

Financial Ratings Series

WeissRatings
& Grey House Publishing

Financial Literacy: Planning for the Future

Buying a Home

2019/20



GREY HOUSE PUBLISHING

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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the second edition of ***Financial Literacy: Planning for the Future***. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. This eight-volume set provides helpful guidance to readers who are ready for the next step in their financial planning—starting a family, buying a home, weighing insurance options, protecting themselves from identify theft, planning for college and so much more. Designed as a complement to ***Financial Literacy Basics***, ***Financial Literacy: Planning for the Future*** takes readers even further towards their financial goals.

Written in easy-to-understand language, these guides take the guesswork out of financial planning. Each guide is devoted to a specific topic relevant to making big decisions with significant financial impact. Combined, these eight guides provide readers with helpful information on how to best manage their money and plan for their future and their family's future. Readers will find helpful guidance on:

- Financial Planning for **Living Together, Getting Married & Starting a Family**
- **Buying a Home**
- **Insurance Strategies & Estate Planning** to Protect Your Family
- Making the Right **Healthcare Coverage** Choices
- Protect Yourself from **Identify Theft & Other Scams**
- **Starting a Career & Career Advancement**
- **Saving for Your Child's Education**
- **Retirement Planning Strategies** & the Importance of Starting Early

Filled with valuable information alongside helpful worksheets and planners, these volumes are designed to point you in the right direction toward a solid financial future, and give you helpful guidance along the way.

Planning for the Future: Buying a Home



The Housing Market Now

The housing crash of 2008 is now more than ten years in the past. While the housing

market has not recovered entirely, some indicators in 2019 are quite good.

According to a 2019 study by OpenDoor.com¹:

- We're in one of the longest periods of economic growth in U.S. history. Unemployment is at its lowest in 50 years. Wages are rising and consumers are spending more.
- Low interest rates and higher wages have increased the demand for houses. But the supply of houses is lower, with a fewer number of new homes being built and financial incentives for people not to sell their homes. All of this means that home prices are high, as

more buyers compete for fewer available homes.

- Unfortunately, this means that it's less affordable to buy a home now. Homes are more expensive now than they've been on over a decade.

In the fourth quarter of 2018, the NAHB/Wells Fargo Housing Opportunity Index, which measures the affordability of homes based on the income of a typical family and current interest rates, shows that only 56% of homes were affordable. Compare that to 77% of homes being affordable in 2012.

In recent years, the number of people between the ages of 18 and 35 who are living in their parents' homes has increased to levels not seen for 75 years.

Adults in this group were caught in the maws of two economic trends related to the Great Recession of 2007. The first affected employment patterns. Following the recession, there was high unemployment among young people coupled with stagnation in wage growth for most sectors of the workforce. The second trend involved changes in the housing

¹ <https://www.opendoor.com/w/guides/housing-market-trends-2019>



market. Affordable options in urban centers and rural areas have diminished. There was once a supply of urban row-houses, for example, in underdeveloped neighborhoods in many city centers. These have been snapped up. Similar trends occurred in rural markets. Today, it is the near-city suburbs that are more likely to have vacant properties.²

But in some ways, there are also more housing options than ever before for potential home-buyers, from detached residences to townhouses to condos, and there is even a growing market for so-called tiny homes. Additionally, builders in some regions are beginning to meet growing demand for multi-generational housing (grandmother apartments) and co-living arrangements among married and single adults and families. Still, despite these innovations, according to the U.S. Census, single-family, detached houses account for 90% of owner-occupied homes in America today.

Most 18 to 35 year olds, according to Fannie Mae's National Housing Survey, think that owning their own homes makes more sense than renting, both as a financial investment

and as a lifestyle choice.³ When it comes to knowledge about buying a home, however, those under 35, like most consumers, are unprepared. When asked about basic aspects of securing a mortgage – things like how much money is needed for a down payment – 40% of Fannie Mae's respondents answered "Don't know." That included people who said that they were planning to buy a home within five years.

This short guide is intended to help fill that knowledge gap. It's divided roughly into nine parts:

1. **Getting ready;**
2. **What can you afford?**
3. **Know your rights: Fair housing laws and predatory lending laws;**
4. **Mortgage preapproval;**
5. **Homes, realtors, and shopping for homes;**
6. **Home inspectors;**
7. **All about loans, conventional and FHA;**
8. **Other home-buying programs;**
9. **Homeowner's insurance.**

² Florida, Richard. "America's Other Housing Crisis: Undercrowded Suburbs." Feb. 18, 2018. *The Atlantic*. <https://www.theatlantic.com/business/archive/2018/02/suburbs-housing/552152/>

³ Shahdad, Sarah. "Millennials Look to Income Improvements as Key to Unlocking Homeownership." *Fannie Mae Perspectives*, August 21, 2015.





Getting Ready

The decision to buy a home is one of the most significant financial choices

most of us will make in our lifetimes. Buying a home can be a good investment, but whether to buy or continue renting depends on your circumstances. If there is a reasonable chance that you might relocate in a couple of years, then it probably would be better to continue renting.

There are quite a few buy or rent calculators available online that can be helpful if you're unsure. The tool will help you get a better sense of the financial commitment involved in home ownership. "Is It Better to Rent or Buy?" can be found at <https://www.realtor.com/mortgage/tools/rent-or-buy-calculator/>

If you want to be well-poised when the time comes to buy, then you should begin minding your financial situation early. It will much easier to get approved for a loan if you have a good credit score. If you are able to pay down some of your debts, you'll qualify more easily, too. Lenders will look to see that you have a pattern of paying your bills on time. They will also evaluate your total debt versus your income. You can find more information about credit scores and

debt-to-income ratios in the section on loans.

What Can You Afford?



Think about how much you can afford. After you evaluate your finances, decide how much you want to allocate to monthly

payments on your home. Remember that the figure should include not only the principle and interest on your loan but other predictable expenses.

These include:

- homeowner's insurance;
- property taxes;
- dues for a homeowner's association; and
- other maintenance costs like regular upkeep, lawn care, garbage removal and utilities.

There is an old rule of thumb for determining how much of your income can reasonably go to housing costs: The ballpark figure is no more than 30%. You will hear this, or something like it, from all manner of sources: banks, landlords, your parents, friends and advisers. It is, in fact, formally ensconced by lenders in



two forms. Conventional lenders, meaning regular mortgage lenders that aren't insured by the Federal Housing Administration (FHA), typically want the figure to be 28%. FHA loans, by contrast, use 31% for the figure.

However, it is certainly possible you will qualify for a loan even when your mortgage payment will be more than 28% of your monthly income; it's just easier to qualify if you stick to the 28% figure.

The 30% "rule" goes back to the 1960s Brooke Amendment or to depression-era policies, depending on who you ask. The National Housing Act of 1937 legislated a public housing program. At the time, it was decided that families whose rent costs were in excess of 20% of their income were, by official measure, "burdened"

by those costs. (How things have changed.) In 1969, the Brooke Amendment to the National Housing Act established a rule for determining the monthly payments that were collectible from residents in public housing. It started out at 25%, actually, and this was raised to 30% under Ronald Reagan. That number has number stuck although many bankers and others dispute its utility. Still, it's hard to argue with the general idea of the 30% rule. The better you are able to provide adequate housing for yourself and family without spending all of your money on it, the better.

Mortgage Calculators



There are a number of mortgage calculators online that can help you estimate the monthly payments on a mortgage with different variables, like the loan term, down payment amount, and the interest rate.

Try the Federal Housing Administration's calculator at www.fha.com/calculator_afford.



How Much Can You Afford?

Here is a rough sketch of what you might want to budget for monthly rent, using the 30% rule, alongside the home value of a mortgage that has the same monthly cost.

Annual Salary	Budget for Monthly Rent: =30% of your Monthly Income	Home Value, based on a 30-Year Mortgage with a Monthly Payment = 30% of your Monthly Income*
15,000	375	57,000
20,000	500	77,000
25,000	625	96,000
30,000	750	115,000
35,000	875	135,000
40,000	1,000	155,000
45,000	1,125	172,000
50,000	1,250	192,000
55,000	1,375	211,000
60,000	1,500	231,000
65,000	1,625	250,000
70,000	1,750	270,000
75,000	1,875	288,000
80,000	2,000	307,000
85,000	2,125	326,000
90,000	2,250	345,000
95,000	2,375	365,000
100,000	2,500	385,000
150,000	3,750	577,000
200,000	5,000	768,000
250,000	6,250	960,000
300,000	7,500	1,150,000

*Calculations are estimates based on the following parameters: a 12% down payment, 5% interest rate, 0.625% PMI, 30 Year Mortgage, with 1.25% property tax and 0.35% homeowners insurance per year.





Fair Housing

The Civil Rights Act of 1968 fought widespread practices of segregation and

discrimination in the housing market. Title VIII of the 1968 Civil Rights Act is also known as the Fair Housing Act of 1968.

The act prohibits discrimination concerning the sale, rental, or the financing of housing on the basis of race, religion, national origin, sex, handicap, and family status. (There is no legislation at present to address housing discrimination with regards to sexual orientation.) If you have concerns about discrimination, you can learn more by visiting the website of the U.S. Department of Housing and Urban Development or by contacting your local Fair Housing Office.

There are also laws to ensure fair lending practices. For example, the Equal Credit Opportunity Act (ECOA) prohibits discrimination in credit practices on the basis of race, color, religion, national origin, sex, marital status, age, and some aspects of class-based discrimination, such as whether or not you receive income from public assistance. The Federal Reserve was once responsible for enforcing the ECOA. That responsibility passed to the Consumer

Financial Protection Bureau (CFPB) when it was founded in 2010. If you feel that you have faced discrimination in lending or credit practices, you can go to the CFPB website and file a complaint.

Many newer rules were put into place after the housing bubble in the 2000s, when widespread practices of predatory lending became apparent.

What is predatory lending? While each situation has its own circumstances, there are certain practices that stand out as predatory:

Equity stripping. If a lender makes a loan to someone who is realistically unable to repay it, then forecloses and seizes the house in order to sell it, this is called equity stripping.

