Financial Ratings Series

Weiss Ratings & Grey House Publishing

Financial Literacy Basics:

Renting an Apartment & Understanding Renters' Insurance

2026

GREY HOUSE PUBLISHING

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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the eighth 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:

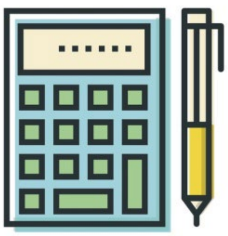
- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance** Plans
- **Renting an Apartment** & Understanding **Renters Insurance**
- Calculating the **Cost of College** & Understanding **Student Loans**
- **Buying a Car** & Understanding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

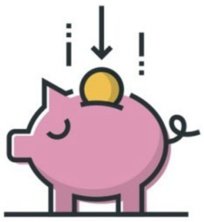
Moving in to your first apartment can be a little frightening. You might be asking yourself: "Can I afford the monthly rent?" "Will my landlord be fair?" "Are there other expenses that I should budget for?" There are a lot of things to consider before you sign a lease to rent an apartment. You want to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



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

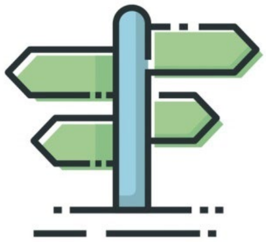
You can use the Budget Worksheet on page 59 to help you get started. Or, consult another guide in this series, *How to Make & Stick to a Budget*, for more information.



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 tight budget.



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

Prepare for a Rental Credit Check or a Background Check

More than likely, your landlord will want to check your credit report or your credit history before renting an apartment to you.

Your credit report is a 7- to 10-year account of your borrowing and repayment history. It includes a list of the loans you've taken out, credit limits, loan amounts, payment terms, loan balances, and whether you've paid your bills on time. Bankruptcies and tax liens are also included.

If you're worried about what your landlord might find in your credit history, check your credit report yourself first. By doing so, you'll be able to correct any errors that appear on your credit history. And, you'll be able to answer any questions your landlord might have about your credit history.

By law, you are entitled to a free copy of your credit report every year from each of the three major credit bureaus. Visit AnnualCreditReport.com to request your reports.

Check your reports for any errors and contact the credit bureau to correct any mistakes, like loans that have been paid off but are still listed as being in repayment, or if there are loans listed on your credit report that you did not take out in the first place.

Your landlord may also ask for additional information about your finances, in addition to your recent paystub. They may ask for your recent tax return or W2, or for your bank statements. They may ask for your rental history, with contact information from your past landlords.

Your landlord may run a background check on you. Unlike your credit report, which just looks at your credit history, a background provides much more information about you. A background check will likely reveal your credit and rental history, past evictions, any arrests or convictions, employment history, income verification, and if you've been named in any civil court cases or bankruptcies.

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

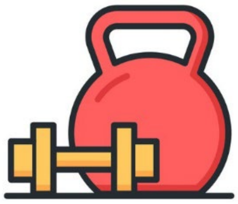
A security deposit is a sum of money that you give your landlord to hold, to ensure that you meet your lease requirements. If damage is done to the apartment while you are a tenant, your landlord might deduct the repair costs from your security deposit. If you are required to pay your last month's rent 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



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.

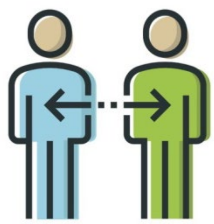
Community Amenities

- Swimming Pool
- Fitness Center
- Rooftop Deck
- Barbeque Equipment
- Parking Facilities
- Shared Office Space
- Dog Park
- Playground
- Internet Access
- Elevator
- Laundry Facilities
- Storage 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? Make sure that you're going to enjoy sharing a living space, before you move in together, it 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 their weight and potential for water damage.

Your landlord may have a list of questions that they want answered 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

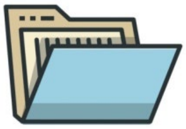
Read through your lease carefully. Make sure that you understand all of the items. If you have a question, ask for clarification. Make sure that everything you have discussed is written down in the lease.

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.

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.

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.

Beware of Rental Scams

The following advice is provided by the Federal Trade Commission[1].

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.

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

Some scammers will 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

[1] https://www.consumer.ftc.gov/articles/0079-rental-listing-scams

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, look elsewhere.

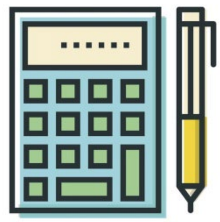
Part 2: Understanding Renters' Insurance

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 technician to set up your wireless internet 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 technician is suing you. You did not mention the loose floorboard to the technician 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, there are two types of coverage you can choose from:

- **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 first before the policy starts paying. 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.

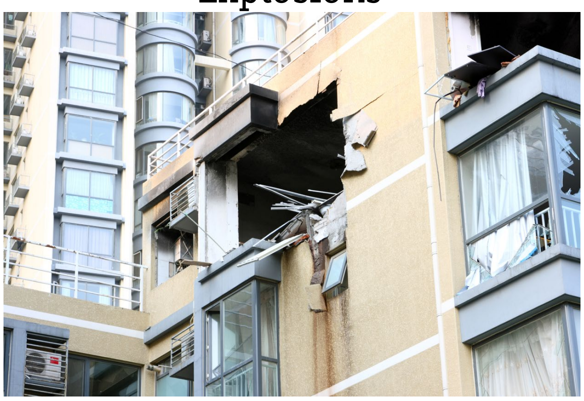
A peril is something that causes harm. Most renters' insurance policies are "named peril policies." That means that if a peril is not listed on the policy, you aren't covered for it.

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.

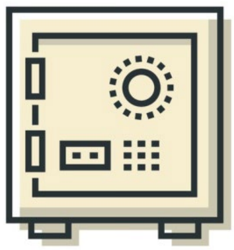
- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Theft
- Volcanic eruption
- Falling objects
- Weight of ice, snow, or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing 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



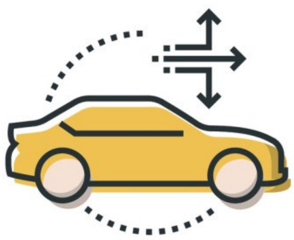
Personal Property Covered

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					
Sound System					
Gaming System					
Camera					
Computer/Laptop					
Printer					
Tablet					
Cell Phone					
Stereo					
CDs					
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 overall 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.

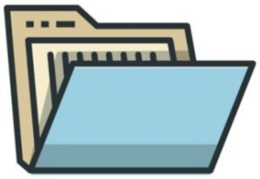
There is a Quote Comparison Worksheet in the Appendix in this volume, to help compare the quotes you've received side by side. Also take into consideration customer reviews and whether the insurance agent is helpful and knowledgeable. You can also research a company's insurance ratings online.

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 on page 30.

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 would you like?
- What deductible would you 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 □ No □	Fire station w/in 5 miles?	Yes □ No □

RATING INFORMATION

Replacement cost of contents:	$	
Limit of Liability requested:	$	$

DISCOUNT INFORMATION

Burglar alarm?	Yes □ No □	If yes, central off-site monitoring?	Yes □ No □
Fire alarm?	Yes □ No □	If yes, central off-site monitoring?	Yes □ No □
Smoke detectors?	Yes □ No □	If yes, hard wire connection?	Yes □ No □
Sprinkler system?	Yes □ No □	If yes, central off-site monitoring?	Yes □ No □
Fire extinguisher(s)?	Yes □ No □	Number of extinguishers:	Yes □ No □
Fire escape ladder?	Yes □ No □	Location of ladder:	Yes □ No □
Security guard patrol/gated community?		Yes □ No □	
Describe security or community:			
Lightning protection system?	Yes □ No □	Full time caretaker?	Yes □ No □
24-hour signal continuity?	Yes □ No □	Seismic shut-off value?	Yes □ No □
Power back-up generator?	Yes □ No □	Temperature monitoring system?	Yes □ No □
External perimeter protection?	Yes □ No □	Gas leak detectors?	Yes □ No □

LOSS INFORMATION

Any losses in the past five years?	Yes □ No □	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 □ No □
Do you have jewelry in a bank vault?	Yes □ No □

SPECIAL PROPERTY INFORMATION

Do you own any of the following?

Timeshare	Yes □ No □	Describe
ATV	Yes □ No □	Describe
Jet Ski	Yes □ No □	Describe
Boat/Yacht	Yes □ No □	Describe
Airplane	Yes □ No □	Describe
Motorcycle	Yes □ No □	Describe
Vacation Home	Yes □ No □	Describe
Mobile Home	Yes □ No □	Describe
Camper Trailer	Yes □ No □	Describe
Vehicle Trailer	Yes □ No □	Describe
Hot Rod/Race Car	Yes □ No □	Describe
Exotic Care	Yes □ No □	Describe
Car Club Membership	Yes □ No □	Describe
Do you participate in "on-track" auto events?	Yes □ No □	Describe

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 of 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 of 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 September 17, 2025. 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
Telephone:	(414) 369-5033

Insurer:	**HIGHLANDER SPECIALTY INS CO**
Rating:	A-
Headquarters:	Guaynabo, IL
Licensed In:	
Website:	www.clearblueinsurancegroup.com
Telephone:	(414) 369-5033

Insurer:	**TOWER HILL INSURANCE EXCHANGE**
Rating:	A-
Headquarters:	Gainesville, FL
Licensed In:	
Website:	www.thig.com
Telephone:	(414) 369-5033

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:	(414) 369-5033

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:	(414) 369-5033

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:	(414) 369-5033

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:	(414) 369-5033
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:	(414) 369-5033
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:	(414) 369-5033
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:	(414) 369-5033
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:	(414) 369-5033
Insurer:	**SUTTON SPECIALTY INSURANCE CO**
Rating:	B+
Headquarters:	Dania Beach, OK
Licensed In:	
Website:	www.suttonnational.com
Telephone:	(414) 369-5033
Insurer:	**TENNESSEE FARMERS MUTUAL INS CO**
Rating:	B+
Headquarters:	Columbia, TN
Licensed In:	TN
Website:	www.fbitn.com
Telephone:	(414) 369-5033

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: (414) 369-5033

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: (414) 369-5033

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: (414) 369-5033

B Rated Homeowners Insurers

Insurer: **ACCELERANT SPECIALTY INS CO**
Rating: B
Headquarters: Sandy Springs, AR
Licensed In: All states except PR
Website: www.accelins.com
Telephone: (414) 369-5033

Insurer: **ACCREDITED SPECIALTY INS CO**
Rating: B
Headquarters: Orlando, AZ
Licensed In:
Website: www.accredited-inc.com
Telephone: (414) 369-5033

Insurer: **AGRARIA INSURANCE CO**
Rating: B
Headquarters: Jamestown, ND
Licensed In: IA, ND, SD, UT, WI
Website: www.fumic.com
Telephone: (414) 369-5033

Insurer: **ALFA GENERAL INS CORP**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **ALLSTATE TEXAS LLOYDS**
Rating: B
Headquarters: Northbrook, TX
Licensed In: TX
Website: www.allstate.com
Telephone: (414) 369-5033

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: (414) 369-5033

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
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **AMERICAN NATIONAL PROPERTY & CAS CO**
Rating: B
Headquarters: Springfield, MO
Licensed In: All states except CT, MA, NY
Website: www.americannational.com
Telephone: (414) 369-5033

Insurer: **AMICA MUTUAL INS CO**
Rating: B
Headquarters: Providence, RI
Licensed In: All states except PR
Website: www.amica.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **BENCHMARK INS CO**
Rating: B
Headquarters: Wayzata, KS
Licensed In: All states except NY, PR
Website: www.benchmarkinsco.com
Telephone: (414) 369-5033

Insurer: **BERKLEY INS CO**
Rating: B
Headquarters: Greenwich, DE
Licensed In: All states, the District of Columbia and Puerto Rico
Website: berkleyasia.com
Telephone: (414) 369-5033

Insurer: **CALIFORNIA AUTOMOBILE INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: CA
Website: www.mercuryinsurance.com
Telephone: (414) 369-5033

Insurer: **CASTLE KEY INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: FL, IL
Website: www.allstate.com
Telephone: (414) 369-5033

Insurer: **CHARTER OAK FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA
Website: www.travelers.com
Telephone: (414) 369-5033

Insurer: **CHUBB INDEMNITY INS CO**
Rating: B
Headquarters: Warren, NY
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (414) 369-5033

Insurer: **CHUBB NATIONAL INS CO**
Rating: B
Headquarters: Whitehouse Stati, IN
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (414) 369-5033

Insurer: **CINCINNATI CASUALTY CO**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states except PR
Website: www.cinfin.com
Telephone: (414) 369-5033

Insurer: **CITIZENS INS CO OF AM**
Rating: B
Headquarters: Worcester, MI
Licensed In: All states except FL, KY, LA, WY, PR
Website: www.hanover.com
Telephone: (414) 369-5033

Insurer: **COMMERCE & INDUSTRY INS CO**
Rating: B
Headquarters: New York, NY
Licensed In: All states except PR
Website: www.aig.com
Telephone: (414) 369-5033

Insurer: **ECONOMY PREFERRED INS CO**
Rating: B
Headquarters: Woodland Hills, IL
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: (414) 369-5033

Insurer: **ECONOMY PREMIER ASR CO**
Rating: B
Headquarters: Woodland Hills, IL
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: (414) 369-5033

Insurer: **ERIE & NIAGARA INS ASSN**
Rating: B
Headquarters: Williamsville, NY
Licensed In: NY
Website: www.enia.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **FARM BU TOWN & COUNTRY INS CO OF MO**
Rating: B
Headquarters: Jefferson City, MO
Licensed In: MO
Website: www.mofbinsurance.com
Telephone: (414) 369-5033

Insurer: **FARMERS INS CO OF FLEMINGTON**
Rating: B
Headquarters: Flemington, NJ
Licensed In: NJ
Website: www.farmersofflemington.com
Telephone: (414) 369-5033

Insurer: **GREAT NORTHERN INS CO**
Rating: B
Headquarters: Whitehouse Stati, IN
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (414) 369-5033

Insurer: **HANOVER INS CO**
Rating: B
Headquarters: Worcester, NH
Licensed In: All states except PR
Website: www.hanover.com
Telephone: (414) 369-5033

Insurer: **HARTFORD CASUALTY INS CO**
Rating: B
Headquarters: Hartford, IN
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **HARTFORD INS CO OF THE MIDWEST**
Rating: B
Headquarters: Hartford, IN
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (414) 369-5033

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
Telephone: (414) 369-5033

Insurer: **HORACE MANN P&C INS CO**
Rating: B
Headquarters: Springfield, IL
Licensed In: All states except HI, PR
Website: www.horacemann.com
Telephone: (414) 369-5033

Insurer: **INS CO OF ILLINOIS**
Rating: B
Headquarters: Boston, IL
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: (414) 369-5033

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
Telephone: (414) 369-5033

Insurer: **KEMPER INDEPENDENCE INS CO**
Rating: B
Headquarters: Chicago, IL
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: (414) 369-5033

