

Financial Ratings Series

**WeissRatings**  
& Grey House Publishing

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

2023/24



GREY HOUSE PUBLISHING

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Renting an Apartment &  
Understanding Renters'  
Insurance  
2023/24 Edition**



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# Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the sixth 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.





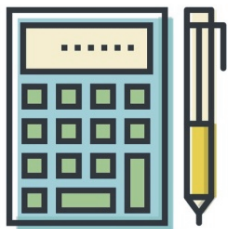
# Financial Literacy Basics:

## 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, to make absolutely sure that you are making the right decision for you and your budget.



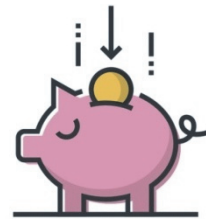
### Make a Budget for Rent

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.

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

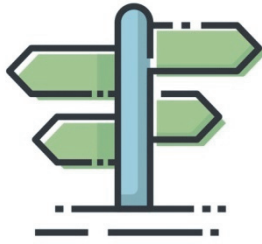
### Budget for Furnishings Too



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

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





## 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 months or a year, so it's important to make sure that you will be safe and comfortable in your space. If you are unsure about an apartment, keep shopping around until you find the right place.



## Paperwork You'll Need

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

These items might include:

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



## What is a Lease?

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

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





## Upfront Costs

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



## The Length of the Lease

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



## Security Deposit

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



## Ongoing Costs

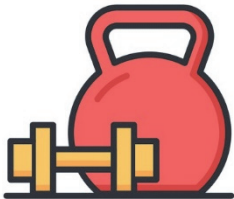
When you are shopping for an apartment, ask your prospective landlord if any utilities are included with your rent. If not, ask about how much your utilities will cost each month.

Specifically, find out about the costs for:

- Heat
- Gas



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



## Amenities

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

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

### Community Amenities

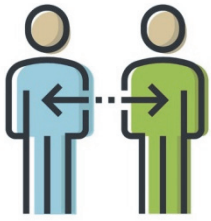
- Swimming Pool
- Fitness Center
- Rooftop Deck
- Barbeque Equipment
- Parking Facilities

### In-Unit Amenities

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

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





## What About a Roommate?

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

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



## Make Sure All Roommates Sign the Lease

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

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



## Roommate Agreements

If you decide to rent with a roommate it's important to come up with a roommate agreement that each roommate 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 an understanding of what their responsibilities are and will help avoid disagreements in the future.



## Pets

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

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

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



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

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

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

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

barking or a history of damage to a prior apartment.

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



## 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 landlord 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 certain notice? 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

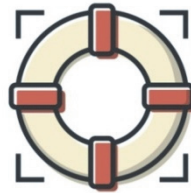
If you have to move out early, you may be able to sublet your apartment, which means that you find someone else to take over the rental until your lease is up. Some landlords require you to find a sublease tenant, but some landlords want to find a sublease tenant on their own. Make sure that the terms 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. Making sure it is clear who pays for and performs routine maintenance



and repairs up front, including lawn mowing and snow removal, will save you headaches 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, 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 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<sup>1</sup>.

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:

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





when you're looking for a rental — renter beware.

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

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

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

### **They tell you to wire money**

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

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

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

### **They say they're out of the country**

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



## Part 2: Understanding Renters' Insurance

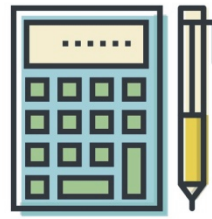


### Why Do You Need Renters' Insurance?

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

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

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



### Cost & Coverage

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

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

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

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





as meals at restaurants while you are displaced. The maximum amount of this coverage and the length of time it lasts depend on the specific policy.



## Types of Coverage

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

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

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

- **Actual Cash Value (ACV)**

With actual cash value coverage, your insurance pays you what your property was worth when it was destroyed. It takes into account usage and depreciation.

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

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



## Deductible

Be aware that your renters' insurance policy will have a deductible.

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

Suppose someone steals your bicycle, which was outside your apartment door. Your bike was worth about \$150 and a new bike costs about \$200. In this case, you could not file a claim for this loss because the cost to replace the bike is less than your \$250 deductible. However, if there was a fire in your apartment and you lost \$10,000 of personal property, you would pay the first \$250 and your



insurance company would pay for the rest.

In general, the higher a policy's deductible is, the lower the cost of the policy. Raising a deductible to \$1,000 can decrease the cost of a policy by as much as 25%. Some companies offer a \$0 deductible, which means you don't have to pay 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

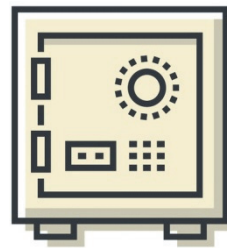


## Perils Not Covered

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

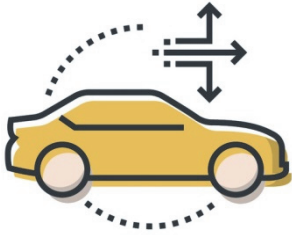
Personal property covered by a renters' insurance policy includes clothes, furniture, appliances, dishes, linens, and anything else you had in the apartment, including groceries and cleaning supplies.

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 AD-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

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

| <b>Living Room/Den</b> | <b>Description</b> | <b>When Purchased</b> | <b>Where Purchased</b> | <b>Serial#, make/model</b> | <b>Replacement Cost</b> |
|------------------------|--------------------|-----------------------|------------------------|----------------------------|-------------------------|
| 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                    |             |                |                 |                     |                  |
|                                |             |                |                 |                     |                  |
|                                |             |                |                 |                     |                  |
|                                |             |                |                 |                     |                  |
|                                |             |                |                 |                     |                  |
|                                |             |                |                 |                     |                  |
|                                |             |                |                 |                     |                  |



| <b>Bedroom</b>         | <b>Description</b> | <b>When Purchased</b> | <b>Where Purchased</b> | <b>Serial#, make/model</b> | <b>Replacement Cost</b> |
|------------------------|--------------------|-----------------------|------------------------|----------------------------|-------------------------|
| 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            |                    |                       |                        |                            |                         |
|                        |                    |                       |                        |                            |                         |
|                        |                    |                       |                        |                            |                         |
|                        |                    |                       |                        |                            |                         |
|                        |                    |                       |                        |                            |                         |
|                        |                    |                       |                        |                            |                         |

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



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

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

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

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







## Applying for Renters' Insurance

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

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

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

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

<https://greyhouse.weissratings.com> to

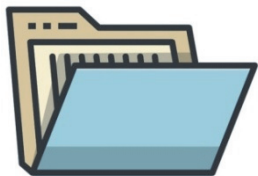
view ratings for your insurance company.

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

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

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





## The Application

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

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

See the sample application page 28.

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

### Personal information

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

### Information about the building

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

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

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

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



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



## How Much Coverage Do You Need?

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

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

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

Typical liability coverage is usually about \$100,000. If you want additional liability coverage, you 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 want to see the damage.

Taking photos for your records is always a good idea.



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

(h) = husband, (w) = wife



| SPECIAL COVERAGE INFORMATION   |  |   |
|--|--|---|
| Do you wish to insure any of the following?  |  |   |
| Jewelry  | Describe   | Value \$  |
| Furs   | Describe   | Value \$  |
| Guns   | Describe   | Value \$  |
| Fine Arts  | Describe   | Value \$  |
| Silverware   | Describe   | Value \$  |
| Cameras  | Describe   | Value \$  |
| Coin Collection  | Describe   | Value \$  |
| Musical Instruments  | Describe   | Value \$  |
| Wine Collection  | Describe   | Value \$  |
| Sports Memorabilia   | Describe   | Value \$  |
| Other Collectibles   | Describe   | Value \$  |
| Do you have a home safe?   |  | Yes <input type="checkbox"/> No <input type="checkbox"/>          |
| Do you have jewelry in a bank vault?   |  | Yes <input type="checkbox"/> No <input type="checkbox"/>          |
| SPECIAL PROPERTY INFORMATION   |  |   |
| Do you own any of the following?   |  |   |
| Timeshare  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| ATV  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Jet Ski  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Boat/Yacht   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Airplane   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Motorcycle   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Vacation Home  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Mobile Home  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Camper Trailer   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Vehicle Trailer  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Hot Rod/Race Car   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Exotic Care  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Car Club Membership  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Describe  |
| Do you participate in "on-track" auto events?  |  | Yes <input type="checkbox"/> No <input type="checkbox"/> Describe |
| 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 <input type="checkbox"/> No <input type="checkbox"/> |  |   |

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 \_\_\_\_\_





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.



## Description of Perils

### Fire or Lightning

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

### Windstorm or Hail

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

### Explosion

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

### Riot or Civil Commotion

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

### Aircraft

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



|  |   |
|--|---|
| <b>Vehicles</b>  | If a vehicle hits the apartment building and damages your apartment and personal property, that damage is covered by renters' insurance.  |
| <b>Smoke</b>   | 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.   |
| <b>Vandalism or Malicious Mischief</b>                               | 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. |
| <b>Theft</b>   | If someone steals your personal property, it is covered by renters' insurance.  |
| <b>Falling Objects</b>   | This peril 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.   |
| <b>Weight of Ice, Snow, or Sleet</b>                                 | This peril refers to damage from the weight of ice, snow, or sleet that damages the building and the personal property within it.   |
| <b>Sudden and Accidental Discharge or Overflow of Water or Steam</b> | 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.

|                            |   |
|----------------------------|---|
| <b>Insurer Name</b>        | 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. |
| <b>Weiss Safety Rating</b> | 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.         |
| <b>City &amp; State</b>    | The city in which the company's corporate office is located and the state in which the company's corporate office is located.   |
| <b>Licensed In</b>         | The states in which an insurer is licensed to conduct business.   |
| <b>Website</b>             | The company's web address   |
| <b>Telephone</b>           | 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 May 18, 2023. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.





## B+ Rated Homeowners Insurers

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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](http://www.aaa.com)  
Telephone: (714) 850-5111

Insurer: **SUTTON SPECIALTY INSURANCE CO**  
Rating: B+  
Headquarters: Miami, FL  
Licensed In: All states except PR  
Website: [www.suttonnational.com](http://www.suttonnational.com)  
Telephone: (800) 494-9145

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](http://www.usaa.com)  
Telephone: (210) 531-8722

## B Rated Homeowners Insurers

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

Insurer: **ACCREDITED SPECIALTY INS CO**  
Rating: B  
Headquarters: Orlando, FL  
Licensed In: No States  
Website: [www.accredited-inc.com](http://www.accredited-inc.com)  
Telephone: (407) 629-2131

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](http://www.acuity.com)  
Telephone: (800) 242-7666



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

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

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

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

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

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

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



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

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

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

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

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

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](http://www.mercuryinsurance.com)  
Telephone: (405) 621-6590

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





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

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

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

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

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

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

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](http://www.auto-owners.com)  
Telephone: (517) 323-1200



Insurer: **AXIS INS CO**  
Rating: B  
Headquarters: Alpharetta, GA  
Licensed In: All states except PR  
Website: [www.axiscapital.com](http://www.axiscapital.com)  
Telephone: (678) 746-9400

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

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

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

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

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

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



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

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

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

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

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

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

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



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

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](http://www.countryfinancial.com)  
Telephone: (309) 821-3000

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

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

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

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

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



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](http://www.erieinsurance.com)  
Telephone: (814) 870-2000

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

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

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](http://www.americannational.com)  
Telephone: (518) 431-5000

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

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

Insurer: **FARMERS MUTUAL INS CO OF NE**  
Rating: B  
Headquarters: Lincoln, NE  
Licensed In: IL, IN, IA, KS, NE, ND, SD  
Website: [www.fmne.com](http://www.fmne.com)  
Telephone: (402) 434-8300





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

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

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

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

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

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

Insurer: **GRANGE MUTUAL CAS CO**  
Rating: B  
Headquarters: Columbus, OH  
Licensed In: AL, AZ, GA, IL, IN, IA, KS, KY, MD, MN, MS, MO, NC, OH, PA, SC, TN, UT, VA, WV, WI  
Website: [www.grangeinsurance.com](http://www.grangeinsurance.com)  
Telephone: (614) 445-2900



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

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

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

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

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

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

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



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

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

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

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

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

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

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



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

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

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

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

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

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

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



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

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

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

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](http://www.encova.com)  
Telephone: (614) 225-8211

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

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

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





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

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

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

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

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

Insurer: **PACIFIC INDEMNITY CO**  
Rating: B  
Headquarters: Whitehouse Stati, NJ  
Licensed In: All states except PR  
Website: [www.chubb.com](http://www.chubb.com)  
Telephone: (215) 640-1000

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



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

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

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

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

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

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

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



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

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

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

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

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

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

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



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

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

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

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

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

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

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



Insurer: **TEACHERS INS CO**  
Rating: B  
Headquarters: Springfield, IL  
Licensed In: All states except CA, HI, NJ, PR  
Website: [www.horacemann.com](http://www.horacemann.com)  
Telephone: (217) 789-2500

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

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

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](http://www.travelers.com)  
Telephone: (860) 277-0111

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

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

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





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

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

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

Insurer: **TRINITY UNIVERSAL INS CO**  
Rating: B  
Headquarters: Dallas, TX  
Licensed In: All states except AK, CT, DC, HI, ME, MD, MA, MN, NV, NJ, ND, RI, SD, VT, PR  
Website: [www.kemper.com](http://www.kemper.com)  
Telephone: (904) 245-5600

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

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

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



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

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

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

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

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

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

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



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

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





# Weiss Ratings' Weakest Homeowners Insurers

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

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

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

**Insurer Name** The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.

**Weiss Safety Rating** Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.

**City & State** The city in which the company's corporate office is located and the state in which the company's corporate office is located.

**Licensed In** The states in which an insurer is licensed to conduct business.

**Website** The company's web address

**Telephone** The telephone number to call for information on purchasing an insurance policy from the company.

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

The following list of Weakest Homeowners Insurers is based on ratings as May 18, 2023. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.







## E- Rated Homeowners Insurers

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Insurer: **ASI PREFERRED INS CORP**  
Rating: E-  
Headquarters: St Petersburg, FL  
Licensed In: FL, MA  
Website: [www.americanstrategic.com](http://www.americanstrategic.com)  
Telephone: (727) 821-8765

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

Insurer: **KIN INTERINSURANCE NETWORK**  
Rating: E-  
Headquarters: Chicago, IL  
Licensed In: FL, LA  
Website: [www.kin.com](http://www.kin.com)  
Telephone: (855) 717-0022

Insurer: **TOWER HILL SIGNATURE INS CO**  
Rating: E-  
Headquarters: Gainesville, FL  
Licensed In: AR, FL, NC, OH, TX  
Website: [www.thig.com](http://www.thig.com)  
Telephone: (352) 332-8800

## E Rated Homeowners Insurers

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Insurer: **AMSHIELD INS CO**  
Rating: E  
Headquarters: Columbia, MO  
Licensed In: AL, AZ, GA, IN, MO, NV, OR, SC, TN, VA  
Website: [www.shelterinsurance.com](http://www.shelterinsurance.com)  
Telephone: (573) 445-8441

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



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

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

Insurer: **SOMPO JAPAN NIPPONKOA INS INC**  
Rating: E  
Headquarters: Tamuning, GU  
Licensed In: No States  
Website:  
Telephone: (671) 475-1159

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

## E+ Rated Homeowners Insurers

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

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



## D- Rated Homeowners Insurers

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Insurer: **COMMONWEALTH CASUALTY CO**  
Rating: D-  
Headquarters: Phoenix, AZ  
Licensed In: No States  
Website: [www.commonwealthcasualty.com](http://www.commonwealthcasualty.com)  
Telephone: (877) 603-1310

Insurer: **CONIFER INS CO**  
Rating: D-  
Headquarters: Troy, MI  
Licensed In: All states except NY, PR  
Website: [www.coniferinsurance.com](http://www.coniferinsurance.com)  
Telephone: (248) 559-0840

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

Insurer: **FARMERS MUTUAL INS CO OF MI**  
Rating: D-  
Headquarters: Coldwater, MI  
Licensed In: MI  
Website: [www.fmibc.com](http://www.fmibc.com)  
Telephone: (517) 278-2108

Insurer: **FIRST AMERICAN SPECIALTY INS CO**  
Rating: D-  
Headquarters: Santa Ana, CA  
Licensed In: No States  
Website: [www.fapcig.com](http://www.fapcig.com)  
Telephone: (714) 560-7850

Insurer: **GREAT BAY INSURANCE CO**  
Rating: D-  
Headquarters: Pleasantville, NJ  
Licensed In: NJ  
Website: [www.greatbayinsurancegroup.com](http://www.greatbayinsurancegroup.com)  
Telephone: (609) 434-2000

Insurer: **NORTHERN NECK INS CO**  
Rating: D-  
Headquarters: Irvington, VA  
Licensed In: VA  
Website: [www.nnins.com](http://www.nnins.com)  
Telephone: (804) 438-6611