Bait and switch. You might sign for a loan with a variable interest rate thinking it's a fixed rate because the details were hidden in the fine print, only to find out months later that your rate has increased. You've been sold one product and given another, classically called bait and switch.

Packing. This predatory practice can occur with any kind of contract. You sign for a loan, only to discover later that it's been packed with services – and charges for them – that you didn't know were there.

In order to discourage predatory practices, beginning in 2011, the



Consumer Financial Protection Bureau requires lenders to give you clear and accurate information about your mortgage during the lending process. This is called the “Know Before You Owe” rule, and it was made mandatory by the Dodd-Frank Wall Street Reform and Consumer Protection Act (DFA).

What does “**Know Before You Owe**” look like in practice? The rule requires lenders to give you two forms. The first form, the **Loan Estimate**, describes plainly and clearly the costs and risks of the loan. It’s meant to help you with comparison shopping. The second form, the **Closing Disclosure**, shows all of the additional costs involved in the mortgage transaction. These disclosures are meant to help prevent loan packing and bait-and-switch attempts and other predatory practices.



Check Your Credit Score

It matters a lot. Credit scores, also called FICO scores, run from

300 to 850, the higher the better. The best mortgages –with the lowest costs – will go to borrowers with credit scores in the mid-700s or higher. But if your credit isn’t that high, don’t forget about buying just yet – you can still qualify for a mortgage. A 2017 Fannie Mae study reported that most people – including nearly half of people planning to buy a house within the next five years – didn’t know the minimum credit score required by lenders to qualify for a mortgage.⁴ Fannie Mae’s so-called Eligibility Matrix sets the minimum credit score at **620**.

If your credit score is low, you can improve it by paying down debt – especially credit card debt – and getting any mistakes corrected. Remember that it takes time for changes to be reflected in your credit score, so the more conscientious you are early on, the better.

⁴ Huang, et. al. “How Much Do U.S. Households Know About Qualifying for a Mortgage?” Fannie Mae, March 31, 2017.





Online Banks vs. Brick & Mortar

You have a lot of options to consider when choosing a mortgage lender, and now, more than ever, you're not limited to the bank in your neighborhood. Here are some things to consider when deciding whether an online bank is a better option for you, compared to a neighborhood bank.

- Applying online makes it easier to comparison shop and fill out applications
- Many of the brick and mortar banks now allow you to fill out a pre-qualification application online.
- The major benefit of a brick and mortar bank is that you have a point person with expertise to prevent holdups and push the loan thru the underwriting process.
- Many online lenders can process loans more quickly because they aren't subject to the same strict regulations as large commercial banks.
- Also, some online lenders will look at "non-traditional" qualifications, such as

education and career experience to get you approved.

- Whether going through traditional channels or through one of the many online offerings, it's important to shop around and do your homework, because fee structures can vary greatly from bank to bank.

Get a Mortgage Preapproval



A preapproval isn't necessary, but it will definitely help you stand out from

other buyers, and it can speed up the mortgage process. That is, in fact, why it was invented. A preapproval for a mortgage differs from a standard loan preapproval in that it's a more formal commitment on the part of the lender. It's different than a pre-qualification, too.

Step 1. Pre-Qualification

This is an informal process where you meet with a lender, over the phone, on the internet, or in person, and provide information about your assets, liabilities and income. The lender will take a quick assessment of



your information to provide a rough estimate of the amount you might expect to be approved. Because this is an informal process, this is not a guarantee of a loan amount.

Step 2. Pre-Approval

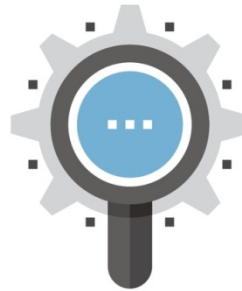
To get a pre-approval, you'll have to provide all of the same information and paperwork as for a mortgage. The lender will do a full review of your credit history, your assets, income, and ability to pay before issuing the preapproval.

There is a fair amount of paperwork involved in obtaining pre-approval, so you'll want to start early. Typically, the lender will want to see the following:

- Federal income tax returns from the previous two years;
- Recent pay stubs that show your present income, including year-to-date;
- Bank statements for checking and savings;
- Quarterly or other statements on investments like CDs, IRAs, stocks, bonds, etc.;
- History of residence for the previous two years, including contact information for your landlord if you are renting; and

- Information about other real estate if you own any.

If you are shopping for a house with a pre-approval letter from your lender in hand, it suggests not only that you are a serious buyer; it means that the seller can anticipate with confidence that the deal won't fall through pending approval of your mortgage application. It also means, again from the seller's point of view, that the transaction is likely to close quickly.



Shopping for a Home

Once you have a good idea what you can afford, it's time to shop.

Maybe you like shopping and maybe you don't. Either way, the more you know before you begin, the smoother the process and the more informed your decision will be. Note that the average home buyer looks at ten houses over ten weeks' of time⁵, before making an offer on one, so settle in and be patient.

You'll want to look in the neighborhoods that you like, obviously, but remember to investigate the tax rates, crime statistics, commute times, accessibility

⁵ <https://www.realtor.com/advice/buy/how-many-homes-will-it-take/>



to shopping, and schools if you have or are planning on having children. If there is a house that you particularly love, make an effort to visit the neighborhood several times – including during rush hour – so that you can get a clear idea what you're getting into. In cities, real estate firms sometimes offer guided tours of neighborhoods as a service distinct from open houses.

Make a list of your housing needs and wants. Prioritize your list of wants so that the most important items are at the top of the list. As you are shopping for homes, keep this list in mind to help you stay on track.

Take your time as you look at each property. Do you feel comfortable there? Is the house in good repair? Look inside closets and bathrooms. Is the roof in good shape? Is the neighborhood to your liking? Is the house on a busy street? Bring a digital camera and a notebook, so you can review photos and notes later.



Types of Homes

Most homes on the market are **detached single-family residences**.

You will have the greatest amount of freedom to alter the property – repaint, renovate, build – if you buy a detached home.

Detached houses are preferred by most buyers, and, as a result, they have increased in value – at least in recent years – at a higher rate than other options. However, especially in urban or suburban areas close to a city, condos and townhouses are in plentiful supply and might be your preference.

What is the difference between a condominium and townhouse?

A **townhouse** is a single-family home that shares one or more walls with other single family homes. The buyer owns the interior and exterior walls, the roof and the property on which the townhouse sits, and is responsible for their maintenance. The owner also maintains insurance for both the home and property. Shared spaces, parking areas, trash removal, snow plowing are handled by the **Home Owners Association (HOA)**.

A **condominium**, or condo, is a building or group of buildings with individual units. The buyer owns and



maintains the interior of their unit, but does not own the property that the building is on. In this case, the exterior of the building, parking area, lawn and other shared spaces are maintained by the Home Owners Association (HOA). The buyer is responsible for their own homeowners insurance, but insurance for the property is shared and is paid via dues to the HOA.

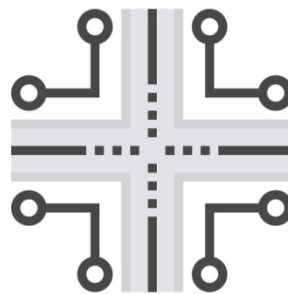
There are all sorts of variations for what the HOA controls and what the owners of individual units are responsible for. If you're looking at a townhouse, be sure to study the details carefully. Townhouses are considerably less expensive than detached houses, and many buyers prefer the convenience of having the HOA tend the landscaping and parking area for their home.

A condominium will typically offer less privacy and higher HOA costs, but more affordability than either townhouses or detached houses, and they may offer amenities like a door man, a gym, a swimming pool, etc. They are more common, naturally, in cities.

You also might want to consider a **cooperative**, also referred to as a co-op. Unlike a condominium or townhouse, where the buyer owns the deeds to their dwelling, in a co-op the buyer becomes a shareholder in a corporation that owns the property.

As a shareholder, you have exclusive use of a housing unit on the property. If you buy into a co-op, you would take out a "share loan" instead of a traditional mortgage. You will also be responsible for paying the corporation for maintenance fees for running and maintaining the property. Co-ops can be less expensive than renting an apartment, especially in areas where cost of living is relatively high.

If privacy is one of your goals, then these shared living spaces might not be right for you. But, if you are looking for a social atmosphere, or if you like the idea of having someone else manage the lawn chores or snow removal, a townhouse, condominium or cooperative might be the right choice for you.



Location, Location, Location

It's true! The location of your home is very important. Will you be happy there? Is it close to work, or will you have an hour commute? Is it close to shopping and attractions? Is the neighborhood safe? Do you like the school system? The location of your home can affect its resale value too, so keep that in mind as you are selecting properties.



House Hunting: Checklist

Type of Home

☐ Single Family Detached ☐ Townhouse ☐ Condominium ☐ Cooperative

Price Range: _____

Square Footage: _____

Neighborhood/Location

☐ City ☐ Suburbs ☐ Country
☐ Close to Work ☐ Close to School/Daycare ☐ Close to Grocery/Shopping
☐ Public Transportation ☐ Close to Park/Playground

Interior

☐ # Bedrooms ☐ # Bathrooms ☐ Single Level ☐ Multi-Level
☐ Open Floor Plan ☐ Eat in Kitchen ☐ Formal Dining Room ☐ Master Suite
☐ Finished Basement ☐ Fireplace

Heating System

☐ Furnace ☐ Oil Heat ☐ Gas Heat ☐ Electric Heat
☐ Wood Burning Stove/Fireplace

Storage

☐ Walk in Closets ☐ Laundry Room ☐ Attic ☐ Basement ☐ Outdoor Shed

Exterior

☐ Pool ☐ Patio/Deck ☐ Garage ☐ Security System ☐ Pet-Friendly

Priorities

<input type="checkbox"/> Price/Affordability	<input type="checkbox"/> Location
<input type="checkbox"/> Commute to Work	<input type="checkbox"/> School System
<input type="checkbox"/> Privacy	<input type="checkbox"/> Storage Space
<input type="checkbox"/> Outdoor Space	<input type="checkbox"/> Architectural Style
<input type="checkbox"/> Modern vs. Historical	<input type="checkbox"/> Move-In Ready
<input type="checkbox"/> Needs Renovations	<input type="checkbox"/> Fenced Yard
<input type="checkbox"/> Play Area	<input type="checkbox"/> Garden
<input type="checkbox"/> Other: _____	

Notes: _____





Hiring a Realtor

Real estate agents have not gone the way of travel agents. In fact, according to 2018 data from the

National Association of Realtors, 87% of buyers purchased their homes that year through real estate agents or brokers. That's up from 69% in 2001.⁶

On the other hand, 50% of home buyers that year actually found their home on the Internet, compared to only 28% who found the home that they bought through their real estate agent. So the question arises, do you need a real estate agent to buy your home? The short answer is yes.