Insurer: **KIN INTERINSURANCE NETWORK**
Rating: B
Headquarters: Chicago, FL
Licensed In:
Website: www.kin.com
Telephone: (414) 369-5033

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
Telephone: (414) 369-5033

Insurer: **MET LLOYDS INS CO OF TX**
Rating: B
Headquarters: Woodland Hills, TX
Licensed In: TX
Website: www.farmers.com
Telephone: (414) 369-5033

Insurer: **METROPOLITAN DIRECT PROP & CAS INS**
Rating: B
Headquarters: Woodland Hills, RI
Licensed In: All states except MA, MN, VT, WY, PR
Website: www.farmers.com
Telephone: (414) 369-5033

Insurer: **METROPOLITAN P&C INS CO**
Rating: B
Headquarters: Woodland Hills, RI
Licensed In: All states except AK, CA, PR
Website: www.farmers.com
Telephone: (414) 369-5033

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: (414) 369-5033

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: (414) 369-5033

Insurer: **NATIONWIDE INS CO OF AM**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except HI, LA, PR
Website: www.nationwide.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **NORTH CAROLINA FARM BU MUTUAL INS CO**
Rating: B
Headquarters: Raleigh, NC
Licensed In: NC
Website: www.ncfbins.com
Telephone: (414) 369-5033

Insurer: **P&C INS CO OF HARTFORD**
Rating: B
Headquarters: Hartford, IN
Licensed In: All states except HI, PR
Website: www.thehartford.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **PIONEER STATE MUTUAL INS CO**
Rating: B
Headquarters: Flint, MI
Licensed In: IN, MI
Website: www.psmic.com
Telephone: (414) 369-5033

Insurer: **PROGRESSIVE PROPERTY INS CO**
Rating: B
Headquarters: St Petersburg, LA
Licensed In: FL, LA, TX
Website: www.progressive.com
Telephone: (414) 369-5033

Insurer: **PROPERTY-OWNERS INS CO**
Rating: B
Headquarters: Lansing, IN
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: (414) 369-5033

Insurer: **PURE SPECIALTY EXCHANGE**
Rating: B
Headquarters: White Plains, AZ
Licensed In:
Website: www.purespecialtyexchange.com
Telephone: (414) 369-5033

Insurer: **QBE INS CORP**
Rating: B
Headquarters: Sun Prairie, PA
Licensed In: All states except PR
Website: www.qbe.com/us
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **SAFECO INS CO OF OREGON**
Rating: B
Headquarters: Boston, OR
Licensed In: GA, IL, LA, OR, WA
Website: www.safeco.com
Telephone: (414) 369-5033

Insurer: **SAFECO NATIONAL INS CO**
Rating: B
Headquarters: Boston, NH
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: (414) 369-5033

Insurer: **SELECTIVE INS CO OF THE SOUTHEAST**
Rating: B
Headquarters: Branchville, IN
Licensed In: All states except AK, AR, CA, HI, ME, MT, NE, ND, OR, WY, PR
Website: www.selective.com
Telephone: (414) 369-5033

Insurer: **SENTINEL INS CO LTD**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **SOUTHERN-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: FL, MI
Website: www.auto-owners.com
Telephone: (414) 369-5033

Insurer: **SPINNAKER INS CO**
Rating: B
Headquarters: Bedminster, IL
Licensed In: All states except PR
Website: www.spinnakerins.com
Telephone: (414) 369-5033

Insurer: **SPINNAKER SPECIALTY INS CO**
Rating: B
Headquarters: Bedminster, TX
Licensed In:
Website: www.spinnakerins.com
Telephone: (414) 369-5033

Insurer: **STATE FARM FIRE & CAS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except PR
Website: www.statefarm.com
Telephone: (414) 369-5033

Insurer: **STATE FARM LLOYDS**
Rating: B
Headquarters: Dallas, TX
Licensed In: TX
Website: www.statefarm.com
Telephone: (414) 369-5033

Insurer: **TOGGLE INSURANCE CO**
Rating: B
Headquarters: Woodland Hills, DE
Licensed In: All states except CA, PR
Website: www.farmers.com
Telephone: (414) 369-5033

Insurer: **TRAVELERS HOME & MARINE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, PR
Website: www.travelers.com
Telephone: (414) 369-5033

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: (414) 369-5033

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: (414) 369-5033

Insurer: **UNITED FARM FAMILY MUTUAL INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IN, OH
Website: www.infarmbureau.com
Telephone: (414) 369-5033

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: (414) 369-5033

Insurer: **USAA CASUALTY INS CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states except PR
Website: www.usaa.com
Telephone: (414) 369-5033

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:	(414) 369-5033

Insurer:	**WILSON MUTUAL INS CO**
Rating:	B
Headquarters:	Columbus, OH
Licensed In:	MN, OH, WI
Website:	www.encova.com
Telephone:	(414) 369-5033

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.

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 September 17, 2025. 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
Telephone: (414) 369-5033

Insurer: KENSINGTON INS CO
Rating: E-
Headquarters: New York, NY
Licensed In: NY
Telephone: (414) 369-5033

E Rated Homeowners Insurers

Insurer: INTEGRITY SELECT INSURANCE CO
Rating: E
Headquarters: Appleton, OH
Licensed In: IA, MN, MO, OH, WI
Telephone: (414) 369-5033

Insurer: MISSOURI VALLEY MUTUAL INS CO
Rating: E
Headquarters: Burke, SD
Licensed In: SD
Telephone: (414) 369-5033

Insurer: NEW JERSEY SKYLANDS INS ASSN
Rating: E
Headquarters: New York, NJ
Licensed In: NJ
Telephone: (414) 369-5033

Insurer: STANDARD P&C INS CO
Rating: E
Headquarters: Winston-Salem, IL
Licensed In: IL, IN, IA
Telephone: (414) 369-5033

Insurer: UNITED SURETY & INDEMNITY CO
Rating: E
Headquarters: San Juan, PR
Licensed In: No States
Telephone: (414) 369-5033

Insurer: **UNITED SURETY & INDEMNITY CO**
Rating: E
Headquarters: San Juan, PR
Licensed In: No States
Telephone: (414) 369-5033

E+ Rated Homeowners Insurers

Insurer: **AMSHIELD INS CO**
Rating: E+
Headquarters: Columbia, MO
Licensed In:
Telephone: (414) 369-5033

Insurer: **CENTURY-NATIONAL INS CO**
Rating: E+
Headquarters: Winston-Salem, CA
Licensed In: All states except DC, HI, MA, NH, NY, RI, PR
Telephone: (414) 369-5033

Insurer: **CHUNG KUO INS CO LTD GUAM BRANCH**
Rating: E+
Headquarters: Hagatna, GU
Licensed In: No States
Telephone: (414) 369-5033

Insurer: **FULMONT MUTUAL INS CO**
Rating: E+
Headquarters: Johnstown, NY
Licensed In: NY
Telephone: (414) 369-5033

Insurer: **STONEGATE INS CO**
Rating: E+
Headquarters: Chicago, IL
Licensed In: All states except CA, NY, UT, PR
Telephone: (414) 369-5033

Insurer: **UNDERWRITERS AT LLOYDS (VI)**
Rating: E+
Headquarters: Frankfort, VI
Licensed In: No States
Telephone: (414) 369-5033

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
Telephone: (414) 369-5033

Insurer:	**UNITED HERITAGE PROP & CAS CO**
Rating:	E+
Headquarters:	Meridian, ID
Licensed In:	AZ, ID, OR, UT, WA
Website:	www.unitedheritagepc.com
Telephone:	(414) 369-5033

Appendices

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	
	Other (Dental, Vision, Copays)	
PERSONAL	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://difi.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	https://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	https://idoi.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.ldi.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	https://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	https://csimt.gov/	(406) 444-2040
Nebraska	Director	https://doi.nebraska.gov/	(402) 471-2201
Nevada	Commissioner	https://doi.nv.gov/	(775) 687-0700
New Hampshire	Commissioner	www.insurance.nh.gov/	(603) 271-2261
New Jersey	Commissioner	www.nj.gov/dobi/index.html	(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.pa.gov/agencies/insurance	(717) 787-7000
Puerto Rico	Commissioner	https://www.ocs.pr.gov/en-us	(787) 304-8686
Rhode Island	Superintendent	https://dbr.ri.gov/insurance-overview	(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	www.scc.virginia.gov/consumers/insurance/	(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

2026 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, AL	$ 793
Auburn-Opelika, AL	$ 1181
Barbour County, AL	$ 703
Birmingham-Hoover, AL	$ 1265
Bullock County, AL	$ 745
Butler County, AL	$ 658
Chambers County, AL	$ 827
Cherokee County, AL	$ 745
Chilton County, AL	$ 806
Choctaw County, AL	$ 733
Clarke County, AL	$ 682
Clay County, AL	$ 591
Cleburne County, AL	$ 707
Coffee County, AL	$ 789
Conecuh County, AL	$ 615
Coosa County, AL	$ 661
Covington County, AL	$ 614
Crenshaw County, AL	$ 608
Cullman County, AL	$ 748
Dale County, AL	$ 756
Dallas County, AL	$ 674
Daphne-Fairhope-Foley, AL	$ 1346
Decatur, AL	$ 823
DeKalb County, AL	$ 591
Dothan, AL	$ 820
Escambia County, AL	$ 690
Fayette County, AL	$ 671
Florence-Muscle Shoals, AL	$ 823
Franklin County, AL	$ 704
Gadsden, AL	$ 899
Greene County, AL	$ 928
Henry County, AL	$ 706
Huntsville, AL	$ 1243
Jackson County, AL	$ 711
Lamar County, AL	$ 636
Macon County, AL	$ 787
Marengo County, AL	$ 771
Marion County, AL	$ 591
Marshall County, AL	$ 626
Mobile, AL	$ 995
Monroe County, AL	$ 619
Montgomery, AL	$ 948
Perry County, AL	$ 662
Pickens County, AL	$ 650
Pike County, AL	$ 780
Randolph County, AL	$ 692
Sumter County, AL	$ 683
Talladega County, AL	$ 715
Tallapoosa County, AL	$ 694
Tuscaloosa, AL	$ 1043
Walker County, AL	$ 789
Washington County, AL	$ 818
Wilcox County, AL	$ 669
Winston County, AL	$ 631

Alaska

Area Name	Median $
Aleutians East Borough, AK	$ 1315
Aleutians West Census Area, AK	$ 1753
Anchorage, AK	$ 1318
Bethel Census Area, AK	$ 1913
Bristol Bay Borough, AK	$ 1215
Chugach Census Area, AK	$ 1429
Copper River Census Area, AK	$ 949
Denali Borough, AK	$ 1051
Dillingham Census Area, AK	$ 1331
Fairbanks-College, AK	$ 1350
Haines Borough, AK	$ 1259
Hoonah-Angoon Census Area, AK	$ 1182
Juneau City and Borough, AK	$ 1446
Kenai Peninsula Borough, AK	$ 1072
Ketchikan Gateway Borough, AK	$ 1313
Kodiak Island Borough, AK	$ 1726
Lake and Peninsula Borough, AK	$ 929
Matanuska-Susitna Borough, AK	$ 1105
Nome Census Area, AK	$ 1487
North Slope Borough, AK	$ 1364
Northwest Arctic Borough, AK	$ 1554
Prince of Wales-Hyder Census Area, AK	$ 1118
Sitka City and Borough, AK	$ 1447
Skagway Municipality, AK	$ 1387
Southeast Fairbanks Census Area, AK	$ 1303
Wrangell City and Borough, AK	$ 947
Yakutat City and Borough, AK	$ 1134
Yukon-Koyukuk Census Area, AK	$ 1111

Arizona

Area Name	Median $
Apache County, AZ	$ 949
Flagstaff, AZ	$ 1914
Gila County, AZ	$ 1234
Graham County, AZ	$ 1024
Greenlee County, AZ	$ 970
La Paz County, AZ	$ 922
Lake Havasu City-Kingman, AZ	$ 1139
Navajo County, AZ	$ 1151
Phoenix-Mesa-Chandler, AZ	$ 1725
Prescott Valley-Prescott, AZ	$ 1435
Santa Cruz County, AZ	$ 892
Sierra Vista-Douglas, AZ	$ 1180
Tucson, AZ	$ 1162
Yuma, AZ	$ 1126

Arkansas

Area Name	Median $
Arkansas County, AR	$ 722
Ashley County, AR	$ 671
Baxter County, AR	$ 770
Boone County, AR	$ 671
Bradley County, AR	$ 710
Calhoun County, AR	$ 848
Carroll County, AR	$ 780
Chicot County, AR	$ 691
Clark County, AR	$ 772
Clay County, AR	$ 671
Cleburne County, AR	$ 774
Cleveland County, AR	$ 671
Columbia County, AR	$ 717
Conway County, AR	$ 671
Cross County, AR	$ 681
Dallas County, AR	$ 671
Desha County, AR	$ 671
Drew County, AR	$ 733
Fayetteville-Springdale-Rogers, AR	$ 1202
Fort Smith, AR-OK	$ 721
Franklin County, AR	$ 671
Fulton County, AR	$ 746
Grant County, AR	$ 839
Greene County, AR	$ 817
Hempstead County, AR	$ 708
Hot Spring County, AR	$ 695
Hot Springs, AR	$ 877
Howard County, AR	$ 689
Independence County, AR	$ 732
Izard County, AR	$ 715
Jackson County, AR	$ 695
Jefferson County, AR	$ 784
Johnson County, AR	$ 700
Jonesboro, AR	$ 919
Lafayette County, AR	$ 671
Lawrence County, AR	$ 694
Lee County, AR	$ 691
Lincoln County, AR	$ 671
Little River County, AR	$ 671
Little Rock-North Little Rock-Conway, AR	$ 1050
Logan County, AR	$ 803
Marion County, AR	$ 729
Mississippi County, AR	$ 707
Monroe County, AR	$ 671
Montgomery County, AR	$ 803
Nevada County, AR	$ 731
Newton County, AR	$ 803
Ouachita County, AR	$ 698
Phillips County, AR	$ 671
Pike County, AR	$ 803
Poinsett County, AR	$ 702
Polk County, AR	$ 733
Pope County, AR	$ 745
Prairie County, AR	$ 718
Randolph County, AR	$ 681
Scott County, AR	$ 703
Searcy County, AR	$ 671
Sevier County, AR	$ 671
Sharp County, AR	$ 671
St. Francis County, AR	$ 735
Stone County, AR	$ 729
Union County, AR	$ 776
Van Buren County, AR	$ 671
White County, AR	$ 777
Woodruff County, AR	$ 803
Yell County, AR	$ 692

