, MT	727
Park County, MT	872
Petroleum County, MT	822



Phillips County, MT	806
Pondera County, MT	806
Powder River County, MT	689
Powell County, MT	689
Prairie County, MT	822
Ravalli County, MT	763
Richland County, MT	821
Roosevelt County, MT	689
Rosebud County, MT	749
Sanders County, MT	726
Sheridan County, MT	806
Silver Bow County, MT	762
Stillwater County, MT	820
Sweet Grass County, MT	721
Teton County, MT	814
Toole County, MT	806
Treasure County, MT	822
Valley County, MT	689
Wheatland County, MT	689
Wibaux County, MT	822

Cuming County, NE	745
Custer County, NE	686
Dawes County, NE	743
Dawson County, NE	858
Deuel County, NE	664
Dodge County, NE	823
Dundy County, NE	689
Fillmore County, NE	777
Franklin County, NE	749
Frontier County, NE	664
Furnas County, NE	708
Gage County, NE	666
Garden County, NE	692
Garfield County, NE	739
Gosper County, NE	679
Grant County, NE	708
Greeley County, NE	664
Hall County, NE	840
Hamilton County, NE	710
Harlan County, NE	664
Hayes County, NE	664
Hitchcock County, NE	664
Holt County, NE	772
Hooker County, NE	760
Howard County, NE	702
Jefferson County, NE	664
Johnson County, NE	698
Kearney County, NE	706
Keith County, NE	684
Keya Paha County, NE	857
Kimball County, NE	664
Knox County, NE	664
Lincoln County, NE	728
Lincoln, NE	917
Logan County, NE	664
Loup County, NE	708
Madison County, NE	732
McPherson County, NE	708
Merrick County, NE	711
Morrill County, NE	699
Nance County, NE	664

Nemaha County, NE	664
Nuckolls County, NE	664
Omaha-Council Bluffs, NE-IA	1037
Otoe County, NE	711
Pawnee County, NE	664
Perkins County, NE	775
Phelps County, NE	743
Pierce County, NE	777
Platte County, NE	748
Polk County, NE	664
Red Willow County, NE	664
Richardson County, NE	664
Rock County, NE	664
Saline County, NE	716
Saunders County, NE	823
Scotts Bluff County, NE	756
Seward County, NE	730
Sheridan County, NE	788
Sherman County, NE	664
Sioux County, NE	708
Stanton County, NE	867
Thayer County, NE	664
Thomas County, NE	708
Thurston County, NE	664
Valley County, NE	665
Wayne County, NE	676
Webster County, NE	664
Wheeler County, NE	664
York County, NE	758

Nebraska

Area Name	Median \$
Adams County, NE	755
Antelope County, NE	664
Arthur County, NE	664
Banner County, NE	708
Blaine County, NE	708
Boone County, NE	664
Box Butte County, NE	724
Boyd County, NE	665
Brown County, NE	664
Buffalo County, NE	798
Burt County, NE	664
Butler County, NE	699
Cedar County, NE	685
Chase County, NE	777
Cherry County, NE	735
Cheyenne County, NE	774
Clay County, NE	711
Colfax County, NE	718

Nevada

Area Name	Median \$
Carson City, NV	1132
Churchill County, NV	978
Douglas County, NV	1260
Elko County, NV	1169
Esmeralda County, NV	1161
Eureka County, NV	1046
Humboldt County, NV	978
Lander County, NV	918
Las Vegas-Henderson-Paradise, NV	1480



Lincoln County, NV	929
Lyon County, NV	1099
Mineral County, NV	1213
Nye County, NV	965
Pershing County, NV	856
Reno, NV	1360
White Pine County, NV	1015

New Hampshire

Area Name	Median \$
Belknap County, NH	1136
Carroll County, NH	1048
Cheshire County, NH	1134
Coos County, NH	800
Grafton County, NH	1112
Hillsborough County, NH	1180
Manchester, NH	1461
Merrimack County, NH	1149
Nashua, NH	1571
Portsmouth-Rochester, NH	1725
Sullivan County, NH	1032
Western Rockingham County, NH	1486

New Jersey

Area Name	Median \$
Atlantic City-Hammonton, NJ	1448
Bergen-Passaic, NJ	1796
Jersey City, NJ	2273
Middlesex-Somerset-Hunterdon, NJ	1935
Monmouth-Ocean, NJ	1677
Newark, NJ	1710
Ocean City, NJ	1323
Trenton, NJ	1686
Vineland-Bridgeton, NJ	1280
Warren County, NJ	1385