Buying a house is a much more complicated transaction than buying a plane ticket, and a real estate agent does a lot more than point out closet space or stick signs in yards. A lot of things can happen between showing a house, signing a contract, and closing. A good, experienced agent will know how to negotiate to get you the best price. They will also be able to handle problems that might arise regarding appraisals, home inspections and repairs, lender requirements, and more.

If you're a buyer, your agent will receive a percentage of the total commission on the sale, along with the seller's agent. That commission – as well as your agent's portion of it – is decided by, and paid by, the seller who is listing the property.

Most real estate business is commission based, meaning that if you don't buy a home, you don't owe any money to your realtor.

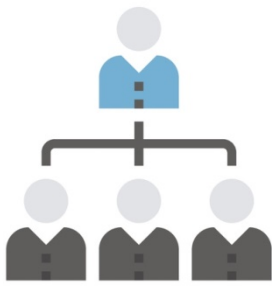
So what should you look for when looking for an agent?

Look for someone with experience and a good track record and who specializes in your market – both the neighborhood you prefer and the price range of the homes you are interested in. Look for someone who you feel comfortable talking to, who listens to your wants and concerns and who advises you about your options. You might want to ask about how much of their business is representing buyers. Some agents specialize in this; more commonly, an agent will have varying degrees of experience working with buyers and sellers. Some agents work part-time and others full-time. This might matter if you want your agent to be available quickly. An agent with another job might not be able to respond as quickly as you want.

See a sample list of questions to ask a potential realtor on the next page.

⁶ "Quick Real Estate Statistics." April 30, 2017. National Association of Realtors. www.nar.realtor/research-and-statistics/quick-real-estate-statistics.





Questions to Ask Potential Realtors

Having a good relationship with your

realtor is important. Buying a home is a big decision, so selecting a realtor who will help guide you through this process will be a big help. Here are some questions to ask when interviewing potential realtors:

- How long have you been in the business?
- How many homes have you bought or sold last year? What was their price range?
- Is this your full-time job?
- Are you a member of the National Association of Realtors?
- Do you specialize as a buyer's agent? (That's a realtor that specializes in working with home buyers rather than sellers. Some realtors specialize in first time home buying too.)
- Which neighborhoods do you primarily work in?
- How many clients are you currently representing?

- How much time do I have to look at and review documents?
- Do you have recommendations for other professionals to work with, like a mortgage lender, home inspector or attorney?
- Can you provide me with some references from recent clients?

As a buyer, your real estate agent may ask you to sign a **Buyer's Broker Agreement**. This agreement outlines the rights and responsibilities the buyer and the agent. You can request that your agreement be non-exclusive, which means that you can work with several real estate agents.

You can also ask for a short term agreement, like a 15 or 30 day term. If you sign a Buyer's Broker Agreement on the first day that the realtor shows you listings, you can set the term for as little as 24 hours. You can also specify a price range or a neighborhood in this agreement.

You don't need to sign a Broker Agreement right away. You can spend time with the realtor to make sure they are the individual you want to do business with, prior to signing any agreement.

You can ask for a satisfaction guarantee. That way, if things aren't working out, you can terminate the agreement so you can begin to work with another agent.



In most cases, the buyer works with their real estate agent and the seller is represented by a different real estate agent. There are situations where both the buyer and seller are represented by the same agent, also known as **dual agency**. This practice is illegal in some states and should be addressed with caution. You want your real estate agent to be hard at work to get the best deal for you!



A Buyer's Market or a Seller's Market?

This is all a question about supply and demand. If there are a lot of homes on the market and not very many buyers, then it's a Buyer's Market. If there are just a few homes for sale and a lot of buyers competing for them, then it's a Seller's Market. Knowing which type of market you're buying in will help you make better decisions about any offers you might make.



How Long Does it All Take?

On average, it takes buyers between thirty and sixty days to find a house they

want to make an offer on. The time from contract to closing can take anywhere from a couple of weeks to two months. This doesn't mean you won't find the home you want in only week, but it should give you an idea of what to expect.

A common rule of thumb is to make an offer 5% below the asking price and negotiate from there. But, this rule of thumb will not work in all cases. A house that has sat on the market for months might be poised to go for much less than the asking price. On the other hand, in a very competitive seller's market, an offer of 5% below the asking price might get rejected, since the sale price might end up higher than the listing! In all cases, rely on the expertise of your realtor.

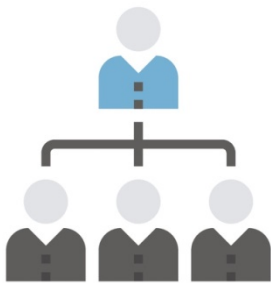
Your realtor can provide you with a list of comparable properties that have sold in the area, so you have a better picture of the local market.





Formal Offer

When you are ready, your realtor will write up a **formal offer**. The details of this step can vary, but typically the offer lays out some written contingencies that are to your benefit. You'll want to have an inspector look at the house before you actually buy it, so the offer will usually have a clause about that. Also, a formal offer can have a mortgage contingency that gives you the option of backing out if you are unable to secure the financing you need. If the seller accepts your offer, you'll have to give the seller a deposit to show your good faith while the financing is worked out. This will count towards the down payment.



Multiple Offers & Negotiations

In a competitive market, there may be several buyers making offers on a home at the same time. Your real estate agent will help you refine your offer to make it more appealing to the seller. Of course, being prequalified or pre-approved for your loan makes you more attractive to the seller than a

prospective buyer who has not secured financing yet.

Some things to keep in mind during counter offers or negotiations:

- Offering a larger good faith deposit;
- Increasing your offering price; or
- Buying the home "as is," which means that any repairs found during inspection would be the buyer's responsibility.



Home Inspection

Once you have an accepted offer, it's time to hire a home

inspector. Your real estate agent will probably have someone he or she recommends, but feel free to hire your own. Home inspectors are typically state-certified; ask if your inspector has certification. Also ask if he or she is a member of the National Association of Certified Home Inspectors or the American Society of Home Inspectors. Both organizations require members to have performed at least 250 inspections, so membership is a good sign that they are experienced and knowledgeable.



The cost is usually a few hundred dollars, and the inspection will take three or four hours.

Plan to be there during the inspection. You can learn a lot about the structure, materials, and sundry innards of your house – knowledge that will come in handy down the road.

Your inspection will typically cover:

- Structural Components
- Foundation & Basement
- Roof, Attic & Insulation
- Septic System & Drainage
- Electrical Systems
- Plumbing & Heating Systems
- Air Conditioning & Ventilation Systems
- Exterior Structures, like porches, railings, siding and the driveway
- Interior Structures, like walls, ceilings, stairs, doors and windows
- Proper function of appliances
- Fireplaces, chimneys and vents
- Fire alarms, carbon monoxide detectors, sprinkler systems

- Water Quality /Well System

★ Be aware that the typical home inspection will not cover everything, so you may want to plan for some additional tests with a specialist, including:

- Pest Control
- Asbestos
- Radon Gas
- Lead Paint
- Toxic Mold



Escrow & Closing

During your negotiations, the buyer and seller will decide on a

closing date. This is the date that ownership of the property will transfer from the seller to the buyer. The closing date is usually several weeks after the offer is accepted. This allows time for all of the inspections, financing and other paperwork to be finalized. The time in between offer acceptance and closing is the escrow period.

During this time, there are several fees that the buyer will be responsible for, called your **closing costs**. Your



lender will give you an estimate of your closing costs, which are typically 3 to 5% of your loan amount. Buyers generally pay for closing costs via a cashier's check at closing, so you'll want to make sure you budget for this extra expense.

Here are some examples of what you might want to budget for closing costs:

Loan Amount	Estimated Closing Costs
\$150,000	\$4,500-\$7,500
\$200,000	\$6,000-\$10,000
\$250,000	\$7,500-\$12,500
\$300,000	\$9,000-\$15,000



Securing a Loan: The Term of the Loan

Mortgage terms typically come in two options, 30-year and 15-year. Other options might be available, but these are the standard.

If you can afford the monthly payments on a 15-year mortgage, then the total cost to you will be much lower than that of a 30-year mortgage. This is not only because you're paying off the loan more quickly; 15-year mortgages usually come with lower interest rates, too.

See the comparison chart below. Suppose you are choosing between a 15-year fixed-rate mortgage and a 30-year fixed-rate mortgage for a \$250,000 property, and the shorter term offers an interest rate of 3.6% while the longer term has an interest rate of 4.5%.

The difference is dramatic – over \$120,000 in total additional payments. Nevertheless, the usual mortgage is a 30-year fixed rate. Note that this hypothetical mortgage calculation doesn't show taxes and insurance, which will be added to the monthly payments.

Cost of a \$250,000 Mortgage

Term	Interest Rate	Monthly Payment	Total Interest Payments	Total Paid
15-year	3.6%	\$1,799.51	\$73,911	\$323,911
30-year	4.5%	\$1,266.71	\$206,016	\$456,016





Securing a Loan: Interest Rates

Interest rates come in two options as well: **fixed-rate** and

adjustable. A fixed rate means that your 4.5% rate will remain 4.5% for the duration of the mortgage. An adjustable rate is subject to change based on the market, which means that your payments can increase or decrease over time.

