

Financial Ratings Series

**WeissRatings**  
& Grey House Publishing

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

2022



GREY HOUSE PUBLISHING





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







# Financial Literacy Basics: Renting an Apartment & Understanding Renters' Insurance 2022 Edition



GREY HOUSE PUBLISHING



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# Table of Contents

## Part 1: Renting an Apartment

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



## Part 2: Understanding Renters' Insurance

|  |     |
|--|-----|
| Why Do You Need Renters' Insurance? .....                  | 13  |
| Cost & Coverage .....                                      | 13  |
| Types of Coverage .....                                    | 14  |
| Deductible .....   | 14  |
| Covered Perils .....                                       | 16  |
| Perils Not Covered .....                                   | 16  |
| Personal Property Covered .....                            | 17  |
| Personal Property Not Covered .....                        | 17  |
| Additional Coverage .....                                  | 18  |
| Liability .....  | 19  |
| Take a Home Inventory .....                                | 20  |
| Home Inventory Worksheet.....                              | 21  |
| Applying for Renters' Insurance .....                      | 25  |
| The Application .....                                      | 26  |
| How Much Coverage Do You Need? .....                       | 27  |
| Sample Renters Insurance Application.....                  | 28  |
| How to File a Claim .....                                  | 30  |
| Description of Perils .....                                | 31  |
| Weiss Ratings' Recommended Homeowners Insurers .....       | 35  |
| Weiss Ratings' Weakest Homeowners Insurers.....            | 57  |
| Appendices.....  | 65  |
| Budget Worksheet .....                                     | 66  |
| Quote Comparison Worksheet .....                           | 67  |
| Helpful Resources.....                                     | 68  |
| State Insurance Commissioners .....                        | 69  |
| 2022 Median Rent Estimates for a One-Bedroom Apartment ... | 70  |
| Glossary.....  | 97  |
| Sources.....   | 98  |
| What Our Ratings Mean.....                                 | 99  |
| Terms & Conditions.....                                    | 100 |

# Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the fifth 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**
- Understanding the **Cost of College, Student Loans** & How to Pay Them Back
- **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.





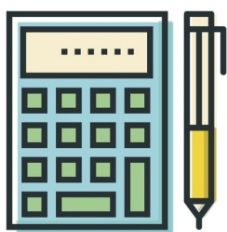
# Financial Literacy Basics:

## Part 1: Renting an Apartment



### Getting Ready to Rent an Apartment

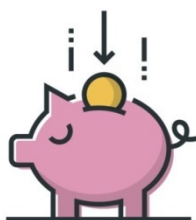
Moving in to your first apartment can be a little frightening. You might be asking yourself: Can I afford the monthly rent? Will my landlord be fair? Are there other expenses that I should budget for? There are a lot of things to consider before you sign a lease to rent an apartment to make sure that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

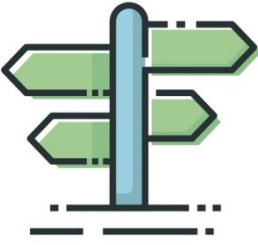
You can use the Budget Worksheet on page 66 to help you get started. Or, consult another guide in this series, *Financial Literacy Basics: How to Make & Stick to a Budget*, for more information.



### 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





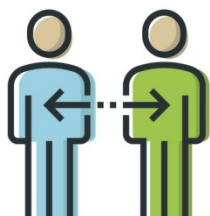
- Electricity
- Internet
- Water
- Trash Collection
- Lawn Service
- Snow Removal

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.



### 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



### 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.

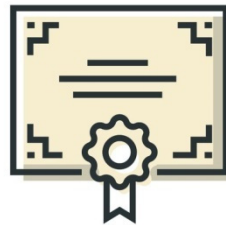
- Determine each roommate's share of the monthly rent and when the rent is due.
- List who paid the security deposit and how much each paid.
- Who is responsible for buying household items, like cleaning supplies?
- How are groceries handled? Will each roommate purchase their own groceries or will they 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.



## 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 \$14 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.



## 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.



## 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.



## 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.

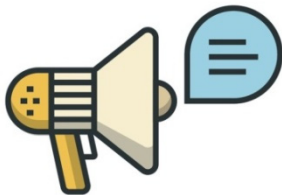






## Who is in Charge of Repairs & Maintenance?

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. Note 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

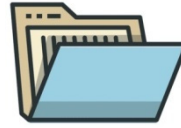


- When your rent is due, where to send payment, acceptable forms of payment
- Any grace periods for late payments, or late fees
- Whether or not any utilities are included in your rent
- Who is responsible for maintenance and repair
- Policy for Pets
- Policy for Roommates
- All Other Rules & Policies
- 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

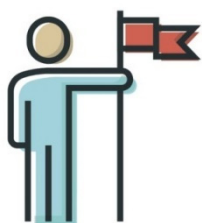
A lease is a legal contract, so in most cases it cannot be terminated or changed unless both the landlord and the tenant agree. If you default on your lease, and move out before your lease is up, you may have to pay each month's rent until your lease is up, as well as other fees and penalties, as spelled 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 the 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: 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 placing 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.

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

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.







# Financial Literacy Basics:

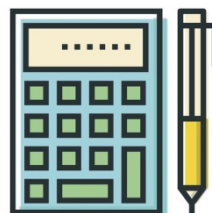
## Part 2: Understanding Renters' Insurance



### 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 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 percent. 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.

## Renters' Insurance Covers Many Perils

Fire



Windstorm or Hail



Explosions



Theft





## 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.

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



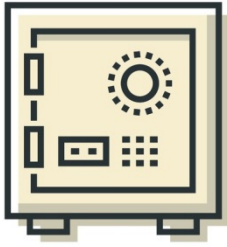
## Perils Not Covered

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



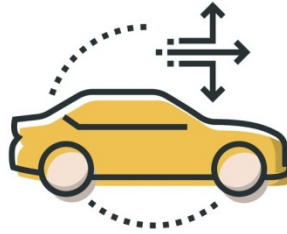


## Personal Property Covered

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

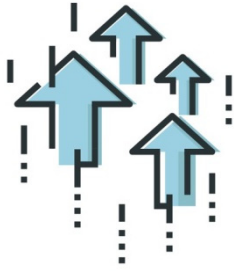
Most renters' insurance policies have exclusions. Personal property that is excluded is not covered by a renters' insurance policy. Most policies exclude animals, birds, and fish. They also exclude automobiles and the personal property of guests at your apartment.

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

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.

## AVAILABLE ADD-ONS

| Available Add-Ons   | Purpose  |
|---|--|
| Endorsements for jewelry, furs, firearms, and electronics | Increases limits   |
| Floater   | 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).                    |





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

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



## Home Inventory Worksheet

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

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



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

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





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

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



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

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

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

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





## Applying for Renters' Insurance

If you own a car, the company that insures your car may 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 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 down the road. 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.

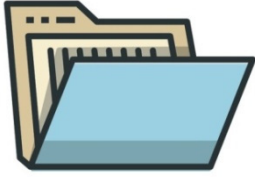
Ask about an insurance company's claims process—often this can be the deciding factor in choosing a company. Ask the agent to explain how you will be paid if you have a claim.

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 insurance companies. So an insurance agent working for an agency can get you quotes from different insurance companies.





## The Application

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

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

See the sample application on page 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:

- 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.





## SAMPLE RENTERS INSURANCE APPLICATION

### CLIENT INFORMATION

|                         |  |                  |         |
|-------------------------|--|------------------|---------|
| Name:                   |  | Home Phone:      |         |
| Insured Address:        |  | Home Fax:        |         |
| City:                   |  | Work Phone:      |         |
| State, Zip:             |  | Work Fax:        |         |
| County:                 |  | Email:           |         |
| Industry/Job Title (h): |  | Date of Birth    | (h) (w) |
| Industry/Job Title (w): |  | Children & ages: |         |
| Social Security # (h)   |  |                  |         |
| Social Security # (w)   |  | Referred by:     |         |

### BUILDING INFORMATION

|                            |  |                            |  |
|----------------------------|--|----------------------------|--|
| Year Built:                |  |                            |  |
| Building Construction:     |  |                            |  |
| Hydrant within 1,000 feet? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Fire station w/in 5 miles? | Yes <input type="checkbox"/> No <input type="checkbox"/> |

### RATING INFORMATION

|                               |    |    |  |
|-------------------------------|----|----|--|
| Replacement cost of contents: | \$ |    |  |
| Limit of Liability requested: | \$ | \$ |  |

### DISCOUNT INFORMATION

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

### LOSS INFORMATION

|                                    |  |                         |
|------------------------------------|--|-------------------------|
| Any losses in the past five years? | Yes <input type="checkbox"/> No <input type="checkbox"/> | If yes, please explain: |
|                                    |  |                         |
|                                    |  |                         |
|                                    |  |                         |
|                                    |  |                         |
|                                    |  |                         |
|                                    |  |                         |



**SPECIAL COVERAGE INFORMATION**

Do you wish to insure any of the following?

|                     |          |          |
|---------------------|----------|----------|
| Jewelry             | Describe | Value \$ |
| Furs                | Describe | Value \$ |
| Guns                | Describe | Value \$ |
| Fine Arts           | Describe | Value \$ |
| Silverware          | Describe | Value \$ |
| Cameras             | Describe | Value \$ |
| Coin Collection     | Describe | Value \$ |
| Musical Instruments | Describe | Value \$ |
| Wine Collection     | Describe | Value \$ |
| Sports Memorabilia  | Describe | Value \$ |
| Other Collectibles  | Describe | Value \$ |

Do you have a home safe? Yes ☐ No ☐Do you have jewelry in a bank vault? Yes ☐ No ☐**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 Car          | 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 ☐ No ☐ Describe**FLOOD AND EARTHQUAKE INSURANCE OPTION**Your policy does not automatically include Flood or Earthquake Insurance. Do you wish to receive a quote for Flood and/or Earthquake Insurance? Yes ☐ No ☐

In connection with this application for insurance, the insurer may review your credit report or obtain or use a credit based insurancescore 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 \_\_\_\_\_





## 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.

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.



**Vehicles**

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

**Smoke**

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

**Vandalism or Malicious Mischief**

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

**Theft**

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

**Falling Objects**

This 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.

**Weight of Ice, Snow, or Sleet**

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

**Sudden and Accidental Discharge or Overflow of Water or Steam**

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





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

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

**Freezing**

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

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

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

**Volcanic Eruption**

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





# Weiss Ratings' Recommended Homeowners Insurers

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

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>.

|                            |   |
|----------------------------|---|
| <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.  |

The following list of Recommended Homeowners Insurers is based on ratings as of February 4, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



## A+ Rated Homeowners Insurers

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Insurer: **CITIZENS PROPERTY INS CORP**  
Rating: A+  
Headquarters: Tallahassee, FL  
Licensed In: FL  
Website: [www.citizensfla.com](http://www.citizensfla.com)  
Telephone: (850) 513-3774

## B+ Rated Homeowners Insurers

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

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: **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: **ACUITY A MUTUAL INS CO**  
Rating: B  
Headquarters: Sheboygan, WI  
Licensed In: All states except AK, CA, CT, DC, FL, HI, LA, MD, 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, PA, 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 NJ INS CO**  
Rating: B  
Headquarters: Northbrook, IL  
Licensed In: IL, NJ, PA  
Website: [www.allstate.com](http://www.allstate.com)  
Telephone: (908) 252-5000

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, 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 FAM CONNECT PC CO**  
Rating: B  
Headquarters: Green Bay, WI  
Licensed In: All states except PR  
Website: [www.connectbyamfam.com](http://www.connectbyamfam.com)  
Telephone: (920) 330-5100

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: [www.amfam.com](http://www.amfam.com)  
Telephone: (608) 249-2111 32638



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 LLOYDS INS CO**  
Rating: B  
Headquarters: Springfield, MO  
Licensed In: All states except PR  
Website: [www.americannational.com](http://www.americannational.com)  
Telephone: (409) 766-6619

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: **ANPAC LOUISIANA INS CO**  
Rating: B  
Headquarters: Springfield, MO  
Licensed In: CA, LA, TX  
Website: [www.americannational.com](http://www.americannational.com)  
Telephone: (800) 333-2861 4640

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

Insurer: **AUTO CLUB INS CO OF FL**  
Rating: B  
Headquarters: Tampa, FL  
Licensed In: FL  
Website: [www.autoclubfl.com](http://www.autoclubfl.com)  
Telephone: (888) 929-4222

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: **AZGUARD INSURANCE CO**  
Rating: B  
Headquarters: Wilkes-Barre, PA  
Licensed In:   
Website: [www.guard.com](http://www.guard.com)  
Telephone: (570) 825-9900

Insurer: **BERKLEY INS CO**  
Rating: B  
Headquarters: Greenwich, CT  
Licensed In: All states, the District of Columbia and Puerto Rico  
Website: [www.berkley.com](http://www.berkley.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 AL, AK, DC, FL, HI, KS, LA, MO, NE, ND, RI, SD, WV, WY, 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: **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 CASUALTY INS CO**  
Rating: B  
Headquarters: Bloomington, IL  
Licensed In: All states except CA, DC, FL, HI, LA, MS, NH, NJ, NY, NC, SC, UT, VT, VA, WV, PR  
Website: [www.countryfinancial.com](http://www.countryfinancial.com)  
Telephone: (309) 821-3000

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: **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 PREMIER ASR CO**  
Rating: B  
Headquarters: Warwick, RI  
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: (401) 827-2400

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: **EXECUTIVE RISK INDEMNITY INC**  
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: **FARM BUREAU MUTUAL INS CO OF AR**  
Rating: B  
Headquarters: Little Rock, AR  
Licensed In: AR  
Website: [afbic.com](http://afbic.com)  
Telephone: (501) 224-4400

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 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 INS CO OF OREGON**  
Rating: B  
Headquarters: Tigard, OR  
Licensed In: CA, MI, OR  
Website: [www.farmers.com](http://www.farmers.com)  
Telephone: (503) 372-2278

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: **GRANGE MUTUAL CAS CO**  
 Rating: B  
 Headquarters: Columbus, OH  
 Licensed In: AL, GA, IL, IN, IA, KS, KY, MN, MO, OH, PA, SC, TN, VA, 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 INS CO OF IL**  
Rating: B  
Headquarters: Hartford, CT  
Licensed In: All states except AK, CA, FL, ID, IA, ME, MN, MT, NE, 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, MN, MT, NH, NJ, NY, ND, OH, 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, MA, NJ, PR  
Website: [www.horacemann.com](http://www.horacemann.com)  
Telephone: (217) 789-2500



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: Vernon Hills, 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: Warwick, RI  
 Licensed In: TX  
 Website: [www.farmers.com](http://www.farmers.com)  
 Telephone: (401) 827-2400



Insurer: **METROPOLITAN DIRECT PROP & CAS INS**  
Rating: B  
Headquarters: Warwick, RI  
Licensed In: All states except MA, MN, VT, WY, PR  
Website: [www.farmers.com](http://www.farmers.com)  
Telephone: (401) 827-2400

Insurer: **METROPOLITAN GROUP PROP & CAS INS CO**  
Rating: B  
Headquarters: Warwick, RI  
Licensed In: All states except HI, KY, ME, MN, NM, NC, OR, VA, WY, PR  
Website: [www.farmers.com](http://www.farmers.com)  
Telephone: (401) 827-2400

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) 936-1400

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) 249-7111

Insurer: **NATIONWIDE INS CO OF FL**  
Rating: B  
Headquarters: Columbus, OH  
Licensed In: AL, AR, CT, DE, FL, GA, IL, IN, MD, NC, OH, PA, RI, SC, TN, TX, VA  
Website: [www.nationwide.com](http://www.nationwide.com)  
Telephone: (614) 249-7111

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) 249-7111

Insurer: **NJ MANUFACTURERS INS CO**  
Rating: B  
Headquarters: West Trenton, NJ  
Licensed In: CT, DE, ME, MD, NJ, NY, 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: **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: **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: **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, NH, 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, 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 F&C INS CO**  
Rating: B  
Headquarters: Branchville, NJ  
Licensed In: NJ  
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, ID, 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: **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, FL, MN, WY, PR  
Website: [www.21st.com](http://www.21st.com)  
Telephone: (855) 864-1530

Insurer: **TOKIO MARINE AMERICA INS CO**  
Rating: B  
Headquarters: Bala Cynwyd, PA  
Licensed In: All states, the District of Columbia and Puerto Rico  
Website: [tmamerica.com](http://tmamerica.com)  
Telephone: (610) 227-1253

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 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 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 INDEMNITY CO OF CT**  
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 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 PERSONAL INS CO**  
 Rating: B  
 Headquarters: Hartford, CT  
 Licensed In: All states except AK, CA, FL, HI, ID, LA, MI, NV, ND, SD, WV, WY, PR  
 Website: [www.travelers.com](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 FIRE & CAS CO**  
Rating: B  
Headquarters: Cedar Rapids, IA  
Licensed In: All states except NH, PR  
Website: [www.ufginsurance.com](http://www.ufginsurance.com)  
Telephone: (319) 399-5700

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 DIRECT PROPERTY & CAS CO**  
Rating: B  
Headquarters: Vista, CA  
Licensed In: All states except AK, DC, DE, HI, ID, IA, ME, MA, MT, NE, NH, NJ, NM, ND, RI, SD, VT, WV, WY, PR  
Website: [www.kemper.com](http://www.kemper.com)  
Telephone: (312) 661-4600

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: **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.