## D Rated Homeowners Insurers

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Insurer: **ACCEPTANCE CASUALTY INS CO**  
Rating: D  
Headquarters: Raleigh, NC  
Licensed In: All states except AL, AZ, CO, DC, DE, FL, GA, IN, IA, KY, LA, MA, MI, MS, NJ, NM, NY, OH, OK, RI, WY, PR  
Website: [www.iatinsurancegroup.com](http://www.iatinsurancegroup.com)  
Telephone: (919) 833-1600

Insurer: **CSAA AFFINITY INS CO**  
Rating: D  
Headquarters: Wilmington, DE  
Licensed In: AZ, CT, DC, DE, KS, KY, MD, NJ, OH, PA, VA, WV  
Website: [csaa-insurance.aaa.com](http://csaa-insurance.aaa.com)  
Telephone: (925) 279-2300

Insurer: **EDISON INS CO**  
Rating: D  
Headquarters: Boca Raton, FL  
Licensed In: FL, NJ  
Website: [www.edisoninsurance.com](http://www.edisoninsurance.com)  
Telephone: (877) 229-2244

Insurer: **FBALLIANCE INS CO**  
Rating: D  
Headquarters: Schaumburg, IL  
Licensed In: GA, IL, KY, MI, MT, SC, TX, WY  
Website: [fballianceins.com](http://fballianceins.com)  
Telephone: (804) 432-4328

Insurer: **FREMONT INS CO**  
Rating: D  
Headquarters: Fremont, MI  
Licensed In: IN, IA, MI, WI  
Website: [www.fmic.com](http://www.fmic.com)  
Telephone: (231) 924-0300

Insurer: **LANCASTER MUTUAL INS CO**  
Rating: D  
Headquarters: New Holland, PA  
Licensed In: PA  
Website: [www.lancastermutual.com](http://www.lancastermutual.com)  
Telephone: (717) 336-6962

Insurer: **LOUDOUN MUTUAL INS CO**  
Rating: D  
Headquarters: Waterford, VA  
Licensed In: PA, VA  
Website: [www.loudounmutual.com](http://www.loudounmutual.com)  
Telephone: (540) 882-3232





Insurer: **MEMBERS INS CO**  
Rating: D  
Headquarters: Charlotte, NC  
Licensed In: NC  
Website: carolinas.aaa.com  
Telephone: (704) 569-7854

Insurer: **MOUNTAIN VALLEY INDEMNITY CO**  
Rating: D  
Headquarters: Winston-Salem, NC  
Licensed In: CO, DE, HI, ID, IN, KS, KY, ME, MD, MA, MO, MT, NE, NV, NH, NY, OK, OR, PA, RI, SC, TN, TX, UT, VT, WA  
Website: www.mvic-aie.com  
Telephone: (336) 435-2000

Insurer: **NORTH LIGHT SPECIALTY INS CO**  
Rating: D  
Headquarters: Northbrook, IL  
Licensed In: All states except DC, NE, NM, SD, WY, PR  
Website: www.northlightspecialty.com  
Telephone: (847) 402-5000

Insurer: **OLYMPUS INS CO**  
Rating: D  
Headquarters: Jacksonville, FL  
Licensed In: FL  
Website: www.olympusinsurance.com  
Telephone: (561) 231-5600

Insurer: **OTSEGO COUNTY PATRONS CO-OP F R ASN**  
Rating: D  
Headquarters: Schenevus, NY  
Licensed In: NY  
Website:  
Telephone: (607) 638-9741

Insurer: **PALISADES P&C INS CO**  
Rating: D  
Headquarters: Woodbridge, NJ  
Licensed In: NJ, NY, PA  
Website: www.plymouthrock.com  
Telephone: (732) 978-6000

Insurer: **PALOMAR SPECIALTY INS CO**  
Rating: D  
Headquarters: La Jolla, CA  
Licensed In: All states except DC, ID, ME, MA, MN, MT, NE, NH, NY, ND, VT, WV, WI, WY, PR  
Website: www.plmr.com  
Telephone: (619) 567-5290



Insurer: **ROOT INS CO**  
Rating: D  
Headquarters: Columbus, OH  
Licensed In: All states except ID, KS, ME, MA, MI, MN, NJ, NY, RI, SD, VT, WI, WY, PR  
Website: [www.joinroot.com](http://www.joinroot.com)  
Telephone: (866) 980-9431

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

Insurer: **TOWER HILL PREFERRED INS CO**  
Rating: D  
Headquarters: Gainesville, FL  
Licensed In: FL  
Website: [www.thig.com](http://www.thig.com)  
Telephone: (352) 332-8800

Insurer: **TOWER HILL PRIME INS CO**  
Rating: D  
Headquarters: Gainesville, FL  
Licensed In: AL, AZ, AR, FL, GA, IL, IN, KY, LA, MI, MS, MO, NV, NM, NC, OH, PA, SC, TN, TX, UT, WI  
Website: [www.thig.com](http://www.thig.com)  
Telephone: (352) 332-8800

Insurer: **UNIVERSAL INS CO**  
Rating: D  
Headquarters: Winston-Salem, NC  
Licensed In: NC, SC  
Website:  
Telephone: (336) 771-0400

Insurer: **UNIVERSAL P&C INS CO**  
Rating: D  
Headquarters: Fort Lauderdale, FL  
Licensed In: AL, DE, FL, GA, HI, IL, IN, IA, MD, MA, MI, MN, NH, NJ, NY, NC, PA, SC, TN, VA, WI  
Website: [universalproperty.com](http://universalproperty.com)  
Telephone: (954) 958-1200

Insurer: **VAULT RECIPROCAL EXCHANGE**  
Rating: D  
Headquarters: Saint Petersburg, FL  
Licensed In: All states except AL, CA, ID, KS, MN, NY, WI, PR  
Website: [vault.insurance](http://vault.insurance)  
Telephone: (844) 368-2858



# Appendices

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# 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.

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





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



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



## 2023 Median Rent Estimates for a One-Bedroom Apartment

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

### Alabama

| Area Name                               | Median \$ |
|---|-----------|
| <b>Anniston-Oxford-Jacksonville, AL</b> | 647       |
| Auburn-Opelika, AL                      | 821       |
| Barbour County, AL                      | 596       |
| Birmingham-Hoover, AL                   | 1032      |
| Bullock County, AL                      | 697       |
| Butler County, AL                       | 715       |
| Chambers County, AL                     | 746       |
| Cherokee County, AL                     | 620       |
| Chilton County, AL                      | 697       |
| Choctaw County, AL                      | 593       |
| Clarke County, AL                       | 604       |
| Clay County, AL                         | 661       |
| Cleburne County, AL                     | 626       |
| Coffee County, AL                       | 679       |
| Conecuh County, AL                      | 691       |
| Coosa County, AL                        | 629       |
| Covington County, AL                    | 593       |
| Crenshaw County, AL                     | 593       |
| Cullman County, AL                      | 735       |
| Dale County, AL                         | 672       |
| Dallas County, AL                       | 636       |
| Daphne-Fairhope-Foley, AL               | 1021      |
| Decatur, AL                             | 679       |
| DeKalb County, AL                       | 611       |
| Dothan, AL                              | 666       |
| Escambia County, AL                     | 640       |
| Fayette County, AL                      | 691       |
| Florence-Muscle Shoals, AL              | 656       |
| Franklin County, AL                     | 691       |
| Gadsden, AL                             | 710       |
| Greene County, AL                       | 654       |
| Henry County, AL                        | 593       |
| Huntsville, AL                          | 941       |
| Jackson County, AL                      | 673       |
| Lamar County, AL                        | 647       |
| Macon County, AL                        | 615       |
| Marengo County, AL                      | 691       |
| Marion County, AL                       | 593       |
| Marshall County, AL                     | 600       |
| Mobile, AL                              | 846       |

|                       |     |
|-----------------------|-----|
| Monroe County, AL     | 691 |
| Montgomery, AL        | 882 |
| Perry County, AL      | 723 |
| Pickens County, AL    | 593 |
| Pike County, AL       | 717 |
| Randolph County, AL   | 691 |
| Sumter County, AL     | 718 |
| Talladega County, AL  | 644 |
| Tallapoosa County, AL | 643 |
| Tuscaloosa, AL        | 871 |
| Walker County, AL     | 593 |
| Washington County, AL | 731 |
| Wilcox County, AL     | 711 |
| Winston County, AL    | 593 |

### Alaska

| Area Name                      | Median \$ |
|--------------------------------|-----------|
| Aleutians East Borough, AK     | 985       |
| Aleutians West Census Area, AK | 1474      |
| Anchorage, AK                  | 1096      |
| Bethel Census Area, AK         | 1533      |
| Bristol Bay Borough, AK        | 892       |
| Chugach Census Area, AK        | 1012      |
| Copper River Census Area, AK   | 963       |
| Denali Borough, AK             | 1266      |
| Dillingham Census Area, AK     | 1016      |
| Fairbanks, AK                  | 1204      |
| Haines Borough, AK             | 996       |
| Hoonah-Angoon Census Area, AK  | 947       |
| Juneau City and Borough, AK    | 1239      |
| Kenai Peninsula Borough, AK    | 969       |
| Ketchikan Gateway Borough, AK  | 1102      |
| Kodiak Island Borough, AK      | 1339      |
| Kusilvak Census Area           | 697       |
| Lake and Peninsula Borough, AK | 768       |

|                                       |      |
|---------------------------------------|------|
| Matanuska-Susitna Borough, AK         | 932  |
| Nome Census Area, AK                  | 1320 |
| North Slope Borough, AK               | 1424 |
| Northwest Arctic Borough, AK          | 1422 |
| Petersburg Borough                    | 1078 |
| Prince of Wales-Hyder Census Area, AK | 932  |
| Sitka City and Borough, AK            | 1193 |
| Skagway Municipality, AK              | 1133 |
| Southeast Fairbanks Census Area, AK   | 1047 |
| Wrangell City and Borough, AK         | 778  |
| Yakutat City and Borough, AK          | 997  |
| Yukon-Koyukuk Census Area, AK         | 940  |

### Arizona

| Area Name                    | Median \$ |
|------------------------------|-----------|
| Apache County, AZ            | 750       |
| Flagstaff, AZ                | 1447      |
| Gila County, AZ              | 893       |
| Graham County, AZ            | 902       |
| Greenlee County, AZ          | 886       |
| La Paz County, AZ            | 949       |
| Lake Havasu City-Kingman, AZ | 871       |
| Navajo County, AZ            | 847       |
| Phoenix-Mesa-Scottsdale, AZ  | 1584      |
| Prescott Valley-Prescott, AZ | 1130      |
| Santa Cruz County, AZ        | 715       |
| Sierra Vista-Douglas, AZ     | 825       |
| Tucson, AZ                   | 951       |
| Yuma, AZ                     | 892       |





## Arkansas

| Area Name                                | Median \$ |
|--|-----------|
| Arkansas County, AR                      | 628       |
| Ashley County, AR                        | 636       |
| Baxter County, AR                        | 636       |
| Boone County, AR                         | 633       |
| Bradley County, AR                       | 605       |
| Calhoun County, AR                       | 642       |
| Carroll County, AR                       | 599       |
| Chicot County, AR                        | 583       |
| Clark County, AR                         | 671       |
| Clay County, AR                          | 583       |
| Cleburne County, AR                      | 634       |
| Columbia County, AR                      | 583       |
| Conway County, AR                        | 583       |
| Cross County, AR                         | 589       |
| Dallas County, AR                        | 583       |
| Desha County, AR                         | 603       |
| Drew County, AR                          | 614       |
| Fayetteville-Springdale-Rogers, AR       | 824       |
| Fort Smith, AR-OK                        | 648       |
| Franklin County, AR                      | 626       |
| Fulton County, AR                        | 583       |
| Grant County, AR                         | 726       |
| Greene County, AR                        | 712       |
| Hempstead County, AR                     | 599       |
| Hot Spring County, AR                    | 593       |
| Hot Springs, AR                          | 711       |
| Howard County, AR                        | 600       |
| Independence County, AR                  | 589       |
| Izard County, AR                         | 623       |
| Jackson County, AR                       | 583       |
| Johnson County, AR                       | 583       |
| Jonesboro, AR                            | 704       |
| Lafayette County, AR                     | 583       |
| Lawrence County, AR                      | 583       |
| Lee County, AR                           | 583       |
| Little River County, AR                  | 583       |
| Little Rock-North Little Rock-Conway, AR | 859       |
| Logan County, AR                         | 679       |
| Marion County, AR                        | 586       |
| Mississippi County, AR                   | 605       |
| Monroe County, AR                        | 583       |
| Montgomery County, AR                    | 679       |
| Nevada County, AR                        | 672       |
| Newton County, AR                        | 645       |

|                        |     |
|------------------------|-----|
| Ouachita County, AR    | 672 |
| Phillips County, AR    | 590 |
| Pike County, AR        | 616 |
| Pine Bluff, AR         | 659 |
| Poinsett County, AR    | 587 |
| Polk County, AR        | 596 |
| Pope County, AR        | 627 |
| Prairie County, AR     | 593 |
| Randolph County, AR    | 679 |
| Scott County, AR       | 583 |
| Searcy County, AR      | 583 |
| Sevier County, AR      | 639 |
| Sharp County, AR       | 608 |
| St. Francis County, AR | 612 |
| Stone County, AR       | 583 |
| Union County, AR       | 682 |
| Van Buren County, AR   | 583 |
| White County, AR       | 625 |
| Woodruff County, AR    | 583 |
| Yell County, AR        | 612 |

## California

| Area Name                           | Median \$ |
|-------------------------------------|-----------|
| Alpine County, CA                   | 942       |
| Amador County, CA                   | 1052      |
| Bakersfield, CA                     | 927       |
| Calaveras County, CA                | 996       |
| Chico, CA                           | 1011      |
| Colusa County, CA                   | 795       |
| Del Norte County, CA                | 920       |
| El Centro, CA                       | 964       |
| Fresno, CA                          | 1060      |
| Glenn County, CA                    | 811       |
| Hanford-Corcoran, CA                | 1102      |
| Humboldt County, CA                 | 979       |
| Inyo County, CA                     | 1052      |
| Lake County, CA                     | 940       |
| Lassen County, CA                   | 781       |
| Los Angeles-Long Beach-Glendale, CA | 1925      |
| Madera, CA                          | 1048      |
| Mariposa County, CA                 | 919       |
| Mendocino County, CA                | 1049      |
| Merced, CA                          | 1093      |
| Modesto, CA                         | 1144      |
| Modoc County, CA                    | 745       |
| Mono County, CA                     | 1225      |
| Napa, CA                            | 1959      |

|   |      |
|---|------|
| Nevada County, CA                             | 1134 |
| Oakland-Fremont, CA                           | 2169 |
| Oxnard-Thousand Oaks-Ventura, CA              | 2189 |
| Plumas County, CA                             | 857  |
| Redding, CA                                   | 1081 |
| Riverside-San Bernardino-Ontario, CA          | 1533 |
| Sacramento--Roseville--Arden-Arcade, CA       | 1518 |
| Salinas, CA                                   | 2324 |
| San Benito County, CA                         | 1708 |
| San Diego-Carlsbad, CA                        | 2055 |
| San Francisco, CA                             | 3000 |
| San Jose-Sunnyvale-Santa Clara, CA            | 2763 |
| San Luis Obispo-Paso Robles-Arroyo Grande, CA | 1688 |
| Santa Ana-Anaheim-Irvine, CA                  | 2274 |
| Santa Cruz-Watsonville, CA                    | 2602 |
| Santa Maria-Santa Barbara, CA                 | 2490 |
| Santa Rosa, CA                                | 1848 |
| Sierra County, CA                             | 942  |
| Siskiyou County, CA                           | 789  |
| Stockton-Lodi, CA                             | 1257 |
| Tehama County, CA                             | 872  |
| Trinity County, CA                            | 739  |
| Tuolumne County, CA                           | 988  |
| Vallejo-Fairfield, CA                         | 1776 |
| Visalia-Porterville, CA                       | 907  |
| Yolo, CA                                      | 1539 |
| Yuba City, CA                                 | 1078 |