Why choose an adjustable rate mortgage? Lenders will typically offer a lower introductory rate on the adjustable rate option than on the fixed rate, and the rate will remain fixed for a certain period of time. The fixed period can vary, but periods could be 3, 5, 7, or 10 years. After that, the rate is subject to change, usually every year.

These two factors are used to describe adjustable rate mortgages. For instance, a “7/1 adjustable rate mortgage” means that the interest rate is fixed for seven years, after which it will adjust annually.

If interest rates are high at the time you are securing your mortgage and likely to fall in the future, then you might opt for an adjustable rate mortgage. Or, if you are planning to move during the period in which the

lower rate is still fixed, then you can sell before an adjustment kicks in.

Shop for mortgages from different lenders, and compare the loan estimates. If you are a likely customer for a fixed-rate mortgage on a conventional loan, then you should be looking at FHA loans, too.



Loan Types: Conventional and FHA

Conventional loans are the most common

loan type for mortgages. However, a majority of first-time home buyers don’t use conventional loans. They use FHA loans. A **FHA Loan** is a mortgage issued by a federally qualified lender and it is insured by the Federal Housing Administration.

FHA loans are geared towards lower to middle-income borrowers who are not able to make a large down payment. This makes it ideal for first time home buyers. FHA loans:

- Allow for down payments as low as 3.5 percent.
- Allow lower credit scores than most conventional loans.



- Have a maximum loan amount that varies by county.

For borrowers with good credit and a medium (10-15 percent) down payment, FHA loans tend to be more expensive than conventional loans. For borrowers with lower credit scores or a smaller down payment, FHA loans can often be the cheapest option. But there are no hard-and-fast rules—a lot depends on the current market. If you're not sure, ask lenders for quotes for both options and compare total costs to see which offers the best overall deal.⁷

What's the difference? The short answer is that conventional loans have more stringent requirements, but they can have lower monthly payments. They are called conventional loans because they are not linked to a government program like FHA loans.

That said, conventional loans are also typically **conforming loans**. This means that they adhere to rules set by the government – and by Fannie Mae and Freddie Mac – to promote a healthy mortgage industry. The features of non-conforming loans can vary a good deal from lender to lender. Non-conforming loans are probably not going to be on your agenda. A large portion of non-conforming loans are designed for borrowers with poor credit. If that's you, think very, very

carefully before committing to a non-conforming loan.

A conventional conforming loan comes in two kinds depending on the size of the loan. The standard conventional loan has a limit of \$424,100 or less. If the loan is for more than that, it's officially called a conforming **jumbo loan**, and these have rules – and maximum amounts – that vary by location.

A conventional loan, as we said, is typically conforming and non-jumbo. If you're in the market for this type of loan, here are the general requirements:

- Credit score is in the mid-600s or higher;
- Able to make a large down payment, between 5% and 20% or more; and
- A high debt-to-income ratio.

If your down payment will be less than 20%, then you will be required to purchase **mortgage insurance**.

⁷ <https://www.consumerfinance.gov/owning-a-home/loan-options/FHA-loans/>





Mortgage Insurance

Mortgage insurance lowers the risk to the lender; if you default on your

mortgage, the insurance will pay out to them (not to you). Typically, borrowers who make a down payment of less than 20% need to buy mortgage insurance. It's also typically required on FHA loans and USDA loans.

- Mortgage insurance helps you get a loan you wouldn't otherwise be able to get. If you can't afford a 20 percent down payment, you will likely have to pay for mortgage insurance. You may choose to get a conventional loan with private mortgage insurance (PMI), or a FHA loan.
- Mortgage insurance usually adds to your costs. Depending on the loan type, you will pay monthly mortgage insurance premiums, an upfront mortgage insurance fee, or both.
- Mortgage insurance protects the lender if you fall behind on your payments. It does not protect you. Your credit score will suffer and you may face

foreclosure if you don't pay your mortgage on time.⁸



Special Programs for Teachers, Firefighters, Law Enforcement & Military Veterans

There are several programs available to help teachers and other civil servants get funding for a home.

- **Good Neighbors Next Door:** HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return you must commit to live in the property for 36 months as your sole residence. Visit https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot for more information.

⁸ <https://www.consumerfinance.gov/owning-a-home/loan-options/FHA-loans/>





Debt-to-Income Ratio (DTI)

Debt-to-income (DTI) ratio is a calculation of all of your monthly liabilities against your total monthly income. DTI is calculated using your gross or pre-tax income, not net. Here's a simple example:

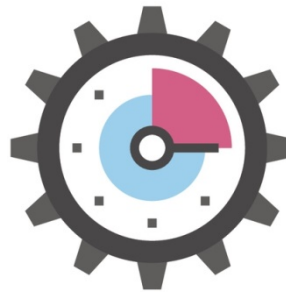
- Monthly income: \$10,000 pre-tax
- Monthly expenses: \$3,400
- Your DTI ratio would be 3,400:10,000 or 34%.

Further, there are two different ways that debt-to-income can be calculated: front-end and back-end debt-to-income ratios.

Front-end debt-to-income ratio only looks at your monthly mortgage expense in relation to your income. If your total monthly payments for your mortgage, mortgage insurance, property taxes, homeowner association dues, etc. is \$2,000, then with a monthly income of \$10,000, your front-end DTI is **20%**. As we've already seen, lending programs, including conventional loan programs, have a front-end DTI requirement in the ballpark of 30%.

Back-end debt-to-income ratio considers all of your monthly debt expenses, including credit card debt, car loan payments, etc. Lenders typically have requirements for back-end DTI, too.

The Fannie Mae/Freddie Mac DTI rule for conventional conforming loans is **28/36**. The first figure shows the maximum percentage allowed for front-end DTI, and the second figure is the maximum percentage for back-end DTI. These numbers, however, are not as rigid as they once were. Many qualifying factors can bend the rule, so if you don't meet the 28/36 rule, you may still qualify for a conventional loan.



Loan-to-Value Ratio

A **Loan-to-Value ratio** is the comparison of the amount of your mortgage as it compares to the value of your home.

- Mortgage Amount: \$155,000
- Appraised Home Value: \$175,000
- Loan-to-Value Ratio: 88.5%



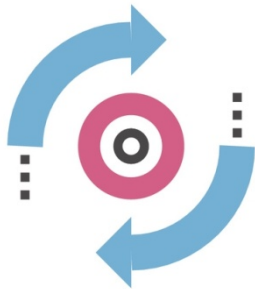
Lenders use the loan-to-value ratio as a measure to compare the amount of your first mortgage with the appraised value of the property. The higher your down payment, the lower your loan-to-value ratio.

Some lenders require borrowers to get private mortgage insurance where the loan amount is too close to the value of the home. If you have to get private mortgage insurance, it will increase your monthly costs. Be sure to compare the amounts, terms and costs of several loans, including the cost of mortgage insurance if it will be required.

more restrictive qualifications, including:

- Larger down payment required;
- Higher credit score required, typically 620 - 700+; and
- The interest rate of a conventional loan is often tied to your credit score.

For these reasons, many first-time home buyers prefer to use other loan programs, like FHA loans or smaller government-backed programs such as USDA loans.



Conventional Loan Benefits vs. Disadvantages

Benefits to a conventional mortgage include:

- Higher loan amounts available;
- Mortgage insurance is not necessary if you make a 20% down payment; and
- Mortgage insurance, if required, is less expensive and limited in duration.

The disadvantages have already been touched on. Conventional loans have



FHA Loans

The Federal Housing Administration exists to make it easier for

consumers to qualify for home loans, primarily by allowing lenders to ease their normal restrictions about down payments.

The FHA is actually a mortgage insurer that's run by the government; it isn't a financial institution that makes loans. Instead, FHA loans are made by lenders like banks in accordance with FHA underwriting guidelines. Lenders pay the FHA annual fees, and, in return, the federal

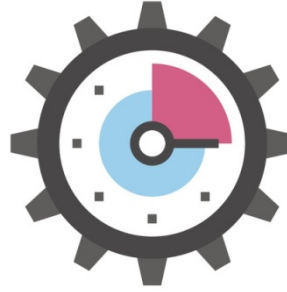


government insures the loans that are made through the FHA program.

You can qualify for an FHA loan with a credit score in the 500s. Although it's not guaranteed, even if your credit is below 580, you can qualify for a loan so long as you are able to pay a 10% down payment. You will get better terms if your credit score is 580 or higher. In that case, the FHA allows lenders to make mortgage loans with a **3.5% down payment**. That's a lot less than is typically needed with conventional loans.

Did you know?

The Federal Housing Administration is a government agency created in 1934, but its funding comes entirely from the insurance fees that are charged to lenders; it doesn't rely on tax dollars. The broad goal of the FHA is to increase home ownership and support the housing market by helping Americans obtain low down-payment loans. This means, in practice, that FHA loans are primarily supportive of **first-time home buyers** and low- and **middle-income families**.



Credit Scores and Loans

A credit score is a key factor in mortgage underwriting. If your credit score is in the mid-600s or higher, then you might be able to get a better deal by using a conventional loan. Always compare the costs!

FHA Loans

- 580 credit score or higher = 3.5% down payment
- 500 – 579 credit score = 10% down payment

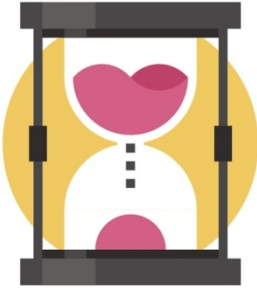
Conventional Loans

- 620 credit score or higher = 5% to 20% down payment
- 640 credit score or higher = 3% down payment

Another important benefit to FHA loans is that they allow others to pay your down payment for you. Conventional loans have restrictions on using gift funds for the down payment, but the FHA allows you to use gift funds for 100% of the down payment. Further, there are even



down payment assistance programs that offer grants for first time home buyers. All of these are restricted when applying for conventional loans.