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>.

|                            |   |
|----------------------------|---|
| <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.  |

The following list of Weakest Homeowners Insurers is based on ratings as February 4, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



## E- Rated Homeowners Insurers

---

Insurer: **ANCHOR P&C INS CO**  
Rating: E-  
Headquarters: Saint Petersburg, FL  
Licensed In: FL  
Website: [www.relyonanchor.com](http://www.relyonanchor.com)  
Telephone: (727) 385-8261

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: **PEOPLES TRUST INS CO**  
Rating: E-  
Headquarters: Boca Raton, FL  
Licensed In: FL  
Website: [peoplestrustinsurance.com](http://peoplestrustinsurance.com)  
Telephone: (561) 988-9170

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

## E Rated Homeowners Insurers

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Insurer: **COMMONWEALTH CASUALTY CO**  
Rating: E  
Headquarters: Phoenix, AZ  
Licensed In: AZ  
Website: [www.commonwealthcasualty.com](http://www.commonwealthcasualty.com)  
Telephone: (877) 603-1310



## E+ Rated Homeowners Insurers

---

Insurer: **PALOMAR SPECIALTY INS CO**  
Rating: E+  
Headquarters: La Jolla, CA  
Licensed In: All states except CO, DC, ID, IA, ME, MA, MI, MN, MT, NE, NH, NM, NY, ND, OH, SD, VT, WV, WI, WY, PR  
Website: [www.plmr.com](http://www.plmr.com)  
Telephone: (619) 567-5290

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

---

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: **FLORIDA SPECIALTY INS CO**  
Rating: D-  
Headquarters: Sarasota, FL  
Licensed In: AZ, FL, NE  
Website: [floridaspecialty.com](http://floridaspecialty.com)  
Telephone: (941) 210-5670

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





Insurer: **LEMONADE INS CO**  
Rating: D-  
Headquarters: New York, NY  
Licensed In: All states except AK, DE, HI, ID, KS, MN, SD, VT, WV, WY, PR  
Website: [www.lemonade.com](http://www.lemonade.com)  
Telephone: (844) 733-8666

Insurer: **MT MORRIS MUTUAL INS CO**  
Rating: D-  
Headquarters: Coloma, WI  
Licensed In: WI  
Website: [www.mtmorrisins.com](http://www.mtmorrisins.com)  
Telephone: (715) 228-5541

Insurer: **OLYMPUS INS CO**  
Rating: D-  
Headquarters: Orlando, FL  
Licensed In: FL  
Website: [www.olympusinsurance.com](http://www.olympusinsurance.com)  
Telephone: (561) 231-5902

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

Insurer: **SOUTHERN FIDELITY INS CO**  
Rating: D-  
Headquarters: Tallahassee, FL  
Licensed In: FL, LA, MS, SC  
Website: [www.southernfidelityins.com](http://www.southernfidelityins.com)  
Telephone: (850) 521-3080

Insurer: **UNIVERSAL INS CO**  
Rating: D-  
Headquarters: Winston-Salem, NC  
Licensed In: NC, SC  
Website: [www.carolinas.aaa.com/uic](http://www.carolinas.aaa.com/uic)  
Telephone: (336) 771-0400



## D Rated Homeowners Insurers

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Insurer: **ARIZONA HOME INS CO**  
Rating: D  
Headquarters: Scottsdale, AZ  
Licensed In: AZ  
Website: [www.arizonahomeinsurance.com](http://www.arizonahomeinsurance.com)  
Telephone: (949) 724-9402

Insurer: **AVATAR P&C INS CO**  
Rating: D  
Headquarters: Tampa, FL  
Licensed In: FL  
Website: [www.avatarins.com](http://www.avatarins.com)  
Telephone: (813) 514-0333

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

Insurer: **DB INS CO LTD (US BRANCH)**  
Rating: D  
Headquarters: Honolulu, HI  
Licensed In: CA, HI, IN, NY, OH, PA, TX  
Website: [www.dbinsus.com](http://www.dbinsus.com)  
Telephone: (808) 942-5353

Insurer: **EDISON INS CO**  
Rating: D  
Headquarters: Boca Raton, FL  
Licensed In: FL, NJ  
Website: [www.edisoninsurance.com](http://www.edisoninsurance.com)  
Telephone: (866) 568-8922

Insurer: **FARMERS UNION MUTUAL INS CO**  
Rating: D  
Headquarters: Bryant, AR  
Licensed In: AR  
Website: [www.fumic.com](http://www.fumic.com)  
Telephone: (501) 847-1518

Insurer: **FIRST AMERICAN SPECIALTY INS CO**  
Rating: D  
Headquarters: Santa Ana, CA  
Licensed In: AZ, CA, FL, NV, NY, OR, UT, WA  
Website: [www.fapcig.com](http://www.fapcig.com)  
Telephone: (714) 560-7850



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

Insurer: **LIGHTHOUSE EXCALIBUR INS CO**  
Rating: D  
Headquarters: Tampa, FL  
Licensed In: LA  
Website: [www.lexcalins.com](http://www.lexcalins.com)  
Telephone: (813) 462-2115

Insurer: **LIGHTHOUSE PROPERTY INS CORP**  
Rating: D  
Headquarters: Tampa, FL  
Licensed In: LA, NC, SC, TX  
Website: [www.lighthouse.insurance](http://www.lighthouse.insurance)  
Telephone: (407) 374-2227

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](http://www.mvic-aie.com)  
Telephone: (336) 435-2000

Insurer: **NEW JERSEY SKYLANDS INS ASSN**  
Rating: D  
Headquarters: New York, NY  
Licensed In: NJ  
Website: [www.njsi.com](http://www.njsi.com)  
Telephone: (336) 435-2000

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



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

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

Insurer: **ST JOHNS INS CO**  
 Rating: D  
 Headquarters: Orlando, FL  
 Licensed In: FL, SC  
 Website: [www.stjohnsinsurance.com](http://www.stjohnsinsurance.com)  
 Telephone: (407) 226-8460

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, HI, 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 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: **WESTON SPECIALTY INSURANCE CO**  
 Rating: D  
 Headquarters: Coral Gables, FL  
 Licensed In: AZ, AR, GA, IN, KY, LA, MS, MO, NM, OK, SC, TN, TX  
 Website: [www.weston-ins.com](http://www.weston-ins.com)  
 Telephone: (888) 800-5002







# Appendices

|  |     |
|--|-----|
| Budget Worksheet .....                                       | 66  |
| Quote Comparison Worksheet .....                             | 67  |
| Helpful Resources .....                                      | 68  |
| State Insurance Commissioners .....                          | 69  |
| 2022 Median Rent Estimates for a One-Bedroom Apartment ..... | 70  |
| Glossary.....  | 97  |
| Sources .....  | 98  |
| What Our Ratings Mean .....                                  | 99  |
| Terms & Conditions.....                                      | 100 |



# Budget Worksheet

Month/Year: \_\_\_\_\_

## Monthly Income

Wages \_\_\_\_\_  
 Tips \_\_\_\_\_  
 Other Income \_\_\_\_\_  
**TOTAL MONTHLY INCOME** \_\_\_\_\_

## Monthly Expenses

### HOUSING

Rent \_\_\_\_\_  
 Utilities (Electricity/Water) \_\_\_\_\_  
 Credit Cards \_\_\_\_\_  
 Insurance (Renters, etc.) \_\_\_\_\_  
 Loan Payments \_\_\_\_\_  
 Other Housing Expenses (Cable, Internet, 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. \_\_\_\_\_

### MISCELLANEOUS EXPENSES

Supplies (School, etc.) \_\_\_\_\_  
 Pet Care \_\_\_\_\_  
 Other \_\_\_\_\_

**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.** - [www.weissratings.com](http://www.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.ldi.la.gov/">www.ldi.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 |
| 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 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 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 |





## 2022 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                             | Rent |
|----------------------------------|------|
| Anniston-Oxford-Jacksonville, AL | 599  |
| Auburn-Opelika, AL               | 748  |
| Barbour County, AL               | 562  |
| Birmingham-Hoover, AL            | 895  |
| Bullock County, AL               | 635  |
| Butler County, AL                | 678  |
| Chambers County, AL              | 702  |
| Cherokee County, AL              | 559  |
| Chilton County, AL               | 660  |
| Choctaw County, AL               | 536  |
| Clarke County, AL                | 550  |
| Clay County, AL                  | 609  |
| Cleburne County, AL              | 564  |
| Coffee County, AL                | 635  |
| Conecuh County, AL               | 619  |
| Coosa County, AL                 | 603  |
| Covington County, AL             | 537  |
| Crenshaw County, AL              | 536  |
| Cullman County, AL               | 657  |
| Dale County, AL                  | 624  |
| Dallas County, AL                | 602  |
| Daphne-Fairhope-Foley, AL        | 878  |
| Decatur, AL                      | 619  |
| DeKalb County, AL                | 555  |
| Dothan, AL                       | 590  |
| Escambia County, AL              | 584  |
| Fayette County, AL               | 609  |
| Florence-Muscle Shoals, AL       | 611  |

|                       |     |
|-----------------------|-----|
| Franklin County, AL   | 601 |
| Gadsden, AL           | 623 |
| Greene County, AL     | 612 |
| Henry County, AL      | 543 |
| Huntsville, AL        | 828 |
| Jackson County, AL    | 651 |
| Lamar County, AL      | 589 |
| Macon County, AL      | 578 |
| Marengo County, AL    | 626 |
| Marion County, AL     | 536 |
| Marshall County, AL   | 577 |
| Mobile, AL            | 741 |
| Monroe County, AL     | 619 |
| Montgomery, AL        | 816 |
| Perry County, AL      | 647 |
| Pickens County, AL    | 538 |
| Pike County, AL       | 685 |
| Randolph County, AL   | 619 |
| Sumter County, AL     | 675 |
| Talladega County, AL  | 600 |
| Tallapoosa County, AL | 595 |
| Tuscaloosa, AL        | 819 |
| Walker County, AL     | 564 |
| Washington County, AL | 628 |
| Wilcox County, AL     | 609 |
| Winston County, AL    | 536 |

### Alaska

| Area                           | Rent |
|--------------------------------|------|
| Aleutians East Borough, AK     | 926  |
| Aleutians West Census Area, AK | 1378 |

|                                       |      |
|---------------------------------------|------|
| Anchorage, AK                         | 1015 |
| Bethel Census Area, AK                | 1463 |
| Bristol Bay Borough, AK               | 826  |
| Denali Borough, AK                    | 1196 |
| Dillingham Census Area, AK            | 999  |
| Fairbanks, AK                         | 1065 |
| Haines Borough, AK                    | 861  |
| Hoonah-Angoon Census Area, AK         | 903  |
| Juneau City and Borough, AK           | 1214 |
| Kenai Peninsula Borough, AK           | 880  |
| Ketchikan Gateway Borough, AK         | 1078 |
| Kodiak Island Borough, AK             | 1276 |
| Lake and Peninsula Borough, AK        | 701  |
| Matanuska-Susitna Borough, AK         | 836  |
| Nome Census Area, AK                  | 1344 |
| North Slope Borough, AK               | 1294 |
| Northwest Arctic Borough, AK          | 1267 |
| Prince of Wales-Hyder Census Area, AK | 864  |
| Sitka City and Borough, AK            | 1117 |
| Skagway Municipality, AK              | 1123 |
| Southeast Fairbanks Census Area, AK   | 999  |
| Valdez-Cordova Census Area, AK        | 1070 |
| Wrangell City and Borough, AK         | 746  |
| Yakutat City and Borough, AK          | 951  |
| Yukon-Koyukuk Census Area, AK         | 820  |



## Arizona

| Area                         | Rent |
|------------------------------|------|
| Apache County, AZ            | 705  |
| Flagstaff, AZ                | 1277 |
| Gila County, AZ              | 837  |
| Graham County, AZ            | 878  |
| Greenlee County, AZ          | 808  |
| La Paz County, AZ            | 888  |
| Lake Havasu City-Kingman, AZ | 812  |
| Navajo County, AZ            | 776  |
| Phoenix-Mesa-Scottsdale, AZ  | 1179 |
| Prescott, AZ                 | 953  |
| Santa Cruz County, AZ        | 668  |
| Sierra Vista-Douglas, AZ     | 726  |
| Tucson, AZ                   | 810  |
| Yuma, AZ                     | 787  |

## Arkansas

| Area                | Rent |
|---------------------|------|
| Arkansas County, AR | 567  |
| Ashley County, AR   | 570  |
| Baxter County, AR   | 574  |
| Boone County, AR    | 587  |
| Bradley County, AR  | 548  |
| Calhoun County, AR  | 578  |
| Carroll County, AR  | 542  |
| Chicot County, AR   | 525  |
| Clark County, AR    | 594  |
| Clay County, AR     | 509  |
| Cleburne County, AR | 580  |
| Columbia County, AR | 505  |
| Conway County, AR   | 534  |
| Cross County, AR    | 558  |
| Dallas County, AR   | 493  |
| Desha County, AR    | 499  |

|  |     |
|--|-----|
| Drew County, AR                          | 550 |
| Fayetteville-Springdale-Rogers, AR       | 738 |
| Fort Smith, AR-OK                        | 562 |
| Franklin County, AR                      | 563 |
| Fulton County, AR                        | 493 |
| Grant County, AR                         | 674 |
| Greene County, AR                        | 644 |
| Hempstead County, AR                     | 546 |
| Hot Spring County, AR                    | 550 |
| Hot Springs, AR                          | 642 |
| Howard County, AR                        | 546 |
| Independence County, AR                  | 527 |
| Izard County, AR                         | 493 |
| Jackson County, AR                       | 510 |
| Johnson County, AR                       | 522 |
| Jonesboro, AR                            | 667 |
| Lafayette County, AR                     | 493 |
| Lawrence County, AR                      | 493 |
| Lee County, AR                           | 493 |
| Little River County, AR                  | 493 |
| Little Rock-North Little Rock-Conway, AR | 771 |
| Logan County, AR                         | 570 |
| Marion County, AR                        | 526 |
| Mississippi County, AR                   | 530 |
| Monroe County, AR                        | 493 |
| Montgomery County, AR                    | 570 |
| Nevada County, AR                        | 605 |
| Newton County, AR                        | 493 |
| Ouachita County, AR                      | 567 |
| Phillips County, AR                      | 493 |
| Pike County, AR                          | 524 |
| Pine Bluff, AR                           | 606 |
| Poinsett County, AR                      | 521 |
| Polk County, AR                          | 522 |
| Pope County, AR                          | 564 |

|                        |     |
|------------------------|-----|
| Prairie County, AR     | 521 |
| Randolph County, AR    | 551 |
| Scott County, AR       | 493 |
| Searcy County, AR      | 497 |
| Sevier County, AR      | 570 |
| Sharp County, AR       | 511 |
| St. Francis County, AR | 523 |
| Stone County, AR       | 517 |
| Union County, AR       | 629 |
| Van Buren County, AR   | 551 |
| White County, AR       | 557 |
| Woodruff County, AR    | 505 |
| Yell County, AR        | 536 |