## Colorado

| Area Name            | Median \$ |
|----------------------|-----------|
| Alamosa County, CO   | 774       |
| Archuleta County, CO | 1014      |
| Baca County, CO      | 687       |
| Bent County, CO      | 719       |
| Boulder, CO          | 1712      |
| Chaffee County, CO   | 1153      |
| Cheyenne County, CO  | 666       |
| Colorado Springs, CO | 1270      |
| Conejos County, CO   | 674       |
| Costilla County, CO  | 741       |
| Crowley County, CO   | 914       |





|                            |      |
|----------------------------|------|
| Custer County, CO          | 865  |
| Delta County, CO           | 865  |
| Denver-Aurora-Lakewood, CO | 1665 |
| Dolores County, CO         | 800  |
| Eagle County, CO           | 1649 |
| Fort Collins, CO           | 1332 |
| Fremont County, CO         | 852  |
| Garfield County, CO        | 1193 |
| Grand County, CO           | 1182 |
| Grand Junction, CO         | 861  |
| Greeley, CO                | 1162 |
| Gunnison County, CO        | 1075 |
| Hinsdale County, CO        | 925  |
| Huerfano County, CO        | 803  |
| Jackson County, CO         | 687  |
| Kiowa County, CO           | 756  |
| Kit Carson County, CO      | 858  |
| La Plata County, CO        | 1421 |
| Lake County, CO            | 1137 |
| Las Animas County, CO      | 827  |
| Lincoln County, CO         | 803  |
| Logan County, CO           | 805  |
| Mineral County, CO         | 1020 |
| Moffat County, CO          | 861  |
| Montezuma County, CO       | 923  |
| Montrose County, CO        | 887  |
| Morgan County, CO          | 880  |
| Otero County, CO           | 735  |
| Ouray County, CO           | 1284 |
| Phillips County, CO        | 833  |
| Pitkin County, CO          | 1771 |
| Prowers County, CO         | 723  |
| Pueblo, CO                 | 911  |
| Rio Blanco County, CO      | 774  |
| Rio Grande County, CO      | 724  |
| Routt County, CO           | 1383 |
| Saguache County, CO        | 765  |
| San Juan County, CO        | 1147 |
| San Miguel County, CO      | 1405 |
| Sedgwick County, CO        | 776  |
| Summit County, CO          | 1672 |
| Teller County, CO          | 1189 |
| Washington County, CO      | 919  |
| Yuma County, CO            | 891  |

## Connecticut

| Area Name                                | Median \$ |
|--|-----------|
| Bridgeport, CT                           | 1434      |
| Colchester-Lebanon, CT                   | 1238      |
| Danbury, CT                              | 1733      |
| Hartford-West Hartford-East Hartford, CT | 1287      |
| Litchfield County, CT                    | 1134      |
| Milford-Ansonia-Seymour, CT              | 1516      |
| New Haven-Meriden, CT                    | 1439      |
| Norwich-New London, CT                   | 1251      |
| Southern Middlesex County, CT            | 1314      |
| Stamford-Norwalk, CT                     | 2321      |
| Waterbury, CT                            | 1151      |
| Windham County, CT                       | 1097      |

## Delaware

| Area Name                                 | Median \$ |
|---|-----------|
| Dover, DE                                 | 1055      |
| Sussex County, DE                         | 928       |
| Washington-Arlington-Alexandria, DC-VA-MD | 1740      |

## Florida

| Area Name                              | Median \$ |
|--|-----------|
| Baker County, FL                       | 713       |
| Bradford County, FL                    | 781       |
| Calhoun County, FL                     | 776       |
| Cape Coral-Fort Myers, FL              | 1240      |
| Columbia County, FL                    | 761       |
| Crestview-Fort Walton Beach-Destin, FL | 1220      |
| Deltona-Daytona Beach-Ormond Beach, FL | 1141      |
| DeSoto County, FL                      | 782       |
| Dixie County, FL                       | 739       |
| Fort Lauderdale, FL                    | 1580      |
| Franklin County, FL                    | 816       |
| Gainesville, FL                        | 1007      |
| Glades County, FL                      | 818       |
| Gulf County, FL                        | 1012      |
| Hamilton County, FL                    | 666       |
| Hardee County, FL                      | 702       |
| Hendry County, FL                      | 826       |
| Holmes County, FL                      | 703       |

|                                     |      |
|-------------------------------------|------|
| Homosassa Springs, FL               | 797  |
| Jackson County, FL                  | 703  |
| Jacksonville, FL                    | 1195 |
| Lafayette County, FL                | 861  |
| Lakeland-Winter Haven, FL           | 1010 |
| Levy County, FL                     | 666  |
| Liberty County, FL                  | 754  |
| Madison County, FL                  | 776  |
| Miami-Miami Beach-Kendall, FL       | 1670 |
| Monroe County, FL                   | 1773 |
| Naples-Immokalee-Marco Island, FL   | 1577 |
| North Port-Sarasota-Bradenton, FL   | 1378 |
| Ocala, FL                           | 983  |
| Okeechobee County, FL               | 789  |
| Orlando-Kissimmee-Sanford, FL       | 1536 |
| Palm Bay-Melbourne-Titusville, FL   | 1233 |
| Palm Coast, FL                      | 1191 |
| Panama City, FL                     | 1216 |
| Pensacola-Ferry Pass-Brent, FL      | 1077 |
| Port St. Lucie, FL                  | 1248 |
| Punta Gorda, FL                     | 1095 |
| Putnam County, FL                   | 677  |
| Sebastian-Vero Beach, FL            | 1094 |
| Sebring, FL                         | 830  |
| Suwannee County, FL                 | 772  |
| Tallahassee, FL                     | 1086 |
| Tampa-St. Petersburg-Clearwater, FL | 1488 |
| Taylor County, FL                   | 754  |
| The Villages, FL                    | 896  |
| Union County, FL                    | 754  |
| Wakulla County, FL                  | 968  |
| Walton County, FL                   | 1131 |
| Washington County, FL               | 666  |
| West Palm Beach-Boca Raton, FL      | 1670 |



## Georgia

| Area Name                         | Median \$ |
|-----------------------------------|-----------|
| Albany, GA                        | 800       |
| Appling County, GA                | 663       |
| Athens-Clarke County, GA          | 946       |
| Atkinson County, GA               | 670       |
| Atlanta-Sandy Springs-Roswell, GA | 1489      |
| Augusta-Richmond County, GA-SC    | 958       |
| Bacon County, GA                  | 748       |
| Baker County, GA                  | 663       |
| Baldwin County, GA                | 758       |
| Banks County, GA                  | 750       |
| Ben Hill County, GA               | 748       |
| Berrien County, GA                | 642       |
| Bleckley County, GA               | 642       |
| Brunswick, GA                     | 875       |
| Bulloch County, GA                | 785       |
| Butts County, GA                  | 863       |
| Calhoun County, GA                | 709       |
| Camden County, GA                 | 836       |
| Candler County, GA                | 663       |
| Charlton County, GA               | 748       |
| Chattooga County, GA              | 642       |
| Clay County, GA                   | 663       |
| Clinch County, GA                 | 663       |
| Coffee County, GA                 | 667       |
| Colquitt County, GA               | 644       |
| Columbus, GA-AL                   | 884       |
| Cook County, GA                   | 663       |
| Crisp County, GA                  | 747       |
| Dalton, GA                        | 691       |
| Decatur County, GA                | 683       |
| Dodge County, GA                  | 642       |
| Dooly County, GA                  | 711       |
| Early County, GA                  | 663       |
| Elbert County, GA                 | 662       |
| Emanuel County, GA                | 671       |
| Evans County, GA                  | 695       |
| Fannin County, GA                 | 725       |
| Franklin County, GA               | 642       |
| Gainesville, GA                   | 1128      |
| Gilmer County, GA                 | 699       |
| Glascocock County, GA             | 748       |
| Gordon County, GA                 | 701       |
| Grady County, GA                  | 649       |
| Greene County, GA                 | 672       |

|                       |      |
|-----------------------|------|
| Habersham County, GA  | 714  |
| Hancock County, GA    | 748  |
| Haralson County, GA   | 798  |
| Hart County, GA       | 700  |
| Hinesville, GA        | 1025 |
| Irwin County, GA      | 663  |
| Jackson County, GA    | 719  |
| Jeff Davis County, GA | 663  |
| Jefferson County, GA  | 642  |
| Jenkins County, GA    | 663  |
| Johnson County, GA    | 748  |
| Lamar County, GA      | 754  |
| Laurens County, GA    | 664  |
| Lincoln County, GA    | 780  |
| Long County, GA       | 766  |
| Lumpkin County, GA    | 841  |
| Macon County, GA      | 647  |
| Macon-Bibb County, GA | 907  |
| Meriwether County, GA | 806  |
| Miller County, GA     | 748  |
| Mitchell County, GA   | 748  |
| Monroe County, GA     | 833  |
| Montgomery County, GA | 682  |
| Morgan County, GA     | 841  |
| Murray County, GA     | 653  |
| Peach County, GA      | 746  |
| Pierce County, GA     | 667  |
| Polk County, GA       | 650  |
| Pulaski County, GA    | 721  |
| Putnam County, GA     | 791  |
| Quitman County, GA    | 663  |
| Rabun County, GA      | 707  |
| Randolph County, GA   | 664  |
| Rome, GA              | 779  |
| Savannah, GA          | 1204 |
| Schley County, GA     | 663  |
| Screven County, GA    | 642  |
| Seminole County, GA   | 718  |
| Stephens County, GA   | 682  |
| Stewart County, GA    | 642  |
| Sumter County, GA     | 674  |
| Talbot County, GA     | 889  |
| Taliaferro County, GA | 663  |
| Tattnall County, GA   | 740  |
| Taylor County, GA     | 663  |
| Telfair County, GA    | 663  |
| Thomas County, GA     | 806  |
| Tift County, GA       | 717  |

|                       |     |
|-----------------------|-----|
| Toombs County, GA     | 642 |
| Towns County, GA      | 737 |
| Treutlen County, GA   | 642 |
| Troup County, GA      | 774 |
| Turner County, GA     | 663 |
| Union County, GA      | 663 |
| Upson County, GA      | 738 |
| Valdosta, GA          | 725 |
| Ware County, GA       | 653 |
| Warner Robins, GA     | 998 |
| Warren County, GA     | 642 |
| Washington County, GA | 748 |
| Wayne County, GA      | 642 |
| Webster County, GA    | 663 |
| Wheeler County, GA    | 704 |
| White County, GA      | 839 |
| Wilcox County, GA     | 663 |
| Wilkes County, GA     | 642 |
| Wilkinson County, GA  | 748 |

## Hawaii

| Area Name                   | Median \$ |
|-----------------------------|-----------|
| Hawaii County, HI           | 1475      |
| Kahului-Wailuku-Lahaina, HI | 1761      |
| Kalawao County, HI          | 1429      |
| Kauai County, HI            | 1793      |
| Urban Honolulu, HI          | 1892      |

## Idaho

| Area Name             | Median \$ |
|-----------------------|-----------|
| Adams County, ID      | 706       |
| Bear Lake County, ID  | 672       |
| Benewah County, ID    | 737       |
| Bingham County, ID    | 666       |
| Blaine County, ID     | 980       |
| Boise City, ID        | 1118      |
| Bonner County, ID     | 806       |
| Boundary County, ID   | 668       |
| Butte County, ID      | 759       |
| Camas County, ID      | 754       |
| Caribou County, ID    | 670       |
| Cassia County, ID     | 676       |
| Clark County, ID      | 729       |
| Clearwater County, ID | 726       |
| Coeur d'Alene, ID     | 1075      |
| Custer County, ID     | 719       |



|                       |     |
|-----------------------|-----|
| Elmore County, ID     | 763 |
| Fremont County, ID    | 776 |
| Gem County, ID        | 851 |
| Gooding County, ID    | 728 |
| Idaho County, ID      | 748 |
| Idaho Falls, ID       | 830 |
| Jerome County, ID     | 792 |
| Latah County, ID      | 708 |
| Lemhi County, ID      | 707 |
| Lewis County, ID      | 678 |
| Lewiston, ID-WA       | 826 |
| Lincoln County, ID    | 719 |
| Madison County, ID    | 840 |
| Minidoka County, ID   | 740 |
| Oneida County, ID     | 743 |
| Payette County, ID    | 759 |
| Pocatello, ID         | 715 |
| Power County, ID      | 727 |
| Shoshone County, ID   | 718 |
| Teton County, ID      | 962 |
| Twin Falls County, ID | 821 |
| Valley County, ID     | 869 |
| Washington County, ID | 735 |

## Illinois

| Area Name                     | Median \$ |
|-------------------------------|-----------|
| Adams County, IL              | 691       |
| Bloomington, IL               | 852       |
| Bond County, IL               | 705       |
| Brown County, IL              | 619       |
| Bureau County, IL             | 678       |
| Carroll County, IL            | 643       |
| Cass County, IL               | 619       |
| Champaign-Urbana, IL          | 927       |
| Chicago-Joliet-Naperville, IL | 1364      |
| Christian County, IL          | 643       |
| Clark County, IL              | 662       |
| Clay County, IL               | 632       |
| Coles County, IL              | 659       |
| Crawford County, IL           | 652       |
| Cumberland County, IL         | 619       |
| Danville, IL                  | 705       |
| De Witt County, IL            | 625       |
| Decatur, IL                   | 741       |
| DeKalb County, IL             | 890       |
| Douglas County, IL            | 692       |
| Edgar County, IL              | 722       |

|                       |      |
|-----------------------|------|
| Edwards County, IL    | 686  |
| Effingham County, IL  | 635  |
| Fayette County, IL    | 706  |
| Ford County, IL       | 636  |
| Franklin County, IL   | 619  |
| Fulton County, IL     | 659  |
| Gallatin County, IL   | 696  |
| Greene County, IL     | 636  |
| Grundy County, IL     | 1011 |
| Hamilton County, IL   | 687  |
| Hancock County, IL    | 678  |
| Hardin County, IL     | 619  |
| Henderson County, IL  | 704  |
| Iroquois County, IL   | 619  |
| Jackson County, IL    | 700  |
| Jasper County, IL     | 676  |
| Jefferson County, IL  | 691  |
| Jo Daviess County, IL | 678  |
| Johnson County, IL    | 690  |
| Kankakee, IL          | 867  |
| Kendall County, IL    | 1235 |
| Knox County, IL       | 619  |
| La Salle County, IL   | 710  |
| Lawrence County, IL   | 619  |
| Lee County, IL        | 684  |
| Livingston County, IL | 690  |
| Logan County, IL      | 674  |
| Macoupin County, IL   | 621  |
| Marion County, IL     | 660  |
| Mason County, IL      | 663  |
| Massac County, IL     | 721  |
| McDonough County, IL  | 725  |
| Montgomery County, IL | 625  |
| Morgan County, IL     | 647  |
| Moultrie County, IL   | 620  |
| Ogle County, IL       | 714  |
| Peoria, IL            | 755  |
| Perry County, IL      | 621  |
| Pike County, IL       | 619  |
| Pope County, IL       | 722  |
| Pulaski County, IL    | 654  |
| Putnam County, IL     | 686  |
| Randolph County, IL   | 619  |
| Richland County, IL   | 722  |
| Rockford, IL          | 758  |
| Saline County, IL     | 619  |
| Schuyler County, IL   | 706  |
| Scott County, IL      | 651  |

|                       |     |
|-----------------------|-----|
| Shelby County, IL     | 637 |
| Springfield, IL       | 786 |
| Stephenson County, IL | 619 |
| Union County, IL      | 624 |
| Wabash County, IL     | 649 |
| Warren County, IL     | 656 |
| Washington County, IL | 709 |
| Wayne County, IL      | 619 |
| White County, IL      | 680 |
| Whiteside County, IL  | 674 |
| Williamson County, IL | 735 |

## Indiana

| Area Name               | Median \$ |
|-------------------------|-----------|
| Adams County, IN        | 666       |
| Anderson, IN            | 738       |
| Blackford County, IN    | 772       |
| Bloomington, IN         | 1025      |
| Carroll County, IN      | 684       |
| Cass County, IN         | 723       |
| Clinton County, IN      | 706       |
| Columbus, IN            | 991       |
| Crawford County, IN     | 692       |
| Daviess County, IN      | 688       |
| Decatur County, IN      | 761       |
| DeKalb County, IN       | 666       |
| Dubois County, IN       | 666       |
| Elkhart-Goshen, IN      | 813       |
| Evansville, IN-KY       | 825       |
| Fayette County, IN      | 667       |
| Fort Wayne, IN          | 790       |
| Fountain County, IN     | 684       |
| Franklin County, IN     | 755       |
| Fulton County, IN       | 673       |
| Gary, IN                | 870       |
| Gibson County, IN       | 737       |
| Grant County, IN        | 699       |
| Greene County, IN       | 671       |
| Henry County, IN        | 692       |
| Huntington County, IN   | 708       |
| Indianapolis-Carmel, IN | 956       |
| Jackson County, IN      | 772       |
| Jasper County, IN       | 781       |
| Jay County, IN          | 666       |
| Jefferson County, IN    | 738       |
| Jennings County, IN     | 668       |
| Knox County, IN         | 697       |
| Kokomo, IN              | 748       |



|                              |     |
|------------------------------|-----|
| Kosciusko County, IN         | 801 |
| Lafayette-West Lafayette, IN | 975 |
| LaGrange County, IN          | 666 |
| Lawrence County, IN          | 675 |
| Marshall County, IN          | 712 |
| Martin County, IN            | 666 |
| Miami County, IN             | 710 |
| Michigan City-La Porte, IN   | 790 |
| Montgomery County, IN        | 686 |
| Muncie, IN                   | 740 |
| Noble County, IN             | 700 |
| Orange County, IN            | 666 |
| Owen County, IN              | 708 |
| Parke County, IN             | 689 |
| Perry County, IN             | 681 |
| Pike County, IN              | 776 |
| Pulaski County, IN           | 776 |
| Putnam County, IN            | 723 |
| Randolph County, IN          | 666 |
| Ripley County, IN            | 709 |
| Rush County, IN              | 666 |
| Scott County, IN             | 751 |
| South Bend-Mishawaka, IN     | 995 |
| Spencer County, IN           | 681 |
| Starke County, IN            | 682 |
| Steuben County, IN           | 750 |
| Sullivan County, IN          | 666 |
| Switzerland County, IN       | 666 |
| Terre Haute, IN              | 723 |
| Tipton County, IN            | 731 |
| Union County, IN             | 759 |
| Wabash County, IN            | 671 |
| Warren County, IN            | 730 |
| Washington County, IN        | 672 |
| Wayne County, IN             | 674 |
| Wells County, IN             | 668 |
| White County, IN             | 675 |