FHA Loan Limits

FHA loans have a maximum amount that varies by geographical

location. The numbers are periodically adjusted, but in 2018 the maximum loan limit for a single unit in a low-cost area is \$294,515.00. In high-cost areas, that number goes up to \$679,650.00.

FHA loans also stipulate that the home must be owner-occupied; you can't use an FHA loan to buy a rental property.



First-Time Home Buyers

Be aware that "first-time buyer programs" are not always a better

deal. Mortgage lenders frequently advertise first-time buyer programs that are no different than what they offer to any other buyer. Feel free to ask the lender if the program they advertise really does give special support just for first-time home buyers.

Local Resources

Besides FHA loans, there are other programs that can be especially helpful for first-time buyers. Local governments sometimes offer tax credits, and local and city governments as well as nonprofits can offer assistance with down payments. The United States Department of Housing and Urban Development has

Who are Fannie Mae and Freddie Mac?

Fannie Mae is the Federal National Mortgage Association (FNMA). It was created by the government in 1938. **Freddie Mac** is the Federal Home Loan Mortgage Corporation (FHLMC), created in 1970. Both Fannie and Freddie were initially formed to help stabilize the mortgage market in the United States and to expand opportunities for home ownership. Today, they are government-sponsored enterprises (GSEs) that are held as private companies, and they perform much the same role as when they were founded.



listing of local resources, broken down by state. You can access it at www.hud.gov/buying/localbuying.

USDA Loans

In 2017, the U.S. Department of Agriculture helped some 127,000 families buy homes through its Rural Development Program. USDA loans are a great option for low- to middle-income families in rural or suburban locations. They offer low interest rates and even, in some cases, **no down payments**. There are income limits and loan limits that vary by location. If you think that you might qualify, be sure to learn more at www.usda.gov/topics/rural/housing-assistance.



Last Step: Buying Home Owner's Insurance

Many lenders will want your home owner's insurance in place before the mortgage is finalized, so don't wait until the last minute before thinking about it. This insurance will cover repairs or replacement to your home and belongings if they are damaged by things like fire, wind storms, or theft. It can also cover some of the costs if a visitor is injured while at your home. Home owners insurance vary

greatly depending on your type of home and where you live, so be prepared to consider what's appropriate for you. Typically, however, a policy will include these coverages:

- Your dwelling;
- Other structures on your property, like a detached garage or barn;
- Personal property, like furniture or electronics; and
- Liability, like a guest's medical expenses or legal expenses if you are sued.

You should know that not all natural disasters are covered by your homeowners insurance. Flood and earthquake insurance are usually sold separately.

What does it cost?

Rates vary widely. However, according to the Federal Reserve Bureau, the average cost of an annual premium for home owner's insurance is between \$400 and \$1,000.

The price of your homeowners insurance is based on a number of factors, including:

- Value of your home
- Type of construction



- Age of home
- Local fire protection
- Deductible amount

There are some ways you can save on your homeowners insurance:

- Shop around to get the best rate
- Increase your deductible
- Bundle by using the same insurer for your homeowners and auto insurance.
- Install an alarm system
- Don't smoke



Do I need a Lawyer?

Depending on your state's laws, you may not be required to have an attorney

at the closing. However, you can choose to have an attorney review your documents before closing.

Technically, unless you hire an attorney to represent you at closing, no one else participating in the closing exclusively represents your interests. It's important to understand that other attorneys present at the

closing – for example, the lender's or seller's attorney – do not represent you. These people may not be able to answer your questions and are required to act in the lender's or seller's interests, not yours.

While some states require that there be an attorney present at closing, note that this attorney has a primary responsibility to the lender. If this is your first home purchase you may consider having your own legal representation. Your real estate agent or mortgage broker can provide recommendations if you do not have an attorney.⁹



Be Patient

Once you've made an offer that's been accepted, remember that it takes 60 to 90 days to close on a loan. Even with a preapproval, it can take up to 30 days.

⁹ <https://www.consumerfinance.gov/ask-cfpb/do-i-need-an-attorney-or-anyone-else-to-represent-me-when-closing-on-a-mortgage-en-177/>





Beware of Mortgage Closing Scams

The Consumer Protection Finance

Board has put together the following information on how to protect yourself from mortgage closing scams¹⁰.

The FBI has reported that scammers are increasingly taking advantage of homebuyers during the closing process. Through a sophisticated phishing scam, they attempt to divert your closing costs and down payment into a fraudulent account by confirming or suggesting last-minute changes to your wiring instructions. In fact, reports of these attempts have risen 1,100 percent between 2015 and 2017, and in 2017 alone, there was an estimated loss of nearly \$1 billion in real estate transaction costs.

While it's easy to think you may not fall for this kind of scam, these schemes are complex and often appear as legitimate conversations with your real estate or settlement agent. The ultimate cost to victims could be the loss of their life savings.

Here's what you should know and how to avoid it happening to you.

How it works

Scammers are increasingly targeting real estate professionals, seeking to compromise their email in order to monitor email correspondences with clients and identify upcoming real estate transactions. During the closing process, scammers send spoofed emails to homebuyers – posing as the real estate agent, settlement agent, legal representative or another trusted individuals – with false instructions for wiring closing funds.

How to avoid a mortgage phishing scam

- **Identify two trusted individuals to confirm the closing process and payment instructions.** Ahead of your mortgage closing, discuss in person, or by phone, the closing process and money transfer protocols with these trusted individuals (realtor, settlement agent, etc.). Be cautious about exchanging any details about your closing over email. You may want to use this opportunity to also create a code phrase, known only by these trusted parties, if you need a secure way to confirm their identities in the future.
- **Write down their names and contact information.** Use the Bureau's Mortgage Closing Checklist to list these

¹⁰ <https://www.consumerfinance.gov/about-us/blog/mortgage-closing-scams-how-protect-yourself-and-your-closing-funds/>



individuals and their primary phone numbers.

- **Before wiring money, always confirm instructions with your trusted representatives.** Never follow instructions contained in an email. Verify the closing instructions, including the account name and number, with your trusted representatives either in person or by using the phone number you previously agreed to.
- **Avoid using phone numbers or links in an email.** Again, scammers can closely replicate the email address, phone number and format of an exchange from your agents. Avoid clicking on any links or downloading attachments without first confirming with your trusted representatives.
- **Do NOT email financial information.** Email is never a secure way to send financial information.
- **Be mindful of phone conversations.** It may be difficult to identify whether a phone call is fraudulent or legitimate. Scammers may call and ask you to verify your personal or financial information. When in doubt, always refer back to your

trusted professionals to confirm whether it's legitimate.

What to do if it happens to you

- **Contact your bank or wire-transfer company immediately.** Ask for a wire recall. Reporting the error as soon as possible can increase the likelihood that you'll be able to recover your money.
- **File a complaint with the FBI.** Contact the FBI's Internet Crime Complaint Center at www.ic3.gov.

While it can be easy to think you'll never fall for a scam of this nature, the reality is that it's becoming more and more common, and the results can be disastrous for eager homeowners. By being mindful and taking a few important steps ahead of your closing, you can protect yourself and your loved ones.



Median Home Value & Gross Monthly Rent by County

State	County	Median Home Value	Median Gross Rent
AK	Aleutians East	\$124,700	\$989
AK	Aleutians West	\$238,800	\$1,277
AK	Anchorage	\$304,500	\$1,261
AK	Bethel	\$152,600	\$1,253
AK	Bristol Bay	\$186,700	\$1,051
AK	Denali	\$224,200	\$871
AK	Dillingham	\$189,500	\$1,039
AK	Fairbanks North Star	\$230,600	\$1,272
AK	Haines	\$243,100	\$1,016
AK	Hoonah-Angoon	\$226,800	\$850
AK	Juneau	\$343,100	\$1,181
AK	Kenai Peninsula	\$234,600	\$994
AK	Ketchikan Gateway	\$265,700	\$1,139
AK	Kodiak Island	\$267,700	\$1,294
AK	Kusilvak	\$88,600	\$625
AK	Lake and Peninsula	\$118,500	\$746
AK	Matanuska-Susitna	\$235,600	\$1,098
AK	Nome	\$143,000	\$1,343
AK	North Slope	\$153,900	\$1,029
AK	Northwest Arctic	\$145,800	\$1,229
AK	Petersburg	\$205,000	\$885
AK	Prince of Wales-Hyder	\$169,100	\$840
AK	Sitka City	\$350,900	\$1,104
AK	Skagway	\$293,800	\$1,069
AK	Southeast Fairbanks	\$191,700	\$1,088
AK	Valdez-Cordova	\$252,200	\$974
AK	Wrangell	\$194,000	\$793
AK	Yakutat	\$185,000	\$1,030
AK	Yukon-Koyukuk	\$80,600	\$653
AL	Autauga	\$143,000	\$932
AL	Baldwin	\$182,000	\$904
AL	Barbour	\$89,300	\$569
AL	Bibb	\$105,500	\$710
AL	Blount	\$122,200	\$649
AL	Bullock	\$66,800	\$611
AL	Butler	\$88,800	\$585
AL	Calhoun	\$110,100	\$645
AL	Chambers	\$86,400	\$684
AL	Cherokee	\$116,300	\$596
AL	Chilton	\$98,600	\$678
AL	Choctaw	\$69,000	\$521
AL	Clarke	\$93,500	\$546
AL	Clay	\$89,300	\$482
AL	Cleburne	\$111,800	\$549
AL	Coffee	\$147,800	\$731