California

Area Name	Median $
Alpine County, CA	$ 1267
Amador County, CA	$ 1488
Bakersfield-Delano, CA	$ 1219
Calaveras County, CA	$ 1325
Chico, CA	$ 1369
Colusa County, CA	$ 1072
Del Norte County, CA	$ 1299
El Centro, CA	$ 1111
Fresno, CA	$ 1464
Glenn County, CA	$ 1109
Hanford-Corcoran, CA	$ 1257
Humboldt County, CA	$ 1271
Inyo County, CA	$ 1538
Lake County, CA	$ 1306
Lassen County, CA	$ 1092
Los Angeles-Long Beach-Glendale, CA	$ 2292
Madera County, CA	$ 1148
Mariposa County, CA	$ 1218
Mendocino County, CA	$ 1386
Merced, CA	$ 1299
Modesto, CA	$ 1453
Modoc County, CA	$ 945
Mono County, CA	$ 1762
Napa, CA	$ 2314
Nevada County, CA	$ 1494
Oakland-Fremont, CA	$ 2601
Oxnard-Thousand Oaks-Ventura, CA	$ 2447
Plumas County, CA	$ 1161
Redding, CA	$ 1302
Riverside-San Bernardino-Ontario, CA	$ 1959
Sacramento--Roseville--Arden-Arcade, CA	$ 1983
Salinas, CA	$ 2232
San Benito County, CA	$ 2254
San Diego-Chula Vista-Carlsbad, CA	$ 2667
San Francisco, CA	$ 3364
San Jose-Sunnyvale-Santa Clara, CA	$ 3246
San Luis Obispo-Paso Robles, CA	$ 2043
Santa Ana-Anaheim-Irvine, CA	$ 2943
Santa Cruz-Watsonville, CA	$ 3434
Santa Maria-Santa Barbara, CA	$ 3073
Santa Rosa-Petaluma, CA	$ 2282
Sierra County, CA	$ 1267
Siskiyou County, CA	$ 1034
Stockton-Lodi, CA	$ 1528
Tehama County, CA	$ 1117
Trinity County, CA	$ 974
Tuolumne County, CA	$ 1385
Vallejo, CA	$ 1839
Visalia, CA	$ 1209

Yolo, CA	$ 1773
Yuba City, CA	$ 1363

Colorado

Area Name	Median $
Alamosa County, CO	$ 885
Archuleta County, CO	$ 1228
Baca County, CO	$ 771
Bent County, CO	$ 847
Boulder, CO	$ 1932
Chaffee County, CO	$ 1260
Cheyenne County, CO	$ 828
Colorado Springs, CO	$ 1573
Conejos County, CO	$ 865
Costilla County, CO	$ 742
Crowley County, CO	$ 1046
Custer County, CO	$ 1010
Delta County, CO	$ 944
Denver-Aurora-Centennial, CO	$ 1888
Dolores County, CO	$ 1066
Eagle County, CO	$ 1930
Fort Collins-Loveland, CO	$ 1658
Fremont County, CO	$ 1008
Garfield County, CO	$ 1338
Grand County, CO	$ 1447
Grand Junction, CO	$ 1069
Greeley, CO	$ 1353
Gunnison County, CO	$ 1217
Hinsdale County, CO	$ 896
Huerfano County, CO	$ 898
Jackson County, CO	$ 771
Kiowa County, CO	$ 895
Kit Carson County, CO	$ 922
La Plata County, CO	$ 1360
Lake County, CO	$ 1394
Las Animas County, CO	$ 931
Lincoln County, CO	$ 796
Logan County, CO	$ 893
Mineral County, CO	$ 1446
Moffat County, CO	$ 927
Montezuma County, CO	$ 990
Montrose County, CO	$ 956
Morgan County, CO	$ 960
Otero County, CO	$ 779
Ouray County, CO	$ 1414
Phillips County, CO	$ 866
Pitkin County, CO	$ 2217
Prowers County, CO	$ 888
Pueblo, CO	$ 1046
Rio Blanco County, CO	$ 818
Rio Grande County, CO	$ 1024
Routt County, CO	$ 1991
Saguache County, CO	$ 856
San Juan County, CO	$ 1194
San Miguel County, CO	$ 1399
Sedgwick County, CO	$ 759
Summit County, CO	$ 2019
Teller County, CO	$ 1511
Washington County, CO	$ 914
Yuma County, CO	$ 841

Connecticut

Area Name	Median $
Bridgeport-Stamford-Danbury, CT	$ 2307
Hartford-West Hartford-East Hartford, CT	$ 1576
New Haven, CT	$ 1722
Northeastern Connecticut Planning Region, CT	$ 1369
Northwest Hills Planning Region, CT	$ 1397
Norwich-New London-Willimantic, CT	$ 1610
Waterbury-Shelton, CT	$ 1537

Delaware

Area Name	Median $
Dover, DE	$ 1260
Sussex County, DE	$ 1199

District of Columbia

Area Name	Median $
Washington-Arlington-Alexandria, DC-VA-MD	$ 2177

Florida

Area Name	Median $
Baker County, FL	$ 986
Bradford County, FL	$ 1069
Calhoun County, FL	$ 888
Cape Coral-Fort Myers, FL	$ 1769
Columbia County, FL	$ 1096
Crestview-Fort Walton Beach-Destin, FL	$ 1707
Deltona-Daytona Beach-Ormond Beach, FL	$ 1486
DeSoto County, FL	$ 1131
Dixie County, FL	$ 950
Fort Lauderdale, FL	$ 2044
Franklin County, FL	$ 1212
Gainesville, FL	$ 1364
Glades County, FL	$ 1117
Gulf County, FL	$ 1414
Hamilton County, FL	$ 966
Hardee County, FL	$ 1140
Hendry County, FL	$ 1175
Holmes County, FL	$ 1042
Homosassa Springs, FL	$ 1078
Jackson County, FL	$ 870
Jacksonville, FL	$ 1513
Lafayette County, FL	$ 1226
Lakeland-Winter Haven, FL	$ 1338
Levy County, FL	$ 910
Liberty County, FL	$ 1090
Madison County, FL	$ 1028
Miami-Miami Beach-Kendall, FL	$ 2151
Monroe County, FL	$ 2519
Naples-Marco Island, FL	$ 1967
North Port-Bradenton-Sarasota, FL	$ 1854
Ocala, FL	$ 1259
Okeechobee County, FL	$ 1113
Orlando-Kissimmee-Sanford, FL	$ 1881
Palm Bay-Melbourne-Titusville, FL	$ 1611
Palm Coast, FL	$ 1539
Panama City, FL	$ 1624
Pensacola-Ferry Pass-Brent, FL	$ 1360

Port St. Lucie, FL	$ 1608
Punta Gorda, FL	$ 1263
Putnam County, FL	$ 967
Sebastian-Vero Beach-West Vero Corridor, FL	$ 1314
Sebring, FL	$ 1054
Suwannee County, FL	$ 1067
Tallahassee, FL	$ 1302
Tampa-St. Petersburg-Clearwater, FL	$ 1854
Taylor County, FL	$ 932
Union County, FL	$ 919
Wakulla County, FL	$ 1134
Walton County, FL	$ 1561
Washington County, FL	$ 1055
West Palm Beach-Boca Raton, FL	$ 2063
Wildwood-The Villages, FL	$ 1283

Georgia

Area Name	Median $
Albany, GA	$ 1087
Appling County, GA	$ 770
Athens-Clarke County, GA	$ 1307
Atkinson County, GA	$ 760
Atlanta-Sandy Springs-Roswell, GA	$ 1821
Augusta-Richmond County, GA-SC	$ 1208
Bacon County, GA	$ 827
Baker County, GA	$ 770
Baldwin County, GA	$ 944
Banks County, GA	$ 770
Ben Hill County, GA	$ 793
Berrien County, GA	$ 742
Bleckley County, GA	$ 742
Brunswick-St. Simons, GA	$ 1193
Bulloch County, GA	$ 949
Butts County, GA	$ 1118
Calhoun County, GA	$ 770
Camden County, GA	$ 1261
Candler County, GA	$ 770
Charlton County, GA	$ 825
Chattooga County, GA	$ 794
Clay County, GA	$ 827
Clinch County, GA	$ 770
Coffee County, GA	$ 885
Colquitt County, GA	$ 810
Columbus, GA-AL	$ 1007
Cook County, GA	$ 776
Crisp County, GA	$ 831
Dalton, GA	$ 959
Decatur County, GA	$ 892
Dodge County, GA	$ 762
Dooly County, GA	$ 770
Early County, GA	$ 888
Elbert County, GA	$ 880
Emanuel County, GA	$ 892
Evans County, GA	$ 768
Fannin County, GA	$ 767
Franklin County, GA	$ 810
Gainesville, GA	$ 1473
Gilmer County, GA	$ 921
Glascock County, GA	$ 827
Gordon County, GA	$ 884
Grady County, GA	$ 767
Greene County, GA	$ 824
Habersham County, GA	$ 936
Hancock County, GA	$ 770
Haralson County, GA	$ 886
Hart County, GA	$ 888
Hinesville, GA	$ 1390
Irwin County, GA	$ 957
Jackson County, GA	$ 1082
Jeff Davis County, GA	$ 770
Jefferson County, GA	$ 793
Jenkins County, GA	$ 770
Johnson County, GA	$ 888
Lamar County, GA	$ 823
Laurens County, GA	$ 761
Lincoln County, GA	$ 774
Long County, GA	$ 1150
Lumpkin County, GA	$ 1296
Macon County, GA	$ 742
Macon-Bibb County, GA	$ 1269
Meriwether County, GA	$ 844
Miller County, GA	$ 770
Mitchell County, GA	$ 888
Monroe County, GA	$ 1097
Montgomery County, GA	$ 742
Morgan County, GA	$ 1358
Murray County, GA	$ 892
Peach County, GA	$ 1115
Pierce County, GA	$ 810
Polk County, GA	$ 815
Pulaski County, GA	$ 886
Putnam County, GA	$ 929
Quitman County, GA	$ 827
Rabun County, GA	$ 896
Randolph County, GA	$ 821
Rome, GA	$ 1013
Savannah, GA	$ 1680
Schley County, GA	$ 770
Screven County, GA	$ 742
Seminole County, GA	$ 785
Stephens County, GA	$ 819
Stewart County, GA	$ 844
Sumter County, GA	$ 880
Talbot County, GA	$ 1014
Taliaferro County, GA	$ 827
Tattnall County, GA	$ 742
Taylor County, GA	$ 888
Telfair County, GA	$ 852
Thomas County, GA	$ 1138
Tift County, GA	$ 866
Toombs County, GA	$ 784
Towns County, GA	$ 888
Treutlen County, GA	$ 742
Troup County, GA	$ 1066
Turner County, GA	$ 770
Union County, GA	$ 808
Upson County, GA	$ 924
Valdosta, GA	$ 985
Ware County, GA	$ 813
Warner Robins, GA	$ 1312
Warren County, GA	$ 770

Washington County, GA	$ 882
Wayne County, GA	$ 810
Webster County, GA	$ 827
Wheeler County, GA	$ 773
White County, GA	$ 1015
Wilcox County, GA	$ 770
Wilkes County, GA	$ 776
Wilkinson County, GA	$ 770

Hawaii

Area Name	Median $
Hawaii County, HI	$ 1632
Kahului-Wailuku-Lahaina, HI	$ 2165
Kalawao County, HI	$ 2078
Kauai County, HI	$ 1973
Urban Honolulu, HI	$ 2171

Idaho

Area Name	Median $
Adams County, ID	$ 776
Bear Lake County, ID	$ 773
Benewah County, ID	$ 851
Bingham County, ID	$ 748
Blaine County, ID	$ 1308
Boise City, ID	$ 1381
Bonner County, ID	$ 1022
Boundary County, ID	$ 777
Butte County, ID	$ 1159
Camas County, ID	$ 1022
Caribou County, ID	$ 763
Cassia County, ID	$ 827
Clark County, ID	$ 773
Clearwater County, ID	$ 869
Coeur d'Alene, ID	$ 1422
Custer County, ID	$ 940
Elmore County, ID	$ 963
Fremont County, ID	$ 884
Gem County, ID	$ 953
Gooding County, ID	$ 893
Idaho County, ID	$ 909
Idaho Falls, ID	$ 1161
Jerome County, ID	$ 1031
Latah County, ID	$ 916
Lemhi County, ID	$ 906
Lewis County, ID	$ 764
Lewiston, ID-WA	$ 1012
Lincoln County, ID	$ 891
Madison County, ID	$ 1048
Minidoka County, ID	$ 938
Oneida County, ID	$ 889
Payette County, ID	$ 851
Pocatello, ID	$ 933
Power County, ID	$ 773
Shoshone County, ID	$ 899
Teton County, ID	$ 1258
Twin Falls County, ID	$ 1042
Valley County, ID	$ 1106
Washington County, ID	$ 875

Illinois

Area Name	Median $
Adams County, IL	$ 866
Bloomington, IL	$ 1077
Bond County, IL	$ 836
Brown County, IL	$ 868
Bureau County, IL	$ 852
Carroll County, IL	$ 769
Cass County, IL	$ 836
Champaign-Urbana, IL	$ 1023
Chicago-Joliet-Naperville, IL	$ 1730
Christian County, IL	$ 768
Clark County, IL	$ 803
Clay County, IL	$ 710
Coles County, IL	$ 802
Crawford County, IL	$ 802
Cumberland County, IL	$ 717
De Witt County, IL	$ 847
Decatur, IL	$ 890
DeKalb County, IL	$ 1106
Douglas County, IL	$ 887
Edgar County, IL	$ 768
Edwards County, IL	$ 734
Effingham County, IL	$ 773
Fayette County, IL	$ 762
Ford County, IL	$ 703
Franklin County, IL	$ 732
Fulton County, IL	$ 756
Gallatin County, IL	$ 698
Greene County, IL	$ 808
Grundy County, IL	$ 1180
Hamilton County, IL	$ 727
Hancock County, IL	$ 824
Hardin County, IL	$ 698
Henderson County, IL	$ 732
Iroquois County, IL	$ 742
Jackson County, IL	$ 779
Jasper County, IL	$ 741
Jefferson County, IL	$ 852
Jo Daviess County, IL	$ 834
Johnson County, IL	$ 743
Kankakee, IL	$ 1072
Kendall County, IL	$ 1729
Knox County, IL	$ 702
La Salle County, IL	$ 870
Lawrence County, IL	$ 773
Lee County, IL	$ 883
Livingston County, IL	$ 823
Logan County, IL	$ 808
Macoupin County, IL	$ 735
Marion County, IL	$ 794
Mason County, IL	$ 720
Massac County, IL	$ 861
McDonough County, IL	$ 792
Montgomery County, IL	$ 761
Morgan County, IL	$ 732
Moultrie County, IL	$ 698
Ogle County, IL	$ 894
Peoria, IL	$ 871
Perry County, IL	$ 698
Pike County, IL	$ 698
Pope County, IL	$ 851
Pulaski County, IL	$ 836
Putnam County, IL	$ 882