New Mexico

Area Name	Median \$
Albuquerque, NM	1080
Catron County, NM	814
Chaves County, NM	792
Cibola County, NM	742
Colfax County, NM	781
Curry County, NM	854
De Baca County, NM	667
Eddy County, NM	1080
Farmington, NM	896
Grant County, NM	764
Guadalupe County, NM	767
Harding County, NM	707
Hidalgo County, NM	707
Las Cruces, NM	926
Lea County, NM	937
Lincoln County, NM	718
Los Alamos County, NM	1111
Luna County, NM	691
McKinley County, NM	806
Mora County, NM	707
Otero County, NM	734
Quay County, NM	781
Rio Arriba County, NM	796
Roosevelt County, NM	750
San Miguel County, NM	825
Santa Fe, NM	1441
Sierra County, NM	682
Socorro County, NM	719
Taos County, NM	1028
Union County, NM	732

New York

Area Name	Median \$
Albany-Schenectady-Troy, NY	1216
Allegany County, NY	731
Binghamton, NY	956
Buffalo-Cheektowaga-Niagara Falls, NY	1056
Cattaraugus County, NY	709

Cayuga County, NY	773
Chautauqua County, NY	711
Chenango County, NY	777
Clinton County, NY	884
Columbia County, NY	1139
Cortland County, NY	835
Delaware County, NY	798
Elmira, NY	1003
Essex County, NY	898
Franklin County, NY	769
Fulton County, NY	770
Genesee County, NY	842
Glens Falls, NY	1082
Greene County, NY	1058
Hamilton County, NY	915
Ithaca, NY	1590
Kingston, NY	1439
Lewis County, NY	763
Montgomery County, NY	828
Nassau-Suffolk, NY	2314
New York, NY	2625
Otsego County, NY	927
Poughkeepsie-Newburgh-Middletown, NY	1521
Rochester, NY	1127
Schuyler County, NY	834
Seneca County, NY	791
St. Lawrence County, NY	816
Steuben County, NY	818
Sullivan County, NY	974
Syracuse, NY	977
Utica-Rome, NY	844
Watertown-Fort Drum, NY	1113
Westchester County, NY	2081
Wyoming County, NY	728
Yates County, NY	862



North Carolina

Area Name	Median \$
Alleghany County, NC	694
Anson County, NC	911
Ashe County, NC	678
Asheville, NC	1569
Avery County, NC	811
Beaufort County, NC	723
Bertie County, NC	717
Bladen County, NC	691
Brunswick County, NC	1130
Burlington, NC	1106
Camden County, NC	801
Carteret County, NC	881
Caswell County, NC	759
Charlotte-Concord-Gastonia, NC-SC	1509
Cherokee County, NC	725
Chowan County, NC	851
Clay County, NC	942
Cleveland County, NC	684
Columbus County, NC	680
Craven County, NC	977
Dare County, NC	1197
Davidson County, NC	821
Duplin County, NC	719
Durham-Chapel Hill, NC	1528
Fayetteville, NC	1201
Gates County, NC	961
Goldsboro, NC	905
Graham County, NC	745
Granville County, NC	1143
Greene County, NC	669
Greensboro-High Point, NC	1116
Greenville, NC	1001
Halifax County, NC	756
Harnett County, NC	932
Haywood County, NC	1224
Hertford County, NC	778
Hickory-Lenoir-Morganton, NC	891
Hoke County, NC	863
Hyde County, NC	766

Iredell County, NC	1193
Jackson County, NC	833
Jacksonville, NC	1101
Jones County, NC	678
Lee County, NC	926
Lenoir County, NC	695
Lincoln County, NC	1047
Macon County, NC	892
Martin County, NC	725
McDowell County, NC	763
Mitchell County, NC	682
Montgomery County, NC	695
Moore County, NC	970
Northampton County, NC	754
Pamlico County, NC	915
Pasquotank County, NC	855
Pender County, NC	1086
Perquimans County, NC	908
Person County, NC	766
Polk County, NC	832
Raleigh, NC	1584
Richmond County, NC	762
Robeson County, NC	665
Rockingham County, NC	774
Rocky Mount, NC	917
Rowan County, NC	991
Rutherford County, NC	737
Sampson County, NC	763
Scotland County, NC	711
Stanly County, NC	731
Surry County, NC	677
Swain County, NC	656
Transylvania County, NC	956
Tyrrell County, NC	938
Vance County, NC	750
Warren County, NC	651
Washington County, NC	657
Watauga County, NC	997
Wilkes County, NC	745
Wilmington, NC	1441
Wilson County, NC	826