State	County	Median Home Value	Median Gross Rent
AL	Colbert	\$108,500	\$655
AL	Conecuh	\$76,100	\$566
AL	Coosa	\$87,300	\$547
AL	Covington	\$96,200	\$589
AL	Crenshaw	\$76,800	\$532
AL	Cullman	\$121,900	\$644
AL	Dale	\$108,000	\$672
AL	Dallas	\$80,800	\$599
AL	DeKalb	\$102,900	\$579
AL	Elmore	\$155,300	\$825
AL	Escambia	\$94,500	\$580
AL	Etowah	\$105,100	\$634
AL	Fayette	\$83,200	\$523
AL	Franklin	\$87,600	\$596
AL	Geneva	\$87,800	\$589
AL	Greene	\$67,700	\$533
AL	Hale	\$88,800	\$483
AL	Henry	\$112,600	\$603
AL	Houston	\$127,100	\$725
AL	Jackson	\$105,000	\$607
AL	Jefferson	\$149,000	\$847
AL	Lamar	\$71,500	\$409
AL	Lauderdale	\$126,800	\$633
AL	Lawrence	\$98,700	\$531
AL	Lee	\$157,100	\$818
AL	Limestone	\$146,300	\$622
AL	Lowndes	\$63,000	\$624
AL	Macon	\$77,100	\$603
AL	Madison	\$173,400	\$801
AL	Marengo	\$88,100	\$552
AL	Marion	\$87,200	\$517
AL	Marshall	\$118,500	\$615
AL	Mobile	\$124,500	\$828
AL	Monroe	\$88,000	\$499
AL	Montgomery	\$124,100	\$846
AL	Morgan	\$128,200	\$622
AL	Perry	\$69,100	\$512
AL	Pickens	\$91,800	\$429
AL	Pike	\$109,200	\$637
AL	Randolph	\$85,200	\$588
AL	Russell	\$114,700	\$759
AL	Shelby	\$199,500	\$975
AL	St. Clair	\$142,800	\$723
AL	Sumter	\$69,500	\$534
AL	Talladega	\$95,200	\$598



State	County	Median Home Value	Median Gross Rent
AL	Tallapoosa	\$107,000	\$614
AL	Tuscaloosa	\$161,700	\$816
AL	Walker	\$87,300	\$609
AL	Washington	\$83,900	\$657
AL	Wilcox	\$81,600	\$494
AL	Winston	\$82,900	\$528
AR	Arkansas	\$80,300	\$660
AR	Ashley	\$68,200	\$608
AR	Baxter	\$124,400	\$667
AR	Benton	\$163,000	\$845
AR	Boone	\$116,600	\$631
AR	Bradley	\$74,300	\$567
AR	Calhoun	\$71,000	\$611
AR	Carroll	\$121,100	\$592
AR	Chicot	\$63,000	\$564
AR	Clark	\$95,000	\$594
AR	Clay	\$70,000	\$557
AR	Cleburne	\$127,000	\$676
AR	Cleveland	\$87,200	\$621
AR	Columbia	\$76,200	\$664
AR	Conway	\$98,700	\$627
AR	Craighead	\$134,600	\$731
AR	Crawford	\$112,500	\$667
AR	Crittenden	\$106,300	\$713
AR	Cross	\$79,400	\$663
AR	Dallas	\$64,500	\$655
AR	Desha	\$56,700	\$533
AR	Drew	\$93,200	\$647
AR	Faulkner	\$153,500	\$777
AR	Franklin	\$90,600	\$598
AR	Fulton	\$91,300	\$504
AR	Garland	\$131,500	\$721
AR	Grant	\$123,500	\$727
AR	Greene	\$110,400	\$717
AR	Hempstead	\$76,200	\$624
AR	Hot Spring	\$88,900	\$655
AR	Howard	\$94,100	\$555
AR	Independence	\$104,400	\$618
AR	Izard	\$79,400	\$576
AR	Jackson	\$61,300	\$576
AR	Jefferson	\$81,800	\$702
AR	Johnson	\$95,400	\$605
AR	Lafayette	\$65,900	\$406
AR	Lawrence	\$77,100	\$529
AR	Lee	\$67,100	\$542
AR	Lincoln	\$66,100	\$539
AR	Little River	\$72,400	\$543
AR	Logan	\$90,400	\$562
AR	Lonoke	\$135,100	\$764
AR	Madison	\$108,500	\$644
AR	Marion	\$117,300	\$586

State	County	Median Home Value	Median Gross Rent
AR	Miller	\$108,500	\$710
AR	Mississippi	\$81,400	\$619
AR	Monroe	\$54,500	\$492
AR	Montgomery	\$96,900	\$551
AR	Nevada	\$62,700	\$661
AR	Newton	\$91,600	\$474
AR	Ouachita	\$67,900	\$542
AR	Perry	\$99,100	\$663
AR	Phillips	\$67,100	\$571
AR	Pike	\$78,600	\$512
AR	Poinsett	\$78,200	\$564
AR	Polk	\$87,100	\$539
AR	Pope	\$126,100	\$660
AR	Prairie	\$65,300	\$539
AR	Pulaski	\$148,300	\$825
AR	Randolph	\$81,500	\$578
AR	Saline	\$147,400	\$812
AR	Scott	\$69,800	\$492
AR	Searcy	\$89,700	\$500
AR	Sebastian	\$116,800	\$655
AR	Sevier	\$75,400	\$547
AR	Sharp	\$79,900	\$578
AR	St. Francis	\$61,900	\$593
AR	Stone	\$107,300	\$585
AR	Union	\$79,900	\$650
AR	Van Buren	\$98,900	\$616
AR	Washington	\$162,900	\$743
AR	White	\$116,400	\$686
AR	Woodruff	\$63,700	\$484
AR	Yell	\$100,300	\$595
AZ	Apache	\$72,800	\$487
AZ	Cochise	\$144,400	\$805
AZ	Coconino	\$241,400	\$1,079
AZ	Gila	\$153,600	\$767
AZ	Graham	\$123,500	\$793
AZ	Greenlee	\$87,500	\$429
AZ	La Paz	\$77,400	\$570
AZ	Maricopa	\$225,000	\$1,033
AZ	Mohave	\$138,700	\$786
AZ	Navajo	\$115,100	\$690
AZ	Pima	\$166,300	\$861
AZ	Pinal	\$157,200	\$1,014
AZ	Santa Cruz	\$138,400	\$627
AZ	Yavapai	\$215,000	\$919
AZ	Yuma	\$117,000	\$830
CA	Alameda	\$649,100	\$1,547
CA	Alpine	\$343,800	\$1,083
CA	Amador	\$278,600	\$1,056
CA	Butte	\$238,200	\$970
CA	Calaveras	\$273,400	\$1,195
CA	Colusa	\$223,600	\$896



State	County	Median Home Value	Median Gross Rent
CA	Contra Costa	\$522,300	\$1,600
CA	Del Norte	\$185,900	\$826
CA	El Dorado	\$405,900	\$1,122
CA	Fresno	\$220,600	\$931
CA	Glenn	\$214,600	\$775
CA	Humboldt	\$285,800	\$914
CA	Imperial	\$167,700	\$805
CA	Inyo	\$243,100	\$875
CA	Kern	\$190,600	\$933
CA	Kings	\$185,600	\$918
CA	Lake	\$182,000	\$914
CA	Lassen	\$177,500	\$942
CA	Los Angeles	\$495,800	\$1,322
CA	Madera	\$220,400	\$980
CA	Marin	\$908,800	\$1,863
CA	Mariposa	\$259,500	\$869
CA	Mendocino	\$338,000	\$1,048
CA	Merced	\$196,200	\$934
CA	Modoc	\$143,100	\$739
CA	Mono	\$311,700	\$1,103
CA	Monterey	\$441,000	\$1,338
CA	Napa	\$560,500	\$1,541
CA	Nevada	\$379,800	\$1,217
CA	Orange	\$620,500	\$1,693
CA	Placer	\$413,300	\$1,398
CA	Plumas	\$228,900	\$840
CA	Riverside	\$304,500	\$1,251
CA	Sacramento	\$299,900	\$1,122
CA	San Benito	\$459,700	\$1,369
CA	San Bernardino	\$280,200	\$1,182
CA	San Diego	\$484,900	\$1,467
CA	San Francisco	\$927,400	\$1,709
CA	San Joaquin	\$281,100	\$1,100
CA	San Luis Obispo	\$499,800	\$1,326
CA	San Mateo	\$917,700	\$1,973
CA	Santa Barbara	\$509,400	\$1,496
CA	Santa Clara	\$829,600	\$1,955
CA	Santa Cruz	\$659,900	\$1,552
CA	Shasta	\$233,500	\$966
CA	Sierra	\$157,100	\$919
CA	Siskiyou	\$176,600	\$829
CA	Solano	\$342,000	\$1,407
CA	Sonoma	\$513,300	\$1,456
CA	Stanislaus	\$244,100	\$1,049
CA	Sutter	\$234,500	\$980
CA	Tehama	\$191,400	\$812
CA	Trinity	\$286,500	\$803
CA	Tulare	\$180,200	\$877
CA	Tuolumne	\$273,500	\$961
CA	Ventura	\$520,300	\$1,643
CA	Yolo	\$370,800	\$1,204