Randolph County, IL	$ 706
Richland County, IL	$ 747
Rockford, IL	$ 954
Saline County, IL	$ 760
Schuyler County, IL	$ 878
Scott County, IL	$ 775
Shelby County, IL	$ 844
Springfield, IL	$ 1026
Stephenson County, IL	$ 713
Union County, IL	$ 719
Vermilion County, IL	$ 776
Wabash County, IL	$ 754
Warren County, IL	$ 708
Washington County, IL	$ 837
Wayne County, IL	$ 698
White County, IL	$ 698
Whiteside County, IL	$ 762
Williamson County, IL	$ 851

Indiana

Area Name	Median $
Adams County, IN	$ 872
Anderson, IN	$ 967
Blackford County, IN	$ 766
Bloomington, IN	$ 1151
Carroll County, IN	$ 774
Cass County, IN	$ 796
Clinton County, IN	$ 841
Columbus, IN	$ 1343
Crawford County, IN	$ 852
Daviess County, IN	$ 810
Decatur County, IN	$ 851
DeKalb County, IN	$ 764
Dubois County, IN	$ 760
Elkhart-Goshen, IN	$ 1073
Evansville, IN	$ 909
Fayette County, IN	$ 778
Fort Wayne, IN	$ 976
Fountain County, IN	$ 742
Franklin County, IN	$ 902
Fulton County, IN	$ 799
Gary, IN	$ 1155
Gibson County, IN	$ 818
Grant County, IN	$ 781
Greene County, IN	$ 759
Henry County, IN	$ 797
Huntington County, IN	$ 755
Indianapolis-Carmel, IN	$ 1361
Jackson County, IN	$ 857
Jasper County, IN	$ 930
Jay County, IN	$ 738
Jefferson County, IN	$ 866
Jennings County, IN	$ 768
Knox County, IN	$ 758
Kokomo, IN	$ 934
Kosciusko County, IN	$ 958
Lafayette-West Lafayette, IN	$ 1088
LaGrange County, IN	$ 767
Lawrence County, IN	$ 764
Marshall County, IN	$ 880
Martin County, IN	$ 729
Miami County, IN	$ 773
Michigan City-La Porte, IN	$ 991
Montgomery County, IN	$ 857
Muncie, IN	$ 895
Noble County, IN	$ 793
Orange County, IN	$ 729
Owen County, IN	$ 834
Parke County, IN	$ 817
Perry County, IN	$ 737
Pike County, IN	$ 729
Pulaski County, IN	$ 872
Putnam County, IN	$ 887
Randolph County, IN	$ 841
Ripley County, IN	$ 804
Rush County, IN	$ 771
Scott County, IN	$ 822
South Bend-Mishawaka, IN	$ 1197
Spencer County, IN	$ 729
Starke County, IN	$ 729
Steuben County, IN	$ 851
Sullivan County, IN	$ 824
Switzerland County, IN	$ 729
Terre Haute, IN	$ 925
Tipton County, IN	$ 873
Union County, IN	$ 763
Wabash County, IN	$ 747
Warren County, IN	$ 885
Washington County, IN	$ 793
Wayne County, IN	$ 758
Wells County, IN	$ 782
White County, IN	$ 815

Iowa

Area Name	Median $
Adair County, IA	$ 754
Adams County, IA	$ 737
Allamakee County, IA	$ 754
Ames, IA	$ 1087
Appanoose County, IA	$ 713
Audubon County, IA	$ 838
Benton County, IA	$ 776
Boone County, IA	$ 818
Bremer County, IA	$ 802
Buchanan County, IA	$ 763
Buena Vista County, IA	$ 798
Butler County, IA	$ 715
Calhoun County, IA	$ 736
Carroll County, IA	$ 788
Cass County, IA	$ 710
Cedar County, IA	$ 763
Cedar Rapids, IA	$ 878
Cerro Gordo County, IA	$ 806
Cherokee County, IA	$ 811
Chickasaw County, IA	$ 783
Clarke County, IA	$ 803
Clay County, IA	$ 739
Clayton County, IA	$ 718
Clinton County, IA	$ 785
Crawford County, IA	$ 788
Davenport-Moline-Rock Island, IA-IL	$ 986
Davis County, IA	$ 828
Decatur County, IA	$ 700

Delaware County, IA	$ 838
Des Moines County, IA	$ 843
Des Moines-West Des Moines, IA	$ 1193
Dickinson County, IA	$ 874
Dubuque, IA	$ 895
Emmet County, IA	$ 771
Fayette County, IA	$ 756
Floyd County, IA	$ 700
Franklin County, IA	$ 700
Fremont County, IA	$ 708
Greene County, IA	$ 700
Hamilton County, IA	$ 827
Hancock County, IA	$ 745
Hardin County, IA	$ 700
Henry County, IA	$ 745
Howard County, IA	$ 838
Humboldt County, IA	$ 798
Ida County, IA	$ 768
Iowa City, IA	$ 1033
Iowa County, IA	$ 709
Jackson County, IA	$ 710
Jasper County, IA	$ 821
Jefferson County, IA	$ 882
Jones County, IA	$ 740
Keokuk County, IA	$ 813
Kossuth County, IA	$ 740
Lee County, IA	$ 773
Louisa County, IA	$ 738
Lucas County, IA	$ 844
Lyon County, IA	$ 737
Mahaska County, IA	$ 773
Marion County, IA	$ 871
Marshall County, IA	$ 767
Mitchell County, IA	$ 774
Monona County, IA	$ 700
Monroe County, IA	$ 731
Montgomery County, IA	$ 838
Muscatine County, IA	$ 911
O'Brien County, IA	$ 716
Osceola County, IA	$ 721
Page County, IA	$ 726
Palo Alto County, IA	$ 700
Plymouth County, IA	$ 816
Pocahontas County, IA	$ 703
Poweshiek County, IA	$ 890
Ringgold County, IA	$ 748
Sac County, IA	$ 791
Shelby County, IA	$ 838
Sioux City, IA-NE-SD	$ 994
Sioux County, IA	$ 780
Tama County, IA	$ 755
Taylor County, IA	$ 700
Union County, IA	$ 734
Van Buren County, IA	$ 716
Wapello County, IA	$ 863
Washington County, IA	$ 769
Waterloo-Cedar Falls, IA	$ 848
Wayne County, IA	$ 734
Webster County, IA	$ 738
Winnebago County, IA	$ 731
Winneshiek County, IA	$ 710
Worth County, IA	$ 700
Wright County, IA	$ 742

Kansas

Area Name	Median $
Allen County, KS	$ 727
Anderson County, KS	$ 678
Atchison County, KS	$ 687
Barber County, KS	$ 730
Barton County, KS	$ 693
Bourbon County, KS	$ 766
Brown County, KS	$ 668
Chase County, KS	$ 712
Chautauqua County, KS	$ 668
Cherokee County, KS	$ 668
Cheyenne County, KS	$ 682
Clark County, KS	$ 752
Clay County, KS	$ 747
Cloud County, KS	$ 676
Coffey County, KS	$ 706
Comanche County, KS	$ 668
Cowley County, KS	$ 675
Crawford County, KS	$ 724
Decatur County, KS	$ 668
Dickinson County, KS	$ 697
Edwards County, KS	$ 668
Elk County, KS	$ 668
Ellis County, KS	$ 762
Ellsworth County, KS	$ 708
Finney County, KS	$ 831
Ford County, KS	$ 787
Franklin County, KS	$ 838
Geary County, KS	$ 890
Gove County, KS	$ 800
Graham County, KS	$ 668
Grant County, KS	$ 668
Gray County, KS	$ 823
Greeley County, KS	$ 668
Greenwood County, KS	$ 668
Hamilton County, KS	$ 838
Harper County, KS	$ 740
Haskell County, KS	$ 668
Hodgeman County, KS	$ 803
Jewell County, KS	$ 712
Kearny County, KS	$ 1177
Kingman County, KS	$ 694
Kiowa County, KS	$ 668
Labette County, KS	$ 700
Lane County, KS	$ 790
Lawrence, KS	$ 1093
Lincoln County, KS	$ 668
Logan County, KS	$ 899
Lyon County, KS	$ 705
Manhattan, KS	$ 933
Marion County, KS	$ 688
Marshall County, KS	$ 668
McPherson County, KS	$ 752
Meade County, KS	$ 668
Mitchell County, KS	$ 668
Montgomery County, KS	$ 683
Morris County, KS	$ 679
Morton County, KS	$ 668

Nemaha County, KS	$ 722
Neosho County, KS	$ 691
Ness County, KS	$ 668
Norton County, KS	$ 678
Osborne County, KS	$ 668
Ottawa County, KS	$ 763
Pawnee County, KS	$ 719
Phillips County, KS	$ 695
Pratt County, KS	$ 787
Rawlins County, KS	$ 794
Reno County, KS	$ 766
Republic County, KS	$ 800
Rice County, KS	$ 668
Rooks County, KS	$ 668
Rush County, KS	$ 710
Russell County, KS	$ 811
Saline County, KS	$ 799
Scott County, KS	$ 668
Seward County, KS	$ 816
Sheridan County, KS	$ 699
Sherman County, KS	$ 731
Smith County, KS	$ 815
Stafford County, KS	$ 682
Stanton County, KS	$ 715
Stevens County, KS	$ 729
Sumner County, KS	$ 868
Thomas County, KS	$ 688
Topeka, KS	$ 884
Trego County, KS	$ 782
Wallace County, KS	$ 758
Washington County, KS	$ 701
Wichita County, KS	$ 800
Wichita, KS	$ 900
Wilson County, KS	$ 668
Woodson County, KS	$ 777

Kentucky

Area Name	Median $
Adair County, KY	$ 683
Allen County, KY	$ 848
Anderson County, KY	$ 979
Ballard County, KY	$ 859
Barren County, KY	$ 703
Bath County, KY	$ 668
Bell County, KY	$ 790
Bowling Green, KY	$ 1038
Boyle County, KY	$ 728
Breathitt County, KY	$ 714
Breckinridge County, KY	$ 690
Butler County, KY	$ 685
Caldwell County, KY	$ 725
Calloway County, KY	$ 910
Carlisle County, KY	$ 814
Carroll County, KY	$ 779
Carter County, KY	$ 703
Casey County, KY	$ 790
Clay County, KY	$ 759
Clinton County, KY	$ 660
Crittenden County, KY	$ 697
Cumberland County, KY	$ 701
Elizabethtown, KY	$ 900
Elliott County, KY	$ 715
Estill County, KY	$ 790
Fleming County, KY	$ 703
Floyd County, KY	$ 736
Franklin County, KY	$ 907
Fulton County, KY	$ 661
Garrard County, KY	$ 852
Grant County, KY	$ 931
Graves County, KY	$ 660
Grayson County, KY	$ 712
Green County, KY	$ 790
Hancock County, KY	$ 774
Harlan County, KY	$ 699
Harrison County, KY	$ 803
Hart County, KY	$ 747
Henderson County, KY	$ 804
Hickman County, KY	$ 660
Hopkins County, KY	$ 721
Jackson County, KY	$ 660
Johnson County, KY	$ 696
Knott County, KY	$ 733
Knox County, KY	$ 745
Laurel County, KY	$ 707
Lawrence County, KY	$ 761
Lee County, KY	$ 759
Leslie County, KY	$ 790
Letcher County, KY	$ 759
Lewis County, KY	$ 660
Lexington-Fayette, KY	$ 1171
Lincoln County, KY	$ 753
Livingston County, KY	$ 1042
Logan County, KY	$ 679
Louisville, KY-IN	$ 1124
Lyon County, KY	$ 678
Madison County, KY	$ 838
Magoffin County, KY	$ 790
Marion County, KY	$ 665
Marshall County, KY	$ 847
Martin County, KY	$ 715
Mason County, KY	$ 797
McCracken County, KY	$ 901
McCreary County, KY	$ 790
Meade County, KY	$ 847
Menifee County, KY	$ 683
Mercer County, KY	$ 660
Metcalfe County, KY	$ 755
Monroe County, KY	$ 660
Montgomery County, KY	$ 742
Morgan County, KY	$ 660
Muhlenberg County, KY	$ 681
Nelson County, KY	$ 834
Nicholas County, KY	$ 696
Ohio County, KY	$ 708
Owen County, KY	$ 797
Owensboro, KY	$ 892
Owsley County, KY	$ 683
Perry County, KY	$ 749
Pike County, KY	$ 787
Powell County, KY	$ 660
Pulaski County, KY	$ 748
Robertson County, KY	$ 660
Rockcastle County, KY	$ 741

Rowan County, KY	$ 779
Russell County, KY	$ 660
Shelby County, KY	$ 1103
Simpson County, KY	$ 908
Taylor County, KY	$ 790
Todd County, KY	$ 755
Trimble County, KY	$ 827
Union County, KY	$ 710
Washington County, KY	$ 755
Wayne County, KY	$ 677
Webster County, KY	$ 682
Whitley County, KY	$ 661
Wolfe County, KY	$ 683

Louisiana

Area Name	Median $
Acadia Parish, LA	$ 728
Alexandria, LA	$ 843
Allen Parish, LA	$ 809
Assumption Parish, LA	$ 829
Avoyelles Parish, LA	$ 706
Baton Rouge, LA	$ 1158
Beauregard Parish, LA	$ 765
Bienville Parish, LA	$ 707
Caldwell Parish, LA	$ 647
Catahoula Parish, LA	$ 647
Claiborne Parish, LA	$ 706
Concordia Parish, LA	$ 656
East Carroll Parish, LA	$ 684
Evangeline Parish, LA	$ 667
Franklin Parish, LA	$ 698
Hammond, LA	$ 917
Houma-Bayou Cane-Thibodaux, LA	$ 954
Iberia Parish, LA	$ 824
Iberville Parish, LA	$ 820
Jackson Parish, LA	$ 761
Jefferson Davis Parish, LA	$ 716
La Salle Parish, LA	$ 693
Lafayette, LA	$ 959
Lake Charles, LA	$ 999
Lincoln Parish, LA	$ 729
Madison Parish, LA	$ 638
Monroe, LA	$ 848
Morehouse Parish, LA	$ 645
Natchitoches Parish, LA	$ 705
New Orleans-Metairie, LA	$ 1151
Red River Parish, LA	$ 671
Richland Parish, LA	$ 782
Sabine Parish, LA	$ 722
Shreveport-Bossier City, LA	$ 1070
Slidell-Mandeville-Covington, LA	$ 1213
St. James Parish, LA	$ 823
St. Landry Parish, LA	$ 656
St. Mary Parish, LA	$ 756
Tensas Parish, LA	$ 761
Vermilion Parish, LA	$ 779
Vernon Parish, LA	$ 815
Washington Parish, LA	$ 761
Webster Parish, LA	$ 665
West Carroll Parish, LA	$ 636
Winn Parish, LA	$ 761