Winston-Salem, NC	1001
Yancey County, NC	661

North Dakota

Area Name	Median \$
Adams County, ND	692
Barnes County, ND	713
Benson County, ND	765
Billings County, ND	790
Bismarck, ND	913
Bottineau County, ND	740
Bowman County, ND	765
Burke County, ND	674
Cavalier County, ND	692
Dickey County, ND	658
Divide County, ND	1172
Dunn County, ND	883
Eddy County, ND	654
Emmons County, ND	654
Fargo, ND-MN	833
Foster County, ND	765
Golden Valley County, ND	718
Grand Forks, ND-MN	795
Grant County, ND	692
Griggs County, ND	682
Hettinger County, ND	790
Kidder County, ND	760
LaMoure County, ND	668
Logan County, ND	796
McHenry County, ND	751
McIntosh County, ND	765
McKenzie County, ND	1174
McLean County, ND	670
Mercer County, ND	903
Mountrail County, ND	830
Nelson County, ND	765
Pembina County, ND	765
Pierce County, ND	817
Ramsey County, ND	685
Ransom County, ND	722
Renville County, ND	718



Richland County, ND	654
Rolette County, ND	669
Sargent County, ND	687
Sheridan County, ND	790
Sioux County, ND	661
Slope County, ND	790
Stark County, ND	928
Steele County, ND	692
Stutsman County, ND	667
Towner County, ND	692
Traill County, ND	695
Walsh County, ND	744
Ward County, ND	805
Wells County, ND	694
Williams County, ND	1057

Ohio

Area Name	Median \$
Adams County, OH	655
Akron, OH	870
Ashland County, OH	672
Ashtabula County, OH	715
Athens County, OH	888
Auglaize County, OH	717
Brown County, OH	732
Canton-Massillon, OH	721
Champaign County, OH	722
Cincinnati, OH-KY-IN	986
Cleveland-Elyria, OH	972
Clinton County, OH	760
Columbiana County, OH	754
Columbus, OH	1149
Coshocton County, OH	707
Crawford County, OH	723
Darke County, OH	741
Dayton-Kettering, OH	852
Defiance County, OH	707
Erie County, OH	816
Fayette County, OH	744
Gallia County, OH	756
Guernsey County, OH	705

Hancock County, OH	787
Hardin County, OH	706
Harrison County, OH	655
Henry County, OH	789
Highland County, OH	735
Hocking County, OH	667
Holmes County, OH	669
Huron County, OH	705
Jackson County, OH	671
Knox County, OH	782
Lima, OH	782
Logan County, OH	715
Mansfield, OH	725
Marion County, OH	759
Meigs County, OH	707
Mercer County, OH	680
Monroe County, OH	663
Morgan County, OH	766
Muskingum County, OH	715
Noble County, OH	766
Ottawa County, OH	766
Paulding County, OH	745
Perry County, OH	708
Pike County, OH	706
Preble County, OH	680
Putnam County, OH	747
Ross County, OH	801
Sandusky County, OH	727
Scioto County, OH	754
Seneca County, OH	709
Shelby County, OH	730
Springfield, OH	771
Toledo, OH	799
Tuscarawas County, OH	755
Union County, OH	995
Van Wert County, OH	688
Vinton County, OH	677
Washington County, OH	692
Wayne County, OH	746
Williams County, OH	731
Wyandot County, OH	712

Youngstown-Warren-Boardman, OH	683
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Oklahoma

Area Name	Median \$
Adair County, OK	678
Alfalfa County, OK	678
Atoka County, OK	705
Beaver County, OK	722
Beckham County, OK	781
Blaine County, OK	690
Bryan County, OK	750
Caddo County, OK	678
Carter County, OK	808
Cherokee County, OK	781
Choctaw County, OK	678
Cimarron County, OK	697
Coal County, OK	678
Cotton County, OK	712
Craig County, OK	760
Custer County, OK	740
Delaware County, OK	779
Dewey County, OK	739
Ellis County, OK	835
Enid, OK	807
Garvin County, OK	678
Grady County, OK	691
Grant County, OK	685
Greer County, OK	684
Harmon County, OK	697
Harper County, OK	697
Haskell County, OK	678
Hughes County, OK	680
Jackson County, OK	713
Jefferson County, OK	678
Johnston County, OK	772
Kay County, OK	696
Kingfisher County, OK	748
Kiowa County, OK	678
Latimer County, OK	696
Lawton, OK	767
Le Flore County, OK	711



Lincoln County, OK	771
Love County, OK	817
Major County, OK	678
Marshall County, OK	678
Mayes County, OK	723
McCurtain County, OK	714
McIntosh County, OK	736
Murray County, OK	730
Muskogee County, OK	719
Noble County, OK	794
Nowata County, OK	678
Okfuskee County, OK	794
Oklahoma City, OK	942
Okmulgee County, OK	683
Ottawa County, OK	706
Pawnee County, OK	730
Payne County, OK	844
Pittsburg County, OK	776
Pontotoc County, OK	763
Pottawatomie County, OK	755
Pushmataha County, OK	762
Roger Mills County, OK	802
Seminole County, OK	705
Stephens County, OK	739
Texas County, OK	846
Tillman County, OK	794
Tulsa, OK	958
Washington County, OK	806
Washita County, OK	794
Woods County, OK	784
Woodward County, OK	801