## California

| Area                                | Rent |
|-------------------------------------|------|
| Alpine County, CA                   | 890  |
| Amador County, CA                   | 971  |
| Bakersfield, CA                     | 826  |
| Calaveras County, CA                | 918  |
| Chico, CA                           | 961  |
| Colusa County, CA                   | 762  |
| Del Norte County, CA                | 872  |
| El Centro, CA                       | 862  |
| Fresno, CA                          | 963  |
| Glenn County, CA                    | 766  |
| Hanford-Corcoran, CA                | 988  |
| Humboldt County, CA                 | 928  |
| Inyo County, CA                     | 960  |
| Lake County, CA                     | 857  |
| Lassen County, CA                   | 751  |
| Los Angeles-Long Beach-Glendale, CA | 1770 |
| Madera, CA                          | 972  |
| Mariposa County, CA                 | 872  |
| Mendocino County, CA                | 1013 |



|   |      |
|---|------|
| Merced, CA                                    | 983  |
| Modesto, CA                                   | 1068 |
| Modoc County, CA                              | 670  |
| Mono County, CA                               | 1121 |
| Napa, CA                                      | 1778 |
| Nevada County, CA                             | 1046 |
| Oakland-Fremont, CA                           | 2036 |
| Oxnard-Thousand Oaks-Ventura, CA              | 1959 |
| Plumas County, CA                             | 795  |
| Redding, CA                                   | 1012 |
| Riverside-San Bernardino-Ontario, CA          | 1306 |
| Sacramento--Roseville--Arden-Arcade, CA       | 1319 |
| Salinas, CA                                   | 1763 |
| San Benito County, CA                         | 1379 |
| San Diego-Carlsbad, CA                        | 1682 |
| San Francisco, CA                             | 2879 |
| San Jose-Sunnyvale-Santa Clara, CA            | 2663 |
| San Luis Obispo-Paso Robles-Arroyo Grande, CA | 1560 |
| Santa Ana-Anaheim-Irvine, CA                  | 2047 |
| Santa Cruz-Watsonville, CA                    | 2465 |
| Santa Maria-Santa Barbara, CA                 | 2294 |
| Santa Rosa, CA                                | 1683 |
| Sierra County, CA                             | 912  |
| Siskiyou County, CA                           | 735  |
| Stockton-Lodi, CA                             | 1074 |
| Tehama County, CA                             | 766  |
| Trinity County, CA                            | 713  |
| Tuolumne County, CA                           | 921  |
| Vallejo-Fairfield, CA                         | 1546 |
| Visalia-Porterville, CA                       | 809  |
| Yolo, CA                                      | 1393 |
| Yuba City, CA                                 | 992  |

## Colorado

| Area                       | Rent |
|----------------------------|------|
| Alamosa County, CO         | 764  |
| Archuleta County, CO       | 948  |
| Baca County, CO            | 606  |
| Bent County, CO            | 731  |
| Boulder, CO                | 1576 |
| Chaffee County, CO         | 1025 |
| Cheyenne County, CO        | 584  |
| Colorado Springs, CO       | 1116 |
| Conejos County, CO         | 649  |
| Costilla County, CO        | 743  |
| Crowley County, CO         | 781  |
| Custer County, CO          | 819  |
| Delta County, CO           | 874  |
| Denver-Aurora-Lakewood, CO | 1480 |
| Dolores County, CO         | 795  |
| Eagle County, CO           | 1570 |
| Fort Collins, CO           | 1232 |
| Fremont County, CO         | 830  |
| Garfield County, CO        | 1215 |
| Grand County, CO           | 1131 |
| Grand Junction, CO         | 829  |
| Greeley, CO                | 1059 |
| Gunnison County, CO        | 1054 |
| Hinsdale County, CO        | 882  |
| Huerfano County, CO        | 809  |
| Jackson County, CO         | 721  |
| Kiowa County, CO           | 709  |
| Kit Carson County, CO      | 813  |
| La Plata County, CO        | 1381 |
| Lake County, CO            | 1024 |
| Las Animas County, CO      | 794  |
| Lincoln County, CO         | 813  |
| Logan County, CO           | 768  |

|                       |      |
|-----------------------|------|
| Mineral County, CO    | 1005 |
| Moffat County, CO     | 806  |
| Montezuma County, CO  | 893  |
| Montrose County, CO   | 847  |
| Morgan County, CO     | 857  |
| Otero County, CO      | 749  |
| Ouray County, CO      | 1234 |
| Phillips County, CO   | 826  |
| Pitkin County, CO     | 1612 |
| Prowers County, CO    | 723  |
| Pueblo, CO            | 848  |
| Rio Blanco County, CO | 777  |
| Rio Grande County, CO | 722  |
| Routt County, CO      | 1309 |
| Saguache County, CO   | 737  |
| San Juan County, CO   | 1005 |
| San Miguel County, CO | 1387 |
| Sedgwick County, CO   | 712  |
| Summit County, CO     | 1655 |
| Teller County, CO     | 1009 |
| Washington County, CO | 872  |
| Yuma County, CO       | 824  |

## Connecticut

| Area                                     | Rent |
|--|------|
| Bridgeport, CT                           | 1185 |
| Colchester-Lebanon, CT                   | 1086 |
| Danbury, CT                              | 1522 |
| Hartford-West Hartford-East Hartford, CT | 1123 |
| Litchfield County, CT                    | 1044 |
| Milford-Ansonia-Seymour, CT              | 1319 |
| New Haven-Meriden, CT                    | 1279 |
| Norwich-New London, CT                   | 1069 |
| Southern Middlesex County, CT            | 1178 |
| Stamford-Norwalk, CT                     | 2012 |



Waterbury, CT 1023

Windham County, CT 909

## Delaware

Area Rent

Dover, DE 907

Sussex County, DE 815

## District of Columbia

Area Rent

Washington-Arlington-Alexandria, DC-VA-MD 1691

## Florida

Area Rent

Baker County, FL 640

Bradford County, FL 715

Calhoun County, FL 664  
Cape Coral-Fort Myers, FL 1063

Columbia County, FL 705  
Crestview-Fort Walton Beach-Destin, FL 1061  
Deltona-Daytona Beach-Ormond Beach, FL 994

DeSoto County, FL 698

Dixie County, FL 664

Fort Lauderdale, FL 1328

Franklin County, FL 731

Gainesville, FL 924

Glades County, FL 774

Gulf County, FL 876

Hamilton County, FL 575

Hardee County, FL 628

Hendry County, FL 733

Holmes County, FL 585

Homosassa Springs, FL 771

Jackson County, FL 614

Jacksonville, FL 1076

Lafayette County, FL 797  
Lakeland-Winter Haven, FL 906

Levy County, FL 578

Liberty County, FL 664

Madison County, FL 664  
Miami-Miami Beach-Kendall, FL 1445

Monroe County, FL 1527

Naples-Immokalee-Marco Island, FL 1392

North Port-Sarasota-Bradenton, FL 1170

Ocala, FL 863

Okeechobee County, FL 698  
Orlando-Kissimmee-Sanford, FL 1331

Palm Bay-Melbourne-Titusville, FL 1046

Palm Coast, FL 1011

Panama City, FL 1082  
Pensacola-Ferry Pass-Brent, FL 944

Port St. Lucie, FL 1059

Punta Gorda, FL 988

Putnam County, FL 632  
Sebastian-Vero Beach, FL 990

Sebring, FL 774

Suwannee County, FL 694

Tallahassee, FL 1000  
Tampa-St. Petersburg-Clearwater, FL 1197

Taylor County, FL 671

The Villages, FL 819

Union County, FL 664

Wakulla County, FL 895

Walton County, FL 993

Washington County, FL 575  
West Palm Beach-Boca Raton, FL 1390

## Georgia

Area Rent

Albany, GA 737

Appling County, GA 549  
Athens-Clarke County, GA 832

Atkinson County, GA 558  
Atlanta-Sandy Springs-Roswell, GA 1226

Augusta-Richmond County, GA-SC 854

Bacon County, GA 618

Baker County, GA 581

Baldwin County, GA 676

Banks County, GA 644

Ben Hill County, GA 618

Berrien County, GA 535

Bleckley County, GA 535

Brunswick, GA 802

Bulloch County, GA 689

Butts County, GA 735

Calhoun County, GA 549

Camden County, GA 727

Candler County, GA 549

Charlton County, GA 618

Chattooga County, GA 535

Clay County, GA 549

Clinch County, GA 549

Coffee County, GA 595

Colquitt County, GA 571

Columbus, GA-AL 778

Cook County, GA 556

Crisp County, GA 660

Dalton, GA 646

Decatur County, GA 570

Dodge County, GA 535

Dooly County, GA 618

Early County, GA 556





|                       |     |                       |      |                       |     |
|-----------------------|-----|-----------------------|------|-----------------------|-----|
| Elbert County, GA     | 570 | Murray County, GA     | 619  | Washington County, GA | 618 |
| Emanuel County, GA    | 535 | Peach County, GA      | 666  | Wayne County, GA      | 535 |
| Evans County, GA      | 583 | Pierce County, GA     | 589  | Webster County, GA    | 549 |
| Fannin County, GA     | 723 | Polk County, GA       | 577  | Wheeler County, GA    | 549 |
| Franklin County, GA   | 535 | Pulaski County, GA    | 613  | White County, GA      | 698 |
| Gainesville, GA       | 958 | Putnam County, GA     | 729  | Wilcox County, GA     | 549 |
| Gilmer County, GA     | 629 | Quitman County, GA    | 557  | Wilkes County, GA     | 596 |
| Glascok County, GA    | 618 | Rabun County, GA      | 629  | Wilkinson County, GA  | 611 |
| Gordon County, GA     | 612 | Randolph County, GA   | 548  |                       |     |
| Grady County, GA      | 584 | Rome, GA              | 689  |                       |     |
| Greene County, GA     | 600 | Savannah, GA          | 1015 |                       |     |
| Habersham County, GA  | 630 | Schley County, GA     | 537  |                       |     |
| Hancock County, GA    | 663 | Screven County, GA    | 543  |                       |     |
| Haralson County, GA   | 695 | Seminole County, GA   | 645  |                       |     |
| Hart County, GA       | 616 | Stephens County, GA   | 582  |                       |     |
| Hinesville, GA        | 951 | Stewart County, GA    | 535  |                       |     |
| Irwin County, GA      | 549 | Sumter County, GA     | 606  |                       |     |
| Jackson County, GA    | 651 | Talbot County, GA     | 779  |                       |     |
| Jeff Davis County, GA | 549 | Taliaferro County, GA | 553  |                       |     |
| Jefferson County, GA  | 535 | Tattnall County, GA   | 618  |                       |     |
| Jenkins County, GA    | 549 | Taylor County, GA     | 549  |                       |     |
| Johnson County, GA    | 618 | Telfair County, GA    | 560  |                       |     |
| Lamar County, GA      | 635 | Thomas County, GA     | 704  |                       |     |
| Laurens County, GA    | 554 | Tift County, GA       | 576  |                       |     |
| Lincoln County, GA    | 690 | Toombs County, GA     | 535  |                       |     |
| Long County, GA       | 659 | Towns County, GA      | 644  |                       |     |
| Lumpkin County, GA    | 737 | Treutlen County, GA   | 549  |                       |     |
| Macon County, GA      | 559 | Troup County, GA      | 683  |                       |     |
| Macon-Bibb County, GA | 801 | Turner County, GA     | 549  |                       |     |
| Meriwether County, GA | 714 | Union County, GA      | 558  |                       |     |
| Miller County, GA     | 655 | Upson County, GA      | 607  |                       |     |
| Mitchell County, GA   | 649 | Valdosta, GA          | 685  |                       |     |
| Monroe County, GA     | 737 | Ware County, GA       | 586  |                       |     |
| Montgomery County, GA | 618 | Warner Robins, GA     | 910  |                       |     |
| Morgan County, GA     | 731 | Warren County, GA     | 535  |                       |     |

## Hawaii

| Area                        | Rent |
|-----------------------------|------|
| Hawaii County, HI           | 1338 |
| Kahului-Wailuku-Lahaina, HI | 1729 |
| Kalawao County, HI          | 1418 |
| Kauai County, HI            | 1747 |
| Urban Honolulu, HI          | 1887 |

## Idaho

| Area                  | Rent |
|-----------------------|------|
| Adams County, ID      | 649  |
| Bear Lake County, ID  | 581  |
| Benewah County, ID    | 695  |
| Bingham County, ID    | 615  |
| Blaine County, ID     | 899  |
| Boise City, ID        | 947  |
| Bonner County, ID     | 716  |
| Boundary County, ID   | 615  |
| Butte County, ID      | 686  |
| Camas County, ID      | 695  |
| Caribou County, ID    | 597  |
| Cassia County, ID     | 616  |
| Clark County, ID      | 671  |
| Clearwater County, ID | 678  |
| Coeur d'Alene, ID     | 897  |
| Custer County, ID     | 677  |





|                       |     |                       |     |                       |     |
|-----------------------|-----|-----------------------|-----|-----------------------|-----|
| Elmore County, ID     | 737 | Christian County, IL  | 600 | Lawrence County, IL   | 560 |
| Fremont County, ID    | 723 | Clark County, IL      | 612 | Lee County, IL        | 639 |
| Gem County, ID        | 794 | Clay County, IL       | 586 | Livingston County, IL | 658 |
| Gooding County, ID    | 681 | Coles County, IL      | 640 | Logan County, IL      | 609 |
| Idaho County, ID      | 678 | Crawford County, IL   | 590 | Macoupin County, IL   | 579 |
| Idaho Falls, ID       | 752 | Cumberland County, IL | 559 | Marion County, IL     | 601 |
| Jerome County, ID     | 733 | Danville, IL          | 644 | Mason County, IL      | 619 |
| Latah County, ID      | 703 | De Witt County, IL    | 579 | Massac County, IL     | 689 |
| Lemhi County, ID      | 689 | Decatur, IL           | 678 | McDonough County, IL  | 678 |
| Lewis County, ID      | 641 | DeKalb County, IL     | 854 | Montgomery County, IL | 581 |
| Lewiston, ID-WA       | 755 | Douglas County, IL    | 634 | Morgan County, IL     | 619 |
| Lincoln County, ID    | 701 | Edgar County, IL      | 645 | Moultrie County, IL   | 571 |
| Madison County, ID    | 753 | Edwards County, IL    | 645 | Ogle County, IL       | 663 |
| Minidoka County, ID   | 670 | Effingham County, IL  | 590 | Peoria, IL            | 684 |
| Oneida County, ID     | 718 | Fayette County, IL    | 627 | Perry County, IL      | 573 |
| Payette County, ID    | 706 | Ford County, IL       | 666 | Pike County, IL       | 559 |
| Pocatello, ID         | 656 | Franklin County, IL   | 590 | Pope County, IL       | 645 |
| Power County, ID      | 673 | Fulton County, IL     | 600 | Pulaski County, IL    | 605 |
| Shoshone County, ID   | 656 | Gallatin County, IL   | 645 | Putnam County, IL     | 637 |
| Teton County, ID      | 830 | Greene County, IL     | 605 | Randolph County, IL   | 584 |
| Twin Falls County, ID | 721 | Grundy County, IL     | 977 | Richland County, IL   | 645 |
| Valley County, ID     | 729 | Hamilton County, IL   | 620 | Rockford, IL          | 675 |
| Washington County, ID | 648 | Hancock County, IL    | 596 | Saline County, IL     | 568 |

## Illinois

| Area                          | Rent |                       |      |                       |     |
|-------------------------------|------|-----------------------|------|-----------------------|-----|
| Adams County, IL              | 682  | Iroquois County, IL   | 595  | Shelby County, IL     | 618 |
| Bloomington, IL               | 754  | Jackson County, IL    | 648  | Springfield, IL       | 722 |
| Bond County, IL               | 614  | Jasper County, IL     | 631  | Stephenson County, IL | 584 |
| Brown County, IL              | 625  | Jefferson County, IL  | 652  | Union County, IL      | 568 |
| Bureau County, IL             | 651  | Jo Daviess County, IL | 621  | Wabash County, IL     | 619 |
| Carroll County, IL            | 591  | Johnson County, IL    | 611  | Warren County, IL     | 629 |
| Cass County, IL               | 559  | Kankakee, IL          | 783  | Washington County, IL | 630 |
| Champaign-Urbana, IL          | 884  | Kendall County, IL    | 1109 | Wayne County, IL      | 575 |
| Chicago-Joliet-Naperville, IL | 1261 | Knox County, IL       | 581  | White County, IL      | 609 |
|                               |      | La Salle County, IL   | 688  | Whiteside County, IL  | 638 |



Williamson County, IL 688

**Indiana**

| Area                    | Rent |
|-------------------------|------|
| Adams County, IN        | 561  |
| Anderson, IN            | 648  |
| Blackford County, IN    | 634  |
| Bloomington, IN         | 851  |
| Carroll County, IN      | 636  |
| Cass County, IN         | 599  |
| Clinton County, IN      | 610  |
| Columbus, IN            | 896  |
| Crawford County, IN     | 571  |
| Daviess County, IN      | 617  |
| Decatur County, IN      | 673  |
| DeKalb County, IN       | 585  |
| Dubois County, IN       | 578  |
| Elkhart-Goshen, IN      | 711  |
| Evansville, IN-KY       | 754  |
| Fayette County, IN      | 592  |
| Fort Wayne, IN          | 705  |
| Fountain County, IN     | 589  |
| Franklin County, IN     | 659  |
| Fulton County, IN       | 613  |
| Gary, IN                | 827  |
| Gibson County, IN       | 623  |
| Grant County, IN        | 604  |
| Greene County, IN       | 563  |
| Henry County, IN        | 624  |
| Huntington County, IN   | 632  |
| Indianapolis-Carmel, IN | 833  |
| Jackson County, IN      | 674  |
| Jasper County, IN       | 726  |
| Jay County, IN          | 561  |
| Jefferson County, IN    | 651  |