Maine

Area Name	Median $
Aroostook County, ME	$ 987
Bangor, ME	$ 1378
Cumberland County, ME	$ 1498
Franklin County, ME	$ 1037
Hancock County, ME	$ 1337
Kennebec County, ME	$ 1163
Knox County, ME	$ 1400
Lewiston-Auburn, ME	$ 1287
Lincoln County, ME	$ 1343
Oxford County, ME	$ 1083
Penobscot County, ME	$ 1134
Piscataquis County, ME	$ 1207
Portland, ME	$ 1778
Sagadahoc County, ME	$ 1341
Somerset County, ME	$ 1132
Waldo County, ME	$ 1236
Washington County, ME	$ 1008
York County, ME	$ 1494
York-Kittery-South Berwick, ME	$ 1785

Maryland

Area Name	Median $
Allegany County, MD	$ 861
Baltimore-Columbia-Towson, MD	$ 1651
Calvert County, MD	$ 1851
Caroline County, MD	$ 1059
Dorchester County, MD	$ 993
Garrett County, MD	$ 864
Hagerstown, MD	$ 1023
Kent County, MD	$ 1240
Salisbury, MD	$ 1137
Somerset County, MD	$ 980
St. Mary's County, MD	$ 1793
Talbot County, MD	$ 1410

Massachusetts

Area Name	Median $
Amherst Town-Northampton, MA	$ 1680
Barnstable Town, MA	$ 1965
Berkshire County, MA	$ 1383
Boston-Cambridge-Quincy, MA-NH	$ 2584
Brockton, MA	$ 1907
Dukes County, MA	$ 1765
Eastern Worcester County, MA	$ 1818
Easton-Raynham, MA	$ 2067
Fitchburg-Leominster, MA	$ 1509
Franklin County, MA	$ 1523
Lawrence, MA-NH	$ 1868
Lowell, MA	$ 1919
Nantucket County, MA	$ 2569
New Bedford, MA	$ 1310
Pittsfield, MA	$ 1362
Springfield, MA	$ 1485
Taunton-Mansfield-Norton, MA	$ 1710
Western Worcester County, MA	$ 1273
Worcester, MA	$ 1753

Michigan

Area Name	Median $
Alcona County, MI	$ 807
Alger County, MI	$ 847
Allegan County, MI	$ 1020
Alpena County, MI	$ 767
Ann Arbor, MI	$ 1499
Antrim County, MI	$ 973
Arenac County, MI	$ 749
Baraga County, MI	$ 743
Barry County, MI	$ 1089
Battle Creek, MI	$ 1050
Bay City, MI	$ 881
Benzie County, MI	$ 1017
Branch County, MI	$ 920
Cass County, MI	$ 983
Charlevoix County, MI	$ 860
Cheboygan County, MI	$ 835
Chippewa County, MI	$ 897
Clare County, MI	$ 790
Crawford County, MI	$ 939
Delta County, MI	$ 748
Detroit-Warren-Livonia, MI	$ 1206
Dickinson County, MI	$ 845
Emmet County, MI	$ 1018
Flint, MI	$ 929
Gladwin County, MI	$ 742
Gogebic County, MI	$ 761
Grand Rapids-Wyoming, MI	$ 1367
Grand Traverse County, MI	$ 1273
Gratiot County, MI	$ 764
Hillsdale County, MI	$ 788
Holland-Grand Haven, MI	$ 1423
Houghton County, MI	$ 841
Huron County, MI	$ 806
Ionia County, MI	$ 1006
Iosco County, MI	$ 824
Iron County, MI	$ 847
Isabella County, MI	$ 941
Jackson, MI	$ 1016
Kalamazoo-Portage, MI	$ 1081
Kalkaska County, MI	$ 781
Keweenaw County, MI	$ 849
Lake County, MI	$ 820
Lansing-East Lansing, MI	$ 1085
Leelanau County, MI	$ 1462
Lenawee County, MI	$ 936
Livingston County, MI	$ 1346
Luce County, MI	$ 806
Mackinac County, MI	$ 841
Manistee County, MI	$ 837
Marquette County, MI	$ 1069
Mason County, MI	$ 853
Mecosta County, MI	$ 856
Menominee County, MI	$ 771
Midland, MI	$ 973
Missaukee County, MI	$ 822
Monroe, MI	$ 1077
Montcalm County, MI	$ 1060
Montmorency County, MI	$ 899
Muskegon-Norton Shores, MI	$ 1008
Newaygo County, MI	$ 817
Niles, MI	$ 959
Oceana County, MI	$ 790
Ogemaw County, MI	$ 886
Ontonagon County, MI	$ 888
Osceola County, MI	$ 787
Oscoda County, MI	$ 749
Otsego County, MI	$ 910
Presque Isle County, MI	$ 742
Roscommon County, MI	$ 757
Saginaw, MI	$ 898
Sanilac County, MI	$ 778
Schoolcraft County, MI	$ 858
Shiawassee County, MI	$ 859
St. Joseph County, MI	$ 809
Tuscola County, MI	$ 786
Van Buren County, MI	$ 828
Wexford County, MI	$ 859

Minnesota

Area Name	Median $
Aitkin County, MN	$ 761
Becker County, MN	$ 833
Beltrami County, MN	$ 924
Big Stone County, MN	$ 816
Brown County, MN	$ 802
Cass County, MN	$ 768
Chippewa County, MN	$ 772
Clearwater County, MN	$ 788
Cook County, MN	$ 967
Cottonwood County, MN	$ 766
Crow Wing County, MN	$ 906
Douglas County, MN	$ 831
Duluth, MN-WI	$ 1051
Faribault County, MN	$ 790
Fillmore County, MN	$ 821
Freeborn County, MN	$ 778
Goodhue County, MN	$ 939
Grant County, MN	$ 742
Hubbard County, MN	$ 802
Itasca County, MN	$ 918
Jackson County, MN	$ 846
Kanabec County, MN	$ 905
Kandiyohi County, MN	$ 796
Kittson County, MN	$ 745
Koochiching County, MN	$ 742
Lac qui Parle County, MN	$ 833
Lake County, MN	$ 1013
Lake of the Woods County, MN	$ 797
Le Sueur County, MN	$ 868
Lincoln County, MN	$ 742
Lyon County, MN	$ 834
Mahnomen County, MN	$ 742
Mankato, MN	$ 1078
Marshall County, MN	$ 744
Martin County, MN	$ 803
McLeod County, MN	$ 935
Meeker County, MN	$ 908
Mille Lacs County, MN	$ 902
Minneapolis-St. Paul-Bloomington, MN-WI	$ 1517

Morrison County, MN	$ 784
Mower County, MN	$ 850
Murray County, MN	$ 852
Nobles County, MN	$ 847
Norman County, MN	$ 761
Otter Tail County, MN	$ 795
Pennington County, MN	$ 934
Pine County, MN	$ 917
Pipestone County, MN	$ 742
Pope County, MN	$ 841
Red Lake County, MN	$ 742
Redwood County, MN	$ 742
Renville County, MN	$ 781
Rice County, MN	$ 952
Rochester, MN	$ 1296
Rock County, MN	$ 784
Roseau County, MN	$ 909
Sibley County, MN	$ 766
St. Cloud, MN	$ 990
Steele County, MN	$ 942
Stevens County, MN	$ 785
Swift County, MN	$ 768
Todd County, MN	$ 757
Traverse County, MN	$ 742
Wabasha County, MN	$ 952
Wadena County, MN	$ 820
Waseca County, MN	$ 769
Watonwan County, MN	$ 842
Wilkin County, MN	$ 829
Winona County, MN	$ 901
Yellow Medicine County, MN	$ 753

Mississippi

Area Name	Median $
Adams County, MS	$ 768
Alcorn County, MS	$ 768
Amite County, MS	$ 748
Attala County, MS	$ 642
Benton County, MS	$ 768
Bolivar County, MS	$ 655
Calhoun County, MS	$ 642
Carroll County, MS	$ 735
Chickasaw County, MS	$ 642
Choctaw County, MS	$ 642
Claiborne County, MS	$ 713
Clarke County, MS	$ 862
Clay County, MS	$ 718
Coahoma County, MS	$ 748
Covington County, MS	$ 713
Franklin County, MS	$ 759
George County, MS	$ 806
Greene County, MS	$ 814
Grenada County, MS	$ 713
Gulfport-Biloxi, MS	$ 985
Hattiesburg, MS	$ 946
Holmes County, MS	$ 768
Humphreys County, MS	$ 768
Issaquena County, MS	$ 748
Itawamba County, MS	$ 815
Jackson, MS	$ 1191
Jasper County, MS	$ 713
Jefferson County, MS	$ 713
Jefferson Davis County, MS	$ 698
Jones County, MS	$ 735
Kemper County, MS	$ 748
Lafayette County, MS	$ 1151
Lauderdale County, MS	$ 869
Lawrence County, MS	$ 731
Leake County, MS	$ 835
Lee County, MS	$ 923
Leflore County, MS	$ 686
Lincoln County, MS	$ 681
Lowndes County, MS	$ 775
Marion County, MS	$ 667
Marshall County, MS	$ 920
Monroe County, MS	$ 785
Montgomery County, MS	$ 806
Neshoba County, MS	$ 768
Newton County, MS	$ 671
Noxubee County, MS	$ 713
Oktibbeha County, MS	$ 928
Panola County, MS	$ 777
Pascagoula, MS	$ 1017
Pearl River County, MS	$ 904
Pike County, MS	$ 895
Pontotoc County, MS	$ 892
Prentiss County, MS	$ 642
Quitman County, MS	$ 713
Scott County, MS	$ 863
Sharkey County, MS	$ 713
Simpson County, MS	$ 813
Smith County, MS	$ 768
Stone County, MS	$ 764
Sunflower County, MS	$ 642
Tallahatchie County, MS	$ 768
Tate County, MS	$ 881
Tippah County, MS	$ 768
Tishomingo County, MS	$ 759
Tunica County, MS	$ 1137
Union County, MS	$ 895
Walthall County, MS	$ 842
Warren County, MS	$ 852
Washington County, MS	$ 768
Wayne County, MS	$ 713
Webster County, MS	$ 922
Wilkinson County, MS	$ 713
Winston County, MS	$ 768
Yalobusha County, MS	$ 672
Yazoo County, MS	$ 816

Missouri

Area Name	Median $
Adair County, MO	$ 721
Atchison County, MO	$ 677
Audrain County, MO	$ 690
Barry County, MO	$ 677
Barton County, MO	$ 734
Bates County, MO	$ 749
Benton County, MO	$ 755
Butler County, MO	$ 718
Callaway County, MO	$ 852
Camden County, MO	$ 744
Cape Girardeau, MO-IL	$ 894

Carroll County, MO	$ 703
Carter County, MO	$ 677
Cedar County, MO	$ 682
Chariton County, MO	$ 677
Clark County, MO	$ 677
Columbia, MO	$ 1060
Cooper County, MO	$ 794
Crawford County, MO	$ 748
Dade County, MO	$ 729
Dallas County, MO	$ 732
Daviess County, MO	$ 681
Dent County, MO	$ 713
Douglas County, MO	$ 677
Dunklin County, MO	$ 677
Gasconade County, MO	$ 677
Gentry County, MO	$ 691
Grundy County, MO	$ 677
Harrison County, MO	$ 693
Henry County, MO	$ 698
Hickory County, MO	$ 796
Holt County, MO	$ 677
Howard County, MO	$ 814
Howell County, MO	$ 677
Iron County, MO	$ 810
Jefferson City, MO	$ 739
Johnson County, MO	$ 855
Joplin, MO	$ 807
Kansas City, MO-KS	$ 1289
Knox County, MO	$ 677
Laclede County, MO	$ 739
Lawrence County, MO	$ 706
Lewis County, MO	$ 677
Linn County, MO	$ 685
Livingston County, MO	$ 708
Macon County, MO	$ 748
Madison County, MO	$ 762
Maries County, MO	$ 790
Marion County, MO	$ 788
McDonald County, MO	$ 685
Mercer County, MO	$ 745
Miller County, MO	$ 855
Mississippi County, MO	$ 677
Moniteau County, MO	$ 742
Monroe County, MO	$ 696
Montgomery County, MO	$ 685
Morgan County, MO	$ 745
New Madrid County, MO	$ 735
Nodaway County, MO	$ 760
Oregon County, MO	$ 677
Ozark County, MO	$ 699
Pemiscot County, MO	$ 713
Perry County, MO	$ 976
Pettis County, MO	$ 787
Phelps County, MO	$ 788
Pike County, MO	$ 739
Polk County, MO	$ 742
Pulaski County, MO	$ 853
Putnam County, MO	$ 698
Ralls County, MO	$ 723
Randolph County, MO	$ 693
Reynolds County, MO	$ 684
Ripley County, MO	$ 731
Saline County, MO	$ 720
Schuyler County, MO	$ 749
Scotland County, MO	$ 705
Scott County, MO	$ 761
Shannon County, MO	$ 706
Shelby County, MO	$ 703
Springfield, MO	$ 939
St. Clair County, MO	$ 677
St. Francois County, MO	$ 733
St. Joseph, MO-KS	$ 879
St. Louis, MO-IL	$ 1079
Ste. Genevieve County, MO	$ 805
Stoddard County, MO	$ 677
Stone County, MO	$ 743
Sullivan County, MO	$ 809
Taney County, MO	$ 830
Texas County, MO	$ 694
Vernon County, MO	$ 751
Washington County, MO	$ 774
Wayne County, MO	$ 810

Worth County, MO	$ 706
Wright County, MO	$ 677

Montana

Area Name	Median $
Beaverhead County, MT	$ 1082
Big Horn County, MT	$ 1022
Billings, MT	$ 1182
Blaine County, MT	$ 907
Bozeman, MT	$ 1768
Broadwater County, MT	$ 1631
Carter County, MT	$ 1122
Chouteau County, MT	$ 1024
Custer County, MT	$ 1302
Daniels County, MT	$ 1469
Dawson County, MT	$ 1025
Deer Lodge County, MT	$ 1076
Fallon County, MT	$ 1168
Fergus County, MT	$ 1126
Flathead County, MT	$ 1370
Garfield County, MT	$ 984
Glacier County, MT	$ 1092
Golden Valley County, MT	$ 1071
Granite County, MT	$ 823
Great Falls, MT	$ 1083
Hill County, MT	$ 1150
Jefferson County, MT	$ 1130
Judith Basin County, MT	$ 933
Lake County, MT	$ 1151
Lewis and Clark County, MT	$ 1400
Liberty County, MT	$ 813
Lincoln County, MT	$ 1147
Madison County, MT	$ 1292
McCone County, MT	$ 1303
Meagher County, MT	$ 1191
Mineral County, MT	$ 1096
Missoula, MT	$ 1470
Musselshell County, MT	$ 1243
Park County, MT	$ 1441
Petroleum County, MT	$ 1303
Phillips County, MT	$ 893