Oregon

Area Name	Median \$
Albany, OR	1187
Baker County, OR	791
Bend-Redmond, OR	1401
Clatsop County, OR	1070
Coos County, OR	886
Corvallis, OR	1318
Crook County, OR	1004

Curry County, OR	1006
Douglas County, OR	892
Eugene-Springfield, OR	1148
Gilliam County, OR	898
Grant County, OR	768
Grants Pass, OR	1100
Harney County, OR	718
Hood River County, OR	1515
Jefferson County, OR	890
Klamath County, OR	830
Lake County, OR	818
Lincoln County, OR	1035
Malheur County, OR	784
Medford, OR	1123
Morrow County, OR	789
Portland-Vancouver-Hillsboro, OR-WA	1864
Salem, OR	1118
Sherman County, OR	942
Tillamook County, OR	975
Umatilla County, OR	859
Union County, OR	845
Wallowa County, OR	829
Wasco County, OR	1321
Wheeler County, OR	698

Pennsylvania

Area Name	Median \$
Allentown-Bethlehem-Easton, PA	1227
Altoona, PA	907
Armstrong County, PA	757
Bedford County, PA	658
Bradford County, PA	777
Cameron County, PA	649
Chambersburg-Waynesboro, PA	984
Clarion County, PA	710
Clearfield County, PA	733
Clinton County, PA	750
Columbia County, PA	926
Crawford County, PA	688
East Stroudsburg, PA	1226

Elk County, PA	722
Erie, PA	811
Forest County, PA	746
Fulton County, PA	687
Gettysburg, PA	1062
Greene County, PA	745
Harrisburg-Carlisle, PA	1097
Huntingdon County, PA	691
Indiana County, PA	777
Jefferson County, PA	693
Johnstown, PA	743
Juniata County, PA	650
Lancaster, PA	1146
Lawrence County, PA	711
Lebanon, PA	1014
McKean County, PA	706
Mifflin County, PA	749
Montour County, PA	1013
Northumberland County, PA	713
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1576
Pike County, PA	1324
Pittsburgh, PA	1046
Potter County, PA	667
Reading, PA	1128
Schuylkill County, PA	709
Scranton--Wilkes-Barre, PA	905
Sharon, PA	691
Snyder County, PA	828
Somerset County, PA	732
State College, PA	1233
Sullivan County, PA	697
Susquehanna County, PA	739
Tioga County, PA	696
Union County, PA	851
Venango County, PA	662
Warren County, PA	686
Wayne County, PA	906
Williamsport, PA	951
York-Hanover, PA	1017



Rhode Island

Area Name	Median \$
Newport-Middleton-Portsmouth, RI	1869
Providence-Fall River, RI-MA	1504
Westerly-Hopkinton-New Shoreham, RI	1432

South Carolina

Area Name	Median \$
Abbeville County, SC	742
Allendale County, SC	806
Anderson, SC	913
Bamberg County, SC	689
Barnwell County, SC	711
Beaufort County, SC	1617
Charleston-North Charleston, SC	1544
Cherokee County, SC	749
Chester County, SC	797
Chesterfield County, SC	759
Clarendon County, SC	689
Colleton County, SC	808
Columbia, SC	1186
Darlington County, SC	828
Dillon County, SC	691
Florence, SC	851
Georgetown County, SC	949
Greenville-Mauldin-Easley, SC	1159
Greenwood County, SC	828
Hampton County, SC	760
Jasper County, SC	1264
Kershaw County, SC	850
Lancaster County, SC	855
Laurens County, SC	827
Lee County, SC	689
Marion County, SC	806
Marlboro County, SC	689
McCormick County, SC	788
Myrtle Beach-North Myrtle Beach-Conway, SC	1256
Newberry County, SC	830
Oconee County, SC	798

Orangeburg County, SC	871
Spartanburg, SC	1080
Sumter, SC	1010
Union County, SC	737
Williamsburg County, SC	702

South Dakota

Area Name	Median \$
Aurora County, SD	775
Beadle County, SD	763
Bennett County, SD	835
Bon Homme County, SD	712
Brookings County, SD	829
Brown County, SD	851
Brule County, SD	697
Buffalo County, SD	913
Butte County, SD	831
Campbell County, SD	689
Charles Mix County, SD	805
Clark County, SD	693
Clay County, SD	779
Codington County, SD	851
Corson County, SD	689
Custer County, SD	936
Davison County, SD	770
Day County, SD	710
Deuel County, SD	689
Dewey County, SD	806
Douglas County, SD	776
Edmunds County, SD	699
Fall River County, SD	941
Faulk County, SD	712
Grant County, SD	689
Gregory County, SD	696
Haakon County, SD	781
Hamlin County, SD	695
Hand County, SD	714
Hanson County, SD	806
Harding County, SD	788
Hughes County, SD	846
Hutchinson County, SD	810