## Iowa

| Area Name            | Median \$ |
|----------------------|-----------|
| Adair County, IA     | 637       |
| Adams County, IA     | 695       |
| Allamakee County, IA | 637       |
| Ames, IA             | 914       |
| Appanoose County, IA | 637       |
| Audubon County, IA   | 643       |
| Benton County, IA    | 637       |

|                                     |     |
|-------------------------------------|-----|
| Boone County, IA                    | 699 |
| Bremer County, IA                   | 703 |
| Buchanan County, IA                 | 691 |
| Buena Vista County, IA              | 654 |
| Butler County, IA                   | 637 |
| Calhoun County, IA                  | 683 |
| Carroll County, IA                  | 637 |
| Cass County, IA                     | 712 |
| Cedar County, IA                    | 685 |
| Cedar Rapids, IA                    | 748 |
| Cerro Gordo County, IA              | 665 |
| Cherokee County, IA                 | 743 |
| Chickasaw County, IA                | 662 |
| Clarke County, IA                   | 738 |
| Clay County, IA                     | 687 |
| Clayton County, IA                  | 637 |
| Clinton County, IA                  | 690 |
| Crawford County, IA                 | 713 |
| Davenport-Moline-Rock Island, IA-IL | 778 |
| Davis County, IA                    | 729 |
| Decatur County, IA                  | 637 |
| Delaware County, IA                 | 679 |
| Des Moines County, IA               | 764 |
| Des Moines-West Des Moines, IA      | 949 |
| Dickinson County, IA                | 759 |
| Dubuque, IA                         | 751 |
| Emmet County, IA                    | 646 |
| Fayette County, IA                  | 637 |
| Floyd County, IA                    | 664 |
| Franklin County, IA                 | 637 |
| Fremont County, IA                  | 637 |
| Greene County, IA                   | 637 |
| Hamilton County, IA                 | 702 |
| Hancock County, IA                  | 681 |
| Hardin County, IA                   | 637 |
| Henry County, IA                    | 671 |
| Howard County, IA                   | 743 |
| Humboldt County, IA                 | 687 |
| Ida County, IA                      | 637 |
| Iowa City, IA                       | 996 |
| Iowa County, IA                     | 715 |
| Jackson County, IA                  | 637 |
| Jasper County, IA                   | 663 |
| Jefferson County, IA                | 697 |
| Jones County, IA                    | 637 |
| Keokuk County, IA                   | 666 |

|                          |     |
|--------------------------|-----|
| Kossuth County, IA       | 677 |
| Lee County, IA           | 668 |
| Louisa County, IA        | 680 |
| Lucas County, IA         | 748 |
| Lyon County, IA          | 741 |
| Mahaska County, IA       | 679 |
| Marion County, IA        | 694 |
| Marshall County, IA      | 684 |
| Mitchell County, IA      | 637 |
| Monona County, IA        | 637 |
| Monroe County, IA        | 656 |
| Montgomery County, IA    | 637 |
| Muscatine County, IA     | 760 |
| O'Brien County, IA       | 650 |
| Osceola County, IA       | 659 |
| Page County, IA          | 644 |
| Palo Alto County, IA     | 637 |
| Plymouth County, IA      | 688 |
| Pocahontas County, IA    | 637 |
| Poweshiek County, IA     | 770 |
| Ringgold County, IA      | 668 |
| Sac County, IA           | 660 |
| Shelby County, IA        | 713 |
| Sioux City, IA-NE-SD     | 748 |
| Sioux County, IA         | 683 |
| Tama County, IA          | 659 |
| Taylor County, IA        | 637 |
| Union County, IA         | 679 |
| Van Buren County, IA     | 743 |
| Wapello County, IA       | 735 |
| Washington County, IA    | 702 |
| Waterloo-Cedar Falls, IA | 785 |
| Wayne County, IA         | 637 |
| Webster County, IA       | 637 |
| Winnebago County, IA     | 642 |
| Winneshiek County, IA    | 640 |
| Worth County, IA         | 676 |
| Wright County, IA        | 637 |

## Kansas

| Area Name           | Median \$ |
|---------------------|-----------|
| Allen County, KS    | 638       |
| Anderson County, KS | 710       |
| Atchison County, KS | 631       |
| Barber County, KS   | 695       |
| Barton County, KS   | 667       |
| Bourbon County, KS  | 661       |
| Brown County, KS    | 627       |





|                       |     |
|-----------------------|-----|
| Chase County, KS      | 627 |
| Chautauqua County, KS | 627 |
| Cherokee County, KS   | 634 |
| Cheyenne County, KS   | 729 |
| Clark County, KS      | 755 |
| Clay County, KS       | 627 |
| Cloud County, KS      | 627 |
| Coffey County, KS     | 693 |
| Comanche County, KS   | 627 |
| Cowley County, KS     | 627 |
| Crawford County, KS   | 662 |
| Decatur County, KS    | 647 |
| Dickinson County, KS  | 627 |
| Edwards County, KS    | 627 |
| Elk County, KS        | 653 |
| Ellis County, KS      | 665 |
| Ellsworth County, KS  | 633 |
| Finney County, KS     | 738 |
| Ford County, KS       | 710 |
| Franklin County, KS   | 719 |
| Geary County, KS      | 706 |
| Gove County, KS       | 717 |
| Graham County, KS     | 627 |
| Grant County, KS      | 627 |
| Gray County, KS       | 690 |
| Greeley County, KS    | 722 |
| Greenwood County, KS  | 631 |
| Hamilton County, KS   | 627 |
| Harper County, KS     | 627 |
| Haskell County, KS    | 627 |
| Hodgeman County, KS   | 627 |
| Jewell County, KS     | 730 |
| Kearny County, KS     | 701 |
| Kingman County, KS    | 684 |
| Kiowa County, KS      | 627 |
| Labette County, KS    | 642 |
| Lane County, KS       | 627 |
| Lawrence, KS          | 900 |
| Lincoln County, KS    | 627 |
| Logan County, KS      | 695 |
| Lyon County, KS       | 627 |
| Manhattan, KS         | 829 |
| Marion County, KS     | 629 |
| Marshall County, KS   | 627 |
| McPherson County, KS  | 666 |
| Meade County, KS      | 632 |
| Mitchell County, KS   | 675 |
| Montgomery County, KS | 627 |

|                       |     |
|-----------------------|-----|
| Morris County, KS     | 663 |
| Morton County, KS     | 627 |
| Nemaha County, KS     | 630 |
| Neosho County, KS     | 627 |
| Ness County, KS       | 657 |
| Norton County, KS     | 628 |
| Osborne County, KS    | 640 |
| Ottawa County, KS     | 669 |
| Pawnee County, KS     | 730 |
| Phillips County, KS   | 627 |
| Pratt County, KS      | 718 |
| Rawlins County, KS    | 627 |
| Reno County, KS       | 706 |
| Republic County, KS   | 730 |
| Rice County, KS       | 694 |
| Rooks County, KS      | 627 |
| Rush County, KS       | 722 |
| Russell County, KS    | 627 |
| Saline County, KS     | 737 |
| Scott County, KS      | 627 |
| Seward County, KS     | 753 |
| Sheridan County, KS   | 679 |
| Sherman County, KS    | 729 |
| Smith County, KS      | 730 |
| Stafford County, KS   | 627 |
| Stanton County, KS    | 642 |
| Stevens County, KS    | 645 |
| Sumner County, KS     | 681 |
| Thomas County, KS     | 640 |
| Topeka, KS            | 734 |
| Trego County, KS      | 627 |
| Wallace County, KS    | 627 |
| Washington County, KS | 627 |
| Wichita County, KS    | 730 |
| Wichita, KS           | 747 |
| Wilson County, KS     | 627 |
| Woodson County, KS    | 641 |

### Kentucky

| Area Name           | Median \$ |
|---------------------|-----------|
| Adair County, KY    | 621       |
| Allen County, KY    | 660       |
| Anderson County, KY | 743       |
| Ballard County, KY  | 623       |
| Barren County, KY   | 618       |
| Bath County, KY     | 689       |
| Bell County, KY     | 707       |
| Bowling Green, KY   | 854       |

|                         |     |
|-------------------------|-----|
| Boyle County, KY        | 642 |
| Breathitt County, KY    | 656 |
| Breckinridge County, KY | 696 |
| Butler County, KY       | 607 |
| Caldwell County, KY     | 719 |
| Calloway County, KY     | 798 |
| Carlisle County, KY     | 624 |
| Carroll County, KY      | 707 |
| Carter County, KY       | 607 |
| Casey County, KY        | 704 |
| Clay County, KY         | 645 |
| Clinton County, KY      | 672 |
| Crittenden County, KY   | 607 |
| Cumberland County, KY   | 607 |
| Elizabethtown, KY       | 699 |
| Elliott County, KY      | 634 |
| Estill County, KY       | 607 |
| Fleming County, KY      | 666 |
| Floyd County, KY        | 623 |
| Franklin County, KY     | 782 |
| Fulton County, KY       | 684 |
| Garrard County, KY      | 703 |
| Grant County, KY        | 846 |
| Graves County, KY       | 607 |
| Grayson County, KY      | 660 |
| Green County, KY        | 703 |
| Harlan County, KY       | 638 |
| Harrison County, KY     | 607 |
| Hart County, KY         | 607 |
| Hickman County, KY      | 613 |
| Hopkins County, KY      | 653 |
| Jackson County, KY      | 633 |
| Johnson County, KY      | 607 |
| Knott County, KY        | 707 |
| Knox County, KY         | 607 |
| Laurel County, KY       | 622 |
| Lawrence County, KY     | 607 |
| Lee County, KY          | 614 |
| Leslie County, KY       | 707 |
| Letcher County, KY      | 655 |
| Lewis County, KY        | 700 |
| Lexington-Fayette, KY   | 909 |
| Lincoln County, KY      | 607 |
| Livingston County, KY   | 621 |
| Logan County, KY        | 610 |
| Louisville, KY-IN       | 931 |
| Lyon County, KY         | 622 |
| Madison County, KY      | 679 |





|                       |     |
|-----------------------|-----|
| Magoffin County, KY   | 707 |
| Marion County, KY     | 627 |
| Marshall County, KY   | 804 |
| Martin County, KY     | 645 |
| Mason County, KY      | 672 |
| McCracken County, KY  | 696 |
| McCreary County, KY   | 621 |
| Meade County, KY      | 689 |
| Menifee County, KY    | 621 |
| Mercer County, KY     | 620 |
| Metcalfe County, KY   | 626 |
| Monroe County, KY     | 607 |
| Montgomery County, KY | 673 |
| Morgan County, KY     | 607 |
| Muhlenberg County, KY | 607 |
| Nelson County, KY     | 628 |
| Nicholas County, KY   | 607 |
| Ohio County, KY       | 627 |
| Owen County, KY       | 623 |
| Owensboro, KY         | 748 |
| Owsley County, KY     | 621 |
| Perry County, KY      | 625 |
| Pike County, KY       | 747 |
| Powell County, KY     | 663 |
| Pulaski County, KY    | 633 |
| Robertson County, KY  | 607 |
| Rockcastle County, KY | 607 |
| Rowan County, KY      | 675 |
| Russell County, KY    | 607 |
| Shelby County, KY     | 781 |
| Simpson County, KY    | 705 |
| Taylor County, KY     | 678 |
| Todd County, KY       | 607 |
| Trimble County, KY    | 616 |
| Union County, KY      | 655 |
| Washington County, KY | 615 |
| Wayne County, KY      | 621 |
| Webster County, KY    | 607 |
| Whitley County, KY    | 633 |
| Wolfe County, KY      | 639 |

## Louisiana

| Area Name             | Median \$ |
|-----------------------|-----------|
| Acadia Parish, LA     | 633       |
| Alexandria, LA        | 714       |
| Allen Parish, LA      | 618       |
| Assumption Parish, LA | 776       |
| Avoyelles Parish, LA  | 626       |

|                             |      |
|-----------------------------|------|
| Baton Rouge, LA             | 939  |
| Beauregard Parish, LA       | 747  |
| Bienville Parish, LA        | 689  |
| Caldwell Parish, LA         | 709  |
| Catahoula Parish, LA        | 683  |
| Claiborne Parish, LA        | 591  |
| Concordia Parish, LA        | 689  |
| East Carroll Parish, LA     | 591  |
| Evangeline Parish, LA       | 622  |
| Franklin Parish, LA         | 666  |
| Hammond, LA                 | 821  |
| Houma-Thibodaux, LA         | 819  |
| Iberia Parish, LA           | 745  |
| Iberville Parish, LA        | 748  |
| Jackson Parish, LA          | 685  |
| Jefferson Davis Parish, LA  | 679  |
| La Salle Parish, LA         | 591  |
| Lafayette, LA               | 930  |
| Lake Charles, LA            | 833  |
| Lincoln Parish, LA          | 694  |
| Madison Parish, LA          | 595  |
| Monroe, LA                  | 711  |
| Morehouse Parish, LA        | 644  |
| Natchitoches Parish, LA     | 681  |
| New Orleans-Metairie, LA    | 1075 |
| Red River Parish, LA        | 609  |
| Richland Parish, LA         | 610  |
| Sabine Parish, LA           | 636  |
| Shreveport-Bossier City, LA | 939  |
| St. James Parish, LA        | 709  |
| St. Landry Parish, LA       | 591  |
| St. Mary Parish, LA         | 706  |
| Tensas Parish, LA           | 591  |
| Vermilion Parish, LA        | 754  |
| Vernon Parish, LA           | 770  |
| Washington Parish, LA       | 689  |
| Webster Parish, LA          | 591  |
| West Carroll Parish, LA     | 591  |
| Winn Parish, LA             | 609  |

## Maine

| Area Name                    | Median \$ |
|------------------------------|-----------|
| Aroostook County, ME         | 706       |
| Bangor, ME                   | 954       |
| Cumberland County, ME (part) | 1196      |
| Franklin County, ME          | 741       |
| Hancock County, ME           | 913       |

|                                |      |
|--------------------------------|------|
| Kennebec County, ME            | 799  |
| Knox County, ME                | 966  |
| Lewiston-Auburn, ME            | 869  |
| Lincoln County, ME             | 944  |
| Oxford County, ME              | 791  |
| Penobscot County, ME (part)    | 804  |
| Piscataquis County, ME         | 697  |
| Portland, ME                   | 1563 |
| Sagadahoc County, ME           | 1069 |
| Somerset County, ME            | 755  |
| Waldo County, ME               | 922  |
| Washington County, ME          | 703  |
| York County, ME (part)         | 1179 |
| York-Kittery-South Berwick, ME | 1339 |

## Maryland

| Area Name                     | Median \$ |
|-------------------------------|-----------|
| Baltimore-Columbia-Towson, MD | 1359      |
| California-Lexington Park, MD | 1405      |
| Caroline County, MD           | 860       |
| Cumberland, MD-WV             | 699       |
| Dorchester County, MD         | 824       |
| Garrett County, MD            | 751       |
| Hagerstown, MD                | 866       |
| Kent County, MD               | 999       |
| Salisbury, MD                 | 925       |
| Somerset County, MD           | 767       |
| Talbot County, MD             | 1162      |
| Worcester County, MD          | 906       |

## Massachusetts

| Area Name                      | Median \$ |
|--------------------------------|-----------|
| Barnstable Town, MA            | 1655      |
| Berkshire County, MA (part)    | 1148      |
| Boston-Cambridge-Quincy, MA-NH | 2368      |
| Brockton, MA                   | 1516      |
| Dukes County, MA               | 2200      |
| Eastern Worcester County, MA   | 1372      |
| Easton-Raynham, MA             | 1759      |
| Fitchburg-Leominster, MA       | 1116      |
| Franklin County, MA            | 1066      |



|                              |      |
|------------------------------|------|
| Lawrence, MA-NH              | 1487 |
| Lowell, MA                   | 1587 |
| Nantucket County, MA         | 2142 |
| New Bedford, MA              | 1106 |
| Pittsfield, MA               | 1161 |
| Springfield, MA              | 1059 |
| Taunton-Mansfield-Norton, MA | 1339 |
| Western Worcester County, MA | 1001 |
| Worcester, MA                | 1361 |