Jennings County, IN 607

Knox County, IN 612

Kokomo, IN 631

Kosciusko County, IN 702

Lafayette-West  
Lafayette, IN 894

LaGrange County, IN 567

Lawrence County, IN 607

Marshall County, IN 638

Martin County, IN 561

Miami County, IN 611

Michigan City-La Porte,  
IN 672

Montgomery County, IN 602

Muncie, IN 636

Noble County, IN 612

Orange County, IN 571

Owen County, IN 618

Parke County, IN 616

Perry County, IN 563

Pike County, IN 639

Pulaski County, IN 605

Putnam County, IN 629

Randolph County, IN 561

Ripley County, IN 617

Rush County, IN 593

Scott County, IN 656

South Bend-Mishawaka,  
IN 880

Spencer County, IN 610

Starke County, IN 584

Steuben County, IN 661

Sullivan County, IN 600

Switzerland County, IN 563

Terre Haute, IN 665

Tipton County, IN 655

Union County, IN 650

Wabash County, IN 596

Warren County, IN 646

Washington County, IN 598

Wayne County, IN 577

Wells County, IN 596

White County, IN 597

**Iowa**

| Area                                   | Rent |
|--|------|
| Adair County, IA                       | 562  |
| Adams County, IA                       | 667  |
| Allamakee County, IA                   | 562  |
| Ames, IA                               | 841  |
| Appanoose County, IA                   | 568  |
| Audubon County, IA                     | 584  |
| Benton County, IA                      | 562  |
| Boone County, IA                       | 645  |
| Bremer County, IA                      | 646  |
| Buchanan County, IA                    | 643  |
| Buena Vista County, IA                 | 611  |
| Butler County, IA                      | 565  |
| Calhoun County, IA                     | 643  |
| Carroll County, IA                     | 562  |
| Cass County, IA                        | 647  |
| Cedar County, IA                       | 650  |
| Cedar Rapids, IA                       | 647  |
| Cerro Gordo County, IA                 | 653  |
| Cherokee County, IA                    | 643  |
| Chickasaw County, IA                   | 607  |
| Clarke County, IA                      | 703  |
| Clay County, IA                        | 622  |
| Clayton County, IA                     | 607  |
| Clinton County, IA                     | 672  |
| Crawford County, IA                    | 611  |
| Davenport-Moline-Rock<br>Island, IA-IL | 686  |
| Davis County, IA                       | 664  |



|                                |     |                          |     |                       |     |
|--------------------------------|-----|--------------------------|-----|-----------------------|-----|
| Decatur County, IA             | 562 | Monona County, IA        | 562 | Barber County, KS     | 574 |
| Delaware County, IA            | 569 | Monroe County, IA        | 612 | Barton County, KS     | 575 |
| Des Moines County, IA          | 717 | Montgomery County, IA    | 587 | Bourbon County, KS    | 597 |
| Des Moines-West Des Moines, IA | 818 | Muscatine County, IA     | 777 | Brown County, KS      | 575 |
| Dickinson County, IA           | 703 | O'Brien County, IA       | 562 | Chase County, KS      | 587 |
| Dubuque, IA                    | 674 | Osceola County, IA       | 567 | Chautauqua County, KS | 564 |
| Emmet County, IA               | 581 | Page County, IA          | 575 | Cherokee County, KS   | 611 |
| Fayette County, IA             | 584 | Palo Alto County, IA     | 571 | Cheyenne County, KS   | 651 |
| Floyd County, IA               | 590 | Plymouth County, IA      | 610 | Clark County, KS      | 659 |
| Franklin County, IA            | 611 | Pocahontas County, IA    | 562 | Clay County, KS       | 603 |
| Fremont County, IA             | 562 | Poweshiek County, IA     | 679 | Cloud County, KS      | 564 |
| Greene County, IA              | 568 | Ringgold County, IA      | 562 | Coffey County, KS     | 611 |
| Hamilton County, IA            | 649 | Sac County, IA           | 570 | Comanche County, KS   | 564 |
| Hancock County, IA             | 593 | Shelby County, IA        | 574 | Cowley County, KS     | 592 |
| Hardin County, IA              | 568 | Sioux City, IA-NE-SD     | 701 | Crawford County, KS   | 607 |
| Henry County, IA               | 664 | Sioux County, IA         | 628 | Decatur County, KS    | 570 |
| Howard County, IA              | 649 | Tama County, IA          | 619 | Dickinson County, KS  | 590 |
| Humboldt County, IA            | 578 | Taylor County, IA        | 562 | Edwards County, KS    | 564 |
| Ida County, IA                 | 562 | Union County, IA         | 634 | Elk County, KS        | 633 |
| Iowa City, IA                  | 916 | Van Buren County, IA     | 649 | Ellis County, KS      | 613 |
| Iowa County, IA                | 625 | Wapello County, IA       | 663 | Ellsworth County, KS  | 608 |
| Jackson County, IA             | 571 | Washington County, IA    | 673 | Finney County, KS     | 667 |
| Jasper County, IA              | 592 | Waterloo-Cedar Falls, IA | 762 | Ford County, KS       | 671 |
| Jefferson County, IA           | 639 | Wayne County, IA         | 562 | Franklin County, KS   | 663 |
| Jones County, IA               | 562 | Webster County, IA       | 583 | Geary County, KS      | 724 |
| Keokuk County, IA              | 599 | Winnebago County, IA     | 562 | Gove County, KS       | 603 |
| Kossuth County, IA             | 602 | Winneshie County, IA     | 593 | Graham County, KS     | 591 |
| Lee County, IA                 | 627 | Worth County, IA         | 630 | Grant County, KS      | 564 |
| Louisa County, IA              | 619 | Wright County, IA        | 587 | Gray County, KS       | 585 |
| Lucas County, IA               | 686 |                          |     | Greeley County, KS    | 651 |
| Lyon County, IA                | 613 |                          |     | Greenwood County, KS  | 579 |
| Mahaska County, IA             | 608 |                          |     | Hamilton County, KS   | 564 |
| Marion County, IA              | 678 |                          |     | Harper County, KS     | 583 |
| Marshall County, IA            | 657 |                          |     | Haskell County, KS    | 590 |
| Mitchell County, IA            | 562 |                          |     | Hodgeman County, KS   | 564 |

## Kansas

| Area                | Rent |
|---------------------|------|
| Allen County, KS    | 570  |
| Anderson County, KS | 651  |
| Atchison County, KS | 577  |



|                       |     |                       |     |                       |     |
|-----------------------|-----|-----------------------|-----|-----------------------|-----|
| Jewell County, KS     | 631 | Saline County, KS     | 662 | Calloway County, KY   | 692 |
| Kearny County, KS     | 584 | Scott County, KS      | 606 | Carlisle County, KY   | 578 |
| Kingman County, KS    | 626 | Seward County, KS     | 683 | Carroll County, KY    | 592 |
| Kiowa County, KS      | 651 | Sheridan County, KS   | 611 | Carter County, KY     | 512 |
| Labette County, KS    | 584 | Sherman County, KS    | 673 | Casey County, KY      | 591 |
| Lane County, KS       | 564 | Smith County, KS      | 651 | Clay County, KY       | 528 |
| Lawrence, KS          | 804 | Stafford County, KS   | 564 | Clinton County, KY    | 557 |
| Lincoln County, KS    | 564 | Stanton County, KS    | 600 | Crittenden County, KY | 512 |
| Logan County, KS      | 638 | Stevens County, KS    | 578 | Cumberland County, KY | 523 |
| Lyon County, KS       | 602 | Sumner County, KS     | 601 | Elizabethtown, KY     | 668 |
| Manhattan, KS         | 773 | Thomas County, KS     | 564 | Elliott County, KY    | 530 |
| Marion County, KS     | 564 | Topeka, KS            | 682 | Estill County, KY     | 512 |
| Marshall County, KS   | 564 | Trego County, KS      | 564 | Fleming County, KY    | 518 |
| McPherson County, KS  | 617 | Wallace County, KS    | 564 | Floyd County, KY      | 558 |
| Meade County, KS      | 569 | Washington County, KS | 581 | Franklin County, KY   | 696 |
| Mitchell County, KS   | 564 | Wichita County, KS    | 564 | Fulton County, KY     | 584 |
| Montgomery County, KS | 564 | Wichita, KS           | 671 | Garrard County, KY    | 581 |
| Morris County, KS     | 632 | Wilson County, KS     | 564 | Grant County, KY      | 759 |
| Morton County, KS     | 576 | Woodson County, KS    | 564 | Graves County, KY     | 547 |
| Nemaha County, KS     | 578 |                       |     | Grayson County, KY    | 554 |
| Neosho County, KS     | 564 |                       |     | Green County, KY      | 512 |
| Ness County, KS       | 651 |                       |     | Harlan County, KY     | 548 |
| Norton County, KS     | 697 |                       |     | Harrison County, KY   | 530 |
| Osborne County, KS    | 593 |                       |     | Hart County, KY       | 512 |
| Ottawa County, KS     | 614 |                       |     | Hickman County, KY    | 523 |
| Pawnee County, KS     | 651 |                       |     | Hopkins County, KY    | 563 |
| Phillips County, KS   | 623 |                       |     | Jackson County, KY    | 536 |
| Pratt County, KS      | 638 |                       |     | Johnson County, KY    | 521 |
| Rawlins County, KS    | 564 |                       |     | Knott County, KY      | 592 |
| Reno County, KS       | 644 |                       |     | Knox County, KY       | 512 |
| Republic County, KS   | 651 |                       |     | Laurel County, KY     | 576 |
| Rice County, KS       | 651 |                       |     | Lawrence County, KY   | 512 |
| Rooks County, KS      | 564 |                       |     | Lee County, KY        | 521 |
| Rush County, KS       | 588 |                       |     | Leslie County, KY     | 523 |
| Russell County, KS    | 564 |                       |     | Letcher County, KY    | 568 |

## Kentucky

| Area                    | Rent |
|-------------------------|------|
| Adair County, KY        | 512  |
| Allen County, KY        | 583  |
| Anderson County, KY     | 665  |
| Ballard County, KY      | 540  |
| Barren County, KY       | 595  |
| Bath County, KY         | 593  |
| Bell County, KY         | 592  |
| Bowling Green, KY       | 726  |
| Boyle County, KY        | 601  |
| Breathitt County, KY    | 530  |
| Breckinridge County, KY | 591  |
| Butler County, KY       | 512  |
| Caldwell County, KY     | 601  |





|                       |     |
|-----------------------|-----|
| Lewis County, KY      | 568 |
| Lexington-Fayette, KY | 802 |
| Lincoln County, KY    | 530 |
| Livingston County, KY | 600 |
| Logan County, KY      | 570 |
| Louisville, KY-IN     | 855 |
| Lyon County, KY       | 555 |
| Madison County, KY    | 605 |
| Magoffin County, KY   | 558 |
| Marion County, KY     | 566 |
| Marshall County, KY   | 732 |
| Martin County, KY     | 556 |
| Mason County, KY      | 598 |
| McCracken County, KY  | 641 |
| McCreary County, KY   | 523 |
| Meade County, KY      | 621 |
| Menifee County, KY    | 523 |
| Mercer County, KY     | 540 |
| Metcalfe County, KY   | 547 |
| Monroe County, KY     | 512 |
| Montgomery County, KY | 655 |
| Morgan County, KY     | 524 |
| Muhlenberg County, KY | 527 |
| Nelson County, KY     | 572 |
| Nicholas County, KY   | 512 |
| Ohio County, KY       | 551 |
| Owen County, KY       | 566 |
| Owensboro, KY         | 676 |
| Owsley County, KY     | 523 |
| Perry County, KY      | 526 |
| Pike County, KY       | 623 |
| Powell County, KY     | 617 |
| Pulaski County, KY    | 570 |
| Robertson County, KY  | 512 |
| Rockcastle County, KY | 512 |

|                       |     |
|-----------------------|-----|
| Rowan County, KY      | 641 |
| Russell County, KY    | 514 |
| Shelby County, KY     | 709 |
| Simpson County, KY    | 641 |
| Taylor County, KY     | 554 |
| Todd County, KY       | 524 |
| Trimble County, KY    | 684 |
| Union County, KY      | 578 |
| Washington County, KY | 543 |
| Wayne County, KY      | 524 |
| Webster County, KY    | 525 |
| Whitley County, KY    | 592 |
| Wolfe County, KY      | 512 |

## Louisiana

| Area                    | Rent |
|-------------------------|------|
| Acadia Parish, LA       | 557  |
| Alexandria, LA          | 676  |
| Allen Parish, LA        | 536  |
| Assumption Parish, LA   | 702  |
| Avoyelles Parish, LA    | 582  |
| Baton Rouge, LA         | 838  |
| Beauregard Parish, LA   | 683  |
| Bienville Parish, LA    | 611  |
| Caldwell Parish, LA     | 635  |
| Catahoula Parish, LA    | 611  |
| Claiborne Parish, LA    | 558  |
| Concordia Parish, LA    | 611  |
| East Carroll Parish, LA | 529  |
| Evangeline Parish, LA   | 574  |
| Franklin Parish, LA     | 532  |
| Hammond, LA             | 751  |
| Houma-Thibodaux, LA     | 742  |
| Iberia Parish, LA       | 677  |
| Iberville Parish, LA    | 661  |

|                             |     |
|-----------------------------|-----|
| Jackson Parish, LA          | 589 |
| Jefferson Davis Parish, LA  | 611 |
| La Salle Parish, LA         | 559 |
| Lafayette, LA               | 837 |
| Lake Charles, LA            | 732 |
| Lincoln Parish, LA          | 686 |
| Madison Parish, LA          | 552 |
| Monroe, LA                  | 667 |
| Morehouse Parish, LA        | 588 |
| Natchitoches Parish, LA     | 648 |
| New Orleans-Metairie, LA    | 986 |
| Red River Parish, LA        | 589 |
| Richland Parish, LA         | 550 |
| Sabine Parish, LA           | 600 |
| Shreveport-Bossier City, LA | 812 |
| St. James Parish, LA        | 676 |
| St. Landry Parish, LA       | 566 |
| St. Mary Parish, LA         | 708 |
| Tensas Parish, LA           | 611 |
| Vermilion Parish, LA        | 672 |
| Vernon Parish, LA           | 753 |
| Washington Parish, LA       | 611 |
| Webster Parish, LA          | 566 |
| West Carroll Parish, LA     | 529 |
| Winn Parish, LA             | 543 |

## Maine

| Area                  | Rent |
|-----------------------|------|
| Aroostook County, ME  | 656  |
| Bangor, ME            | 894  |
| Cumberland County, ME | 1040 |
| Franklin County, ME   | 691  |
| Hancock County, ME    | 843  |
| Kennebec County, ME   | 740  |
| Knox County, ME       | 873  |





|                                |      |
|--------------------------------|------|
| Lewiston-Auburn, ME            | 815  |
| Lincoln County, ME             | 830  |
| Oxford County, ME              | 718  |
| Penobscot County, ME           | 770  |
| Piscataquis County, ME         | 643  |
| Portland, ME                   | 1334 |
| Sagadahoc County, ME           | 957  |
| Somerset County, ME            | 670  |
| Waldo County, ME               | 866  |
| Washington County, ME          | 671  |
| York County, ME                | 1024 |
| York-Kittery-South Berwick, ME | 1208 |

## Maryland

| Area                          | Rent |
|-------------------------------|------|
| Baltimore-Columbia-Towson, MD | 1223 |
| California-Lexington Park, MD | 1207 |
| Caroline County, MD           | 784  |
| Cumberland, MD-WV             | 623  |
| Dorchester County, MD         | 791  |
| Garrett County, MD            | 637  |
| Hagerstown, MD                | 811  |
| Kent County, MD               | 871  |
| Salisbury, MD                 | 847  |
| Somerset County, MD           | 722  |
| Talbot County, MD             | 1060 |
| Worcester County, MD          | 851  |

## Massachusetts

| Area                           | Rent |
|--------------------------------|------|
| Barnstable Town, MA            | 1509 |
| Berkshire County, MA (part)    | 1086 |
| Boston-Cambridge-Quincy, MA-NH | 2004 |
| Brockton, MA                   | 1392 |

|                              |      |
|------------------------------|------|
| Dukes County, MA             | 2068 |
| Eastern Worcester County, MA | 1138 |
| Easton-Raynham, MA           | 1495 |
| Fitchburg-Leominster, MA     | 933  |
| Franklin County, MA          | 982  |
| Lawrence, MA-NH              | 1307 |
| Lowell, MA                   | 1450 |
| Nantucket County, MA         | 1983 |
| New Bedford, MA              | 958  |
| Pittsfield, MA               | 1065 |
| Springfield, MA              | 940  |
| Taunton-Mansfield-Norton, MA | 1198 |
| Western Worcester County, MA | 836  |
| Worcester, MA                | 1243 |