Hyde County, SD	764
Jackson County, SD	806
Jerauld County, SD	788
Jones County, SD	788
Kingsbury County, SD	789
Lake County, SD	738
Lawrence County, SD	823
Lyman County, SD	753
Marshall County, SD	760
McPherson County, SD	689
Meade County, SD	936
Mellette County, SD	812
Miner County, SD	689
Moody County, SD	689
Perkins County, SD	729
Potter County, SD	782
Rapid City, SD	950
Roberts County, SD	771
Sanborn County, SD	689
Sioux Falls, SD	936
Spink County, SD	746
Stanley County, SD	859
Sully County, SD	788
Todd County, SD	756
Tripp County, SD	733
Walworth County, SD	717
Yankton County, SD	776
Ziebach County, SD	689

Tennessee

Area Name	Median \$
Bedford County, TN	950
Benton County, TN	682
Bledsoe County, TN	655
Campbell County, TN	730
Carroll County, TN	787
Chattanooga, TN-GA	1178
Claiborne County, TN	785
Clarksville, TN-KY	1032
Clay County, TN	655
Cleveland, TN	915



Cocke County, TN	700
Coffee County, TN	776
Crockett County, TN	827
Cumberland County, TN	774
Decatur County, TN	655
DeKalb County, TN	712
Dyer County, TN	724
Fentress County, TN	655
Franklin County, TN	778
Gibson County, TN	778
Giles County, TN	804
Grainger County, TN	723
Greene County, TN	767
Grundy County, TN	763
Hancock County, TN	767
Hardeman County, TN	674
Hardin County, TN	655
Haywood County, TN	661
Henderson County, TN	811
Henry County, TN	712
Hickman County, TN	795
Houston County, TN	737
Humphreys County, TN	821
Jackson County, TN	681
Jackson, TN	937
Johnson City, TN	944
Johnson County, TN	761
Kingsport-Bristol-Bristol, TN-VA	751
Knoxville, TN	1077
Lake County, TN	694
Lauderdale County, TN	658
Lawrence County, TN	721
Lewis County, TN	655
Lincoln County, TN	803
Macon County, TN	847
Marshall County, TN	811
Mauy County, TN	1129
McMinn County, TN	855
McNairy County, TN	655
Meigs County, TN	674
Memphis, TN-MS-AR	1232

Monroe County, TN	715
Moore County, TN	757
Morgan County, TN	683
Morristown, TN	841
Nashville-Davidson--Murfreesboro--Franklin, TN	1573
Obion County, TN	762
Overton County, TN	688
Perry County, TN	727
Pickett County, TN	768
Putnam County, TN	802
Rhea County, TN	680
Roane County, TN	880
Scott County, TN	708
Sevier County, TN	949
Smith County, TN	731
Stewart County, TN	848
Van Buren County, TN	684
Warren County, TN	712
Wayne County, TN	655
Weakley County, TN	754
White County, TN	772

Texas

Area Name	Median \$
Abilene, TX	910
Amarillo, TX	944
Anderson County, TX	942
Andrews County, TX	1317
Angelina County, TX	1000
Aransas County, TX	1131
Atascosa County, TX	1090
Austin County, TX	947
Austin-Round Rock, TX	1753
Bailey County, TX	764
Baylor County, TX	701
Beaumont-Port Arthur, TX	998
Bee County, TX	940
Blanco County, TX	988
Borden County, TX	883
Bosque County, TX	772
Brazoria County, TX	1279

Brewster County, TX	987
Briscoe County, TX	729
Brooks County, TX	729
Brown County, TX	865
Brownsville-Harlingen, TX	807
Burnet County, TX	931
Calhoun County, TX	895
Camp County, TX	698
Cass County, TX	717
Castro County, TX	880
Cherokee County, TX	782
Childress County, TX	943
Cochran County, TX	733
Coke County, TX	689
Coleman County, TX	965
College Station-Bryan, TX	1066
Collingsworth County, TX	729
Colorado County, TX	817
Comanche County, TX	883
Concho County, TX	978
Cooke County, TX	976
Corpus Christi, TX	1176
Cottle County, TX	883
Crane County, TX	897
Crockett County, TX	883
Culberson County, TX	883
Dallam County, TX	840
Dallas, TX	1639
Dawson County, TX	746
Deaf Smith County, TX	837
Delta County, TX	777
DeWitt County, TX	938
Dickens County, TX	729
Dimmit County, TX	847
Donley County, TX	693
Duval County, TX	729
Eastland County, TX	801
Edwards County, TX	883
El Paso, TX	1059
Erath County, TX	899
Falls County, TX	737