## Michigan

| Area Name                  | Median \$ |
|----------------------------|-----------|
| Alcona County, MI          | 762       |
| Alger County, MI           | 715       |
| Allegan County, MI         | 775       |
| Alpena County, MI          | 709       |
| Ann Arbor, MI              | 1244      |
| Antrim County, MI          | 788       |
| Arenac County, MI          | 688       |
| Baraga County, MI          | 691       |
| Barry County, MI           | 797       |
| Battle Creek, MI           | 845       |
| Bay City, MI               | 755       |
| Benzie County, MI          | 873       |
| Branch County, MI          | 695       |
| Cass County, MI            | 784       |
| Charlevoix County, MI      | 738       |
| Cheboygan County, MI       | 694       |
| Chippewa County, MI        | 734       |
| Clare County, MI           | 666       |
| Crawford County, MI        | 724       |
| Delta County, MI           | 666       |
| Detroit-Warren-Livonia, MI | 1024      |
| Dickinson County, MI       | 733       |
| Emmet County, MI           | 815       |
| Flint, MI                  | 783       |
| Gladwin County, MI         | 671       |
| Gogebic County, MI         | 693       |
| Grand Rapids-Wyoming, MI   | 1197      |
| Grand Traverse County, MI  | 978       |
| Gratiot County, MI         | 700       |
| Hillsdale County, MI       | 679       |
| Holland-Grand Haven, MI    | 1076      |
| Houghton County, MI        | 722       |
| Huron County, MI           | 685       |
| Ionia County, MI           | 829       |

|                          |      |
|--------------------------|------|
| Iosco County, MI         | 723  |
| Iron County, MI          | 666  |
| Isabella County, MI      | 752  |
| Jackson, MI              | 878  |
| Kalamazoo-Portage, MI    | 913  |
| Kalkaska County, MI      | 666  |
| Keweenaw County, MI      | 693  |
| Lake County, MI          | 725  |
| Lansing-East Lansing, MI | 925  |
| Leelanau County, MI      | 898  |
| Lenawee County, MI       | 751  |
| Livingston County, MI    | 1133 |
| Luce County, MI          | 688  |
| Mackinac County, MI      | 776  |
| Manistee County, MI      | 734  |
| Marquette County, MI     | 798  |
| Mason County, MI         | 697  |
| Mecosta County, MI       | 750  |
| Menominee County, MI     | 730  |
| Midland, MI              | 790  |
| Missaukee County, MI     | 693  |
| Monroe, MI               | 866  |
| Montcalm County, MI      | 796  |
| Montmorency County, MI   | 771  |
| Muskegon, MI             | 811  |
| Newaygo County, MI       | 705  |
| Niles-Benton Harbor, MI  | 782  |
| Oceana County, MI        | 681  |
| Ogemaw County, MI        | 776  |
| Ontonagon County, MI     | 752  |
| Osceola County, MI       | 666  |
| Oscoda County, MI        | 751  |
| Otsego County, MI        | 743  |
| Presque Isle County, MI  | 666  |
| Roscommon County, MI     | 666  |
| Saginaw, MI              | 753  |
| Sanilac County, MI       | 666  |
| Schoolcraft County, MI   | 666  |
| Shiawassee County, MI    | 700  |
| St. Joseph County, MI    | 683  |
| Tuscola County, MI       | 732  |
| Van Buren County, MI     | 689  |
| Wexford County, MI       | 687  |

## Minnesota

| Area Name         | Median \$ |
|-------------------|-----------|
| Aitkin County, MN | 701       |
| Becker County, MN | 724       |

|   |      |
|---|------|
| Beltrami County, MN                     | 839  |
| Big Stone County, MN                    | 692  |
| Brown County, MN                        | 673  |
| Cass County, MN                         | 799  |
| Chippewa County, MN                     | 744  |
| Clearwater County, MN                   | 671  |
| Cook County, MN                         | 776  |
| Cottonwood County, MN                   | 750  |
| Crow Wing County, MN                    | 798  |
| Douglas County, MN                      | 746  |
| Duluth, MN-WI                           | 899  |
| Faribault County, MN                    | 701  |
| Fillmore County, MN                     | 698  |
| Freeborn County, MN                     | 687  |
| Goodhue County, MN                      | 853  |
| Grant County, MN                        | 673  |
| Hubbard County, MN                      | 716  |
| Itasca County, MN                       | 796  |
| Jackson County, MN                      | 670  |
| Kanabec County, MN                      | 806  |
| Kandiyohi County, MN                    | 751  |
| Kittson County, MN                      | 666  |
| Koochiching County, MN                  | 666  |
| Lac qui Parle County, MN                | 666  |
| Lake County, MN                         | 874  |
| Lake of the Woods County, MN            | 718  |
| Le Sueur County, MN                     | 809  |
| Lincoln County, MN                      | 703  |
| Lyon County, MN                         | 666  |
| Mahnomen County, MN                     | 687  |
| Mankato-North Mankato, MN               | 905  |
| Marshall County, MN                     | 702  |
| Martin County, MN                       | 682  |
| McLeod County, MN                       | 675  |
| Meeker County, MN                       | 726  |
| Mille Lacs County, MN                   | 804  |
| Minneapolis-St. Paul-Bloomington, MN-WI | 1239 |
| Morrison County, MN                     | 730  |
| Mower County, MN                        | 773  |
| Murray County, MN                       | 667  |
| Nobles County, MN                       | 744  |
| Norman County, MN                       | 666  |
| Otter Tail County, MN                   | 691  |
| Pennington County, MN                   | 767  |
| Pine County, MN                         | 846  |



|                            |      |
|----------------------------|------|
| Pipestone County, MN       | 746  |
| Pope County, MN            | 779  |
| Red Lake County, MN        | 705  |
| Redwood County, MN         | 737  |
| Renville County, MN        | 745  |
| Rice County, MN            | 855  |
| Rochester, MN              | 1069 |
| Rock County, MN            | 714  |
| Roseau County, MN          | 745  |
| Sibley County, MN          | 767  |
| St. Cloud, MN              | 832  |
| Steele County, MN          | 765  |
| Stevens County, MN         | 754  |
| Swift County, MN           | 666  |
| Todd County, MN            | 766  |
| Traverse County, MN        | 691  |
| Wabasha County, MN         | 772  |
| Wadena County, MN          | 780  |
| Waseca County, MN          | 666  |
| Watsonwan County, MN       | 776  |
| Wilkin County, MN          | 666  |
| Winona County, MN          | 759  |
| Yellow Medicine County, MN | 685  |

## Mississippi

| Area Name            | Median \$ |
|----------------------|-----------|
| Adams County, MS     | 722       |
| Alcorn County, MS    | 619       |
| Amite County, MS     | 651       |
| Attala County, MS    | 640       |
| Benton County, MS    | 722       |
| Bolivar County, MS   | 626       |
| Calhoun County, MS   | 633       |
| Carroll County, MS   | 661       |
| Chickasaw County, MS | 619       |
| Choctaw County, MS   | 634       |
| Claiborne County, MS | 722       |
| Clarke County, MS    | 725       |
| Clay County, MS      | 722       |
| Coahoma County, MS   | 722       |
| Covington County, MS | 677       |
| Franklin County, MS  | 722       |
| George County, MS    | 645       |
| Greene County, MS    | 619       |
| Grenada County, MS   | 619       |
| Gulfport-Biloxi, MS  | 826       |
| Hattiesburg, MS      | 849       |

|                            |     |
|----------------------------|-----|
| Holmes County, MS          | 699 |
| Humphreys County, MS       | 722 |
| Issaquena County, MS       | 648 |
| Itawamba County, MS        | 687 |
| Jackson, MS                | 983 |
| Jasper County, MS          | 651 |
| Jefferson County, MS       | 619 |
| Jefferson Davis County, MS | 651 |
| Jones County, MS           | 689 |
| Kemper County, MS          | 651 |
| Lafayette County, MS       | 941 |
| Lauderdale County, MS      | 739 |
| Lawrence County, MS        | 682 |
| Leake County, MS           | 619 |
| Lee County, MS             | 753 |
| Leflore County, MS         | 619 |
| Lincoln County, MS         | 656 |
| Lowndes County, MS         | 714 |
| Marion County, MS          | 679 |
| Marshall County, MS        | 750 |
| Monroe County, MS          | 685 |
| Montgomery County, MS      | 720 |
| Neshoba County, MS         | 722 |
| Newton County, MS          | 627 |
| Noxubee County, MS         | 722 |
| Oktibbeha County, MS       | 830 |
| Panola County, MS          | 650 |
| Pascagoula, MS             | 844 |
| Pearl River County, MS     | 701 |
| Pike County, MS            | 781 |
| Pontotoc County, MS        | 739 |
| Prentiss County, MS        | 703 |
| Quitman County, MS         | 619 |
| Scott County, MS           | 701 |
| Sharkey County, MS         | 651 |
| Simpson County, MS         | 725 |
| Smith County, MS           | 717 |
| Stone County, MS           | 619 |
| Sunflower County, MS       | 619 |
| Tallahatchie County, MS    | 722 |
| Tate County, MS            | 726 |
| Tippah County, MS          | 651 |
| Tishomingo County, MS      | 722 |
| Tunica County, MS          | 847 |
| Union County, MS           | 722 |
| Walthall County, MS        | 651 |
| Warren County, MS          | 660 |
| Washington County, MS      | 682 |

|                      |     |
|----------------------|-----|
| Wayne County, MS     | 651 |
| Webster County, MS   | 651 |
| Wilkinson County, MS | 651 |
| Winston County, MS   | 619 |
| Yalobusha County, MS | 619 |
| Yazoo County, MS     | 695 |

## Missouri

| Area Name             | Median \$ |
|-----------------------|-----------|
| Adair County, MO      | 597       |
| Atchison County, MO   | 597       |
| Audrain County, MO    | 636       |
| Barry County, MO      | 597       |
| Barton County, MO     | 657       |
| Bates County, MO      | 646       |
| Benton County, MO     | 609       |
| Butler County, MO     | 597       |
| Callaway County, MO   | 697       |
| Camden County, MO     | 660       |
| Cape Girardeau, MO-IL | 730       |
| Carroll County, MO    | 597       |
| Carter County, MO     | 597       |
| Cedar County, MO      | 659       |
| Chariton County, MO   | 616       |
| Clark County, MO      | 597       |
| Columbia, MO          | 830       |
| Cooper County, MO     | 640       |
| Crawford County, MO   | 614       |
| Dade County, MO       | 605       |
| Dallas County, MO     | 610       |
| Daviess County, MO    | 597       |
| Dent County, MO       | 597       |
| Douglas County, MO    | 597       |
| Dunklin County, MO    | 597       |
| Gasconade County, MO  | 610       |
| Gentry County, MO     | 597       |
| Grundy County, MO     | 602       |
| Harrison County, MO   | 633       |
| Henry County, MO      | 642       |
| Hickory County, MO    | 597       |
| Holt County, MO       | 597       |
| Howard County, MO     | 628       |
| Howell County, MO     | 597       |
| Iron County, MO       | 688       |
| Jefferson City, MO    | 654       |
| Johnson County, MO    | 695       |
| Joplin, MO            | 688       |
| Kansas City, MO-KS    | 1082      |





|                           |     |
|---------------------------|-----|
| Knox County, MO           | 615 |
| Laclede County, MO        | 597 |
| Lawrence County, MO       | 629 |
| Lewis County, MO          | 597 |
| Linn County, MO           | 597 |
| Livingston County, MO     | 643 |
| Macon County, MO          | 597 |
| Madison County, MO        | 597 |
| Maries County, MO         | 696 |
| Marion County, MO         | 664 |
| McDonald County, MO       | 658 |
| Mercer County, MO         | 597 |
| Miller County, MO         | 722 |
| Mississippi County, MO    | 597 |
| Moniteau County, MO       | 597 |
| Monroe County, MO         | 597 |
| Montgomery County, MO     | 597 |
| Morgan County, MO         | 696 |
| New Madrid County, MO     | 630 |
| Nodaway County, MO        | 669 |
| Oregon County, MO         | 597 |
| Ozark County, MO          | 637 |
| Pemiscot County, MO       | 694 |
| Perry County, MO          | 686 |
| Pettis County, MO         | 672 |
| Phelps County, MO         | 693 |
| Pike County, MO           | 634 |
| Polk County, MO           | 617 |
| Pulaski County, MO        | 736 |
| Putnam County, MO         | 628 |
| Ralls County, MO          | 678 |
| Randolph County, MO       | 597 |
| Reynolds County, MO       | 609 |
| Ripley County, MO         | 597 |
| Saline County, MO         | 597 |
| Schuyler County, MO       | 650 |
| Scotland County, MO       | 597 |
| Scott County, MO          | 659 |
| Shannon County, MO        | 631 |
| Shelby County, MO         | 597 |
| Springfield, MO           | 717 |
| St. Clair County, MO      | 597 |
| St. Francois County, MO   | 606 |
| St. Joseph, MO-KS         | 703 |
| St. Louis, MO-IL          | 853 |
| Ste. Genevieve County, MO | 661 |
| Stoddard County, MO       | 597 |
| Stone County, MO          | 665 |

|                       |     |
|-----------------------|-----|
| Sullivan County, MO   | 597 |
| Taney County, MO      | 702 |
| Texas County, MO      | 696 |
| Vernon County, MO     | 651 |
| Washington County, MO | 597 |
| Wayne County, MO      | 599 |
| Worth County, MO      | 630 |
| Wright County, MO     | 597 |

## Montana

| Area Name                  | Median \$ |
|----------------------------|-----------|
| Beaverhead County, MT      | 776       |
| Big Horn County, MT        | 695       |
| Billings, MT               | 855       |
| Blaine County, MT          | 724       |
| Broadwater County, MT      | 867       |
| Carter County, MT          | 776       |
| Chouteau County, MT        | 696       |
| Custer County, MT          | 785       |
| Daniels County, MT         | 666       |
| Dawson County, MT          | 884       |
| Deer Lodge County, MT      | 776       |
| Fallon County, MT          | 758       |
| Fergus County, MT          | 719       |
| Flathead County, MT        | 808       |
| Gallatin County, MT        | 991       |
| Garfield County, MT        | 690       |
| Glacier County, MT         | 776       |
| Golden Valley County, MT   | 780       |
| Granite County, MT         | 705       |
| Great Falls, MT            | 743       |
| Hill County, MT            | 690       |
| Jefferson County, MT       | 748       |
| Judith Basin County, MT    | 763       |
| Lake County, MT            | 757       |
| Lewis and Clark County, MT | 848       |
| Liberty County, MT         | 776       |
| Lincoln County, MT         | 776       |
| Madison County, MT         | 915       |
| McCone County, MT          | 666       |
| Meagher County, MT         | 666       |
| Mineral County, MT         | 683       |
| Missoula, MT               | 968       |
| Musselshell County, MT     | 717       |
| Park County, MT            | 829       |
| Petroleum County, MT       | 763       |
| Phillips County, MT        | 776       |
| Pondera County, MT         | 776       |

|                         |     |
|-------------------------|-----|
| Powder River County, MT | 666 |
| Powell County, MT       | 666 |
| Prairie County, MT      | 763 |
| Ravalli County, MT      | 717 |
| Richland County, MT     | 732 |
| Roosevelt County, MT    | 685 |
| Rosebud County, MT      | 709 |
| Sanders County, MT      | 666 |
| Sheridan County, MT     | 781 |
| Silver Bow County, MT   | 730 |
| Stillwater County, MT   | 801 |
| Sweet Grass County, MT  | 688 |
| Teton County, MT        | 737 |
| Toole County, MT        | 716 |
| Treasure County, MT     | 763 |
| Valley County, MT       | 666 |
| Wheatland County, MT    | 666 |
| Wibaux County, MT       | 763 |