State	County	Median Home Value	Median Gross Rent
CA	Yuba	\$207,100	\$923
CO	Adams	\$241,900	\$1,172
CO	Alamosa	\$152,900	\$675
CO	Arapahoe	\$292,900	\$1,218
CO	Archuleta	\$274,000	\$904
CO	Baca	\$79,800	\$540
CO	Bent	\$77,700	\$669
CO	Boulder	\$423,500	\$1,334
CO	Broomfield	\$356,500	\$1,490
CO	Chaffee	\$313,200	\$805
CO	Cheyenne	\$90,000	\$613
CO	Clear Creek	\$317,000	\$810
CO	Conejos	\$113,100	\$533
CO	Costilla	\$114,200	\$614
CO	Crowley	\$79,700	\$827
CO	Custer	\$248,300	\$660
CO	Delta	\$206,200	\$847
CO	Denver	\$322,900	\$1,131
CO	Dolores	\$122,000	\$826
CO	Douglas	\$407,100	\$1,574
CO	Eagle	\$471,100	\$1,370
CO	El Paso	\$238,200	\$1,070
CO	Elbert	\$380,000	\$1,029
CO	Fremont	\$160,000	\$786
CO	Garfield	\$323,800	\$1,169
CO	Gilpin	\$301,700	\$1,044
CO	Grand	\$285,000	\$1,013
CO	Gunnison	\$313,900	\$908
CO	Hinsdale	\$325,400	\$700
CO	Huerfano	\$137,400	\$634
CO	Jackson	\$171,300	\$706
CO	Jefferson	\$334,100	\$1,205
CO	Kiowa	\$83,200	\$619
CO	Kit Carson	\$130,200	\$743
CO	La Plata	\$356,700	\$1,090
CO	Lake	\$197,600	\$889
CO	Larimer	\$306,600	\$1,140
CO	Las Animas	\$145,900	\$702
CO	Lincoln	\$132,100	\$781
CO	Logan	\$148,700	\$712
CO	Mesa	\$207,900	\$907
CO	Mineral	\$279,000	\$638
CO	Moffat	\$169,200	\$732
CO	Montezuma	\$197,900	\$774
CO	Montrose	\$202,500	\$838
CO	Morgan	\$162,900	\$780
CO	Otero	\$91,800	\$703
CO	Ouray	\$420,600	\$1,101
CO	Park	\$262,300	\$1,098
CO	Phillips	\$132,600	\$634
CO	Pitkin	\$593,600	\$1,241



State	County	Median Home Value	Median Gross Rent
CO	Prowers	\$94,400	\$677
CO	Pueblo	\$148,000	\$788
CO	Rio Blanco	\$201,000	\$731
CO	Rio Grande	\$143,000	\$586
CO	Routt	\$460,600	\$1,166
CO	Saguache	\$150,100	\$633
CO	San Juan	\$269,400	\$1,069
CO	San Miguel	\$485,000	\$1,160
CO	Sedgwick	\$91,500	\$534
CO	Summit	\$547,700	\$1,343
CO	Teller	\$261,100	\$1,057
CO	Washington	\$120,300	\$678
CO	Weld	\$245,000	\$955
CO	Yuma	\$148,800	\$705
CT	Fairfield	\$417,800	\$1,439
CT	Hartford	\$235,300	\$1,044
CT	Litchfield	\$250,100	\$995
CT	Middlesex	\$283,700	\$1,132
CT	New Haven	\$244,400	\$1,100
CT	New London	\$238,900	\$1,071
CT	Tolland	\$247,500	\$1,093
CT	Windham	\$196,800	\$869
DC	District of Columbia	\$537,400	\$1,424
DE	Kent	\$205,800	\$1,030
DE	New Castle	\$248,100	\$1,104
DE	Sussex	\$242,900	\$992
FL	Alachua	\$167,000	\$916
FL	Baker	\$121,100	\$755
FL	Bay	\$166,400	\$966
FL	Bradford	\$90,500	\$755
FL	Brevard	\$162,400	\$971
FL	Broward	\$223,400	\$1,271
FL	Calhoun	\$80,000	\$607
FL	Charlotte	\$165,200	\$936
FL	Citrus	\$117,400	\$778
FL	Clay	\$165,300	\$1,088
FL	Collier	\$316,200	\$1,178
FL	Columbia	\$112,500	\$797
FL	DeSoto	\$83,700	\$672
FL	Dixie	\$71,600	\$661
FL	Duval	\$156,200	\$991
FL	Escambia	\$126,700	\$928
FL	Flagler	\$188,400	\$1,118
FL	Franklin	\$135,300	\$719
FL	Gadsden	\$101,300	\$684
FL	Gilchrist	\$96,700	\$632
FL	Glades	\$80,100	\$729
FL	Gulf	\$151,400	\$908
FL	Hamilton	\$73,500	\$576
FL	Hardee	\$81,200	\$675
FL	Hendry	\$79,700	\$746

State	County	Median Home Value	Median Gross Rent
FL	Hernando	\$120,600	\$933
FL	Highlands	\$87,900	\$745
FL	Hillsborough	\$179,500	\$1,040
FL	Holmes	\$92,400	\$656
FL	Indian River	\$172,600	\$928
FL	Jackson	\$94,900	\$650
FL	Jefferson	\$131,700	\$809
FL	Lafayette	\$101,400	\$645
FL	Lake	\$155,100	\$979
FL	Lee	\$190,200	\$1,035
FL	Leon	\$187,400	\$968
FL	Levy	\$88,700	\$691
FL	Liberty	\$62,400	\$578
FL	Madison	\$87,200	\$654
FL	Manatee	\$197,200	\$1,057
FL	Marion	\$119,200	\$839
FL	Martin	\$233,000	\$1,043
FL	Miami-Dade	\$242,800	\$1,195
FL	Monroe	\$429,000	\$1,507
FL	Nassau	\$203,500	\$1,084
FL	Okaloosa	\$198,700	\$1,060
FL	Okeechobee	\$89,900	\$726
FL	Orange	\$192,400	\$1,109
FL	Osceola	\$164,500	\$1,129
FL	Palm Beach	\$242,500	\$1,264
FL	Pasco	\$134,300	\$971
FL	Pinellas	\$167,100	\$1,007
FL	Polk	\$121,100	\$913
FL	Putnam	\$82,800	\$679
FL	Santa Rosa	\$170,500	\$1,059
FL	Sarasota	\$215,300	\$1,116
FL	Seminole	\$201,900	\$1,143
FL	St. Johns	\$274,600	\$1,207
FL	St. Lucie	\$150,700	\$1,088
FL	Sumter	\$239,800	\$831
FL	Suwannee	\$92,400	\$702
FL	Taylor	\$84,900	\$621
FL	Union	\$89,000	\$616
FL	Volusia	\$149,900	\$972
FL	Wakulla	\$133,700	\$840
FL	Walton	\$203,100	\$936
FL	Washington	\$102,700	\$699
GA	Appling	\$72,100	\$534
GA	Atkinson	\$62,500	\$485
GA	Bacon	\$73,200	\$528
GA	Baker	\$79,500	\$485
GA	Baldwin	\$108,800	\$687
GA	Banks	\$128,900	\$710
GA	Barrow	\$134,300	\$941
GA	Bartow	\$140,500	\$863
GA	Ben Hill	\$81,200	\$630



State	County	Median Home Value	Median Gross Rent
GA	Berrien	\$86,700	\$602
GA	Bibb	\$117,300	\$774
GA	Bleckley	\$98,800	\$580
GA	Brantley	\$68,200	\$579
GA	Brooks	\$92,400	\$647
GA	Bryan	\$201,700	\$1,229
GA	Bulloch	\$131,200	\$787
GA	Burke	\$86,500	\$581
GA	Butts	\$121,500	\$796
GA	Calhoun	\$49,000	\$543
GA	Camden	\$154,500	\$957
GA	Candler	\$88,600	\$577
GA	Carroll	\$119,600	\$820
GA	Catoosa	\$138,800	\$777
GA	Charlton	\$82,200	\$551
GA	Chatham	\$177,900	\$993
GA	Chattahoochee	\$81,700	\$1,267
GA	Chattooga	\$68,500	\$594
GA	Cherokee	\$220,200	\$1,138
GA	Clarke	\$154,600	\$816
GA	Clay	\$59,900	\$403
GA	Clayton	\$89,400	\$921
GA	Clinch	\$63,100	\$483
GA	Cobb	\$219,700	\$1,102
GA	Coffee	\$87,600	\$575
GA	Colquitt	\$84,500	\$624
GA	Columbia	\$183,800	\$1,117
GA	Cook	\$87,800	\$703
GA	Coweta	\$190,700	\$986
GA	Crawford	\$93,300	\$706
GA	Crisp	\$83,900	\$624
GA	Dade	\$122,500	\$665
GA	Dawson	\$202,300	\$874
GA	Decatur	\$109,800	\$622
GA	DeKalb	\$176,000	\$1,062
GA	Dodge	\$73,400	\$538
GA	Dooly	\$83,200	\$509
GA	Dougherty	\$102,100	\$701
GA	Douglas	\$140,100	\$1,014
GA	Early	\$82,700	\$627
GA	Echols	\$57,000	\$670
GA	Effingham	\$155,500	\$957
GA	Elbert	\$81,800	\$583
GA	Emanuel	\$78,500	\$569
GA	Evans	\$83,600	\$630
GA	Fannin	\$171,500	\$738
GA	Fayette	\$255,300	\$1,202
GA	Floyd	\$126,600	\$711
GA	Forsyth	\$301,100	\$1,249
GA	Franklin	\$101,600	\$638
GA	Fulton	\$268,900	\$1,089

State	County	Median Home Value	Median Gross Rent
GA	Gilmer	\$162,400	\$709
GA	Glascocock	\$66,600	\$521
GA	Glynn	\$161,200	\$846
GA	Gordon	\$119,500	\$676
GA	Grady	\$110,500	\$748
GA	Greene	\$175,800	\$679
GA	Gwinnett	\$185,200	\$1,142
GA	Habersham	\$137,200	\$733
GA	Hall	\$171,900	\$893
GA	Hancock	\$66,100	\$795
GA	Haralson	\$117,000	\$666
GA	Harris	\$194,800	\$909
GA	Hart	\$131,200	\$666
GA	Heard	\$100,500	\$642
GA	Henry	\$154,900	\$1,111
GA	Houston	\$135,800	\$882
GA	Irwin	\$81,200	\$516
GA	Jackson	\$163,200	\$798
GA	Jasper	\$119,700	\$811
GA	Jeff Davis	\$77,900	\$535
GA	Jefferson	\$69,200	\$536
GA	Jenkins	\$59,100	\$528
GA	Johnson	\$64,200	\$525
GA	Jones	\$124,800	\$803
GA	Lamar	\$132,400	\$646
GA	Lanier	\$102,000	\$681
GA	Laurens	\$85,000	\$608
GA	Lee	\$156,800	\$855
GA	Liberty	\$120,500	\$1,014
GA	Lincoln	\$115,600	\$707
GA	Long	\$117,500	\$759
GA	Lowndes	\$129,700	\$760
GA	Lumpkin	\$176,300	\$848
GA	Macon	\$61,300	\$562
GA	Madison	\$121,600	\$716
GA	Marion	\$86,300	\$554
GA	McDuffie	\$102,500	\$625
GA	McIntosh	\$112,700	\$754
GA	Meriwether	\$91,300	\$749
GA	Miller	\$88,500	\$665
GA	Mitchell	\$82,500	\$614
GA	Monroe	\$159,900	\$692
GA	Montgomery	\$76,500	\$573
GA	Morgan	\$208,200	\$839
GA	Murray	\$91,700	\$670
GA	Muscogee	\$140,200	\$856
GA	Newton	\$123,300	\$936
GA	Oconee	\$252,000	\$911
GA	Oglethorpe	\$111,800	\$693
GA	Paulding	\$150,400	\$1,074
GA	Peach	\$126,000	\$715