Fannin County, TX	794
Fayette County, TX	871
Fisher County, TX	689
Floyd County, TX	806
Foard County, TX	883
Fort Worth-Arlington, TX	1484
Franklin County, TX	865
Freestone County, TX	747
Frio County, TX	967
Gaines County, TX	802
Garza County, TX	753
Gillespie County, TX	1027
Glasscock County, TX	883
Gonzales County, TX	831
Gray County, TX	823
Grimes County, TX	874
Hale County, TX	823
Hall County, TX	689
Hamilton County, TX	855
Hansford County, TX	853
Hardeman County, TX	705
Harrison County, TX	890
Hartley County, TX	1004
Haskell County, TX	729
Hemphill County, TX	886
Henderson County, TX	855
Hill County, TX	834
Hockley County, TX	806
Hood County, TX	1207
Hopkins County, TX	918
Houston County, TX	764
Houston-The Woodlands-Sugar Land, TX	1217
Howard County, TX	1025
Hudspeth County, TX	915
Hutchinson County, TX	816
Jack County, TX	766
Jackson County, TX	957
Jasper County, TX	851
Jeff Davis County, TX	883
Jim Hogg County, TX	729
Jim Wells County, TX	899

Karnes County, TX	1060
Kendall County, TX	1431
Kenedy County, TX	883
Kent County, TX	883
Kerr County, TX	1009
Killeen-Temple, TX	965
Kimble County, TX	718
King County, TX	883
Kinney County, TX	883
Kleberg County, TX	964
Knox County, TX	729
La Salle County, TX	747
Lamar County, TX	825
Lamb County, TX	725
Lampasas County, TX	840
Laredo, TX	935
Lavaca County, TX	898
Lee County, TX	1043
Leon County, TX	774
Limestone County, TX	761
Lipscomb County, TX	802
Live Oak County, TX	758
Llano County, TX	998
Longview, TX	982
Loving County, TX	883
Lubbock, TX	986
Lynn County, TX	987
Madison County, TX	801
Marion County, TX	802
Martin County, TX	770
Mason County, TX	809
Matagorda County, TX	912
Maverick County, TX	825
McAllen-Edinburg-Mission, TX	836
McCulloch County, TX	861
McMullen County, TX	883
Medina County, TX	930
Menard County, TX	729
Midland, TX	1485
Milam County, TX	868
Mills County, TX	729

Mitchell County, TX	939
Montague County, TX	915
Moore County, TX	850
Morris County, TX	702
Motley County, TX	729
Nacogdoches County, TX	964
Navarro County, TX	823
Newton County, TX	737
Nolan County, TX	783
Ochiltree County, TX	909
Odessa, TX	1196
Oldham County, TX	885
Palo Pinto County, TX	848
Panola County, TX	782
Parmer County, TX	863
Pecos County, TX	915
Polk County, TX	934
Presidio County, TX	806
Rains County, TX	870
Reagan County, TX	994
Real County, TX	908
Red River County, TX	806
Reeves County, TX	873
Refugio County, TX	821
Roberts County, TX	883
Runnels County, TX	848
Rusk County, TX	828
Sabine County, TX	722
San Angelo, TX	981
San Antonio-New Braunfels, TX	1282
San Augustine County, TX	818
San Jacinto County, TX	895
San Saba County, TX	901
Schleicher County, TX	883
Scurry County, TX	891
Shackelford County, TX	883
Shelby County, TX	806
Sherman County, TX	750
Sherman-Denison, TX	1116
Somervell County, TX	832
Starr County, TX	689



Stephens County, TX	762
Sterling County, TX	979
Stonewall County, TX	883
Sutton County, TX	699
Swisher County, TX	723
Terrell County, TX	883
Terry County, TX	767
Texarkana, TX-Texarkana, AR	832
Throckmorton County, TX	767
Titus County, TX	773
Trinity County, TX	827
Tyler County, TX	808
Tyler, TX	1089
Upton County, TX	806
Uvalde County, TX	932
Val Verde County, TX	833
Van Zandt County, TX	856
Victoria, TX	1086
Waco, TX	1080
Walker County, TX	1111
Ward County, TX	1161
Washington County, TX	1054
Wharton County, TX	901
Wheeler County, TX	796
Wichita Falls, TX	900
Wilbarger County, TX	766
Willacy County, TX	689
Winkler County, TX	1048
Wise County, TX	1125
Wood County, TX	871
Yoakum County, TX	1009
Young County, TX	820
Zapata County, TX	721
Zavala County, TX	729

Utah

Area Name	Median \$
Beaver County, UT	773
Box Elder County, UT	864
Carbon County, UT	753
Daggett County, UT	859
Duchesne County, UT	886
Emery County, UT	806
Garfield County, UT	822
Grand County, UT	1094
Iron County, UT	905
Kane County, UT	1093
Logan, UT-ID	896
Millard County, UT	790
Ogden-Clearfield, UT	1196
Piute County, UT	752
Provo-Orem, UT	1178
Rich County, UT	752
Salt Lake City, UT	1431
San Juan County, UT	816
Sanpete County, UT	788
Sevier County, UT	756
St. George, UT	1184
Summit County, UT	1484
Tooele County, UT	903
Uintah County, UT	755
Wasatch County, UT	1398
Wayne County, UT	802