## Nebraska

| Area Name            | Median \$ |
|----------------------|-----------|
| Adams County, NE     | 713       |
| Antelope County, NE  | 666       |
| Arthur County, NE    | 678       |
| Banner County, NE    | 678       |
| Blaine County, NE    | 678       |
| Boone County, NE     | 666       |
| Box Butte County, NE | 688       |
| Boyd County, NE      | 738       |
| Brown County, NE     | 666       |
| Buffalo County, NE   | 752       |
| Burt County, NE      | 666       |
| Butler County, NE    | 726       |
| Cedar County, NE     | 666       |
| Chase County, NE     | 791       |
| Cherry County, NE    | 667       |
| Cheyenne County, NE  | 722       |
| Clay County, NE      | 717       |
| Colfax County, NE    | 681       |
| Cuming County, NE    | 766       |
| Custer County, NE    | 693       |
| Dawes County, NE     | 710       |
| Dawson County, NE    | 797       |
| Deuel County, NE     | 666       |
| Dodge County, NE     | 740       |
| Dundy County, NE     | 666       |
| Fillmore County, NE  | 753       |
| Franklin County, NE  | 666       |



|                             |     |
|-----------------------------|-----|
| Frontier County, NE         | 666 |
| Furnas County, NE           | 705 |
| Gage County, NE             | 666 |
| Garden County, NE           | 678 |
| Garfield County, NE         | 743 |
| Gosper County, NE           | 666 |
| Grant County, NE            | 678 |
| Greeley County, NE          | 666 |
| Hall County, NE             | 767 |
| Hamilton County, NE         | 684 |
| Harlan County, NE           | 666 |
| Hayes County, NE            | 666 |
| Hitchcock County, NE        | 671 |
| Holt County, NE             | 739 |
| Hooker County, NE           | 775 |
| Howard County, NE           | 666 |
| Jefferson County, NE        | 666 |
| Johnson County, NE          | 666 |
| Kearney County, NE          | 677 |
| Keith County, NE            | 666 |
| Keya Paha County, NE        | 848 |
| Kimball County, NE          | 666 |
| Knox County, NE             | 666 |
| Lincoln County, NE          | 693 |
| Lincoln, NE                 | 828 |
| Logan County, NE            | 666 |
| Loup County, NE             | 678 |
| Madison County, NE          | 707 |
| McPherson County, NE        | 678 |
| Merrick County, NE          | 666 |
| Morrill County, NE          | 687 |
| Nance County, NE            | 666 |
| Nemaha County, NE           | 675 |
| Nuckolls County, NE         | 682 |
| Omaha-Council Bluffs, NE-IA | 940 |
| Otoe County, NE             | 688 |
| Pawnee County, NE           | 666 |
| Perkins County, NE          | 776 |
| Phelps County, NE           | 776 |
| Pierce County, NE           | 769 |
| Platte County, NE           | 761 |
| Polk County, NE             | 666 |
| Red Willow County, NE       | 710 |
| Richardson County, NE       | 666 |
| Rock County, NE             | 666 |
| Saline County, NE           | 720 |
| Saunders County, NE         | 733 |

|                         |     |
|-------------------------|-----|
| Scotts Bluff County, NE | 736 |
| Seward County, NE       | 676 |
| Sheridan County, NE     | 766 |
| Sherman County, NE      | 666 |
| Sioux County, NE        | 666 |
| Stanton County, NE      | 884 |
| Thayer County, NE       | 718 |
| Thomas County, NE       | 678 |
| Thurston County, NE     | 666 |
| Valley County, NE       | 666 |
| Wayne County, NE        | 666 |
| Webster County, NE      | 666 |
| Wheeler County, NE      | 666 |
| York County, NE         | 746 |

## Nevada

| Area Name                        | Median \$ |
|----------------------------------|-----------|
| Carson City, NV                  | 1043      |
| Churchill County, NV             | 889       |
| Douglas County, NV               | 1145      |
| Elko County, NV                  | 1062      |
| Esmeralda County, NV             | 843       |
| Eureka County, NV                | 896       |
| Humboldt County, NV              | 931       |
| Lander County, NV                | 877       |
| Las Vegas-Henderson-Paradise, NV | 1309      |
| Lincoln County, NV               | 729       |
| Lyon County, NV                  | 977       |
| Mineral County, NV               | 1121      |
| Nye County, NV                   | 848       |
| Pershing County, NV              | 846       |
| Reno, NV                         | 1365      |
| White Pine County, NV            | 931       |

## New Hampshire

| Area Name                      | Median \$ |
|--------------------------------|-----------|
| Belknap County, NH             | 1093      |
| Carroll County, NH             | 1014      |
| Cheshire County, NH            | 1096      |
| Coos County, NH                | 807       |
| Grafton County, NH             | 1114      |
| Hillsborough County, NH (part) | 1140      |
| Manchester, NH                 | 1354      |
| Merrimack County, NH           | 1133      |
| Nashua, NH                     | 1456      |
| Portsmouth-Rochester, NH       | 1339      |

|                               |      |
|-------------------------------|------|
| Sullivan County, NH           | 1003 |
| Western Rockingham County, NH | 1462 |

## New Jersey

| Area Name                        | Median \$ |
|----------------------------------|-----------|
| Atlantic City-Hammonton, NJ      | 1347      |
| Bergen-Passaic, NJ               | 1706      |
| Jersey City, NJ                  | 1995      |
| Middlesex-Somerset-Hunterdon, NJ | 1623      |
| Monmouth-Ocean, NJ               | 1372      |
| Newark, NJ                       | 1442      |
| Ocean City, NJ                   | 1276      |
| Trenton, NJ                      | 1439      |
| Vineland-Bridgeton, NJ           | 1206      |
| Warren County, NJ                | 1358      |

## New Mexico

| Area Name             | Median \$ |
|-----------------------|-----------|
| Albuquerque, NM       | 1012      |
| Catron County, NM     | 726       |
| Chaves County, NM     | 721       |
| Cibola County, NM     | 678       |
| Colfax County, NM     | 761       |
| Curry County, NM      | 745       |
| De Baca County, NM    | 690       |
| Eddy County, NM       | 988       |
| Farmington, NM        | 806       |
| Grant County, NM      | 738       |
| Guadalupe County, NM  | 714       |
| Harding County, NM    | 690       |
| Hidalgo County, NM    | 690       |
| Las Cruces, NM        | 821       |
| Lea County, NM        | 818       |
| Lincoln County, NM    | 665       |
| Los Alamos County, NM | 998       |
| Luna County, NM       | 653       |
| McKinley County, NM   | 726       |
| Mora County, NM       | 690       |
| Otero County, NM      | 752       |
| Quay County, NM       | 761       |
| Rio Arriba County, NM | 745       |
| Roosevelt County, NM  | 702       |
| San Miguel County, NM | 761       |
| Santa Fe, NM          | 1198      |
| Sierra County, NM     | 653       |





|                    |     |
|--------------------|-----|
| Socorro County, NM | 653 |
| Taos County, NM    | 906 |
| Union County, NM   | 677 |

## New York

| Area Name  | Median \$ |
|--|-----------|
| Albany-Schenectady-Troy, NY                        | 1166      |
| Allegany County, NY                                | 710       |
| Binghamton, NY                                     | 807       |
| Buffalo-Cheektowaga-Niagara Falls, NY              | 971       |
| Cattaraugus County, NY                             | 698       |
| Cayuga County, NY                                  | 776       |
| Chautauqua County, NY                              | 698       |
| Chenango County, NY                                | 739       |
| Clinton County, NY                                 | 819       |
| Columbia County, NY                                | 1029      |
| Cortland County, NY                                | 816       |
| Delaware County, NY                                | 768       |
| Elmira, NY   | 873       |
| Essex County, NY                                   | 894       |
| Franklin County, NY                                | 754       |
| Fulton County, NY                                  | 771       |
| Genesee County, NY                                 | 813       |
| Glens Falls, NY                                    | 951       |
| Greene County, NY                                  | 1014      |
| Hamilton County, NY                                | 843       |
| Ithaca, NY   | 1406      |
| Kingston, NY                                       | 1245      |
| Lewis County, NY                                   | 752       |
| Montgomery County, NY                              | 789       |
| Nassau-Suffolk, NY                                 | 2059      |
| New York, NY                                       | 2323      |
| Otsego County, NY                                  | 873       |
| Poughkeepsie-Newburgh-Middletown, NY               | 1333      |
| Rochester, NY                                      | 1009      |
| Schuyler County, NY                                | 785       |
| Seneca County, NY                                  | 745       |
| St. Lawrence County, NY                            | 785       |
| Steuben County, NY                                 | 756       |
| Sullivan County, NY                                | 880       |
| Syracuse, NY                                       | 953       |
| Utica-Rome, NY                                     | 811       |
| Watertown-Fort Drum, NY                            | 1013      |
| Westchester County, NY<br>Statutory Exception Area | 1796      |

|                    |     |
|--------------------|-----|
| Wyoming County, NY | 666 |
| Yates County, NY   | 806 |

## North Carolina

| Area Name                         | Median \$ |
|-----------------------------------|-----------|
| Alleghany County, NC              | 631       |
| Anson County, NC                  | 802       |
| Ashe County, NC                   | 670       |
| Asheville, NC                     | 1361      |
| Avery County, NC                  | 738       |
| Beaufort County, NC               | 669       |
| Bertie County, NC                 | 630       |
| Bladen County, NC                 | 668       |
| Brunswick County, NC              | 926       |
| Burlington, NC                    | 888       |
| Camden County, NC                 | 780       |
| Carteret County, NC               | 808       |
| Caswell County, NC                | 727       |
| Charlotte-Concord-Gastonia, NC-SC | 1288      |
| Cherokee County, NC               | 668       |
| Chowan County, NC                 | 776       |
| Clay County, NC                   | 792       |
| Cleveland County, NC              | 630       |
| Columbus County, NC               | 630       |
| Craven County, NC                 | 884       |
| Dare County, NC                   | 1042      |
| Davidson County, NC               | 705       |
| Duplin County, NC                 | 655       |
| Durham-Chapel Hill, NC            | 1224      |
| Fayetteville, NC                  | 959       |
| Gates County, NC                  | 863       |
| Goldboro, NC                      | 757       |
| Graham County, NC                 | 630       |
| Granville County, NC              | 936       |
| Greene County, NC                 | 630       |
| Greensboro-High Point, NC         | 981       |
| Greenville, NC                    | 872       |
| Halifax County, NC                | 672       |
| Harnett County, NC                | 782       |
| Haywood County, NC                | 976       |
| Hertford County, NC               | 714       |
| Hickory-Lenoir-Morganton, NC      | 692       |
| Hoke County, NC                   | 727       |
| Hyde County, NC                   | 684       |
| Iredell County, NC                | 1014      |
| Jackson County, NC                | 734       |

|                         |      |
|-------------------------|------|
| Jacksonville, NC        | 850  |
| Jones County, NC        | 630  |
| Lee County, NC          | 847  |
| Lenoir County, NC       | 636  |
| Lincoln County, NC      | 861  |
| Macon County, NC        | 821  |
| Martin County, NC       | 657  |
| McDowell County, NC     | 723  |
| Mitchell County, NC     | 630  |
| Montgomery County, NC   | 657  |
| Moore County, NC        | 920  |
| Northampton County, NC  | 688  |
| Pamlico County, NC      | 796  |
| Pasquotank County, NC   | 762  |
| Pender County, NC       | 944  |
| Perquimans County, NC   | 739  |
| Person County, NC       | 675  |
| Polk County, NC         | 801  |
| Raleigh, NC             | 1353 |
| Richmond County, NC     | 734  |
| Robeson County, NC      | 630  |
| Rockingham County, NC   | 674  |
| Rocky Mount, NC         | 777  |
| Rowan County, NC        | 857  |
| Rutherford County, NC   | 695  |
| Sampson County, NC      | 656  |
| Scotland County, NC     | 630  |
| Stanly County, NC       | 702  |
| Surry County, NC        | 665  |
| Swain County, NC        | 668  |
| Transylvania County, NC | 843  |
| Tyrrell County, NC      | 860  |
| Vance County, NC        | 679  |
| Warren County, NC       | 632  |
| Washington County, NC   | 668  |
| Watauga County, NC      | 931  |
| Wilkes County, NC       | 712  |
| Wilmington, NC          | 1195 |
| Wilson County, NC       | 722  |
| Winston-Salem, NC       | 859  |
| Yancey County, NC       | 637  |



**North Dakota**

| Area Name                | Median \$ |
|--------------------------|-----------|
| Adams County, ND         | 683       |
| Barnes County, ND        | 680       |
| Benson County, ND        | 776       |
| Billings County, ND      | 738       |
| Bismarck, ND             | 865       |
| Bottineau County, ND     | 685       |
| Bowman County, ND        | 683       |
| Burke County, ND         | 678       |
| Cavalier County, ND      | 683       |
| Dickey County, ND        | 666       |
| Divide County, ND        | 1033      |
| Dunn County, ND          | 915       |
| Eddy County, ND          | 666       |
| Emmons County, ND        | 666       |
| Fargo, ND-MN             | 794       |
| Foster County, ND        | 776       |
| Golden Valley County, ND | 683       |
| Grand Forks, ND-MN       | 750       |
| Grant County, ND         | 675       |
| Griggs County, ND        | 666       |
| Hettinger County, ND     | 771       |
| Kidder County, ND        | 776       |
| LaMoure County, ND       | 666       |
| Logan County, ND         | 683       |
| McHenry County, ND       | 770       |
| McIntosh County, ND      | 776       |
| McKenzie County, ND      | 1068      |
| McLean County, ND        | 666       |
| Mercer County, ND        | 835       |
| Mountrail County, ND     | 788       |
| Nelson County, ND        | 775       |
| Pembina County, ND       | 776       |
| Pierce County, ND        | 792       |
| Ramsey County, ND        | 722       |
| Ransom County, ND        | 666       |
| Renville County, ND      | 681       |
| Richland County, ND      | 666       |
| Rolette County, ND       | 666       |
| Sargent County, ND       | 688       |
| Sheridan County, ND      | 738       |
| Sioux County, ND         | 678       |
| Slope County, ND         | 738       |
| Stark County, ND         | 941       |
| Steele County, ND        | 683       |
| Stutsman County, ND      | 666       |
| Towner County, ND        | 683       |

|                     |     |
|---------------------|-----|
| Traill County, ND   | 701 |
| Walsh County, ND    | 691 |
| Ward County, ND     | 822 |
| Wells County, ND    | 706 |
| Williams County, ND | 988 |

**Ohio**

| Area Name             | Median \$ |
|-----------------------|-----------|
| Adams County, OH      | 644       |
| Akron, OH             | 867       |
| Ashland County, OH    | 644       |
| Ashtabula County, OH  | 659       |
| Athens County, OH     | 857       |
| Auglaize County, OH   | 689       |
| Brown County, OH      | 726       |
| Canton-Massillon, OH  | 685       |
| Champaign County, OH  | 670       |
| Cincinnati, OH-KY-IN  | 899       |
| Cleveland-Elyria, OH  | 872       |
| Clinton County, OH    | 713       |
| Columbiana County, OH | 707       |
| Columbus, OH          | 1010      |
| Coshocton County, OH  | 681       |
| Crawford County, OH   | 700       |
| Darke County, OH      | 729       |
| Dayton-Kettering, OH  | 809       |
| Defiance County, OH   | 667       |
| Erie County, OH       | 774       |
| Fayette County, OH    | 688       |
| Gallia County, OH     | 726       |
| Guernsey County, OH   | 682       |
| Hancock County, OH    | 753       |
| Hardin County, OH     | 700       |
| Harrison County, OH   | 644       |
| Henry County, OH      | 751       |
| Highland County, OH   | 690       |
| Hocking County, OH    | 648       |
| Holmes County, OH     | 644       |
| Huron County, OH      | 650       |
| Jackson County, OH    | 649       |
| Knox County, OH       | 726       |
| Lima, OH              | 728       |
| Logan County, OH      | 674       |
| Mansfield, OH         | 662       |
| Marion County, OH     | 706       |
| Meigs County, OH      | 740       |
| Mercer County, OH     | 644       |
| Monroe County, OH     | 696       |

|                                |     |
|--------------------------------|-----|
| Morgan County, OH              | 751 |
| Muskingum County, OH           | 651 |
| Noble County, OH               | 751 |
| Ottawa County, OH              | 740 |
| Paulding County, OH            | 738 |
| Perry County, OH               | 650 |
| Pike County, OH                | 652 |
| Preble County, OH              | 653 |
| Putnam County, OH              | 711 |
| Ross County, OH                | 724 |
| Sandusky County, OH            | 684 |
| Scioto County, OH              | 751 |
| Seneca County, OH              | 667 |
| Shelby County, OH              | 693 |
| Springfield, OH                | 726 |
| Toledo, OH                     | 739 |
| Tuscarawas County, OH          | 697 |
| Union County, OH               | 964 |
| Van Wert County, OH            | 654 |
| Vinton County, OH              | 660 |
| Washington County, OH          | 656 |
| Wayne County, OH               | 691 |
| Williams County, OH            | 715 |
| Wyandot County, OH             | 696 |
| Youngstown-Warren-Boardman, OH | 675 |