## Michigan

| Area                  | Rent |
|-----------------------|------|
| Alcona County, MI     | 653  |
| Alger County, MI      | 639  |
| Allegan County, MI    | 721  |
| Alpena County, MI     | 621  |
| Ann Arbor, MI         | 1137 |
| Antrim County, MI     | 709  |
| Arenac County, MI     | 599  |
| Baraga County, MI     | 579  |
| Barry County, MI      | 740  |
| Battle Creek, MI      | 718  |
| Bay City, MI          | 671  |
| Benzie County, MI     | 764  |
| Branch County, MI     | 671  |
| Cass County, MI       | 699  |
| Charlevoix County, MI | 684  |
| Cheboygan County, MI  | 628  |
| Chippewa County, MI   | 687  |
| Clare County, MI      | 575  |

|                            |     |
|----------------------------|-----|
| Crawford County, MI        | 639 |
| Delta County, MI           | 591 |
| Detroit-Warren-Livonia, MI | 909 |
| Dickinson County, MI       | 672 |
| Emmet County, MI           | 744 |
| Flint, MI                  | 680 |
| Gladwin County, MI         | 584 |
| Gogebic County, MI         | 606 |
| Grand Rapids-Wyoming, MI   | 913 |
| Grand Traverse County, MI  | 931 |
| Gratiot County, MI         | 592 |
| Hillsdale County, MI       | 654 |
| Holland-Grand Haven, MI    | 900 |
| Houghton County, MI        | 632 |
| Huron County, MI           | 575 |
| Ionia County, MI           | 721 |
| Iosco County, MI           | 649 |
| Iron County, MI            | 599 |
| Isabella County, MI        | 713 |
| Jackson, MI                | 778 |
| Kalamazoo-Portage, MI      | 758 |
| Kalkaska County, MI        | 591 |
| Keweenaw County, MI        | 578 |
| Lake County, MI            | 584 |
| Lansing-East Lansing, MI   | 814 |
| Leelanau County, MI        | 801 |
| Lenawee County, MI         | 676 |
| Livingston County, MI      | 995 |
| Luce County, MI            | 627 |
| Mackinac County, MI        | 664 |
| Manistee County, MI        | 678 |
| Marquette County, MI       | 684 |
| Mason County, MI           | 616 |
| Mecosta County, MI         | 702 |
| Menominee County, MI       | 644 |



|                         |     |
|-------------------------|-----|
| Midland, MI             | 714 |
| Missaukee County, MI    | 654 |
| Monroe, MI              | 766 |
| Montcalm County, MI     | 680 |
| Montmorency County, MI  | 635 |
| Muskegon, MI            | 692 |
| Newaygo County, MI      | 660 |
| Niles-Benton Harbor, MI | 705 |
| Oceana County, MI       | 605 |
| Ogemaw County, MI       | 664 |
| Ontonagon County, MI    | 647 |
| Osceola County, MI      | 592 |
| Oscoda County, MI       | 671 |
| Otsego County, MI       | 705 |
| Presque Isle County, MI | 575 |
| Roscommon County, MI    | 598 |
| Saginaw, MI             | 676 |
| Sanilac County, MI      | 601 |
| Schoolcraft County, MI  | 575 |
| Shiawassee County, MI   | 625 |
| St. Joseph County, MI   | 627 |
| Tuscola County, MI      | 647 |
| Van Buren County, MI    | 654 |
| Wexford County, MI      | 631 |

## Minnesota

| Area                  | Rent |
|-----------------------|------|
| Aitkin County, MN     | 662  |
| Becker County, MN     | 688  |
| Beltrami County, MN   | 743  |
| Big Stone County, MN  | 575  |
| Brown County, MN      | 589  |
| Cass County, MN       | 634  |
| Chippewa County, MN   | 582  |
| Clearwater County, MN | 612  |

|   |      |
|---|------|
| Cook County, MN                         | 720  |
| Cottonwood County, MN                   | 615  |
| Crow Wing County, MN                    | 724  |
| Douglas County, MN                      | 679  |
| Duluth, MN-WI                           | 767  |
| Faribault County, MN                    | 594  |
| Fillmore County, MN                     | 641  |
| Freeborn County, MN                     | 623  |
| Goodhue County, MN                      | 797  |
| Grant County, MN                        | 604  |
| Hubbard County, MN                      | 648  |
| Itasca County, MN                       | 733  |
| Jackson County, MN                      | 600  |
| Kanabec County, MN                      | 756  |
| Kandiyohi County, MN                    | 721  |
| Kittson County, MN                      | 578  |
| Koochiching County, MN                  | 599  |
| Lac qui Parle County, MN                | 575  |
| Lake County, MN                         | 716  |
| Lake of the Woods County, MN            | 658  |
| Le Sueur County, MN                     | 796  |
| Lincoln County, MN                      | 590  |
| Lyon County, MN                         | 612  |
| Mahnomen County, MN                     | 671  |
| Mankato-North Mankato, MN               | 821  |
| Marshall County, MN                     | 629  |
| Martin County, MN                       | 633  |
| McLeod County, MN                       | 698  |
| Meeker County, MN                       | 653  |
| Mille Lacs County, MN                   | 775  |
| Minneapolis-St. Paul-Bloomington, MN-WI | 1162 |
| Morrison County, MN                     | 641  |
| Mower County, MN                        | 681  |
| Murray County, MN                       | 575  |

|                            |     |
|----------------------------|-----|
| Nobles County, MN          | 660 |
| Norman County, MN          | 582 |
| Otter Tail County, MN      | 638 |
| Pennington County, MN      | 663 |
| Pine County, MN            | 700 |
| Pipestone County, MN       | 660 |
| Pope County, MN            | 698 |
| Red Lake County, MN        | 609 |
| Redwood County, MN         | 660 |
| Renville County, MN        | 630 |
| Rice County, MN            | 781 |
| Rochester, MN              | 928 |
| Rock County, MN            | 654 |
| Roseau County, MN          | 651 |
| Sibley County, MN          | 702 |
| St. Cloud, MN              | 768 |
| Steele County, MN          | 690 |
| Stevens County, MN         | 716 |
| Swift County, MN           | 588 |
| Todd County, MN            | 652 |
| Traverse County, MN        | 576 |
| Wabasha County, MN         | 704 |
| Wadena County, MN          | 673 |
| Waseca County, MN          | 579 |
| Watsonwan County, MN       | 664 |
| Wilkin County, MN          | 575 |
| Winona County, MN          | 699 |
| Yellow Medicine County, MN | 602 |

## Mississippi

| Area              | Rent |
|-------------------|------|
| Adams County, MS  | 621  |
| Alcorn County, MS | 536  |
| Amite County, MS  | 585  |
| Attala County, MS | 584  |



|                            |     |
|----------------------------|-----|
| Benton County, MS          | 619 |
| Bolivar County, MS         | 575 |
| Calhoun County, MS         | 568 |
| Carroll County, MS         | 587 |
| Chickasaw County, MS       | 536 |
| Choctaw County, MS         | 606 |
| Claiborne County, MS       | 643 |
| Clarke County, MS          | 631 |
| Clay County, MS            | 542 |
| Coahoma County, MS         | 619 |
| Covington County, MS       | 638 |
| Franklin County, MS        | 586 |
| George County, MS          | 599 |
| Greene County, MS          | 596 |
| Grenada County, MS         | 565 |
| Gulfport-Biloxi, MS        | 780 |
| Hattiesburg, MS            | 771 |
| Holmes County, MS          | 536 |
| Humphreys County, MS       | 619 |
| Issaquena County, MS       | 578 |
| Itawamba County, MS        | 645 |
| Jackson, MS                | 880 |
| Jasper County, MS          | 555 |
| Jefferson County, MS       | 555 |
| Jefferson Davis County, MS | 555 |
| Jones County, MS           | 641 |
| Kemper County, MS          | 555 |
| Lafayette County, MS       | 869 |
| Lauderdale County, MS      | 669 |
| Lawrence County, MS        | 738 |
| Leake County, MS           | 566 |
| Lee County, MS             | 667 |
| Leflore County, MS         | 536 |
| Lincoln County, MS         | 594 |
| Lowndes County, MS         | 668 |

|                         |     |
|-------------------------|-----|
| Marion County, MS       | 692 |
| Marshall County, MS     | 662 |
| Monroe County, MS       | 598 |
| Montgomery County, MS   | 619 |
| Neshoba County, MS      | 625 |
| Newton County, MS       | 582 |
| Noxubee County, MS      | 619 |
| Oktibbeha County, MS    | 764 |
| Panola County, MS       | 619 |
| Pascagoula, MS          | 793 |
| Pearl River County, MS  | 653 |
| Pike County, MS         | 695 |
| Pontotoc County, MS     | 641 |
| Prentiss County, MS     | 611 |
| Quitman County, MS      | 536 |
| Scott County, MS        | 582 |
| Sharkey County, MS      | 555 |
| Simpson County, MS      | 674 |
| Smith County, MS        | 536 |
| Stone County, MS        | 614 |
| Sunflower County, MS    | 606 |
| Tallahatchie County, MS | 573 |
| Tate County, MS         | 636 |
| Tippah County, MS       | 555 |
| Tishomingo County, MS   | 619 |
| Tunica County, MS       | 750 |
| Union County, MS        | 648 |
| Walthall County, MS     | 555 |
| Warren County, MS       | 607 |
| Washington County, MS   | 608 |
| Wayne County, MS        | 555 |
| Webster County, MS      | 555 |
| Wilkinson County, MS    | 555 |
| Winston County, MS      | 542 |
| Yalobusha County, MS    | 536 |

|                  |     |
|------------------|-----|
| Yazoo County, MS | 606 |
|------------------|-----|

## Missouri

| Area                  | Rent |
|-----------------------|------|
| Adair County, MO      | 553  |
| Atchison County, MO   | 543  |
| Audrain County, MO    | 560  |
| Barry County, MO      | 532  |
| Barton County, MO     | 586  |
| Bates County, MO      | 569  |
| Benton County, MO     | 546  |
| Butler County, MO     | 564  |
| Callaway County, MO   | 632  |
| Camden County, MO     | 611  |
| Cape Girardeau, MO-IL | 666  |
| Carroll County, MO    | 521  |
| Carter County, MO     | 542  |
| Cedar County, MO      | 572  |
| Chariton County, MO   | 551  |
| Clark County, MO      | 524  |
| Columbia, MO          | 759  |
| Cooper County, MO     | 578  |
| Crawford County, MO   | 569  |
| Dade County, MO       | 528  |
| Dallas County, MO     | 580  |
| Daviess County, MO    | 521  |
| Dent County, MO       | 521  |
| Douglas County, MO    | 521  |
| Dunklin County, MO    | 521  |
| Gasconade County, MO  | 570  |
| Gentry County, MO     | 562  |
| Grundy County, MO     | 533  |
| Harrison County, MO   | 542  |
| Henry County, MO      | 598  |
| Hickory County, MO    | 561  |



|                        |     |                           |     |                            |     |
|------------------------|-----|---------------------------|-----|----------------------------|-----|
| Holt County, MO        | 521 | Polk County, MO           | 555 | Blaine County, MT          | 664 |
| Howard County, MO      | 559 | Pulaski County, MO        | 667 | Broadwater County, MT      | 720 |
| Howell County, MO      | 521 | Putnam County, MO         | 544 | Carter County, MT          | 664 |
| Iron County, MO        | 593 | Ralls County, MO          | 619 | Chouteau County, MT        | 634 |
| Jefferson City, MO     | 600 | Randolph County, MO       | 546 | Custer County, MT          | 683 |
| Johnson County, MO     | 656 | Reynolds County, MO       | 539 | Daniels County, MT         | 579 |
| Joplin, MO             | 639 | Ripley County, MO         | 521 | Dawson County, MT          | 873 |
| Kansas City, MO-KS     | 940 | Saline County, MO         | 547 | Deer Lodge County, MT      | 700 |
| Knox County, MO        | 521 | Schuyler County, MO       | 581 | Fallon County, MT          | 674 |
| Laclede County, MO     | 542 | Scotland County, MO       | 521 | Fergus County, MT          | 651 |
| Lawrence County, MO    | 550 | Scott County, MO          | 613 | Flathead County, MT        | 749 |
| Lewis County, MO       | 549 | Shannon County, MO        | 562 | Gallatin County, MT        | 900 |
| Linn County, MO        | 521 | Shelby County, MO         | 524 | Garfield County, MT        | 575 |
| Livingston County, MO  | 591 | Springfield, MO           | 640 | Glacier County, MT         | 640 |
| Macon County, MO       | 535 | St. Clair County, MO      | 521 | Golden Valley County, MT   | 692 |
| Madison County, MO     | 548 | St. Francois County, MO   | 569 | Granite County, MT         | 597 |
| Maries County, MO      | 601 | St. Joseph, MO-KS         | 658 | Great Falls, MT            | 694 |
| Marion County, MO      | 592 | St. Louis, MO-IL          | 799 | Hill County, MT            | 648 |
| McDonald County, MO    | 601 | Ste. Genevieve County, MO | 599 | Jefferson County, MT       | 711 |
| Mercer County, MO      | 521 | Stoddard County, MO       | 532 | Judith Basin County, MT    | 704 |
| Miller County, MO      | 645 | Stone County, MO          | 599 | Lake County, MT            | 667 |
| Mississippi County, MO | 549 | Sullivan County, MO       | 550 | Lewis and Clark County, MT | 790 |
| Moniteau County, MO    | 522 | Taney County, MO          | 677 | Liberty County, MT         | 664 |
| Monroe County, MO      | 540 | Texas County, MO          | 545 | Lincoln County, MT         | 660 |
| Montgomery County, MO  | 549 | Vernon County, MO         | 583 | Madison County, MT         | 836 |
| Morgan County, MO      | 601 | Washington County, MO     | 521 | McCone County, MT          | 575 |
| New Madrid County, MO  | 568 | Wayne County, MO          | 521 | Meagher County, MT         | 575 |
| Nodaway County, MO     | 604 | Worth County, MO          | 546 | Mineral County, MT         | 633 |
| Oregon County, MO      | 521 | Wright County, MO         | 528 | Missoula, MT               | 861 |
| Ozark County, MO       | 603 |                           |     | Musselshell County, MT     | 675 |
| Pemiscot County, MO    | 558 |                           |     | Park County, MT            | 766 |
| Perry County, MO       | 583 |                           |     | Petroleum County, MT       | 704 |
| Pettis County, MO      | 624 |                           |     | Phillips County, MT        | 575 |
| Phelps County, MO      | 633 |                           |     | Pondera County, MT         | 674 |
| Pike County, MO        | 591 |                           |     | Powder River County, MT    | 575 |

## Montana

| Area                  | Rent |
|-----------------------|------|
| Beaverhead County, MT | 664  |
| Big Horn County, MT   | 665  |
| Billings, MT          | 777  |





|                        |     |                     |     |                                |     |
|------------------------|-----|---------------------|-----|--------------------------------|-----|
| Powell County, MT      | 575 | Cheyenne County, NE | 645 | Lincoln County, NE             | 641 |
| Prairie County, MT     | 704 | Clay County, NE     | 652 | Lincoln, NE                    | 742 |
| Ravalli County, MT     | 653 | Colfax County, NE   | 609 | Logan County, NE               | 575 |
| Richland County, MT    | 711 | Cuming County, NE   | 635 | Loup County, NE                | 612 |
| Roosevelt County, MT   | 627 | Custer County, NE   | 575 | Madison County, NE             | 622 |
| Rosebud County, MT     | 643 | Dawes County, NE    | 622 | McPherson County, NE           | 612 |
| Sanders County, MT     | 575 | Dawson County, NE   | 660 | Merrick County, NE             | 575 |
| Sheridan County, MT    | 734 | Deuel County, NE    | 588 | Morrill County, NE             | 632 |
| Silver Bow County, MT  | 689 | Dodge County, NE    | 667 | Nance County, NE               | 593 |
| Stillwater County, MT  | 706 | Dundy County, NE    | 575 | Nemaha County, NE              | 589 |
| Sweet Grass County, MT | 663 | Fillmore County, NE | 652 | Nuckolls County, NE            | 617 |
| Teton County, MT       | 611 | Franklin County, NE | 575 | Omaha-Council Bluffs,<br>NE-IA | 844 |
| Toole County, MT       | 620 | Frontier County, NE | 575 | Otoe County, NE                | 640 |
| Treasure County, MT    | 704 | Furnas County, NE   | 588 | Pawnee County, NE              | 575 |
| Valley County, MT      | 575 | Gage County, NE     | 575 | Perkins County, NE             | 664 |
| Wheatland County, MT   | 575 | Garden County, NE   | 612 | Phelps County, NE              | 664 |
| Wibaux County, MT      | 704 | Garfield County, NE | 620 | Pierce County, NE              | 639 |