Pondera County, MT	$ 1164
Powder River County, MT	$ 849
Powell County, MT	$ 998
Prairie County, MT	$ 1303
Ravalli County, MT	$ 1191
Richland County, MT	$ 1227
Roosevelt County, MT	$ 1010
Rosebud County, MT	$ 1018
Sanders County, MT	$ 923
Sheridan County, MT	$ 998
Silver Bow County, MT	$ 1191
Stillwater County, MT	$ 985
Sweet Grass County, MT	$ 946
Teton County, MT	$ 1293
Toole County, MT	$ 1098
Treasure County, MT	$ 1303
Valley County, MT	$ 931
Wheatland County, MT	$ 897
Wibaux County, MT	$ 1303

Nebraska

Area Name	Median $
Adams County, NE	$ 854
Antelope County, NE	$ 732
Arthur County, NE	$ 732
Banner County, NE	$ 773
Blaine County, NE	$ 739
Boone County, NE	$ 732
Box Butte County, NE	$ 762
Boyd County, NE	$ 732
Brown County, NE	$ 732
Buffalo County, NE	$ 919
Burt County, NE	$ 836
Butler County, NE	$ 732
Cedar County, NE	$ 795
Chase County, NE	$ 738
Cherry County, NE	$ 801
Cheyenne County, NE	$ 868
Clay County, NE	$ 759
Colfax County, NE	$ 968
Cuming County, NE	$ 826
Custer County, NE	$ 736
Dawes County, NE	$ 835
Dawson County, NE	$ 926
Deuel County, NE	$ 732
Dixon County, NE	$ 862
Dodge County, NE	$ 935
Dundy County, NE	$ 746
Fillmore County, NE	$ 877
Franklin County, NE	$ 732
Frontier County, NE	$ 732
Furnas County, NE	$ 859
Gage County, NE	$ 757
Garden County, NE	$ 747
Garfield County, NE	$ 732
Gosper County, NE	$ 735
Grant County, NE	$ 773
Greeley County, NE	$ 732
Hall County, NE	$ 1034
Hamilton County, NE	$ 824
Harlan County, NE	$ 791
Hayes County, NE	$ 732
Hitchcock County, NE	$ 732
Holt County, NE	$ 818
Hooker County, NE	$ 874
Howard County, NE	$ 977
Jefferson County, NE	$ 759
Johnson County, NE	$ 793
Kearney County, NE	$ 789
Keith County, NE	$ 760
Keya Paha County, NE	$ 773
Kimball County, NE	$ 732
Knox County, NE	$ 732
Lincoln County, NE	$ 844
Lincoln, NE	$ 1010
Logan County, NE	$ 732
Loup County, NE	$ 732
Madison County, NE	$ 793
McPherson County, NE	$ 795
Merrick County, NE	$ 732
Morrill County, NE	$ 793
Nance County, NE	$ 732
Nemaha County, NE	$ 732
Nuckolls County, NE	$ 732
Omaha-Council Bluffs, NE-IA	$ 1229
Otoe County, NE	$ 853
Pawnee County, NE	$ 753
Perkins County, NE	$ 849
Phelps County, NE	$ 760
Pierce County, NE	$ 810
Platte County, NE	$ 874
Polk County, NE	$ 732
Red Willow County, NE	$ 732
Richardson County, NE	$ 732
Rock County, NE	$ 732
Saline County, NE	$ 769
Saunders County, NE	$ 1029
Scotts Bluff County, NE	$ 793
Seward County, NE	$ 794
Sheridan County, NE	$ 732
Sherman County, NE	$ 732
Sioux County, NE	$ 773
Stanton County, NE	$ 907
Thayer County, NE	$ 732
Thomas County, NE	$ 773
Thurston County, NE	$ 799
Valley County, NE	$ 732
Wayne County, NE	$ 737
Webster County, NE	$ 732
Wheeler County, NE	$ 732
York County, NE	$ 816

Nevada

Area Name	Median $
Carson City, NV	$ 1287
Churchill County, NV	$ 1129
Douglas County, NV	$ 1384
Elko County, NV	$ 1234
Esmeralda County, NV	$ 1140
Eureka County, NV	$ 1140
Humboldt County, NV	$ 1065
Lander County, NV	$ 971
Las Vegas-Henderson-North Las Vegas, NV	$ 1608

Lincoln County, NV	$ 1006
Lyon County, NV	$ 1136
Mineral County, NV	$ 1220
Nye County, NV	$ 1065
Pershing County, NV	$ 934
Reno, NV	$ 1621
White Pine County, NV	$ 1039

New Hampshire

Area Name	Median $
Belknap County, NH	$ 1534
Carroll County, NH	$ 1414
Cheshire County, NH	$ 1588
Coos County, NH	$ 1053
Grafton County, NH	$ 1646
Hillsborough County, NH	$ 1389
Manchester, NH	$ 1692
Merrimack County, NH	$ 1612
Nashua, NH	$ 1805
Portsmouth-Rochester, NH	$ 1814
Sullivan County, NH	$ 1396
Western Rockingham County, NH	$ 1819

New Jersey

Area Name	Median $
Atlantic City-Hammonton, NJ	$ 1660
Bergen-Passaic, NJ	$ 2178
Cape May County, NJ	$ 1561
Jersey City, NJ	$ 2692
Middlesex-Somerset-Hunterdon, NJ	$ 2130
Monmouth-Ocean, NJ	$ 2035
Newark, NJ	$ 1980
Trenton-Princeton, NJ	$ 1691
Vineland, NJ	$ 1465
Warren County, NJ	$ 1690

New Mexico

Area Name	Median $
Albuquerque, NM	$ 1287
Catron County, NM	$ 919
Chaves County, NM	$ 955
Cibola County, NM	$ 868
Colfax County, NM	$ 888
Curry County, NM	$ 961
De Baca County, NM	$ 803
Eddy County, NM	$ 1247
Farmington, NM	$ 929
Grant County, NM	$ 832
Guadalupe County, NM	$ 791
Harding County, NM	$ 919
Hidalgo County, NM	$ 798
Las Cruces, NM	$ 1024
Lea County, NM	$ 1134
Lincoln County, NM	$ 902
Los Alamos County, NM	$ 1437
Luna County, NM	$ 783
McKinley County, NM	$ 962
Mora County, NM	$ 919
Otero County, NM	$ 817
Quay County, NM	$ 788
Rio Arriba County, NM	$ 786
Roosevelt County, NM	$ 830
San Miguel County, NM	$ 976
Santa Fe, NM	$ 1566
Sierra County, NM	$ 835
Socorro County, NM	$ 888
Taos County, NM	$ 1247
Union County, NM	$ 770

New York

Area Name	Median $
Albany-Schenectady-Troy, NY	$ 1545
Allegany County, NY	$ 795
Binghamton, NY	$ 917
Buffalo-Cheektowaga, NY	$ 1233
Cattaraugus County, NY	$ 840
Cayuga County, NY	$ 942
Chautauqua County, NY	$ 801
Chenango County, NY	$ 917
Clinton County, NY	$ 1060
Columbia County, NY	$ 1363
Cortland County, NY	$ 1022
Delaware County, NY	$ 963
Elmira, NY	$ 1052
Essex County, NY	$ 957
Franklin County, NY	$ 901
Fulton County, NY	$ 863
Genesee County, NY	$ 1002
Glens Falls, NY	$ 1119
Greene County, NY	$ 1243
Hamilton County, NY	$ 1146
Ithaca, NY	$ 1613
Kingston, NY	$ 1530
Kiryas Joel-Poughkeepsie-Newburgh, NY	$ 1693
Lewis County, NY	$ 885
Montgomery County, NY	$ 961
Nassau-Suffolk, NY	$ 2589
New York, NY	$ 2916
Otsego County, NY	$ 1035
Rochester, NY	$ 1341
Schuyler County, NY	$ 969
Seneca County, NY	$ 947
St. Lawrence County, NY	$ 862
Steuben County, NY	$ 949
Sullivan County, NY	$ 1144
Syracuse, NY	$ 1202
Utica-Rome, NY	$ 986
Watertown-Fort Drum, NY	$ 1159
Wyoming County, NY	$ 883
Yates County, NY	$ 873

North Carolina

Area Name	Median $
Alleghany County, NC	$ 780
Anson County, NC	$ 911
Ashe County, NC	$ 705
Asheville, NC	$ 1585
Avery County, NC	$ 827

Beaufort County, NC	$ 775
Bertie County, NC	$ 812
Bladen County, NC	$ 705
Brunswick County, NC	$ 1549
Burlington, NC	$ 1298
Camden County, NC	$ 1196
Carteret County, NC	$ 985
Caswell County, NC	$ 748
Charlotte-Concord-Gastonia, NC-SC	$ 1685
Cherokee County, NC	$ 779
Chowan County, NC	$ 995
Clay County, NC	$ 1149
Cleveland County, NC	$ 794
Columbus County, NC	$ 736
Craven County, NC	$ 963
Dare County, NC	$ 1388
Davidson County, NC	$ 947
Duplin County, NC	$ 774
Durham-Chapel Hill, NC	$ 1630
Fayetteville, NC	$ 1215
Gates County, NC	$ 1513
Goldsboro, NC	$ 1024
Graham County, NC	$ 844
Granville County, NC	$ 1113
Greene County, NC	$ 851
Greensboro-High Point, NC	$ 1319
Greenville, NC	$ 966
Halifax County, NC	$ 761
Harnett County, NC	$ 887
Haywood County, NC	$ 1189
Hertford County, NC	$ 719
Hickory-Lenoir-Morganton, NC	$ 969
Hoke County, NC	$ 816
Hyde County, NC	$ 819
Iredell County, NC	$ 1363
Jackson County, NC	$ 924
Jacksonville, NC	$ 1015
Jones County, NC	$ 752
Lee County, NC	$ 922
Lenoir County, NC	$ 784
Lincoln County, NC	$ 1063
Macon County, NC	$ 882
Martin County, NC	$ 746
McDowell County, NC	$ 803
Mitchell County, NC	$ 777
Montgomery County, NC	$ 794
Northampton County, NC	$ 790
Pamlico County, NC	$ 935
Pasquotank County, NC	$ 1000
Pender County, NC	$ 1180
Perquimans County, NC	$ 968
Person County, NC	$ 796
Pinehurst-Southern Pines, NC	$ 1439
Polk County, NC	$ 930
Raleigh-Cary, NC	$ 1731
Richmond County, NC	$ 826
Robeson County, NC	$ 759
Rockingham County, NC	$ 841
Rocky Mount, NC	$ 988
Rowan County, NC	$ 1045
Rutherford County, NC	$ 806
Sampson County, NC	$ 848
Scotland County, NC	$ 755
Stanly County, NC	$ 734
Surry County, NC	$ 706
Swain County, NC	$ 813
Transylvania County, NC	$ 988
Tyrrell County, NC	$ 744
Vance County, NC	$ 780
Warren County, NC	$ 705
Washington County, NC	$ 760
Watauga County, NC	$ 1098
Wilkes County, NC	$ 793
Wilmington, NC	$ 1640
Wilson County, NC	$ 857
Winston-Salem, NC	$ 1160
Yancey County, NC	$ 737

North Dakota

Area Name	Median $
Adams County, ND	$ 702
Barnes County, ND	$ 760
Benson County, ND	$ 769
Billings County, ND	$ 702
Bismarck, ND	$ 1103
Bottineau County, ND	$ 896
Bowman County, ND	$ 796
Burke County, ND	$ 665
Cavalier County, ND	$ 702
Dickey County, ND	$ 730
Divide County, ND	$ 1309
Dunn County, ND	$ 772
Eddy County, ND	$ 665
Emmons County, ND	$ 683
Fargo, ND-MN	$ 982
Foster County, ND	$ 755
Golden Valley County, ND	$ 846
Grand Forks, ND-MN	$ 937
Grant County, ND	$ 683
Griggs County, ND	$ 665
Hettinger County, ND	$ 772
Kidder County, ND	$ 729
LaMoure County, ND	$ 704
Logan County, ND	$ 889
McHenry County, ND	$ 862
McIntosh County, ND	$ 787
McKenzie County, ND	$ 1182
McLean County, ND	$ 796
Mercer County, ND	$ 956
Mountrail County, ND	$ 917
Nelson County, ND	$ 745
Pembina County, ND	$ 791
Pierce County, ND	$ 755
Ramsey County, ND	$ 729
Ransom County, ND	$ 768
Renville County, ND	$ 853
Richland County, ND	$ 665
Rolette County, ND	$ 747
Sargent County, ND	$ 861
Sheridan County, ND	$ 811
Sioux County, ND	$ 733
Slope County, ND	$ 811
Stark County, ND	$ 924

Steele County, ND	$ 702
Stutsman County, ND	$ 703
Towner County, ND	$ 702
Traill County, ND	$ 699
Walsh County, ND	$ 728
Ward County, ND	$ 1061
Wells County, ND	$ 796
Williams County, ND	$ 1132

Ohio

Area Name	Median $
Adams County, OH	$ 785
Akron, OH	$ 1069
Ashland County, OH	$ 815
Ashtabula County, OH	$ 881
Athens County, OH	$ 998
Auglaize County, OH	$ 836
Brown County, OH	$ 868
Canton-Massillon, OH	$ 890
Champaign County, OH	$ 859
Cincinnati, OH-KY-IN	$ 1142
Cleveland, OH	$ 1144
Clinton County, OH	$ 882
Columbiana County, OH	$ 801
Columbus, OH	$ 1290
Coshocton County, OH	$ 824
Crawford County, OH	$ 825
Darke County, OH	$ 806
Dayton-Kettering-Beavercreek, OH	$ 1078
Defiance County, OH	$ 859
Erie County, OH	$ 948
Fayette County, OH	$ 866
Gallia County, OH	$ 871
Guernsey County, OH	$ 744
Hancock County, OH	$ 936
Hardin County, OH	$ 822
Harrison County, OH	$ 749
Henry County, OH	$ 826
Highland County, OH	$ 878
Hocking County, OH	$ 742
Holmes County, OH	$ 760
Huron County, OH	$ 787
Jackson County, OH	$ 788
Knox County, OH	$ 927
Lima, OH	$ 908
Logan County, OH	$ 825
Mansfield, OH	$ 814
Marion County, OH	$ 854
Meigs County, OH	$ 772
Mercer County, OH	$ 827
Monroe County, OH	$ 791
Morgan County, OH	$ 875
Muskingum County, OH	$ 874
Noble County, OH	$ 771
Ottawa County, OH	$ 899
Paulding County, OH	$ 780
Perry County, OH	$ 799
Pike County, OH	$ 818
Preble County, OH	$ 751
Putnam County, OH	$ 844
Ross County, OH	$ 917
Sandusky County, OH	$ 830
Scioto County, OH	$ 822
Seneca County, OH	$ 807
Shelby County, OH	$ 834
Springfield, OH	$ 892
Toledo, OH	$ 870
Tuscarawas County, OH	$ 851
Union County, OH	$ 1200
Van Wert County, OH	$ 762
Vinton County, OH	$ 805
Washington County, OH	$ 803
Wayne County, OH	$ 862
Williams County, OH	$ 768
Wyandot County, OH	$ 807
Youngstown-Warren, OH	$ 780