Vermont

Area Name	Median \$
Addison County, VT	1175
Bennington County, VT	1049
Burlington-South Burlington, VT	1544
Caledonia County, VT	965
Essex County, VT	852
Lamoille County, VT	1037
Orange County, VT	1041
Orleans County, VT	1015
Rutland County, VT	1059
Washington County, VT	1180

Windham County, VT	1160
Windsor County, VT	1210

Virginia

Area Name	Median \$
Accomack County, VA	894
Alleghany County-Clifton Forge city-Covington city, VA	808
Bath County, VA	790
Blacksburg-Christiansburg-Radford, VA	1088
Bland County, VA	730
Brunswick County, VA	730
Buchanan County, VA	730
Buckingham County, VA	882
Caroline County, VA	1015
Carroll County-Galax city, VA	732
Charlotte County, VA	689
Charlottesville, VA	1545
Culpeper County, VA	1052
Cumberland County, VA	833
Dickenson County, VA	730
Essex County, VA	905
Floyd County, VA	730
Franklin County, VA	789
Giles County, VA	846
Grayson County, VA	730
Greensville County-Emporia city, VA	792
Halifax County, VA	777
Harrisonburg, VA	991
Henry County-Martinsville city, VA	701
Highland County, VA	790
King and Queen County, VA	1001
King George County, VA	1197
Lancaster County, VA	962
Lee County, VA	775
Louisa County, VA	1065
Lunenburg County, VA	707
Lynchburg, VA	1042
Madison County, VA	822



Mecklenburg County, VA	726
Middlesex County, VA	951
Northampton County, VA	764
Northumberland County, VA	1049
Nottoway County, VA	752
Orange County, VA	1001
Page County, VA	865
Patrick County, VA	776
Pittsylvania County-Danville city, VA	769
Prince Edward County, VA	941
Pulaski County, VA	852
Rappahannock County, VA	1152
Richmond County, VA	931
Richmond, VA	1472
Roanoke, VA	945
Rockbridge County-Buena Vista city-Lexington city, VA	913
Russell County, VA	720
Shenandoah County, VA	880
Smyth County, VA	789
Southampton County-Franklin city, VA	952
Staunton-Waynesboro, VA	1042
Surry County, VA	733
Tazewell County, VA	711
Virginia Beach-Norfolk-Newport News, VA-NC	1373
Warren County, VA	965
Westmoreland County, VA	972
Winchester, VA-WV	1199
Wise County-Norton city, VA	734
Wythe County, VA	721

Washington

Area Name	Median \$
Adams County, WA	898
Bellingham, WA	1389
Bremerton-Silverdale, WA	1612
Clallam County, WA	1026
Columbia County, WA	898
Ferry County, WA	731

Garfield County, WA	832
Grant County, WA	942
Grays Harbor County, WA	954
Island County, WA	1318
Jefferson County, WA	1141
Kennewick-Richland, WA	1281
Kittitas County, WA	1111
Klickitat County, WA	1008
Lewis County, WA	1019
Lincoln County, WA	859
Longview, WA	1192
Mason County, WA	1111
Mount Vernon-Anacortes, WA	1361
Okanogan County, WA	883
Olympia-Tumwater, WA	1683
Pacific County, WA	881
Pend Oreille County, WA	851
San Juan County, WA	1416
Seattle-Bellevue, WA	2399
Spokane, WA	1082
Stevens County, WA	790
Tacoma, WA	1727
Wahkiakum County, WA	927
Walla Walla, WA	1196
Wenatchee, WA	1248
Whitman County, WA	938
Yakima, WA	1070

West Virginia

Area Name	Median \$
Barbour County, WV	755
Boone County, WV	755
Braxton County, WV	645
Calhoun County, WV	685
Charleston, WV	865
Doddridge County, WV	789
Fayette County, WV	713
Gilmer County, WV	686
Grant County, WV	645
Greenbrier County, WV	742
Hardy County, WV	731

Harrison County, WV	898
Huntington-Ashland, WV-KY-OH	873
Jackson County, WV	712
Jefferson County, WV	887
Lewis County, WV	809
Lincoln County, WV	659
Logan County, WV	768
Marion County, WV	862
Martinsburg, WV	1030
Mason County, WV	761
McDowell County, WV	673
Mercer County, WV	741
Mingo County, WV	645
Monroe County, WV	738
Morgan County, WV	857
Morgantown, WV	918
Nicholas County, WV	690
Parkersburg-Vienna, WV	835
Pendleton County, WV	685
Pleasants County, WV	645
Pocahontas County, WV	685
Putnam County, WV	879
Raleigh County, WV	751
Randolph County, WV	689
Ritchie County, WV	704
Roane County, WV	755
Summers County, WV	680
Taylor County, WV	805
Tucker County, WV	755
Tyler County, WV	794
Upshur County, WV	739
Webster County, WV	645
Weirton-Steubenville, WV-OH	712
Wetzel County, WV	753
Wheeling, WV-OH	754
Wyoming County, WV	731