**Oklahoma**

| Area Name           | Median \$ |
|---------------------|-----------|
| Adair County, OK    | 657       |
| Alfalfa County, OK  | 648       |
| Atoka County, OK    | 666       |
| Beaver County, OK   | 664       |
| Beckham County, OK  | 713       |
| Blaine County, OK   | 674       |
| Bryan County, OK    | 666       |
| Caddo County, OK    | 648       |
| Carter County, OK   | 745       |
| Cherokee County, OK | 680       |
| Choctaw County, OK  | 648       |
| Cimarron County, OK | 664       |
| Coal County, OK     | 648       |
| Cotton County, OK   | 659       |
| Craig County, OK    | 672       |
| Custer County, OK   | 670       |
| Delaware County, OK | 691       |
| Dewey County, OK    | 662       |
| Ellis County, OK    | 749       |



|                         |     |
|-------------------------|-----|
| Enid, OK                | 723 |
| Garvin County, OK       | 648 |
| Grady County, OK        | 665 |
| Grant County, OK        | 648 |
| Greer County, OK        | 648 |
| Harmon County, OK       | 664 |
| Harper County, OK       | 664 |
| Haskell County, OK      | 648 |
| Hughes County, OK       | 707 |
| Jackson County, OK      | 679 |
| Jefferson County, OK    | 648 |
| Johnston County, OK     | 704 |
| Kay County, OK          | 648 |
| Kingfisher County, OK   | 669 |
| Kiowa County, OK        | 648 |
| Latimer County, OK      | 648 |
| Lawton, OK              | 677 |
| Le Flore County, OK     | 677 |
| Lincoln County, OK      | 736 |
| Love County, OK         | 709 |
| Major County, OK        | 664 |
| Marshall County, OK     | 648 |
| Mayes County, OK        | 666 |
| McCurtain County, OK    | 680 |
| McIntosh County, OK     | 725 |
| Murray County, OK       | 653 |
| Muskogee County, OK     | 659 |
| Noble County, OK        | 755 |
| Nowata County, OK       | 648 |
| Okfuskee County, OK     | 755 |
| Oklahoma City, OK       | 873 |
| Okmulgee County, OK     | 648 |
| Ottawa County, OK       | 648 |
| Pawnee County, OK       | 668 |
| Payne County, OK        | 804 |
| Pittsburg County, OK    | 670 |
| Pontotoc County, OK     | 666 |
| Pottawatomie County, OK | 676 |
| Pushmataha County, OK   | 722 |
| Roger Mills County, OK  | 695 |
| Seminole County, OK     | 668 |
| Stephens County, OK     | 689 |
| Texas County, OK        | 780 |
| Tillman County, OK      | 750 |
| Tulsa, OK               | 830 |
| Washington County, OK   | 755 |
| Washita County, OK      | 755 |
| Woods County, OK        | 718 |

|                     |     |
|---------------------|-----|
| Woodward County, OK | 735 |
|---------------------|-----|

## Oregon

| Area Name                           | Median \$ |
|-------------------------------------|-----------|
| Albany, OR                          | 1062      |
| Baker County, OR                    | 746       |
| Bend-Redmond, OR                    | 1274      |
| Clatsop County, OR                  | 1038      |
| Coos County, OR                     | 836       |
| Corvallis, OR                       | 1239      |
| Crook County, OR                    | 936       |
| Curry County, OR                    | 985       |
| Douglas County, OR                  | 965       |
| Eugene-Springfield, OR              | 1083      |
| Gilliam County, OR                  | 856       |
| Grant County, OR                    | 713       |
| Grants Pass, OR                     | 951       |
| Harney County, OR                   | 666       |
| Hood River County, OR               | 1422      |
| Jefferson County, OR                | 860       |
| Klamath County, OR                  | 768       |
| Lake County, OR                     | 793       |
| Lincoln County, OR                  | 946       |
| Malheur County, OR                  | 716       |
| Medford, OR                         | 1039      |
| Morrow County, OR                   | 784       |
| Portland-Vancouver-Hillsboro, OR-WA | 1689      |
| Salem, OR                           | 1040      |
| Sherman County, OR                  | 850       |
| Tillamook County, OR                | 887       |
| Umatilla County, OR                 | 818       |
| Union County, OR                    | 800       |
| Wallowa County, OR                  | 773       |
| Wasco County, OR                    | 1223      |
| Wheeler County, OR                  | 671       |

## Pennsylvania

| Area Name                      | Median \$ |
|--------------------------------|-----------|
| Allentown-Bethlehem-Easton, PA | 1188      |
| Altoona, PA                    | 810       |
| Armstrong County, PA           | 725       |
| Bedford County, PA             | 682       |
| Bradford County, PA            | 775       |
| Cameron County, PA             | 665       |
| Chambersburg-Waynesboro, PA    | 864       |

|   |      |
|---|------|
| Clarion County, PA                          | 732  |
| Clearfield County, PA                       | 715  |
| Clinton County, PA                          | 730  |
| Columbia County, PA                         | 835  |
| Crawford County, PA                         | 680  |
| East Stroudsburg, PA                        | 1073 |
| Elk County, PA                              | 736  |
| Erie, PA                                    | 796  |
| Forest County, PA                           | 743  |
| Fulton County, PA                           | 734  |
| Gettysburg, PA                              | 968  |
| Greene County, PA                           | 777  |
| Harrisburg-Carlisle, PA                     | 1049 |
| Huntingdon County, PA                       | 724  |
| Indiana County, PA                          | 743  |
| Jefferson County, PA                        | 680  |
| Johnstown, PA                               | 684  |
| Juniata County, PA                          | 670  |
| Lancaster, PA                               | 1105 |
| Lawrence County, PA                         | 688  |
| Lebanon, PA                                 | 887  |
| McKean County, PA                           | 678  |
| Mifflin County, PA                          | 727  |
| Montour County, PA                          | 939  |
| Northumberland County, PA                   | 683  |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 1314 |
| Pike County, PA                             | 1165 |
| Pittsburgh, PA                              | 977  |
| Potter County, PA                           | 665  |
| Reading, PA                                 | 975  |
| Schuylkill County, PA                       | 691  |
| Scranton--Wilkes-Barre, PA                  | 868  |
| Sharon, PA                                  | 680  |
| Snyder County, PA                           | 779  |
| Somerset County, PA                         | 750  |
| State College, PA                           | 1206 |
| Sullivan County, PA                         | 731  |
| Susquehanna County, PA                      | 719  |
| Tioga County, PA                            | 693  |
| Union County, PA                            | 841  |
| Venango County, PA                          | 694  |
| Warren County, PA                           | 693  |
| Wayne County, PA                            | 886  |
| Williamsport, PA                            | 848  |
| York-Hanover, PA                            | 938  |





**Rhode Island**

| Area Name                           | Median \$ |
|-------------------------------------|-----------|
| Newport-Middleton-Portsmouth, RI    | 1618      |
| Providence-Fall River, RI-MA        | 1275      |
| Westerly-Hopkinton-New Shoreham, RI | 1272      |

**South Carolina**

| Area Name                                  | Median \$ |
|--|-----------|
| Abbeville County, SC                       | 671       |
| Allendale County, SC                       | 723       |
| Anderson, SC                               | 756       |
| Bamberg County, SC                         | 635       |
| Barnwell County, SC                        | 655       |
| Beaufort County, SC                        | 1410      |
| Charleston-North Charleston, SC            | 1484      |
| Cherokee County, SC                        | 643       |
| Chester County, SC                         | 700       |
| Chesterfield County, SC                    | 689       |
| Clarendon County, SC                       | 639       |
| Colleton County, SC                        | 787       |
| Columbia, SC                               | 1077      |
| Darlington County, SC                      | 727       |
| Dillon County, SC                          | 658       |
| Florence, SC                               | 747       |
| Georgetown County, SC                      | 803       |
| Greenville-Mauldin-Easley, SC              | 1007      |
| Greenwood County, SC                       | 734       |
| Hampton County, SC                         | 740       |
| Jasper County, SC                          | 1044      |
| Kershaw County, SC                         | 835       |
| Lancaster County, SC                       | 740       |
| Laurens County, SC                         | 710       |
| Lee County, SC                             | 676       |
| Marion County, SC                          | 732       |
| Marlboro County, SC                        | 635       |
| McCormick County, SC                       | 652       |
| Myrtle Beach-North Myrtle Beach-Conway, SC | 1052      |
| Newberry County, SC                        | 704       |
| Oconee County, SC                          | 685       |
| Orangeburg County, SC                      | 740       |
| Spartanburg, SC                            | 922       |
| Sumter, SC                                 | 882       |

|                         |     |
|-------------------------|-----|
| Union County, SC        | 635 |
| Williamsburg County, SC | 635 |

**South Dakota**

| Area Name              | Median \$ |
|------------------------|-----------|
| Aurora County, SD      | 732       |
| Beadle County, SD      | 672       |
| Bennett County, SD     | 787       |
| Bon Homme County, SD   | 666       |
| Brookings County, SD   | 702       |
| Brown County, SD       | 722       |
| Brule County, SD       | 666       |
| Buffalo County, SD     | 779       |
| Butte County, SD       | 726       |
| Campbell County, SD    | 666       |
| Charles Mix County, SD | 750       |
| Clark County, SD       | 666       |
| Clay County, SD        | 691       |
| Codington County, SD   | 736       |
| Corson County, SD      | 776       |
| Custer County, SD      | 855       |
| Davison County, SD     | 710       |
| Day County, SD         | 691       |
| Deuel County, SD       | 666       |
| Dewey County, SD       | 762       |
| Douglas County, SD     | 694       |
| Edmunds County, SD     | 666       |
| Fall River County, SD  | 801       |
| Faulk County, SD       | 666       |
| Grant County, SD       | 666       |
| Gregory County, SD     | 686       |
| Haakon County, SD      | 695       |
| Hamlin County, SD      | 700       |
| Hand County, SD        | 666       |
| Hanson County, SD      | 666       |
| Harding County, SD     | 681       |
| Hughes County, SD      | 718       |
| Hutchinson County, SD  | 727       |
| Hyde County, SD        | 673       |
| Jackson County, SD     | 776       |
| Jerauld County, SD     | 776       |
| Jones County, SD       | 681       |
| Kingsbury County, SD   | 700       |
| Lake County, SD        | 673       |
| Lawrence County, SD    | 713       |
| Lyman County, SD       | 681       |
| Marshall County, SD    | 666       |
| McPherson County, SD   | 666       |

|                      |     |
|----------------------|-----|
| Meade County, SD     | 820 |
| Mellette County, SD  | 666 |
| Miner County, SD     | 666 |
| Moody County, SD     | 697 |
| Oglala Lakota County | 666 |
| Perkins County, SD   | 705 |
| Potter County, SD    | 669 |
| Rapid City, SD       | 798 |
| Roberts County, SD   | 714 |
| Sanborn County, SD   | 697 |
| Sioux Falls, SD      | 837 |
| Spink County, SD     | 681 |
| Stanley County, SD   | 792 |
| Sully County, SD     | 681 |
| Todd County, SD      | 666 |
| Tripp County, SD     | 666 |
| Walworth County, SD  | 666 |
| Yankton County, SD   | 677 |
| Ziebach County, SD   | 666 |

**Tennessee**

| Area Name             | Median \$ |
|-----------------------|-----------|
| Bedford County, TN    | 772       |
| Benton County, TN     | 642       |
| Bledsoe County, TN    | 606       |
| Campbell County, TN   | 680       |
| Carroll County, TN    | 707       |
| Chattanooga, TN-GA    | 1001      |
| Claiborne County, TN  | 707       |
| Clarksville, TN-KY    | 807       |
| Clay County, TN       | 633       |
| Cleveland, TN         | 754       |
| Cocke County, TN      | 606       |
| Coffee County, TN     | 651       |
| Crockett County, TN   | 658       |
| Cumberland County, TN | 662       |
| Decatur County, TN    | 606       |
| DeKalb County, TN     | 606       |
| Dyer County, TN       | 620       |
| Fentress County, TN   | 606       |
| Franklin County, TN   | 664       |
| Gibson County, TN     | 646       |
| Giles County, TN      | 719       |
| Grainger County, TN   | 606       |
| Greene County, TN     | 707       |
| Grundy County, TN     | 642       |
| Hancock County, TN    | 617       |
| Hardeman County, TN   | 606       |



|  |      |
|--|------|
| Hardin County, TN                              | 606  |
| Haywood County, TN                             | 606  |
| Henderson County, TN                           | 707  |
| Henry County, TN                               | 609  |
| Hickman County, TN                             | 707  |
| Houston County, TN                             | 649  |
| Humphreys County, TN                           | 707  |
| Jackson County, TN                             | 606  |
| Jackson, TN                                    | 757  |
| Johnson City, TN                               | 788  |
| Johnson County, TN                             | 707  |
| Kingsport-Bristol-Bristol, TN-VA               | 663  |
| Knoxville, TN                                  | 1024 |
| Lake County, TN                                | 659  |
| Lauderdale County, TN                          | 606  |
| Lawrence County, TN                            | 618  |
| Lewis County, TN                               | 606  |
| Lincoln County, TN                             | 710  |
| Macon County, TN                               | 670  |
| Marshall County, TN                            | 692  |
| Maury County, TN                               | 958  |
| McMinn County, TN                              | 751  |
| McNairy County, TN                             | 634  |
| Meigs County, TN                               | 633  |
| Memphis, TN-MS-AR                              | 962  |
| Monroe County, TN                              | 641  |
| Moore County, TN                               | 648  |
| Morgan County, TN                              | 654  |
| Morristown, TN                                 | 687  |
| Nashville-Davidson--Murfreesboro--Franklin, TN | 1353 |
| Obion County, TN                               | 664  |
| Overton County, TN                             | 707  |
| Perry County, TN                               | 606  |
| Pickett County, TN                             | 652  |
| Putnam County, TN                              | 672  |
| Rhea County, TN                                | 606  |
| Roane County, TN                               | 832  |
| Scott County, TN                               | 666  |
| Sevier County, TN                              | 820  |
| Smith County, TN                               | 645  |
| Stewart County, TN                             | 630  |
| Van Buren County, TN                           | 652  |
| Warren County, TN                              | 615  |
| Wayne County, TN                               | 662  |
| Weakley County, TN                             | 663  |
| White County, TN                               | 658  |

## Texas

| Area Name                 | Median \$ |
|---------------------------|-----------|
| Abilene, TX               | 808       |
| Amarillo, TX              | 847       |
| Anderson County, TX       | 799       |
| Andrews County, TX        | 1078      |
| Angelina County, TX       | 865       |
| Aransas County, TX        | 1029      |
| Atascosa County, TX       | 1016      |
| Austin County, TX         | 924       |
| Austin-Round Rock, TX     | 1483      |
| Bailey County, TX         | 698       |
| Baylor County, TX         | 675       |
| Beaumont-Port Arthur, TX  | 898       |
| Bee County, TX            | 852       |
| Blanco County, TX         | 902       |
| Borden County, TX         | 761       |
| Bosque County, TX         | 693       |
| Brazoria County, TX       | 1197      |
| Brewster County, TX       | 884       |
| Briscoe County, TX        | 698       |
| Brooks County, TX         | 698       |
| Brown County, TX          | 738       |
| Brownsville-Harlingen, TX | 745       |
| Burnet County, TX         | 828       |
| Calhoun County, TX        | 831       |
| Camp County, TX           | 666       |
| Cass County, TX           | 666       |
| Castro County, TX         | 776       |
| Cherokee County, TX       | 687       |
| Childress County, TX      | 752       |
| Cochran County, TX        | 698       |
| Coke County, TX           | 666       |
| Coleman County, TX        | 752       |
| College Station-Bryan, TX | 953       |
| Collingsworth County, TX  | 776       |
| Colorado County, TX       | 707       |
| Comanche County, TX       | 776       |
| Concho County, TX         | 839       |
| Cooke County, TX          | 859       |
| Corpus Christi, TX        | 1104      |
| Cottle County, TX         | 761       |
| Crane County, TX          | 767       |
| Crockett County, TX       | 698       |
| Culberson County, TX      | 761       |
| Dallam County, TX         | 776       |
| Dallas, TX                | 1440      |
| Dawson County, TX         | 749       |

|                                      |      |
|--------------------------------------|------|
| Deaf Smith County, TX                | 751  |
| Delta County, TX                     | 750  |
| DeWitt County, TX                    | 897  |
| Dickens County, TX                   | 698  |
| Dimmit County, TX                    | 692  |
| Donley County, TX                    | 666  |
| Duval County, TX                     | 698  |
| Eastland County, TX                  | 776  |
| Edwards County, TX                   | 761  |
| El Paso, TX                          | 884  |
| Erath County, TX                     | 802  |
| Falls County, TX                     | 729  |
| Fannin County, TX                    | 697  |
| Fayette County, TX                   | 783  |
| Fisher County, TX                    | 666  |
| Floyd County, TX                     | 742  |
| Foard County, TX                     | 761  |
| Fort Worth-Arlington, TX             | 1327 |
| Franklin County, TX                  | 764  |
| Freestone County, TX                 | 666  |
| Frio County, TX                      | 872  |
| Gaines County, TX                    | 698  |
| Garza County, TX                     | 698  |
| Gillespie County, TX                 | 890  |
| Glasscock County, TX                 | 761  |
| Gonzales County, TX                  | 777  |
| Gray County, TX                      | 733  |
| Grimes County, TX                    | 749  |
| Hale County, TX                      | 765  |
| Hall County, TX                      | 666  |
| Hamilton County, TX                  | 744  |
| Hansford County, TX                  | 813  |
| Hardeman County, TX                  | 666  |
| Harrison County, TX                  | 812  |
| Hartley County, TX                   | 902  |
| Haskell County, TX                   | 698  |
| Hemphill County, TX                  | 833  |
| Henderson County, TX                 | 738  |
| Hill County, TX                      | 728  |
| Hockley County, TX                   | 776  |
| Hood County, TX                      | 1089 |
| Hopkins County, TX                   | 782  |
| Houston County, TX                   | 677  |
| Houston-The Woodlands-Sugar Land, TX | 1216 |
| Howard County, TX                    | 935  |
| Hudspeth County, TX                  | 787  |
| Hutchinson County, TX                | 745  |