Oklahoma

Area Name	Median $
Adair County, OK	$ 714
Alfalfa County, OK	$ 714
Atoka County, OK	$ 744
Beaver County, OK	$ 784
Beckham County, OK	$ 847
Blaine County, OK	$ 799
Bryan County, OK	$ 796
Caddo County, OK	$ 734
Carter County, OK	$ 853
Cherokee County, OK	$ 806
Choctaw County, OK	$ 714
Cimarron County, OK	$ 732
Coal County, OK	$ 714
Cotton County, OK	$ 783
Craig County, OK	$ 844
Custer County, OK	$ 767
Delaware County, OK	$ 791
Dewey County, OK	$ 788
Ellis County, OK	$ 881
Enid, OK	$ 844
Garvin County, OK	$ 714
Grady County, OK	$ 802
Grant County, OK	$ 714
Greer County, OK	$ 732
Harmon County, OK	$ 749
Harper County, OK	$ 732
Haskell County, OK	$ 714
Hughes County, OK	$ 714
Jackson County, OK	$ 714
Jefferson County, OK	$ 714
Johnston County, OK	$ 801
Kay County, OK	$ 719
Kingfisher County, OK	$ 877
Kiowa County, OK	$ 761
Latimer County, OK	$ 714
Lawton, OK	$ 848
Le Flore County, OK	$ 741
Lincoln County, OK	$ 814
Love County, OK	$ 928
Major County, OK	$ 714
Marshall County, OK	$ 772
Mayes County, OK	$ 764
McCurtain County, OK	$ 747
McIntosh County, OK	$ 759

Murray County, OK	$ 794
Muskogee County, OK	$ 761
Noble County, OK	$ 791
Nowata County, OK	$ 744
Okfuskee County, OK	$ 738
Oklahoma City, OK	$ 1088
Okmulgee County, OK	$ 796
Ottawa County, OK	$ 727
Pawnee County, OK	$ 861
Payne County, OK	$ 897
Pittsburg County, OK	$ 837
Pontotoc County, OK	$ 807
Pottawatomie County, OK	$ 767
Pushmataha County, OK	$ 750
Roger Mills County, OK	$ 820
Seminole County, OK	$ 734
Stephens County, OK	$ 793
Texas County, OK	$ 930
Tillman County, OK	$ 855
Tulsa, OK	$ 1060
Washington County, OK	$ 844
Washita County, OK	$ 855
Woods County, OK	$ 859
Woodward County, OK	$ 838

Oregon

Area Name	Median $
Albany, OR	$ 1328
Baker County, OR	$ 933
Bend-Redmond, OR	$ 1492
Clatsop County, OR	$ 1162
Coos County, OR	$ 1062
Corvallis, OR	$ 1391
Crook County, OR	$ 1123
Curry County, OR	$ 1177
Douglas County, OR	$ 1033
Eugene-Springfield, OR	$ 1390
Gilliam County, OR	$ 841
Grant County, OR	$ 1013
Grants Pass, OR	$ 1109
Harney County, OR	$ 811
Hood River County, OR	$ 1566
Jefferson County, OR	$ 1022
Klamath County, OR	$ 1007
Lake County, OR	$ 971
Lincoln County, OR	$ 1212
Malheur County, OR	$ 993
Medford, OR	$ 1313
Morrow County, OR	$ 885
Portland-Vancouver-Hillsboro, OR-WA	$ 1802
Salem, OR	$ 1278
Sherman County, OR	$ 1085
Tillamook County, OR	$ 1196
Umatilla County, OR	$ 985
Union County, OR	$ 1026
Wallowa County, OR	$ 1003
Wasco County, OR	$ 1352
Wheeler County, OR	$ 791

Pennsylvania

Area Name	Median $
Allentown-Bethlehem-Easton, PA	$ 1464
Altoona, PA	$ 1013
Armstrong County, PA	$ 814
Bedford County, PA	$ 780
Bradford County, PA	$ 877
Cameron County, PA	$ 796
Chambersburg, PA	$ 1191
Clarion County, PA	$ 813
Clearfield County, PA	$ 829
Clinton County, PA	$ 819
Columbia County, PA	$ 998
Crawford County, PA	$ 808
Elk County, PA	$ 851
Erie, PA	$ 1013
Forest County, PA	$ 911
Fulton County, PA	$ 785
Gettysburg, PA	$ 1212
Greene County, PA	$ 883
Harrisburg-Carlisle, PA	$ 1305
Huntingdon County, PA	$ 833
Indiana County, PA	$ 898
Jefferson County, PA	$ 833
Johnstown, PA	$ 904
Juniata County, PA	$ 748
Lancaster, PA	$ 1324
Lawrence County, PA	$ 848
Lebanon, PA	$ 1197
McKean County, PA	$ 876
Mercer County, PA	$ 843
Mifflin County, PA	$ 867
Monroe County, PA	$ 1264
Montour County, PA	$ 1135
Northumberland County, PA	$ 896
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	$ 1650
Pike County, PA	$ 1279
Pittsburgh, PA	$ 1175
Potter County, PA	$ 783
Reading, PA	$ 1335
Schuylkill County, PA	$ 847
Scranton--Wilkes-Barre, PA	$ 1091
Snyder County, PA	$ 960
Somerset County, PA	$ 835
State College, PA	$ 1282
Sullivan County, PA	$ 786
Susquehanna County, PA	$ 866
Tioga County, PA	$ 869
Union County, PA	$ 995
Venango County, PA	$ 777
Warren County, PA	$ 814
Wayne County, PA	$ 1006
Williamsport, PA	$ 1056
York-Hanover, PA	$ 1145

Rhode Island

Area Name	Median $
Newport-Middleton-Portsmouth, RI	$ 1911
Providence-Fall River, RI-MA	$ 1529
Westerly-Hopkinton-New Shoreham, RI	$ 1470

South Carolina

Area Name	Median $
Abbeville County, SC	$ 751
Allendale County, SC	$ 823
Anderson, SC	$ 1122
Bamberg County, SC	$ 699
Barnwell County, SC	$ 751
Beaufort County, SC	$ 1835
Charleston-North Charleston, SC	$ 1793
Cherokee County, SC	$ 859
Chester County, SC	$ 900
Chesterfield County, SC	$ 703
Clarendon County, SC	$ 687
Colleton County, SC	$ 744
Columbia, SC	$ 1258
Darlington County, SC	$ 919
Dillon County, SC	$ 762
Florence, SC	$ 1023
Georgetown County, SC	$ 1026
Greenville-Mauldin-Easley, SC	$ 1329
Greenwood County, SC	$ 805
Hampton County, SC	$ 720
Jasper County, SC	$ 1652
Kershaw County, SC	$ 900
Lancaster County, SC	$ 1022
Laurens County, SC	$ 924
Lee County, SC	$ 711
Marion County, SC	$ 823
Marlboro County, SC	$ 687
McCormick County, SC	$ 729
Myrtle Beach-North Myrtle Beach-Conway, SC	$ 1321
Newberry County, SC	$ 860
Oconee County, SC	$ 752
Orangeburg County, SC	$ 806
Spartanburg, SC	$ 1159
Sumter, SC	$ 1056
Union County, SC	$ 854
Williamsburg County, SC	$ 698

South Dakota

Area Name	Median $
Aurora County, SD	$ 768
Beadle County, SD	$ 758
Bennett County, SD	$ 937
Bon Homme County, SD	$ 762
Brookings County, SD	$ 836
Brown County, SD	$ 740
Brule County, SD	$ 722
Buffalo County, SD	$ 943
Butte County, SD	$ 872
Campbell County, SD	$ 869
Charles Mix County, SD	$ 807
Clark County, SD	$ 847
Clay County, SD	$ 750
Codington County, SD	$ 870
Corson County, SD	$ 708
Custer County, SD	$ 935
Davison County, SD	$ 745
Day County, SD	$ 751
Deuel County, SD	$ 708
Dewey County, SD	$ 832
Douglas County, SD	$ 722
Edmunds County, SD	$ 796
Fall River County, SD	$ 908
Faulk County, SD	$ 755
Grant County, SD	$ 708
Gregory County, SD	$ 749
Haakon County, SD	$ 775
Hamlin County, SD	$ 708
Hand County, SD	$ 788
Hanson County, SD	$ 824
Harding County, SD	$ 775
Hughes County, SD	$ 876
Hutchinson County, SD	$ 708
Hyde County, SD	$ 775
Jackson County, SD	$ 826
Jerauld County, SD	$ 775
Jones County, SD	$ 708
Kingsbury County, SD	$ 755
Lake County, SD	$ 781
Lawrence County, SD	$ 834
Lyman County, SD	$ 732
Marshall County, SD	$ 708
McPherson County, SD	$ 710
Meade County, SD	$ 1028
Mellette County, SD	$ 973
Miner County, SD	$ 708
Moody County, SD	$ 708
Perkins County, SD	$ 722
Potter County, SD	$ 846
Rapid City, SD	$ 1104
Roberts County, SD	$ 799
Sanborn County, SD	$ 766
Sioux Falls, SD	$ 1035
Spink County, SD	$ 777
Stanley County, SD	$ 829
Sully County, SD	$ 775
Todd County, SD	$ 840
Tripp County, SD	$ 708
Walworth County, SD	$ 766
Yankton County, SD	$ 855
Ziebach County, SD	$ 708

Tennessee

Area Name	Median $
Bedford County, TN	$ 983
Benton County, TN	$ 705
Bledsoe County, TN	$ 765
Campbell County, TN	$ 768
Carroll County, TN	$ 757
Chattanooga, TN-GA	$ 1394
Claiborne County, TN	$ 844
Clarksville, TN-KY	$ 1184
Clay County, TN	$ 705
Cleveland, TN	$ 1001
Cocke County, TN	$ 795
Coffee County, TN	$ 860
Crockett County, TN	$ 916
Cumberland County, TN	$ 786
Decatur County, TN	$ 736
DeKalb County, TN	$ 790

Dyer County, TN	$ 778
Fentress County, TN	$ 705
Franklin County, TN	$ 790
Gibson County, TN	$ 776
Giles County, TN	$ 812
Grainger County, TN	$ 766
Greene County, TN	$ 797
Grundy County, TN	$ 844
Hancock County, TN	$ 844
Hardeman County, TN	$ 705
Hardin County, TN	$ 715
Haywood County, TN	$ 705
Henderson County, TN	$ 764
Henry County, TN	$ 740
Hickman County, TN	$ 881
Houston County, TN	$ 726
Humphreys County, TN	$ 782
Jackson County, TN	$ 717
Jackson, TN	$ 1052
Johnson City, TN	$ 965
Johnson County, TN	$ 844
Kingsport-Bristol, TN-VA	$ 881
Knoxville, TN	$ 1291
Lake County, TN	$ 705
Lauderdale County, TN	$ 710
Lawrence County, TN	$ 767
Lewis County, TN	$ 844
Lincoln County, TN	$ 868
Macon County, TN	$ 961
Marshall County, TN	$ 834
Maury County, TN	$ 1285
McMinn County, TN	$ 900
McNairy County, TN	$ 742
Meigs County, TN	$ 777
Memphis, TN-MS-AR	$ 1262
Monroe County, TN	$ 764
Moore County, TN	$ 742
Morgan County, TN	$ 793
Morristown, TN	$ 948
Nashville-Davidson--Murfreesboro--Franklin, TN	$ 1715
Obion County, TN	$ 742
Overton County, TN	$ 742
Perry County, TN	$ 834
Pickett County, TN	$ 760
Putnam County, TN	$ 864
Rhea County, TN	$ 761
Roane County, TN	$ 958
Scott County, TN	$ 762
Sevier County, TN	$ 1051
Smith County, TN	$ 863
Stewart County, TN	$ 848
Van Buren County, TN	$ 705
Warren County, TN	$ 765
Wayne County, TN	$ 705
Weakley County, TN	$ 737
White County, TN	$ 794

Texas

Area Name	Median $
Abilene, TX	$ 1085
Amarillo, TX	$ 966
Anderson County, TX	$ 972
Andrews County, TX	$ 1455
Angelina County, TX	$ 964
Aransas County, TX	$ 1197
Atascosa County, TX	$ 1037
Austin County, TX	$ 1041
Austin-Round Rock-San Marcos, TX	$ 1681
Bailey County, TX	$ 778
Baylor County, TX	$ 742
Beaumont-Port Arthur, TX	$ 968
Bee County, TX	$ 947
Blanco County, TX	$ 938
Borden County, TX	$ 873
Bosque County, TX	$ 758
Brazoria County, TX	$ 1361
Brewster County, TX	$ 864
Briscoe County, TX	$ 873
Brooks County, TX	$ 778
Brown County, TX	$ 871
Brownsville-Harlingen, TX	$ 920
Burnet County, TX	$ 1069
Calhoun County, TX	$ 982
Camp County, TX	$ 754
Cass County, TX	$ 742
Castro County, TX	$ 965
Cherokee County, TX	$ 815
Childress County, TX	$ 884
Cochran County, TX	$ 835
Coke County, TX	$ 742
Coleman County, TX	$ 857
College Station-Bryan, TX	$ 1157
Collingsworth County, TX	$ 778
Colorado County, TX	$ 958
Comanche County, TX	$ 751
Concho County, TX	$ 939
Cooke County, TX	$ 1030
Corpus Christi, TX	$ 1198
Cottle County, TX	$ 873
Crane County, TX	$ 808
Crockett County, TX	$ 873
Culberson County, TX	$ 873
Dallam County, TX	$ 1268
Dallas, TX	$ 1808
Dawson County, TX	$ 862
Deaf Smith County, TX	$ 891
Delta County, TX	$ 808
DeWitt County, TX	$ 954
Dickens County, TX	$ 778
Dimmit County, TX	$ 888
Donley County, TX	$ 778
Duval County, TX	$ 873
Eagle Pass, TX	$ 948
Eastland County, TX	$ 862
Edwards County, TX	$ 873
El Paso, TX	$ 1089
Erath County, TX	$ 975
Falls County, TX	$ 742
Fannin County, TX	$ 852
Fayette County, TX	$ 940
Fisher County, TX	$ 755
Floyd County, TX	$ 764
Foard County, TX	$ 750