## Nebraska

| Area                 | Rent |                      |     |                         |     |
|----------------------|------|----------------------|-----|-------------------------|-----|
| Adams County, NE     | 627  | Gosper County, NE    | 600 | Platte County, NE       | 662 |
| Antelope County, NE  | 575  | Grant County, NE     | 612 | Polk County, NE         | 584 |
| Arthur County, NE    | 612  | Greeley County, NE   | 575 | Red Willow County, NE   | 593 |
| Banner County, NE    | 612  | Hall County, NE      | 651 | Richardson County, NE   | 575 |
| Blaine County, NE    | 575  | Hamilton County, NE  | 618 | Rock County, NE         | 575 |
| Boone County, NE     | 575  | Harlan County, NE    | 575 | Saline County, NE       | 662 |
| Box Butte County, NE | 589  | Hayes County, NE     | 575 | Saunders County, NE     | 644 |
| Boyd County, NE      | 664  | Hitchcock County, NE | 622 | Scotts Bluff County, NE | 663 |
| Brown County, NE     | 575  | Holt County, NE      | 664 | Seward County, NE       | 614 |
| Buffalo County, NE   | 664  | Hooker County, NE    | 575 | Sheridan County, NE     | 664 |
| Burt County, NE      | 608  | Howard County, NE    | 575 | Sherman County, NE      | 575 |
| Butler County, NE    | 626  | Jefferson County, NE | 575 | Sioux County, NE        | 589 |
| Cedar County, NE     | 575  | Johnson County, NE   | 575 | Stanton County, NE      | 795 |
| Chase County, NE     | 707  | Kearney County, NE   | 707 | Thayer County, NE       | 627 |
| Cherry County, NE    | 642  | Keith County, NE     | 575 | Thomas County, NE       | 616 |
|                      |      | Keya Paha County, NE | 612 | Thurston County, NE     | 575 |
|                      |      | Kimball County, NE   | 664 | Valley County, NE       | 575 |
|                      |      | Knox County, NE      | 575 | Wayne County, NE        | 616 |





|                    |     |
|--------------------|-----|
| Webster County, NE | 575 |
| Wheeler County, NE | 612 |
| York County, NE    | 659 |

## Nevada

| Area                             | Rent |
|----------------------------------|------|
| Carson City, NV                  | 908  |
| Churchill County, NV             | 813  |
| Douglas County, NV               | 1025 |
| Elko County, NV                  | 976  |
| Esmeralda County, NV             | 648  |
| Eureka County, NV                | 843  |
| Humboldt County, NV              | 862  |
| Lander County, NV                | 846  |
| Las Vegas-Henderson-Paradise, NV | 1080 |
| Lincoln County, NV               | 682  |
| Lyon County, NV                  | 843  |
| Mineral County, NV               | 797  |
| Nye County, NV                   | 783  |
| Pershing County, NV              | 734  |
| Reno, NV                         | 1204 |
| White Pine County, NV            | 850  |

## New Hampshire

| Area                     | Rent |
|--------------------------|------|
| Belknap County, NH       | 952  |
| Carroll County, NH       | 901  |
| Cheshire County, NH      | 928  |
| Coos County, NH          | 764  |
| Grafton County, NH       | 983  |
| Hillsborough County, NH  | 1064 |
| Manchester, NH           | 1174 |
| Merrimack County, NH     | 994  |
| Nashua, NH               | 1322 |
| Portsmouth-Rochester, NH | 1167 |

|                               |      |
|-------------------------------|------|
| Sullivan County, NH           | 910  |
| Western Rockingham County, NH | 1346 |

## New Jersey

| Area                             | Rent |
|----------------------------------|------|
| Atlantic City-Hammonton, NJ      | 1181 |
| Bergen-Passaic, NJ               | 1597 |
| Jersey City, NJ                  | 1851 |
| Middlesex-Somerset-Hunterdon, NJ | 1563 |
| Monmouth-Ocean, NJ               | 1323 |
| Newark, NJ                       | 1309 |
| Ocean City, NJ                   | 1194 |
| Trenton, NJ                      | 1351 |
| Vineland-Bridgeton, NJ           | 1121 |
| Warren County, NJ                | 1192 |

## New Mexico

| Area                  | Rent |
|-----------------------|------|
| Albuquerque, NM       | 883  |
| Catron County, NM     | 652  |
| Chaves County, NM     | 628  |
| Cibola County, NM     | 626  |
| Colfax County, NM     | 574  |
| Curry County, NM      | 648  |
| De Baca County, NM    | 652  |
| Eddy County, NM       | 859  |
| Farmington, NM        | 772  |
| Grant County, NM      | 640  |
| Guadalupe County, NM  | 618  |
| Harding County, NM    | 579  |
| Hidalgo County, NM    | 579  |
| Las Cruces, NM        | 692  |
| Lea County, NM        | 757  |
| Lincoln County, NM    | 627  |
| Los Alamos County, NM | 892  |

|                       |      |
|-----------------------|------|
| Luna County, NM       | 552  |
| McKinley County, NM   | 625  |
| Mora County, NM       | 598  |
| Otero County, NM      | 651  |
| Quay County, NM       | 620  |
| Rio Arriba County, NM | 706  |
| Roosevelt County, NM  | 646  |
| San Miguel County, NM | 677  |
| Santa Fe, NM          | 1060 |
| Sierra County, NM     | 552  |
| Socorro County, NM    | 558  |
| Taos County, NM       | 787  |
| Union County, NM      | 552  |

## New York

| Area                                  | Rent |
|---------------------------------------|------|
| Albany-Schenectady-Troy, NY           | 1068 |
| Allegany County, NY                   | 614  |
| Binghamton, NY                        | 705  |
| Buffalo-Cheektowaga-Niagara Falls, NY | 870  |
| Cattaraugus County, NY                | 629  |
| Cayuga County, NY                     | 709  |
| Chautauqua County, NY                 | 630  |
| Chenango County, NY                   | 667  |
| Clinton County, NY                    | 725  |
| Columbia County, NY                   | 913  |
| Cortland County, NY                   | 763  |
| Delaware County, NY                   | 672  |
| Elmira, NY                            | 801  |
| Essex County, NY                      | 809  |
| Franklin County, NY                   | 701  |
| Fulton County, NY                     | 726  |
| Genesee County, NY                    | 731  |
| Glens Falls, NY                       | 898  |
| Greene County, NY                     | 880  |



|                                      |      |                                   |      |                         |      |
|--------------------------------------|------|-----------------------------------|------|-------------------------|------|
| Hamilton County, NY                  | 750  | Camden County, NC                 | 817  | Lincoln County, NC      | 720  |
| Ithaca, NY                           | 1234 | Carteret County, NC               | 749  | Macon County, NC        | 736  |
| Kingston, NY                         | 1137 | Caswell County, NC                | 635  | Martin County, NC       | 571  |
| Lewis County, NY                     | 705  | Charlotte-Concord-Gastonia, NC-SC | 1100 | McDowell County, NC     | 604  |
| Montgomery County, NY                | 742  | Cherokee County, NC               | 629  | Mitchell County, NC     | 565  |
| Nassau-Suffolk, NY                   | 1818 | Chowan County, NC                 | 726  | Montgomery County, NC   | 561  |
| New York, NY                         | 1970 | Clay County, NC                   | 756  | Moore County, NC        | 842  |
| Otsego County, NY                    | 772  | Cleveland County, NC              | 581  | Northampton County, NC  | 632  |
| Poughkeepsie-Newburgh-Middletown, NY | 1193 | Columbus County, NC               | 550  | Pamlico County, NC      | 673  |
| Rochester, NY                        | 880  | Craven County, NC                 | 815  | Pasquotank County, NC   | 703  |
| Schuyler County, NY                  | 686  | Dare County, NC                   | 966  | Pender County, NC       | 841  |
| Seneca County, NY                    | 711  | Davidson County, NC               | 578  | Perquimans County, NC   | 719  |
| St. Lawrence County, NY              | 718  | Duplin County, NC                 | 597  | Person County, NC       | 616  |
| Steuben County, NY                   | 717  | Durham-Chapel Hill, NC            | 1107 | Polk County, NC         | 777  |
| Sullivan County, NY                  | 833  | Fayetteville, NC                  | 840  | Raleigh, NC             | 1155 |
| Syracuse, NY                         | 828  | Gates County, NC                  | 736  | Richmond County, NC     | 635  |
| Utica-Rome, NY                       | 725  | Goldsboro, NC                     | 701  | Robeson County, NC      | 550  |
| Watertown-Fort Drum, NY              | 974  | Graham County, NC                 | 566  | Rockingham County, NC   | 633  |
| Westchester County, NY               |      | Granville County, NC              | 740  | Rocky Mount, NC         | 691  |
| Statutory Exception Area             | 1697 | Greene County, NC                 | 550  | Rowan County, NC        | 748  |
| Wyoming County, NY                   | 586  | Greensboro-High Point, NC         | 898  | Rutherford County, NC   | 567  |
| Yates County, NY                     | 726  | Greenville, NC                    | 791  | Sampson County, NC      | 550  |
| <b>North Carolina</b>                |      | Halifax County, NC                | 644  | Scotland County, NC     | 596  |
|                                      |      | Harnett County, NC                | 699  | Stanly County, NC       | 667  |
|                                      |      | Haywood County, NC                | 905  | Surry County, NC        | 587  |
|                                      |      | Hertford County, NC               | 669  | Swain County, NC        | 579  |
|                                      |      | Hickory-Lenoir-Morganton, NC      | 608  | Transylvania County, NC | 643  |
|                                      |      | Hoke County, NC                   | 722  | Tyrrell County, NC      | 800  |
|                                      |      | Hyde County, NC                   | 638  | Vance County, NC        | 684  |
|                                      |      | Iredell County, NC                | 888  | Warren County, NC       | 558  |
|                                      |      | Jackson County, NC                | 675  | Washington County, NC   | 579  |
|                                      |      | Jacksonville, NC                  | 780  | Watauga County, NC      | 842  |
| Alleghany County, NC                 | 592  | Jones County, NC                  | 550  | Wilkes County, NC       | 610  |
| Anson County, NC                     | 679  | Lee County, NC                    | 756  | Wilmington, NC          | 1050 |
| Ashe County, NC                      | 575  | Lenoir County, NC                 | 620  | Wilson County, NC       | 722  |
| Asheville, NC                        | 1030 |                                   |      |                         |      |
| Avery County, NC                     | 677  |                                   |      |                         |      |
| Beaufort County, NC                  | 624  |                                   |      |                         |      |
| Bertie County, NC                    | 560  |                                   |      |                         |      |
| Bladen County, NC                    | 555  |                                   |      |                         |      |
| Brunswick County, NC                 | 898  |                                   |      |                         |      |
| Burlington, NC                       | 748  |                                   |      |                         |      |



Winston-Salem, NC 703  
Yancey County, NC 584

## North Dakota

| Area                     | Rent |
|--------------------------|------|
| Adams County, ND         | 575  |
| Barnes County, ND        | 605  |
| Benson County, ND        | 664  |
| Billings County, ND      | 666  |
| Bismarck, ND             | 783  |
| Bottineau County, ND     | 644  |
| Bowman County, ND        | 575  |
| Burke County, ND         | 646  |
| Cavalier County, ND      | 664  |
| Dickey County, ND        | 575  |
| Divide County, ND        | 901  |
| Dunn County, ND          | 826  |
| Eddy County, ND          | 575  |
| Emmons County, ND        | 575  |
| Fargo, ND-MN             | 751  |
| Foster County, ND        | 664  |
| Golden Valley County, ND | 671  |
| Grand Forks, ND-MN       | 715  |
| Grant County, ND         | 593  |
| Griggs County, ND        | 575  |
| Hettinger County, ND     | 856  |
| Kidder County, ND        | 664  |
| LaMoure County, ND       | 575  |
| Logan County, ND         | 575  |
| McHenry County, ND       | 664  |
| McIntosh County, ND      | 664  |
| McKenzie County, ND      | 905  |
| McLean County, ND        | 588  |
| Mercer County, ND        | 717  |
| Mountrail County, ND     | 708  |

Nelson County, ND 664  
Pembina County, ND 652  
Pierce County, ND 698  
Ramsey County, ND 664  
Ransom County, ND 581  
Renville County, ND 594  
Richland County, ND 575  
Rolette County, ND 585  
Sargent County, ND 606  
Sheridan County, ND 666  
Sioux County, ND 575  
Slope County, ND 666  
Stark County, ND 890  
Steele County, ND 575  
Stutsman County, ND 579  
Towner County, ND 575  
Traill County, ND 603  
Walsh County, ND 576  
Ward County, ND 779  
Wells County, ND 659  
Williams County, ND 811

## Ohio

| Area                 | Rent |
|----------------------|------|
| Adams County, OH     | 591  |
| Akron, OH            | 751  |
| Ashland County, OH   | 590  |
| Ashtabula County, OH | 604  |
| Athens County, OH    | 822  |
| Auglaize County, OH  | 615  |
| Brown County, OH     | 670  |
| Canton-Massillon, OH | 615  |
| Champaign County, OH | 598  |
| Cincinnati, OH-KY-IN | 797  |
| Cleveland-Elyria, OH | 781  |

Clinton County, OH 661  
Columbiana County, OH 648  
Columbus, OH 888  
Coshocton County, OH 563  
Crawford County, OH 613  
Darke County, OH 609  
Dayton, OH 723  
Defiance County, OH 614  
Erie County, OH 690  
Fayette County, OH 622  
Gallia County, OH 623  
Guernsey County, OH 590  
Hancock County, OH 689  
Hardin County, OH 616  
Harrison County, OH 563  
Henry County, OH 662  
Highland County, OH 610  
Hocking County, OH 561  
Holmes County, OH 567  
Huron County, OH 608  
Jackson County, OH 587  
Knox County, OH 640  
Lima, OH 662  
Logan County, OH 626  
Mansfield, OH 574  
Marion County, OH 661  
Meigs County, OH 648  
Mercer County, OH 565  
Monroe County, OH 648  
Morgan County, OH 639  
Muskingum County, OH 605  
Noble County, OH 660  
Ottawa County, OH 656  
Paulding County, OH 643  
Perry County, OH 584



|                                |     |
|--------------------------------|-----|
| Pike County, OH                | 591 |
| Preble County, OH              | 613 |
| Putnam County, OH              | 630 |
| Ross County, OH                | 656 |
| Sandusky County, OH            | 621 |
| Scioto County, OH              | 648 |
| Seneca County, OH              | 606 |
| Shelby County, OH              | 646 |
| Springfield, OH                | 676 |
| Toledo, OH                     | 662 |
| Tuscarawas County, OH          | 651 |
| Union County, OH               | 852 |
| Van Wert County, OH            | 587 |
| Vinton County, OH              | 607 |
| Washington County, OH          | 617 |
| Wayne County, OH               | 633 |
| Williams County, OH            | 599 |
| Wyandot County, OH             | 606 |
| Youngstown-Warren-Boardman, OH | 593 |

## Oklahoma

| Area                | Rent |
|---------------------|------|
| Adair County, OK    | 582  |
| Alfalfa County, OK  | 598  |
| Atoka County, OK    | 582  |
| Beaver County, OK   | 581  |
| Beckham County, OK  | 676  |
| Blaine County, OK   | 566  |
| Bryan County, OK    | 613  |
| Caddo County, OK    | 562  |
| Carter County, OK   | 678  |
| Cherokee County, OK | 651  |
| Choctaw County, OK  | 572  |
| Cimarron County, OK | 578  |
| Coal County, OK     | 562  |

|                       |     |
|-----------------------|-----|
| Cotton County, OK     | 571 |
| Craig County, OK      | 623 |
| Custer County, OK     | 645 |
| Delaware County, OK   | 600 |
| Dewey County, OK      | 622 |
| Ellis County, OK      | 662 |
| Enid, OK              | 700 |
| Garvin County, OK     | 562 |
| Grady County, OK      | 603 |
| Grant County, OK      | 615 |
| Greer County, OK      | 562 |
| Harmon County, OK     | 578 |
| Harper County, OK     | 578 |
| Haskell County, OK    | 568 |
| Hughes County, OK     | 600 |
| Jackson County, OK    | 635 |
| Jefferson County, OK  | 562 |
| Johnston County, OK   | 622 |
| Kay County, OK        | 587 |
| Kingfisher County, OK | 613 |
| Kiowa County, OK      | 579 |
| Latimer County, OK    | 562 |
| Lawton, OK            | 631 |
| Le Flore County, OK   | 586 |
| Lincoln County, OK    | 620 |
| Love County, OK       | 638 |
| Major County, OK      | 612 |
| Marshall County, OK   | 578 |
| Mayes County, OK      | 626 |
| McCurtain County, OK  | 574 |
| McIntosh County, OK   | 649 |
| Murray County, OK     | 629 |
| Muskogee County, OK   | 603 |
| Noble County, OK      | 649 |
| Nowata County, OK     | 567 |

|                         |     |
|-------------------------|-----|
| Okfuskee County, OK     | 647 |
| Oklahoma City, OK       | 794 |
| Okmulgee County, OK     | 562 |
| Ottawa County, OK       | 597 |
| Pawnee County, OK       | 590 |
| Payne County, OK        | 759 |
| Pittsburg County, OK    | 630 |
| Pontotoc County, OK     | 633 |
| Pottawatomie County, OK | 621 |
| Pushmataha County, OK   | 585 |
| Roger Mills County, OK  | 641 |
| Seminole County, OK     | 565 |
| Stephens County, OK     | 599 |
| Texas County, OK        | 727 |
| Tillman County, OK      | 649 |
| Tulsa, OK               | 769 |
| Washington County, OK   | 678 |
| Washita County, OK      | 649 |
| Woods County, OK        | 700 |
| Woodward County, OK     | 726 |