|                              |      |
|------------------------------|------|
| Jack County, TX              | 698  |
| Jackson County, TX           | 853  |
| Jasper County, TX            | 740  |
| Jeff Davis County, TX        | 761  |
| Jim Hogg County, TX          | 698  |
| Jim Wells County, TX         | 791  |
| Karnes County, TX            | 892  |
| Kendall County, TX           | 1279 |
| Kenedy County, TX            | 761  |
| Kent County, TX              | 761  |
| Kerr County, TX              | 892  |
| Killeen-Temple, TX           | 804  |
| Kimble County, TX            | 738  |
| King County, TX              | 761  |
| Kinney County, TX            | 761  |
| Kleberg County, TX           | 852  |
| Knox County, TX              | 698  |
| La Salle County, TX          | 776  |
| Lamar County, TX             | 693  |
| Lamb County, TX              | 666  |
| Lampasas County, TX          | 726  |
| Laredo, TX                   | 841  |
| Lavaca County, TX            | 758  |
| Lee County, TX               | 934  |
| Leon County, TX              | 714  |
| Limestone County, TX         | 695  |
| Lipscomb County, TX          | 707  |
| Live Oak County, TX          | 677  |
| Llano County, TX             | 894  |
| Longview, TX                 | 901  |
| Loving County, TX            | 761  |
| Lubbock, TX                  | 889  |
| Lynn County, TX              | 892  |
| Madison County, TX           | 838  |
| Marion County, TX            | 735  |
| Martin County, TX            | 737  |
| Mason County, TX             | 716  |
| Matagorda County, TX         | 805  |
| Maverick County, TX          | 730  |
| McAllen-Edinburg-Mission, TX | 742  |
| McCulloch County, TX         | 780  |
| McMullen County, TX          | 761  |
| Medina County, TX            | 837  |
| Menard County, TX            | 698  |
| Midland, TX                  | 1233 |
| Milam County, TX             | 675  |
| Mills County, TX             | 698  |

|                               |      |
|-------------------------------|------|
| Mitchell County, TX           | 776  |
| Montague County, TX           | 811  |
| Moore County, TX              | 767  |
| Morris County, TX             | 666  |
| Motley County, TX             | 698  |
| Nacogdoches County, TX        | 809  |
| Navarro County, TX            | 716  |
| Newton County, TX             | 698  |
| Nolan County, TX              | 666  |
| Ochiltree County, TX          | 772  |
| Odessa, TX                    | 960  |
| Oldham County, TX             | 839  |
| Palo Pinto County, TX         | 743  |
| Panola County, TX             | 704  |
| Parmer County, TX             | 771  |
| Pecos County, TX              | 884  |
| Polk County, TX               | 807  |
| Presidio County, TX           | 776  |
| Rains County, TX              | 773  |
| Reagan County, TX             | 918  |
| Real County, TX               | 782  |
| Red River County, TX          | 739  |
| Reeves County, TX             | 800  |
| Refugio County, TX            | 778  |
| Roberts County, TX            | 761  |
| Runnels County, TX            | 722  |
| Rusk County, TX               | 737  |
| Sabine County, TX             | 743  |
| San Angelo, TX                | 903  |
| San Antonio-New Braunfels, TX | 1138 |
| San Augustine County, TX      | 704  |
| San Jacinto County, TX        | 776  |
| San Saba County, TX           | 818  |
| Schleicher County, TX         | 761  |
| Scurry County, TX             | 833  |
| Shackelford County, TX        | 761  |
| Shelby County, TX             | 741  |
| Sherman County, TX            | 698  |
| Sherman-Denison, TX           | 951  |
| Somervell County, TX          | 812  |
| Starr County, TX              | 666  |
| Stephens County, TX           | 684  |
| Sterling County, TX           | 905  |
| Stonewall County, TX          | 761  |
| Sutton County, TX             | 711  |
| Swisher County, TX            | 689  |
| Terrell County, TX            | 761  |

|                             |      |
|-----------------------------|------|
| Terry County, TX            | 666  |
| Texarkana, TX-Texarkana, AR | 748  |
| Throckmorton County, TX     | 698  |
| Titus County, TX            | 687  |
| Trinity County, TX          | 760  |
| Tyler County, TX            | 776  |
| Tyler, TX                   | 987  |
| Upton County, TX            | 776  |
| Uvalde County, TX           | 827  |
| Val Verde County, TX        | 741  |
| Van Zandt County, TX        | 760  |
| Victoria, TX                | 1002 |
| Waco, TX                    | 840  |
| Walker County, TX           | 970  |
| Ward County, TX             | 975  |
| Washington County, TX       | 918  |
| Wharton County, TX          | 787  |
| Wheeler County, TX          | 666  |
| Wichita Falls, TX           | 814  |
| Wilbarger County, TX        | 688  |
| Willacy County, TX          | 666  |
| Winkler County, TX          | 861  |
| Wise County, TX             | 1008 |
| Wood County, TX             | 757  |
| Yoakum County, TX           | 884  |
| Young County, TX            | 768  |
| Zapata County, TX           | 708  |
| Zavala County, TX           | 698  |

## Utah

| Area Name            | Median \$ |
|----------------------|-----------|
| Beaver County, UT    | 711       |
| Box Elder County, UT | 768       |
| Carbon County, UT    | 711       |
| Daggett County, UT   | 711       |
| Duchesne County, UT  | 755       |
| Emery County, UT     | 776       |
| Garfield County, UT  | 776       |
| Grand County, UT     | 826       |
| Iron County, UT      | 820       |
| Kane County, UT      | 877       |
| Logan, UT-ID         | 804       |
| Millard County, UT   | 711       |
| Ogden-Clearfield, UT | 1107      |
| Piute County, UT     | 711       |
| Provo-Orem, UT       | 1070      |
| Rich County, UT      | 711       |



|                     |      |
|---------------------|------|
| Salt Lake City, UT  | 1345 |
| San Juan County, UT | 776  |
| Sanpete County, UT  | 666  |
| Sevier County, UT   | 666  |
| St. George, UT      | 1058 |
| Summit County, UT   | 1266 |
| Tooele County, UT   | 889  |
| Uintah County, UT   | 720  |
| Wasatch County, UT  | 1192 |
| Wayne County, UT    | 711  |

### Vermont

| Area Name                       | Median \$ |
|---------------------------------|-----------|
| Addison County, VT              | 1030      |
| Bennington County, VT           | 933       |
| Burlington-South Burlington, VT | 1326      |
| Caledonia County, VT            | 892       |
| Essex County, VT                | 776       |
| Lamoille County, VT             | 919       |
| Orange County, VT               | 892       |
| Orleans County, VT              | 893       |
| Rutland County, VT              | 979       |
| Washington County, VT           | 1014      |
| Windham County, VT              | 1006      |
| Windsor County, VT              | 1040      |

### Virginia

| Area Name  | Median \$ |
|--|-----------|
| Accomack County, VA                                    | 754       |
| Alleghany County-Clifton Forge city-Covington city, VA | 697       |
| Bath County, VA  | 681       |
| Blacksburg-Christiansburg-Radford, VA                  | 924       |
| Bland County, VA                                       | 672       |
| Brunswick County, VA                                   | 637       |
| Buchanan County, VA                                    | 742       |
| Buckingham County, VA                                  | 771       |
| Caroline County, VA                                    | 930       |
| Carroll County-Galax city, VA                          | 680       |
| Charlotte County, VA                                   | 637       |
| Charlottesville, VA                                    | 1265      |
| Culpeper County, VA                                    | 954       |
| Cumberland County, VA                                  | 783       |
| Dickenson County, VA                                   | 672       |

|   |      |
|---|------|
| Essex County, VA                                      | 807  |
| Floyd County, VA                                      | 672  |
| Franklin County, VA                                   | 729  |
| Giles County, VA                                      | 742  |
| Grayson County, VA                                    | 672  |
| Greensville County-Emporia city, VA                   | 676  |
| Halifax County, VA                                    | 673  |
| Harrisonburg, VA                                      | 830  |
| Henry County-Martinsville city, VA                    | 637  |
| Highland County, VA                                   | 681  |
| King and Queen County, VA                             | 846  |
| King George County, VA                                | 1045 |
| Lancaster County, VA                                  | 883  |
| Lee County, VA  | 714  |
| Louisa County, VA                                     | 901  |
| Lunenburg County, VA                                  | 646  |
| Lynchburg, VA   | 873  |
| Madison County, VA                                    | 773  |
| Mecklenburg County, VA                                | 687  |
| Middlesex County, VA                                  | 836  |
| Northampton County, VA                                | 702  |
| Northumberland County, VA                             | 875  |
| Nottoway County, VA                                   | 721  |
| Orange County, VA                                     | 881  |
| Page County, VA                                       | 782  |
| Patrick County, VA                                    | 742  |
| Pittsylvania County-Danville city, VA                 | 660  |
| Prince Edward County, VA                              | 818  |
| Pulaski County, VA                                    | 759  |
| Rappahannock County, VA                               | 1035 |
| Richmond County, VA                                   | 817  |
| Richmond, VA  | 1271 |
| Roanoke, VA   | 854  |
| Rockbridge County-Buena Vista city-Lexington city, VA | 796  |
| Russell County, VA                                    | 637  |
| Shenandoah County, VA                                 | 783  |
| Smyth County, VA                                      | 720  |
| Southampton County-Franklin city, VA                  | 856  |
| Staunton-Waynesboro, VA                               | 880  |
| Surry County, VA                                      | 672  |
| Tazewell County, VA                                   | 637  |
| Virginia Beach-Norfolk-Newport News, VA-NC            | 1215 |
| Warren County, VA                                     | 878  |

|                             |      |
|-----------------------------|------|
| Westmoreland County, VA     | 792  |
| Winchester, VA-WV           | 1041 |
| Wise County-Norton city, VA | 692  |
| Wythe County, VA            | 637  |

### Washington

| Area Name                  | Median \$ |
|----------------------------|-----------|
| Adams County, WA           | 905       |
| Bellingham, WA             | 1169      |
| Bremerton-Silverdale, WA   | 1479      |
| Clallam County, WA         | 965       |
| Columbia County, WA        | 858       |
| Ferry County, WA           | 697       |
| Garfield County, WA        | 791       |
| Grant County, WA           | 835       |
| Grays Harbor County, WA    | 896       |
| Island County, WA          | 1175      |
| Jefferson County, WA       | 1039      |
| Kennewick-Richland, WA     | 1012      |
| Kittitas County, WA        | 1026      |
| Klickitat County, WA       | 942       |
| Lewis County, WA           | 946       |
| Lincoln County, WA         | 829       |
| Longview, WA               | 943       |
| Mason County, WA           | 1101      |
| Mount Vernon-Anacortes, WA | 1189      |
| Okanogan County, WA        | 800       |
| Olympia-Tumwater, WA       | 1329      |
| Pacific County, WA         | 831       |
| Pend Oreille County, WA    | 852       |
| San Juan County, WA        | 1241      |
| Seattle-Bellevue, WA       | 2221      |
| Spokane, WA                | 980       |
| Stevens County, WA         | 744       |
| Tacoma, WA                 | 1411      |
| Wahkiakum County, WA       | 788       |
| Walla Walla, WA            | 1018      |
| Wenatchee, WA              | 1096      |
| Whitman County, WA         | 861       |
| Yakima, WA                 | 922       |



## West Virginia

| Area Name                    | Median \$ |
|------------------------------|-----------|
| Barbour County, WV           | 707       |
| Boone County, WV             | 710       |
| Braxton County, WV           | 648       |
| Calhoun County, WV           | 650       |
| Charleston, WV               | 814       |
| Doddridge County, WV         | 753       |
| Fayette County, WV           | 665       |
| Gilmer County, WV            | 609       |
| Grant County, WV             | 609       |
| Greenbrier County, WV        | 673       |
| Hardy County, WV             | 620       |
| Harrison County, WV          | 729       |
| Huntington-Ashland, WV-KY-OH | 755       |
| Jackson County, WV           | 715       |
| Jefferson County, WV         | 866       |
| Lewis County, WV             | 690       |
| Lincoln County, WV           | 668       |
| Logan County, WV             | 710       |
| Marion County, WV            | 757       |
| Martinsburg, WV              | 947       |
| Mason County, WV             | 645       |
| McDowell County, WV          | 710       |
| Mercer County, WV            | 658       |
| Mingo County, WV             | 609       |
| Monroe County, WV            | 670       |
| Morgan County, WV            | 807       |
| Morgantown, WV               | 834       |
| Nicholas County, WV          | 620       |
| Parkersburg-Vienna, WV       | 730       |
| Pendleton County, WV         | 650       |
| Pleasants County, WV         | 609       |
| Pocahontas County, WV        | 650       |
| Putnam County, WV            | 811       |
| Raleigh County, WV           | 713       |
| Randolph County, WV          | 631       |
| Ritchie County, WV           | 667       |
| Roane County, WV             | 710       |
| Summers County, WV           | 609       |
| Taylor County, WV            | 720       |
| Tucker County, WV            | 710       |
| Tyler County, WV             | 729       |
| Upshur County, WV            | 665       |
| Webster County, WV           | 609       |
| Weirton-Steubenville, WV-OH  | 666       |

|                    |     |
|--------------------|-----|
| Wetzel County, WV  | 663 |
| Wheeling, WV-OH    | 694 |
| Wyoming County, WV | 674 |

## Wisconsin

| Area Name                         | Median \$ |
|-----------------------------------|-----------|
| Adams County, WI                  | 677       |
| Appleton, WI                      | 797       |
| Ashland County, WI                | 707       |
| Barron County, WI                 | 697       |
| Bayfield County, WI               | 759       |
| Buffalo County, WI                | 713       |
| Burnett County, WI                | 728       |
| Clark County, WI                  | 666       |
| Columbia County, WI               | 820       |
| Crawford County, WI               | 710       |
| Dodge County, WI                  | 781       |
| Door County, WI                   | 756       |
| Dunn County, WI                   | 768       |
| Eau Claire, WI                    | 760       |
| Florence County, WI               | 737       |
| Fond du Lac, WI                   | 772       |
| Forest County, WI                 | 666       |
| Grant County, WI                  | 679       |
| Green Bay, WI                     | 804       |
| Green County, WI                  | 757       |
| Green Lake County, WI             | 672       |
| Iowa County, WI                   | 780       |
| Iron County, WI                   | 687       |
| Jackson County, WI                | 749       |
| Janesville-Beloit, WI             | 816       |
| Jefferson County, WI              | 805       |
| Juneau County, WI                 | 741       |
| Kenosha County, WI                | 929       |
| La Crosse-Onalaska, WI-MN         | 843       |
| Lafayette County, WI              | 727       |
| Langlade County, WI               | 666       |
| Lincoln County, WI                | 681       |
| Madison, WI                       | 1265      |
| Manitowoc County, WI              | 674       |
| Marinette County, WI              | 667       |
| Marquette County, WI              | 666       |
| Menominee County, WI              | 712       |
| Milwaukee-Waukesha-West Allis, WI | 971       |
| Monroe County, WI                 | 786       |
| Oconto County, WI                 | 711       |

|                        |     |
|------------------------|-----|
| Oneida County, WI      | 800 |
| Oshkosh-Neenah, WI     | 799 |
| Pepin County, WI       | 670 |
| Polk County, WI        | 764 |
| Portage County, WI     | 735 |
| Price County, WI       | 666 |
| Racine, WI             | 816 |
| Richland County, WI    | 769 |
| Rusk County, WI        | 666 |
| Sauk County, WI        | 848 |
| Sawyer County, WI      | 685 |
| Shawano County, WI     | 692 |
| Sheboygan, WI          | 769 |
| Taylor County, WI      | 669 |
| Trempealeau County, WI | 707 |
| Vernon County, WI      | 696 |
| Vilas County, WI       | 666 |
| Walworth County, WI    | 830 |
| Washburn County, WI    | 694 |
| Waupaca County, WI     | 717 |
| Wausau, WI             | 756 |
| Waushara County, WI    | 666 |
| Wood County, WI        | 678 |

## Wyoming

| Area Name              | Median \$ |
|------------------------|-----------|
| Albany County, WY      | 766       |
| Big Horn County, WY    | 687       |
| Campbell County, WY    | 858       |
| Carbon County, WY      | 759       |
| Casper, WY             | 787       |
| Cheyenne, WY           | 797       |
| Converse County, WY    | 723       |
| Crook County, WY       | 769       |
| Fremont County, WY     | 716       |
| Goshen County, WY      | 672       |
| Hot Springs County, WY | 666       |
| Johnson County, WY     | 741       |
| Lincoln County, WY     | 666       |
| Niobrara County, WY    | 685       |
| Park County, WY        | 769       |
| Platte County, WY      | 675       |
| Sheridan County, WY    | 797       |
| Sublette County, WY    | 729       |
| Sweetwater County, WY  | 853       |
| Teton County, WY       | 1303      |
| Uinta County, WY       | 666       |
| Washakie County, WY    | 668       |



|                          |            |
|--------------------------|------------|
| <b>Weston County, WY</b> | <b>782</b> |
|--------------------------|------------|

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.

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





# SOURCES

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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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