Wisconsin

Area Name	Median \$
Adams County, WI	689
Appleton, WI	823
Ashland County, WI	715
Barron County, WI	745
Bayfield County, WI	801
Buffalo County, WI	747
Burnett County, WI	777
Clark County, WI	689
Columbia County, WI	833
Crawford County, WI	776
Dodge County, WI	826
Door County, WI	812
Dunn County, WI	783
Eau Claire, WI	883
Florence County, WI	871
Fond du Lac, WI	850
Forest County, WI	689
Grant County, WI	712
Green Bay, WI	891
Green County, WI	765
Green Lake County, WI	707
Iowa County, WI	779
Iron County, WI	703
Jackson County, WI	809
Janesville-Beloit, WI	887
Jefferson County, WI	861
Juneau County, WI	763
Kenosha County, WI	1146
La Crosse-Onalaska, WI-MN	910
Lafayette County, WI	751

Langlade County, WI	689
Lincoln County, WI	705
Madison, WI	1262
Manitowoc County, WI	689
Marinette County, WI	707
Marquette County, WI	689
Menominee County, WI	763
Milwaukee-Waukesha-West Allis, WI	1042
Monroe County, WI	849
Oconto County, WI	764
Oneida County, WI	843
Oshkosh-Neenah, WI	830
Pepin County, WI	689
Polk County, WI	808
Portage County, WI	802
Price County, WI	689
Racine, WI	879
Richland County, WI	779
Rusk County, WI	691
Sauk County, WI	932
Sawyer County, WI	745
Shawano County, WI	747
Sheboygan, WI	823
Taylor County, WI	700
Trempealeau County, WI	741
Vernon County, WI	707
Vilas County, WI	714
Walworth County, WI	902
Washburn County, WI	728
Waupaca County, WI	745
Wausau, WI	838
Waushara County, WI	689

Wood County, WI	725
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Wyoming

Area Name	Median \$
Albany County, WY	893
Big Horn County, WY	770
Campbell County, WY	1000
Carbon County, WY	853
Casper, WY	945
Cheyenne, WY	962
Converse County, WY	852
Crook County, WY	842
Fremont County, WY	872
Goshen County, WY	756
Hot Springs County, WY	732
Johnson County, WY	886
Lincoln County, WY	740
Niobrara County, WY	705
Park County, WY	844
Platte County, WY	822
Sheridan County, WY	918
Sublette County, WY	854
Sweetwater County, WY	968
Teton County, WY	1511
Uinta County, WY	689
Washakie County, WY	689
Weston County, WY	859

Source: U.S. Department of Housing and Urban Development
<https://www.huduser.gov/portal/datasets/50per.html>



Glossary

This glossary contains the most important terms used in this publication.

Cap	The maximum amount an insurance policy will cover for an item; for example, a cap on fine jewelry might be \$1,500.
Claim	A report that you file with an insurance company if some or all of your personal property is damaged or destroyed.
Deductible	The amount of money you must pay out of pocket before an insurance policy kicks in.
Endorsement	Also called a trailer or a rider, an endorsement offers additional coverage for a category of items, such as electronics equipment.
Exclusion	Something not covered by insurance.
Floater	Offers additional coverage for a specific item, such as an antique firearm.
Peril	Something that causes harm or damage, such as a fire.



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Weiss Ratings: What Our Ratings Mean

- A Excellent.** The company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. While the financial position of any company is subject to change, we believe that this company has the resources necessary to deal with severe economic conditions.
- B Good.** The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.
- C Fair.** The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.
- D Weak.** The company currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified.
- E Very Weak.** The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.
- F Failed.** The company is deemed failed if it is either 1) under supervision of an insurance regulatory authority; 2) in the process of rehabilitation; 3) in the process of liquidation; or 4) voluntarily dissolve after disciplinary or other regulatory action by an insurance regulatory authority.
- +** The plus sign is an indication that the company is in the upper third of the letter grade.
- The minus sign is an indication that the company is in the lower third of the letter grade.
- U** Unrated. The company is unrated for one or more of the following reasons: (1) total assets are less than \$1 million; (2) premium income for the current year was less than \$100,000; or (3) the company functions almost exclusively as a holding company rather than as an underwriter; or, (4) in our opinion, we do not have enough information to reliably issue a rating.



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