## Oregon

| Area                   | Rent |
|------------------------|------|
| Albany, OR             | 915  |
| Baker County, OR       | 707  |
| Bend-Redmond, OR       | 1134 |
| Clatsop County, OR     | 990  |
| Coos County, OR        | 792  |
| Corvallis, OR          | 1148 |
| Crook County, OR       | 851  |
| Curry County, OR       | 906  |
| Douglas County, OR     | 898  |
| Eugene-Springfield, OR | 1012 |
| Gilliam County, OR     | 823  |
| Grant County, OR       | 685  |





|                                     |      |
|-------------------------------------|------|
| Grants Pass, OR                     | 905  |
| Harney County, OR                   | 588  |
| Hood River County, OR               | 1034 |
| Jefferson County, OR                | 870  |
| Klamath County, OR                  | 724  |
| Lake County, OR                     | 736  |
| Lincoln County, OR                  | 926  |
| Malheur County, OR                  | 684  |
| Medford, OR                         | 957  |
| Morrow County, OR                   | 780  |
| Portland-Vancouver-Hillsboro, OR-WA | 1372 |
| Salem, OR                           | 935  |
| Sherman County, OR                  | 746  |
| Tillamook County, OR                | 830  |
| Umatilla County, OR                 | 778  |
| Union County, OR                    | 742  |
| Wallowa County, OR                  | 730  |
| Wasco County, OR                    | 1021 |
| Wheeler County, OR                  | 639  |

## Pennsylvania

| Area                           | Rent |
|--------------------------------|------|
| Allentown-Bethlehem-Easton, PA | 1011 |
| Altoona, PA                    | 731  |
| Armstrong County, PA           | 668  |
| Bedford County, PA             | 620  |
| Bradford County, PA            | 721  |
| Cameron County, PA             | 575  |
| Chambersburg-Waynesboro, PA    | 768  |
| Clarion County, PA             | 650  |
| Clearfield County, PA          | 639  |
| Clinton County, PA             | 692  |
| Columbia County, PA            | 781  |
| Crawford County, PA            | 613  |
| East Stroudsburg, PA           | 952  |

|   |      |
|---|------|
| Elk County, PA                              | 604  |
| Erie, PA                                    | 705  |
| Forest County, PA                           | 619  |
| Fulton County, PA                           | 664  |
| Gettysburg, PA                              | 898  |
| Greene County, PA                           | 707  |
| Harrisburg-Carlisle, PA                     | 897  |
| Huntingdon County, PA                       | 648  |
| Indiana County, PA                          | 696  |
| Jefferson County, PA                        | 634  |
| Johnstown, PA                               | 612  |
| Juniata County, PA                          | 583  |
| Lancaster, PA                               | 981  |
| Lawrence County, PA                         | 649  |
| Lebanon, PA                                 | 802  |
| McKean County, PA                           | 597  |
| Mifflin County, PA                          | 666  |
| Montour County, PA                          | 829  |
| Northumberland County, PA                   | 611  |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 1154 |
| Pike County, PA                             | 1124 |
| Pittsburgh, PA                              | 872  |
| Potter County, PA                           | 608  |
| Reading, PA                                 | 879  |
| Schuylkill County, PA                       | 632  |
| Scranton--Wilkes-Barre, PA                  | 753  |
| Sharon, PA                                  | 611  |
| Snyder County, PA                           | 699  |
| Somerset County, PA                         | 633  |
| State College, PA                           | 1149 |
| Sullivan County, PA                         | 641  |
| Susquehanna County, PA                      | 647  |
| Tioga County, PA                            | 655  |
| Union County, PA                            | 793  |

|                    |     |
|--------------------|-----|
| Venango County, PA | 601 |
| Warren County, PA  | 607 |
| Wayne County, PA   | 793 |
| Williamsport, PA   | 753 |
| York-Hanover, PA   | 829 |

## Rhode Island

| Area                                | Rent |
|-------------------------------------|------|
| Newport-Middleton-Portsmouth, RI    | 1413 |
| Providence-Fall River, RI-MA        | 1110 |
| Westerly-Hopkinton-New Shoreham, RI | 1127 |

## South Carolina

| Area                            | Rent |
|---------------------------------|------|
| Abbeville County, SC            | 607  |
| Allendale County, SC            | 580  |
| Anderson, SC                    | 710  |
| Bamberg County, SC              | 582  |
| Barnwell County, SC             | 608  |
| Beaufort County, SC             | 1188 |
| Charleston-North Charleston, SC | 1318 |
| Cherokee County, SC             | 593  |
| Chester County, SC              | 621  |
| Chesterfield County, SC         | 641  |
| Clarendon County, SC            | 587  |
| Colleton County, SC             | 754  |
| Columbia, SC                    | 934  |
| Darlington County, SC           | 667  |
| Dillon County, SC               | 596  |
| Florence, SC                    | 691  |
| Georgetown County, SC           | 731  |
| Greenville-Mauldin-Easley, SC   | 948  |
| Greenwood County, SC            | 692  |
| Hampton County, SC              | 548  |





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|--|-----|
| Jasper County, SC                                | 882 |
| Kershaw County, SC                               | 716 |
| Lancaster County, SC                             | 692 |
| Laurens County, SC                               | 629 |
| Lee County, SC                                   | 583 |
| Marion County, SC                                | 568 |
| Marlboro County, SC                              | 541 |
| McCormick County, SC                             | 584 |
| Myrtle Beach-North<br>Myrtle Beach-Conway,<br>SC | 975 |
| Newberry County, SC                              | 651 |
| Oconee County, SC                                | 657 |
| Orangeburg County, SC                            | 665 |
| Spartanburg, SC                                  | 810 |
| Sumter, SC                                       | 743 |
| Union County, SC                                 | 562 |
| Williamsburg County, SC                          | 568 |

## South Dakota

| Area                   | Rent |
|------------------------|------|
| Aurora County, SD      | 640  |
| Beadle County, SD      | 587  |
| Bennett County, SD     | 674  |
| Bon Homme County, SD   | 575  |
| Brookings County, SD   | 630  |
| Brown County, SD       | 650  |
| Brule County, SD       | 575  |
| Buffalo County, SD     | 614  |
| Butte County, SD       | 666  |
| Campbell County, SD    | 575  |
| Charles Mix County, SD | 636  |
| Clark County, SD       | 575  |
| Clay County, SD        | 625  |
| Codington County, SD   | 650  |
| Corson County, SD      | 664  |
| Custer County, SD      | 772  |

|                       |     |
|-----------------------|-----|
| Davison County, SD    | 665 |
| Day County, SD        | 608 |
| Deuel County, SD      | 578 |
| Dewey County, SD      | 606 |
| Douglas County, SD    | 637 |
| Edmunds County, SD    | 575 |
| Fall River County, SD | 683 |
| Faulk County, SD      | 579 |
| Grant County, SD      | 597 |
| Gregory County, SD    | 599 |
| Haakon County, SD     | 614 |
| Hamlin County, SD     | 617 |
| Hand County, SD       | 575 |
| Hanson County, SD     | 577 |
| Harding County, SD    | 667 |
| Hughes County, SD     | 634 |
| Hutchinson County, SD | 633 |
| Hyde County, SD       | 576 |
| Jackson County, SD    | 664 |
| Jerauld County, SD    | 664 |
| Jones County, SD      | 614 |
| Kingsbury County, SD  | 631 |
| Lake County, SD       | 575 |
| Lawrence County, SD   | 624 |
| Lyman County, SD      | 608 |
| Marshall County, SD   | 664 |
| McPherson County, SD  | 575 |
| Meade County, SD      | 743 |
| Mellette County, SD   | 575 |
| Miner County, SD      | 575 |
| Moody County, SD      | 637 |
| Perkins County, SD    | 575 |
| Potter County, SD     | 600 |
| Rapid City, SD        | 736 |
| Roberts County, SD    | 591 |

|                     |     |
|---------------------|-----|
| Sanborn County, SD  | 627 |
| Sioux Falls, SD     | 772 |
| Spink County, SD    | 575 |
| Stanley County, SD  | 691 |
| Sully County, SD    | 614 |
| Todd County, SD     | 575 |
| Tripp County, SD    | 575 |
| Walworth County, SD | 591 |
| Yankton County, SD  | 603 |
| Ziebach County, SD  | 575 |

## Tennessee

| Area                  | Rent |
|-----------------------|------|
| Bedford County, TN    | 665  |
| Benton County, TN     | 611  |
| Bledsoe County, TN    | 514  |
| Campbell County, TN   | 572  |
| Carroll County, TN    | 599  |
| Chattanooga, TN-GA    | 797  |
| Claiborne County, TN  | 595  |
| Clarksville, TN-KY    | 750  |
| Clay County, TN       | 532  |
| Cleveland, TN         | 663  |
| Cocke County, TN      | 514  |
| Coffee County, TN     | 610  |
| Crockett County, TN   | 574  |
| Cumberland County, TN | 580  |
| Decatur County, TN    | 593  |
| DeKalb County, TN     | 540  |
| Dyer County, TN       | 556  |
| Fentress County, TN   | 514  |
| Franklin County, TN   | 569  |
| Gibson County, TN     | 612  |
| Giles County, TN      | 645  |
| Grainger County, TN   | 576  |



|  |      |                                      |      |                           |      |
|--|------|--------------------------------------|------|---------------------------|------|
| Greene County, TN                              | 593  | Obion County, TN                     | 592  | Brazoria County, TX       | 1125 |
| Grundy County, TN                              | 539  | Overton County, TN                   | 544  | Brewster County, TX       | 731  |
| Hancock County, TN                             | 526  | Perry County, TN                     | 536  | Briscoe County, TX        | 600  |
| Hardeman County, TN                            | 527  | Pickett County, TN                   | 533  | Brooks County, TX         | 600  |
| Hardin County, TN                              | 533  | Putnam County, TN                    | 607  | Brown County, TX          | 682  |
| Haywood County, TN                             | 537  | Rhea County, TN                      | 553  | Brownsville-Harlingen, TX | 670  |
| Henderson County, TN                           | 623  | Roane County, TN                     | 721  | Burnet County, TX         | 811  |
| Henry County, TN                               | 543  | Scott County, TN                     | 535  | Calhoun County, TX        | 793  |
| Hickman County, TN                             | 623  | Sevier County, TN                    | 743  | Camp County, TX           | 639  |
| Houston County, TN                             | 584  | Smith County, TN                     | 573  | Cass County, TX           | 595  |
| Humphreys County, TN                           | 601  | Stewart County, TN                   | 548  | Castro County, TX         | 664  |
| Jackson County, TN                             | 534  | Van Buren County, TN                 | 533  | Cherokee County, TX       | 630  |
| Jackson, TN                                    | 696  | Warren County, TN                    | 565  | Childress County, TX      | 697  |
| Johnson City, TN                               | 700  | Wayne County, TN                     | 579  | Cochran County, TX        | 600  |
| Johnson County, TN                             | 571  | Weakley County, TN                   | 590  | Coke County, TX           | 575  |
| Kingsport-Bristol-Bristol, TN-VA               | 563  | White County, TN                     | 599  | Coleman County, TX        | 667  |
| Knoxville, TN                                  | 859  | <div>Texas</div> <div>AreaRent</div> |      | College Station-Bryan, TX | 887  |
| Lake County, TN                                | 514  |                                      |      | Collingsworth County, TX  | 600  |
| Lauderdale County, TN                          | 541  | Abilene, TX                          | 723  | Colorado County, TX       | 645  |
| Lawrence County, TN                            | 580  | Amarillo, TX                         | 761  | Comanche County, TX       | 664  |
| Lewis County, TN                               | 514  | Anderson County, TX                  | 722  | Concho County, TX         | 756  |
| Lincoln County, TN                             | 632  | Andrews County, TX                   | 947  | Cooke County, TX          | 820  |
| Macon County, TN                               | 596  | Angelina County, TX                  | 801  | Corpus Christi, TX        | 978  |
| Marshall County, TN                            | 621  | Aransas County, TX                   | 920  | Cottle County, TX         | 600  |
| Maury County, TN                               | 814  | Atascosa County, TX                  | 927  | Crane County, TX          | 658  |
| McMinn County, TN                              | 666  | Austin County, TX                    | 850  | Crockett County, TX       | 600  |
| McNairy County, TN                             | 582  | Austin-Round Rock, TX                | 1333 | Culberson County, TX      | 705  |
| Meigs County, TN                               | 584  | Bailey County, TX                    | 600  | Dallam County, TX         | 721  |
| Memphis, TN-MS-AR                              | 848  | Baylor County, TX                    | 650  | Dallas, TX                | 1247 |
| Monroe County, TN                              | 593  | Beaumont-Port Arthur, TX             | 844  | Dawson County, TX         | 664  |
| Moore County, TN                               | 532  | Bee County, TX                       | 792  | Deaf Smith County, TX     | 710  |
| Morgan County, TN                              | 589  | Blanco County, TX                    | 805  | Delta County, TX          | 640  |
| Morristown, TN                                 | 616  | Borden County, TX                    | 705  | DeWitt County, TX         | 843  |
| Nashville-Davidson--Murfreesboro--Franklin, TN | 1196 | Bosque County, TX                    | 647  | Dickens County, TX        | 600  |
|  |      |                                      |      | Dimmit County, TX         | 691  |



|                          |      |                                      |      |                              |      |
|--------------------------|------|--------------------------------------|------|------------------------------|------|
| Donley County, TX        | 586  | Hood County, TX                      | 964  | Llano County, TX             | 838  |
| Duval County, TX         | 600  | Hopkins County, TX                   | 699  | Longview, TX                 | 836  |
| Eastland County, TX      | 664  | Houston County, TX                   | 610  | Loving County, TX            | 705  |
| Edwards County, TX       | 705  | Houston-The Woodlands-Sugar Land, TX | 1127 | Lubbock, TX                  | 821  |
| El Paso, TX              | 750  | Howard County, TX                    | 901  | Lynn County, TX              | 696  |
| Erath County, TX         | 756  | Hudspeth County, TX                  | 631  | Madison County, TX           | 784  |
| Falls County, TX         | 633  | Hutchinson County, TX                | 687  | Marion County, TX            | 643  |
| Fannin County, TX        | 649  | Jack County, TX                      | 600  | Martin County, TX            | 615  |
| Fayette County, TX       | 685  | Jackson County, TX                   | 792  | Mason County, TX             | 694  |
| Fisher County, TX        | 600  | Jasper County, TX                    | 685  | Matagorda County, TX         | 726  |
| Floyd County, TX         | 681  | Jeff Davis County, TX                | 705  | Maverick County, TX          | 633  |
| Foard County, TX         | 705  | Jim Hogg County, TX                  | 600  | McAllen-Edinburg-Mission, TX | 677  |
| Fort Worth-Arlington, TX | 1147 | Jim Wells County, TX                 | 736  | McCulloch County, TX         | 703  |
| Franklin County, TX      | 690  | Karnes County, TX                    | 713  | McMullen County, TX          | 705  |
| Freestone County, TX     | 591  | Kendall County, TX                   | 1137 | Medina County, TX            | 758  |
| Frio County, TX          | 793  | Kenedy County, TX                    | 705  | Menard County, TX            | 600  |
| Gaines County, TX        | 640  | Kent County, TX                      | 705  | Midland, TX                  | 1281 |
| Garza County, TX         | 642  | Kerr County, TX                      | 817  | Milam County, TX             | 643  |
| Gillespie County, TX     | 810  | Killeen-Temple, TX                   | 688  | Mills County, TX             | 600  |
| Glasscock County, TX     | 705  | Kimble County, TX                    | 713  | Mitchell County, TX          | 678  |
| Gonzales County, TX      | 740  | King County, TX                      | 705  | Montague County, TX          | 727  |
| Gray County, TX          | 687  | Kinney County, TX                    | 703  | Moore County, TX             | 705  |
| Grimes County, TX        | 669  | Kleberg County, TX                   | 775  | Morris County, TX            | 576  |
| Hale County, TX          | 660  | Knox County, TX                      | 600  | Motley County, TX            | 600  |
| Hall County, TX          | 576  | La Salle County, TX                  | 690  | Nacogdoches County, TX       | 749  |
| Hamilton County, TX      | 702  | Lamar County, TX                     | 662  | Navarro County, TX           | 686  |
| Hansford County, TX      | 745  | Lamb County, TX                      | 602  | Newton County, TX            | 611  |
| Hardeman County, TX      | 575  | Lampasas County, TX                  | 632  | Nolan County, TX             | 610  |
| Harrison County, TX      | 758  | Laredo, TX                           | 805  | Ochiltree County, TX         | 695  |
| Hartley County, TX       | 793  | Lavaca County, TX                    | 678  | Odessa, TX                   | 996  |
| Haskell County, TX       | 664  | Lee County, TX                       | 859  | Oldham County, TX            | 811  |
| Hemphill County, TX      | 774  | Leon County, TX                      | 638  | Palo Pinto County, TX        | 677  |
| Henderson County, TX     | 686  | Limestone County, TX                 | 659  | Panola County, TX            | 667  |
| Hill County, TX          | 680  | Lipscomb County, TX                  | 656  | Parmer County, TX            | 697  |
| Hockley County, TX       | 664  | Live Oak County, TX                  | 638  | Pecos County, TX             | 857  |