Fort Worth-Arlington, TX	$ 1591
Franklin County, TX	$ 907
Freestone County, TX	$ 742
Frio County, TX	$ 914
Gaines County, TX	$ 871
Garza County, TX	$ 862
Gillespie County, TX	$ 1181
Glasscock County, TX	$ 873
Gonzales County, TX	$ 764
Gray County, TX	$ 825
Grimes County, TX	$ 926
Hale County, TX	$ 888
Hall County, TX	$ 751
Hamilton County, TX	$ 787
Hansford County, TX	$ 913
Hardeman County, TX	$ 742
Harrison County, TX	$ 998
Hartley County, TX	$ 929
Haskell County, TX	$ 778
Hemphill County, TX	$ 778
Henderson County, TX	$ 885
Hill County, TX	$ 853
Hockley County, TX	$ 854
Hood County, TX	$ 1341
Hopkins County, TX	$ 990
Houston County, TX	$ 787
Houston-The Woodlands-Sugar Land, TX	$ 1434
Howard County, TX	$ 986
Hudspeth County, TX	$ 1089
Hutchinson County, TX	$ 755
Jack County, TX	$ 1034
Jackson County, TX	$ 985
Jasper County, TX	$ 869
Jeff Davis County, TX	$ 873
Jim Hogg County, TX	$ 778
Jim Wells County, TX	$ 765
Karnes County, TX	$ 968
Kendall County, TX	$ 1369
Kenedy County, TX	$ 873
Kent County, TX	$ 873
Kerr County, TX	$ 1036

Killeen-Temple, TX	$ 1072
Kimble County, TX	$ 742
King County, TX	$ 873
Kinney County, TX	$ 873
Kleberg County, TX	$ 999
Knox County, TX	$ 778
La Salle County, TX	$ 873
Lamar County, TX	$ 815
Lamb County, TX	$ 748
Lampasas County, TX	$ 850
Laredo, TX	$ 1019
Lavaca County, TX	$ 946
Lee County, TX	$ 970
Leon County, TX	$ 778
Limestone County, TX	$ 754
Lipscomb County, TX	$ 778
Live Oak County, TX	$ 825
Llano County, TX	$ 930
Longview, TX	$ 1097
Loving County, TX	$ 873
Lubbock, TX	$ 1055
Lynn County, TX	$ 856
Madison County, TX	$ 750
Marion County, TX	$ 839
Martin County, TX	$ 1564
Mason County, TX	$ 833
Matagorda County, TX	$ 1006
McAllen-Edinburg-Mission, TX	$ 900
McCulloch County, TX	$ 863
McMullen County, TX	$ 873
Medina County, TX	$ 994
Menard County, TX	$ 778
Midland, TX	$ 1575
Milam County, TX	$ 857
Mills County, TX	$ 888
Mitchell County, TX	$ 908
Montague County, TX	$ 965
Moore County, TX	$ 825
Morris County, TX	$ 778
Motley County, TX	$ 778
Nacogdoches County, TX	$ 927

Navarro County, TX	$ 924
Newton County, TX	$ 781
Nolan County, TX	$ 848
Ochiltree County, TX	$ 867
Odessa, TX	$ 1323
Oldham County, TX	$ 994
Palo Pinto County, TX	$ 863
Panola County, TX	$ 785
Parmer County, TX	$ 918
Pecos County, TX	$ 966
Polk County, TX	$ 924
Presidio County, TX	$ 873
Rains County, TX	$ 900
Reagan County, TX	$ 880
Real County, TX	$ 993
Red River County, TX	$ 778
Reeves County, TX	$ 1010
Refugio County, TX	$ 778
Roberts County, TX	$ 873
Runnels County, TX	$ 881
Rusk County, TX	$ 966
Sabine County, TX	$ 742
San Angelo, TX	$ 1121
San Antonio-New Braunfels, TX	$ 1269
San Augustine County, TX	$ 811
San Jacinto County, TX	$ 1194
San Saba County, TX	$ 819
Schleicher County, TX	$ 778
Scurry County, TX	$ 1047
Shackelford County, TX	$ 778
Shelby County, TX	$ 888
Sherman County, TX	$ 786
Sherman-Denison, TX	$ 1150
Somervell County, TX	$ 873
Starr County, TX	$ 742
Stephens County, TX	$ 811
Sterling County, TX	$ 899
Stonewall County, TX	$ 873
Sutton County, TX	$ 742
Swisher County, TX	$ 783
Terrell County, TX	$ 873

Terry County, TX	$ 778
Texarkana, TX-Texarkana, AR	$ 919
Throckmorton County, TX	$ 835
Titus County, TX	$ 822
Trinity County, TX	$ 843
Tyler County, TX	$ 848
Tyler, TX	$ 1165
Upton County, TX	$ 873
Uvalde County, TX	$ 907
Val Verde County, TX	$ 941
Van Zandt County, TX	$ 904
Victoria, TX	$ 1234
Waco, TX	$ 996
Walker County, TX	$ 1178
Ward County, TX	$ 1107
Washington County, TX	$ 1081
Wharton County, TX	$ 933
Wheeler County, TX	$ 886
Wichita Falls, TX	$ 973
Wilbarger County, TX	$ 810
Willacy County, TX	$ 742
Winkler County, TX	$ 1032
Wise County, TX	$ 1004
Wood County, TX	$ 873
Yoakum County, TX	$ 1130
Young County, TX	$ 782
Zapata County, TX	$ 751
Zavala County, TX	$ 778

Utah

Area Name	Median $
Beaver County, UT	$ 1100
Box Elder County, UT	$ 1099
Carbon County, UT	$ 900
Daggett County, UT	$ 1053
Duchesne County, UT	$ 991
Emery County, UT	$ 888
Garfield County, UT	$ 920
Grand County, UT	$ 1519
Iron County, UT	$ 903
Kane County, UT	$ 1355
Logan, UT-ID	$ 1022
Millard County, UT	$ 907
Ogden, UT	$ 1389
Piute County, UT	$ 1053
Provo-Orem-Lehi, UT	$ 1346
Rich County, UT	$ 810
Salt Lake City, UT	$ 1553
San Juan County, UT	$ 924
Sanpete County, UT	$ 959
Sevier County, UT	$ 1018
St. George, UT	$ 1310
Summit County, UT	$ 2054
Tooele County, UT	$ 1009
Uintah County, UT	$ 877
Wasatch County, UT	$ 1700
Wayne County, UT	$ 810

Vermont

Area Name	Median $
Addison County, VT	$ 1221
Bennington County, VT	$ 1195
Burlington-South Burlington, VT	$ 1769
Caledonia County, VT	$ 1040
Essex County, VT	$ 989
Lamoille County, VT	$ 1161
Orange County, VT	$ 1227
Orleans County, VT	$ 1045
Rutland County, VT	$ 1094
Washington County, VT	$ 1213
Windham County, VT	$ 1223
Windsor County, VT	$ 1237

Virginia

Area Name	Median $
Accomack County, VA	$ 922
Alleghany County-Clifton Forge-Covington, VA	$ 836
Bath County, VA	$ 812
Blacksburg-Christiansburg-Radford, VA	$ 1074
Bland County, VA	$ 749
Brunswick County, VA	$ 798
Buchanan County, VA	$ 834
Buckingham County, VA	$ 933
Caroline County, VA	$ 1075
Carroll County-Galax city, VA	$ 770
Charlotte County, VA	$ 697
Charlottesville, VA	$ 1758
Culpeper County, VA	$ 1272
Cumberland County, VA	$ 857
Dickenson County, VA	$ 749
Essex County, VA	$ 942
Floyd County, VA	$ 848
Franklin County, VA	$ 928
Giles County, VA	$ 947
Grayson County, VA	$ 834
Greensville County-Emporia city, VA	$ 820
Halifax County, VA	$ 839
Harrisonburg, VA	$ 1151
Henry County-Martinsville city, VA	$ 753
Highland County, VA	$ 749
King and Queen County, VA	$ 1187
King George County, VA	$ 1275
Lancaster County, VA	$ 921
Lee County, VA	$ 697
Louisa County, VA	$ 1209
Lunenburg County, VA	$ 767
Lynchburg, VA	$ 1100
Madison County, VA	$ 1024
Mecklenburg County, VA	$ 758
Middlesex County, VA	$ 1105
Northampton County, VA	$ 762
Northumberland County, VA	$ 1159
Nottoway County, VA	$ 771
Orange County, VA	$ 1086
Page County, VA	$ 849
Patrick County, VA	$ 763
Pittsylvania County-Danville city, VA	$ 773
Prince Edward County, VA	$ 971
Pulaski County, VA	$ 904

Rappahannock County, VA	$ 1316
Richmond County, VA	$ 915
Richmond, VA	$ 1643
Roanoke, VA	$ 1125
Rockbridge County-Buena Vista-Lexington, VA	$ 979
Russell County, VA	$ 748
Shenandoah County, VA	$ 880
Smyth County, VA	$ 753
Southampton County-Franklin city, VA	$ 857
Staunton-Stuarts Draft, VA	$ 1152
Surry County, VA	$ 976
Tazewell County, VA	$ 772
Virginia Beach-Norfolk-Newport News, VA-NC	$ 1635
Warren County, VA	$ 1073
Westmoreland County, VA	$ 1041
Winchester, VA-WV	$ 1372
Wise County-Norton city, VA	$ 697
Wythe County, VA	$ 791

Washington

Area Name	Median $
Adams County, WA	$ 920
Bellingham, WA	$ 1584
Bremerton-Silverdale-Port Orchard, WA	$ 1656
Clallam County, WA	$ 1039
Columbia County, WA	$ 995
Ferry County, WA	$ 742
Garfield County, WA	$ 831
Grant County, WA	$ 1009
Grays Harbor County, WA	$ 977
Island County, WA	$ 1450
Jefferson County, WA	$ 1286
Kennewick-Richland, WA	$ 1359
Kittitas County, WA	$ 1183
Klickitat County, WA	$ 1091
Lewis County, WA	$ 1028
Lincoln County, WA	$ 819
Longview-Kelso, WA	$ 1280
Mason County, WA	$ 1104
Mount Vernon-Anacortes, WA	$ 1428
Okanogan County, WA	$ 904
Olympia-Lacey-Tumwater, WA	$ 1820
Pacific County, WA	$ 964
Pend Oreille County, WA	$ 920
San Juan County, WA	$ 1517
Seattle-Bellevue, WA	$ 2328
Spokane, WA	$ 1267
Stevens County, WA	$ 926
Tacoma, WA	$ 1717
Wahkiakum County, WA	$ 1055
Walla Walla, WA	$ 1282
Wenatchee-East Wenatchee, WA	$ 1261
Whitman County, WA	$ 947
Yakima, WA	$ 1119

West Virginia

Area Name	Median $
Barbour County, WV	$ 793
Boone County, WV	$ 737
Braxton County, WV	$ 665
Calhoun County, WV	$ 706
Charleston, WV	$ 884
Doddridge County, WV	$ 786
Fayette County, WV	$ 726
Gilmer County, WV	$ 793
Grant County, WV	$ 662
Greenbrier County, WV	$ 793
Hardy County, WV	$ 820
Harrison County, WV	$ 927
Huntington-Ashland, WV-KY-OH	$ 886
Jackson County, WV	$ 727
Jefferson County, WV	$ 1008
Lewis County, WV	$ 829
Lincoln County, WV	$ 757
Logan County, WV	$ 801
Marion County, WV	$ 883
Martinsburg, WV	$ 1054
Mason County, WV	$ 843
McDowell County, WV	$ 662
Mercer County, WV	$ 771
Mineral County, WV	$ 706
Mingo County, WV	$ 745
Monroe County, WV	$ 706
Morgan County, WV	$ 799
Morgantown, WV	$ 940
Nicholas County, WV	$ 704
Parkersburg-Vienna, WV	$ 795
Pendleton County, WV	$ 706
Pleasants County, WV	$ 662
Pocahontas County, WV	$ 788
Putnam County, WV	$ 870
Raleigh County, WV	$ 757
Randolph County, WV	$ 738
Ritchie County, WV	$ 671
Roane County, WV	$ 793
Summers County, WV	$ 748
Taylor County, WV	$ 845
Tucker County, WV	$ 699
Tyler County, WV	$ 721
Upshur County, WV	$ 768
Webster County, WV	$ 662
Weirton-Steubenville, WV-OH	$ 781
Wetzel County, WV	$ 743
Wheeling, WV-OH	$ 859
Wyoming County, WV	$ 791

Wisconsin

Area Name	Median $
Adams County, WI	$ 818
Appleton, WI	$ 1032
Ashland County, WI	$ 742
Barron County, WI	$ 790
Bayfield County, WI	$ 804
Buffalo County, WI	$ 774
Burnett County, WI	$ 806
Clark County, WI	$ 754
Columbia County, WI	$ 969
Crawford County, WI	$ 892
Dodge County, WI	$ 931
Door County, WI	$ 932

Dunn County, WI	$ 831
Eau Claire, WI	$ 1020
Florence County, WI	$ 978
Fond du Lac, WI	$ 1041
Forest County, WI	$ 742
Grant County, WI	$ 762
Green Bay, WI	$ 1001
Green County, WI	$ 882
Green Lake County, WI	$ 752
Iowa County, WI	$ 917
Iron County, WI	$ 758
Jackson County, WI	$ 794
Janesville-Beloit, WI	$ 1018
Jefferson County, WI	$ 975
Juneau County, WI	$ 768
Kenosha, WI	$ 1168
La Crosse-Onalaska, WI-MN	$ 944
Lafayette County, WI	$ 819
Langlade County, WI	$ 782
Lincoln County, WI	$ 747
Madison, WI	$ 1599
Manitowoc County, WI	$ 742
Marinette County, WI	$ 745
Marquette County, WI	$ 772
Menominee County, WI	$ 888
Milwaukee-Waukesha, WI	$ 1205
Monroe County, WI	$ 873
Oconto County, WI	$ 805
Oneida County, WI	$ 949
Oshkosh-Neenah, WI	$ 937
Pepin County, WI	$ 742
Polk County, WI	$ 885
Portage County, WI	$ 842
Price County, WI	$ 784
Racine-Mount Pleasant, WI	$ 1052
Richland County, WI	$ 817
Rusk County, WI	$ 759
Sauk County, WI	$ 1025
Sawyer County, WI	$ 851
Shawano County, WI	$ 828
Sheboygan, WI	$ 961
Taylor County, WI	$ 778
Trempealeau County, WI	$ 794
Vernon County, WI	$ 766
Vilas County, WI	$ 814
Walworth County, WI	$ 993
Washburn County, WI	$ 777
Waupaca County, WI	$ 779
Wausau, WI	$ 942
Waushara County, WI	$ 742
Wood County, WI	$ 783

Wyoming

Area Name	Median $
Albany County, WY	$ 807
Big Horn County, WY	$ 871
Campbell County, WY	$ 928
Carbon County, WY	$ 897
Casper, WY	$ 909
Cheyenne, WY	$ 974
Converse County, WY	$ 822
Crook County, WY	$ 764
Fremont County, WY	$ 760
Goshen County, WY	$ 734
Hot Springs County, WY	$ 734
Johnson County, WY	$ 878
Lincoln County, WY	$ 739
Niobrara County, WY	$ 940
Park County, WY	$ 786
Platte County, WY	$ 851
Sheridan County, WY	$ 924
Sublette County, WY	$ 781
Sweetwater County, WY	$ 896
Teton County, WY	$ 1546
Uinta County, WY	$ 734
Washakie County, WY	$ 734
Weston County, WY	$ 867

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 by $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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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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