|                                 |      |                       |     |                      |      |
|---------------------------------|------|-----------------------|-----|----------------------|------|
| Polk County, TX                 | 730  | Trinity County, TX    | 691 | Iron County, UT      | 668  |
| Presidio County, TX             | 600  | Tyler County, TX      | 696 | Kane County, UT      | 851  |
| Rains County, TX                | 679  | Tyler, TX             | 914 | Logan, UT-ID         | 748  |
| Reagan County, TX               | 831  | Upton County, TX      | 664 | Millard County, UT   | 595  |
| Real County, TX                 | 712  | Uvalde County, TX     | 724 | Ogden-Clearfield, UT | 954  |
| Red River County, TX            | 575  | Val Verde County, TX  | 677 | Piute County, UT     | 595  |
| Reeves County, TX               | 795  | Van Zandt County, TX  | 671 | Provo-Orem, UT       | 972  |
| Refugio County, TX              | 739  | Victoria, TX          | 909 | Rich County, UT      | 671  |
| Roberts County, TX              | 705  | Waco, TX              | 760 | Salt Lake City, UT   | 1195 |
| Runnels County, TX              | 645  | Walker County, TX     | 893 | San Juan County, UT  | 664  |
| Rusk County, TX                 | 674  | Ward County, TX       | 827 | Sanpete County, UT   | 627  |
| Sabine County, TX               | 664  | Washington County, TX | 839 | Sevier County, UT    | 589  |
| San Angelo, TX                  | 837  | Wharton County, TX    | 738 | St. George, UT       | 945  |
| San Antonio-New Braunfels, TX   | 1039 | Wheeler County, TX    | 617 | Summit County, UT    | 1162 |
| San Augustine County, TX        | 680  | Wichita Falls, TX     | 758 | Tooele County, UT    | 831  |
| San Jacinto County, TX          | 691  | Wilbarger County, TX  | 636 | Uintah County, UT    | 768  |
| San Saba County, TX             | 674  | Willacy County, TX    | 575 | Wasatch County, UT   | 967  |
| Schleicher County, TX           | 705  | Winkler County, TX    | 722 | Wayne County, UT     | 595  |
| Scurry County, TX               | 792  | Wise County, TX       | 949 |                      |      |
| Shackelford County, TX          | 705  | Wood County, TX       | 698 |                      |      |
| Shelby County, TX               | 597  | Yoakum County, TX     | 785 |                      |      |
| Sherman County, TX              | 664  | Young County, TX      | 656 |                      |      |
| Sherman-Denison, TX             | 879  | Zapata County, TX     | 629 |                      |      |
| Somervell County, TX            | 729  | Zavala County, TX     | 666 |                      |      |
| Starr County, TX                | 582  |                       |     |                      |      |
| Stephens County, TX             | 595  |                       |     |                      |      |
| Sterling County, TX             | 838  |                       |     |                      |      |
| Stonewall County, TX            | 705  |                       |     |                      |      |
| Sutton County, TX               | 642  |                       |     |                      |      |
| Swisher County, TX              | 582  |                       |     |                      |      |
| Terrell County, TX              | 705  |                       |     |                      |      |
| Terry County, TX                | 613  |                       |     |                      |      |
| Texarkana, TX-<br>Texarkana, AR | 708  |                       |     |                      |      |
| Throckmorton County, TX         | 600  |                       |     |                      |      |
| Titus County, TX                | 659  |                       |     |                      |      |

## Utah

| Area                 | Rent |
|----------------------|------|
| Beaver County, UT    | 595  |
| Box Elder County, UT | 724  |
| Carbon County, UT    | 611  |
| Daggett County, UT   | 671  |
| Duchesne County, UT  | 692  |
| Emery County, UT     | 664  |
| Garfield County, UT  | 664  |
| Grand County, UT     | 707  |

## Vermont

| Area                               | Rent |
|------------------------------------|------|
| Addison County, VT                 | 942  |
| Bennington County, VT              | 869  |
| Burlington-South<br>Burlington, VT | 1254 |
| Caledonia County, VT               | 820  |
| Essex County, VT                   | 671  |
| Lamoille County, VT                | 845  |
| Orange County, VT                  | 830  |
| Orleans County, VT                 | 786  |
| Rutland County, VT                 | 892  |
| Washington County, VT              | 923  |
| Windham County, VT                 | 942  |
| Windsor County, VT                 | 932  |





**Virginia**

| Area   | Rent |
|--|------|
| Accomack County, VA                                    | 676  |
| Alleghany County-Clifton Forge city-Covington city, VA | 618  |
| Bath County, VA  | 600  |
| Blacksburg-Christiansburg-Radford, VA                  | 858  |
| Bland County, VA                                       | 559  |
| Brunswick County, VA                                   | 586  |
| Buchanan County, VA                                    | 616  |
| Buckingham County, VA                                  | 656  |
| Caroline County, VA                                    | 918  |
| Carroll County-Galax city, VA                          | 597  |
| Charlotte County, VA                                   | 559  |
| Charlottesville, VA                                    | 1151 |
| Culpeper County, VA                                    | 904  |
| Cumberland County, VA                                  | 737  |
| Dickenson County, VA                                   | 616  |
| Essex County, VA                                       | 726  |
| Floyd County, VA                                       | 559  |
| Franklin County, VA                                    | 636  |
| Giles County, VA                                       | 639  |
| Grayson County, VA                                     | 616  |
| Greensville County-Emporia city, VA                    | 605  |
| Halifax County, VA                                     | 546  |
| Harrisonburg, VA                                       | 766  |
| Henry County-Martinsville city, VA                     | 534  |
| Highland County, VA                                    | 600  |
| King and Queen County, VA                              | 746  |
| King George County, VA                                 | 905  |
| Lancaster County, VA                                   | 791  |
| Lee County, VA   | 616  |
| Louisa County, VA                                      | 813  |
| Lunenburg County, VA                                   | 616  |

|   |      |
|---|------|
| Lynchburg, VA   | 803  |
| Madison County, VA                                    | 747  |
| Mecklenburg County, VA                                | 660  |
| Middlesex County, VA                                  | 773  |
| Northampton County, VA                                | 718  |
| Northumberland County, VA                             | 710  |
| Nottoway County, VA                                   | 695  |
| Orange County, VA                                     | 758  |
| Page County, VA                                       | 685  |
| Patrick County, VA                                    | 616  |
| Pittsylvania County-Danville city, VA                 | 570  |
| Prince Edward County, VA                              | 706  |
| Pulaski County, VA                                    | 637  |
| Rappahannock County, VA                               | 948  |
| Richmond County, VA                                   | 712  |
| Richmond, VA  | 1120 |
| Roanoke, VA   | 747  |
| Rockbridge County-Buena Vista city-Lexington city, VA | 713  |
| Russell County, VA                                    | 534  |
| Shenandoah County, VA                                 | 676  |
| Smyth County, VA                                      | 588  |
| Southampton County-Franklin city, VA                  | 755  |
| Staunton-Waynesboro, VA                               | 778  |
| Surry County, VA                                      | 572  |
| Tazewell County, VA                                   | 569  |
| Virginia Beach-Norfolk-Newport News, VA-NC            | 1088 |
| Warren County, VA                                     | 838  |
| Westmoreland County, VA                               | 713  |
| Winchester, VA-WV                                     | 937  |
| Wise County-Norton city, VA                           | 583  |
| Wythe County, VA                                      | 565  |

**Washington**

| Area                       | Rent |
|----------------------------|------|
| Adams County, WA           | 858  |
| Bellingham, WA             | 1069 |
| Bremerton-Silverdale, WA   | 1253 |
| Clallam County, WA         | 908  |
| Columbia County, WA        | 799  |
| Ferry County, WA           | 663  |
| Garfield County, WA        | 713  |
| Grant County, WA           | 747  |
| Grays Harbor County, WA    | 770  |
| Island County, WA          | 1007 |
| Jefferson County, WA       | 925  |
| Kennewick-Richland, WA     | 897  |
| Kittitas County, WA        | 914  |
| Klickitat County, WA       | 834  |
| Lewis County, WA           | 827  |
| Lincoln County, WA         | 738  |
| Longview, WA               | 856  |
| Mason County, WA           | 986  |
| Mount Vernon-Anacortes, WA | 1103 |
| Okanogan County, WA        | 755  |
| Olympia-Tumwater, WA       | 1147 |
| Pacific County, WA         | 762  |
| Pend Oreille County, WA    | 803  |
| San Juan County, WA        | 1138 |
| Seattle-Bellevue, WA       | 1809 |
| Spokane, WA                | 842  |
| Stevens County, WA         | 637  |
| Tacoma, WA                 | 1248 |
| Wahkiakum County, WA       | 674  |
| Walla Walla, WA            | 944  |
| Wenatchee, WA              | 976  |
| Whitman County, WA         | 815  |
| Yakima, WA                 | 847  |





**West Virginia**

| Area                            | Rent |
|---------------------------------|------|
| Barbour County, WV              | 610  |
| Boone County, WV                | 623  |
| Braxton County, WV              | 619  |
| Calhoun County, WV              | 575  |
| Charleston, WV                  | 730  |
| Doddridge County, WV            | 668  |
| Fayette County, WV              | 613  |
| Gilmer County, WV               | 554  |
| Grant County, WV                | 581  |
| Greenbrier County, WV           | 667  |
| Hardy County, WV                | 590  |
| Harrison County, WV             | 700  |
| Huntington-Ashland,<br>WV-KY-OH | 707  |
| Jackson County, WV              | 648  |
| Jefferson County, WV            | 834  |
| Lewis County, WV                | 628  |
| Lincoln County, WV              | 610  |
| Logan County, WV                | 630  |
| Marion County, WV               | 705  |
| Martinsburg, WV                 | 834  |
| Mason County, WV                | 605  |
| McDowell County, WV             | 619  |
| Mercer County, WV               | 615  |
| Mingo County, WV                | 553  |
| Monroe County, WV               | 574  |
| Morgan County, WV               | 727  |
| Morgantown, WV                  | 783  |
| Nicholas County, WV             | 536  |
| Parkersburg-Vienna, WV          | 672  |
| Pendleton County, WV            | 575  |
| Pleasants County, WV            | 536  |
| Pocahontas County, WV           | 536  |
| Putnam County, WV               | 748  |

|                                |     |
|--------------------------------|-----|
| Raleigh County, WV             | 672 |
| Randolph County, WV            | 625 |
| Ritchie County, WV             | 576 |
| Roane County, WV               | 619 |
| Summers County, WV             | 559 |
| Taylor County, WV              | 705 |
| Tucker County, WV              | 619 |
| Tyler County, WV               | 696 |
| Upshur County, WV              | 620 |
| Webster County, WV             | 573 |
| Weirton-Steubenville,<br>WV-OH | 592 |
| Wetzel County, WV              | 622 |
| Wheeling, WV-OH                | 630 |
| Wyoming County, WV             | 638 |

**Wisconsin**

| Area                | Rent |
|---------------------|------|
| Adams County, WI    | 650  |
| Appleton, WI        | 728  |
| Ashland County, WI  | 616  |
| Barron County, WI   | 650  |
| Bayfield County, WI | 663  |
| Buffalo County, WI  | 658  |
| Burnett County, WI  | 658  |
| Clark County, WI    | 575  |
| Columbia County, WI | 759  |
| Crawford County, WI | 612  |
| Dodge County, WI    | 740  |
| Door County, WI     | 744  |
| Dunn County, WI     | 701  |
| Eau Claire, WI      | 679  |
| Florence County, WI | 600  |
| Fond du Lac, WI     | 685  |
| Forest County, WI   | 575  |
| Grant County, WI    | 625  |

|                                       |      |
|---------------------------------------|------|
| Green Bay, WI                         | 717  |
| Green County, WI                      | 710  |
| Green Lake County, WI                 | 631  |
| Iowa County, WI                       | 716  |
| Iron County, WI                       | 575  |
| Jackson County, WI                    | 619  |
| Janesville-Beloit, WI                 | 737  |
| Jefferson County, WI                  | 761  |
| Juneau County, WI                     | 698  |
| Kenosha County, WI                    | 860  |
| La Crosse-Onalaska, WI-<br>MN         | 768  |
| Lafayette County, WI                  | 647  |
| Langlade County, WI                   | 575  |
| Lincoln County, WI                    | 584  |
| Madison, WI                           | 1154 |
| Manitowoc County, WI                  | 610  |
| Marinette County, WI                  | 603  |
| Marquette County, WI                  | 628  |
| Menominee County, WI                  | 654  |
| Milwaukee-Waukesha-<br>West Allis, WI | 882  |
| Monroe County, WI                     | 713  |
| Oconto County, WI                     | 613  |
| Oneida County, WI                     | 759  |
| Oshkosh-Neenah, WI                    | 745  |
| Pepin County, WI                      | 575  |
| Polk County, WI                       | 714  |
| Portage County, WI                    | 695  |
| Price County, WI                      | 575  |
| Racine, WI                            | 749  |
| Richland County, WI                   | 652  |
| Rusk County, WI                       | 597  |
| Sauk County, WI                       | 789  |
| Sawyer County, WI                     | 645  |
| Shawano County, WI                    | 592  |
| Sheboygan, WI                         | 709  |



|                        |     |                     |     |
|------------------------|-----|---------------------|-----|
| Taylor County, WI      | 588 | Uinta County, WY    | 611 |
| Trempealeau County, WI | 635 | Washakie County, WY | 638 |
| Vernon County, WI      | 631 | Weston County, WY   | 757 |
| Vilas County, WI       | 624 |                     |     |
| Walworth County, WI    | 781 |                     |     |
| Washburn County, WI    | 644 |                     |     |
| Waupaca County, WI     | 655 |                     |     |
| Wausau, WI             | 681 |                     |     |
| Waushara County, WI    | 575 |                     |     |
| Wood County, WI        | 641 |                     |     |

## Wyoming

| Area                   | Rent |
|------------------------|------|
| Albany County, WY      | 710  |
| Big Horn County, WY    | 618  |
| Campbell County, WY    | 829  |
| Carbon County, WY      | 824  |
| Casper, WY             | 766  |
| Cheyenne, WY           | 746  |
| Converse County, WY    | 770  |
| Crook County, WY       | 662  |
| Fremont County, WY     | 672  |
| Goshen County, WY      | 654  |
| Hot Springs County, WY | 647  |
| Johnson County, WY     | 673  |
| Lincoln County, WY     | 654  |
| Niobrara County, WY    | 596  |
| Park County, WY        | 741  |
| Platte County, WY      | 602  |
| Sheridan County, WY    | 746  |
| Sublette County, WY    | 694  |
| Sweetwater County, WY  | 746  |
| Teton County, WY       | 1264 |

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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- |          |                   |  |
|----------|-------------------|--|
| <b>A</b> | <b>Excellent.</b> | 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>B</b> | <b>Good.</b>      | 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. |
| <b>C</b> | <b>Fair.</b>      | 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.  |
| <b>D</b> | <b>Weak.</b>      | 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.  |
| <b>E</b> | <b>Very Weak.</b> | 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.  |
| <b>F</b> | <b>Failed.</b>    | 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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