State	County	Median Home Value	Median Gross Rent
GA	Pickens	\$185,700	\$882
GA	Pierce	\$99,000	\$625
GA	Pike	\$162,000	\$753
GA	Polk	\$105,600	\$690
GA	Pulaski	\$111,100	\$661
GA	Putnam	\$168,700	\$693
GA	Quitman	\$67,400	\$697
GA	Rabun	\$157,800	\$667
GA	Randolph	\$67,300	\$564
GA	Richmond	\$100,200	\$813
GA	Rockdale	\$148,600	\$955
GA	Schley	\$94,800	\$704
GA	Screven	\$78,900	\$594
GA	Seminole	\$77,200	\$712
GA	Spalding	\$112,400	\$818
GA	Stephens	\$98,500	\$638
GA	Stewart	\$51,800	\$515
GA	Sumter	\$82,600	\$674
GA	Talbot	\$81,200	\$659
GA	Taliaferro	\$59,100	\$520
GA	Tattnall	\$88,100	\$543
GA	Taylor	\$65,800	\$576
GA	Telfair	\$55,600	\$540
GA	Terrell	\$88,600	\$636
GA	Thomas	\$131,400	\$808
GA	Tift	\$112,200	\$607
GA	Toombs	\$97,500	\$567
GA	Towns	\$197,900	\$689
GA	Treutlen	\$71,000	\$573
GA	Troup	\$125,000	\$792
GA	Turner	\$72,700	\$548
GA	Twiggs	\$57,000	\$537
GA	Union	\$191,800	\$685
GA	Upson	\$84,900	\$615
GA	Walker	\$111,100	\$702
GA	Walton	\$164,700	\$926
GA	Ware	\$78,500	\$648
GA	Warren	\$62,300	\$548
GA	Washington	\$82,400	\$656
GA	Wayne	\$107,300	\$609
GA	Webster	\$57,200	\$571
GA	Wheeler	\$46,800	\$477
GA	White	\$157,900	\$751
GA	Whitfield	\$124,300	\$695
GA	Wilcox	\$69,800	\$525
GA	Wilkes	\$83,400	\$639
GA	Wilkinson	\$69,100	\$616
GA	Worth	\$85,600	\$668
HI	Hawaii	\$316,000	\$1,131
HI	Honolulu	\$626,400	\$1,653
HI	Kalawao	-	\$867

State	County	Median Home Value	Median Gross Rent
HI	Kauai	\$520,100	\$1,308
HI	Maui	\$569,100	\$1,336
IA	Adair	\$93,200	\$549
IA	Adams	\$84,900	\$476
IA	Allamakee	\$122,800	\$562
IA	Appanoose	\$78,000	\$569
IA	Audubon	\$68,800	\$560
IA	Benton	\$147,800	\$608
IA	Black Hawk	\$139,300	\$747
IA	Boone	\$130,500	\$670
IA	Bremer	\$155,100	\$625
IA	Buchanan	\$132,500	\$668
IA	Buena Vista	\$111,100	\$640
IA	Butler	\$112,100	\$614
IA	Calhoun	\$77,800	\$541
IA	Carroll	\$127,400	\$575
IA	Cass	\$93,600	\$633
IA	Cedar	\$143,800	\$705
IA	Cerro Gordo	\$121,500	\$673
IA	Cherokee	\$89,200	\$549
IA	Chickasaw	\$105,100	\$557
IA	Clarke	\$105,000	\$730
IA	Clay	\$115,700	\$629
IA	Clayton	\$116,500	\$631
IA	Clinton	\$112,400	\$645
IA	Crawford	\$93,400	\$618
IA	Dallas	\$218,000	\$939
IA	Davis	\$109,100	\$658
IA	Decatur	\$76,300	\$512
IA	Delaware	\$126,000	\$593
IA	Des Moines	\$101,400	\$743
IA	Dickinson	\$175,900	\$743
IA	Dubuque	\$157,200	\$742
IA	Emmet	\$85,700	\$662
IA	Fayette	\$90,800	\$602
IA	Floyd	\$102,400	\$556
IA	Franklin	\$87,100	\$649
IA	Fremont	\$100,200	\$629
IA	Greene	\$88,900	\$605
IA	Grundy	\$129,900	\$634
IA	Guthrie	\$112,600	\$627
IA	Hamilton	\$98,900	\$653
IA	Hancock	\$97,600	\$579
IA	Hardin	\$91,300	\$607
IA	Harrison	\$107,600	\$678
IA	Henry	\$107,900	\$673
IA	Howard	\$107,700	\$580
IA	Humboldt	\$93,900	\$603
IA	Ida	\$91,900	\$453
IA	Iowa	\$143,900	\$524
IA	Jackson	\$117,000	\$623



State	County	Median Home Value	Median Gross Rent
IA	Jasper	\$122,800	\$696
IA	Jefferson	\$114,300	\$661
IA	Johnson	\$210,400	\$929
IA	Jones	\$130,700	\$660
IA	Keokuk	\$83,700	\$650
IA	Kossuth	\$104,300	\$636
IA	Lee	\$90,200	\$623
IA	Linn	\$150,600	\$727
IA	Louisa	\$104,200	\$623
IA	Lucas	\$84,900	\$675
IA	Lyon	\$125,200	\$633
IA	Madison	\$160,400	\$831
IA	Mahaska	\$110,100	\$613
IA	Marion	\$146,900	\$654
IA	Marshall	\$104,600	\$679
IA	Mills	\$157,000	\$724
IA	Mitchell	\$112,300	\$576
IA	Monona	\$84,300	\$572
IA	Monroe	\$99,100	\$613
IA	Montgomery	\$81,800	\$664
IA	Muscatine	\$128,100	\$748
IA	O'Brien	\$108,000	\$617
IA	Osceola	\$89,500	\$584
IA	Page	\$87,600	\$585
IA	Palo Alto	\$98,100	\$562
IA	Plymouth	\$150,200	\$628
IA	Pocahontas	\$73,400	\$553
IA	Polk	\$165,500	\$858
IA	Pottawattamie	\$133,500	\$790
IA	Poweshiek	\$131,100	\$697
IA	Ringgold	\$79,600	\$561
IA	Sac	\$88,100	\$570
IA	Scott	\$153,200	\$748
IA	Shelby	\$111,700	\$612
IA	Sioux	\$153,800	\$668
IA	Story	\$172,900	\$857
IA	Tama	\$105,300	\$672
IA	Taylor	\$76,100	\$603
IA	Union	\$94,300	\$594
IA	Van Buren	\$82,700	\$502
IA	Wapello	\$81,000	\$636
IA	Warren	\$171,400	\$766
IA	Washington	\$140,400	\$749
IA	Wayne	\$74,700	\$489
IA	Webster	\$95,300	\$614
IA	Winnebago	\$94,400	\$549
IA	Winneshiek	\$161,500	\$630
IA	Woodbury	\$110,700	\$723
IA	Worth	\$98,000	\$536
IA	Wright	\$79,200	\$624
ID	Ada	\$219,900	\$910

State	County	Median Home Value	Median Gross Rent
ID	Adams	\$166,500	\$604
ID	Bannock	\$148,300	\$659
ID	Bear Lake	\$142,100	\$583
ID	Benewah	\$150,800	\$693
ID	Bingham	\$147,400	\$652
ID	Blaine	\$390,300	\$984
ID	Boise	\$185,100	\$750
ID	Bonner	\$222,700	\$752
ID	Bonneville	\$161,000	\$759
ID	Boundary	\$181,300	\$642
ID	Butte	\$110,700	\$596
ID	Camas	\$173,300	\$573
ID	Canyon	\$144,000	\$812
ID	Caribou	\$130,600	\$563
ID	Cassia	\$136,900	\$628
ID	Clark	\$98,700	\$575
ID	Clearwater	\$134,400	\$695
ID	Custer	\$173,300	\$624
ID	Elmore	\$145,200	\$777
ID	Franklin	\$168,200	\$683
ID	Fremont	\$157,700	\$738
ID	Gem	\$148,800	\$740
ID	Gooding	\$134,400	\$689
ID	Idaho	\$164,600	\$678
ID	Jefferson	\$166,200	\$778
ID	Jerome	\$144,400	\$735
ID	Kootenai	\$212,900	\$902
ID	Latah	\$207,200	\$675
ID	Lemhi	\$173,400	\$616
ID	Lewis	\$120,000	\$596
ID	Lincoln	\$127,200	\$789
ID	Madison	\$190,500	\$673
ID	Minidoka	\$121,800	\$622
ID	Nez Perce	\$172,500	\$693
ID	Oneida	\$151,600	\$730
ID	Owyhee	\$125,700	\$624
ID	Payette	\$138,900	\$714
ID	Power	\$132,600	\$702
ID	Shoshone	\$117,500	\$661
ID	Teton	\$291,600	\$906
ID	Twin Falls	\$154,200	\$754
ID	Valley	\$258,000	\$803
ID	Washington	\$149,100	\$658
IL	Adams	\$120,200	\$612
IL	Alexander	\$53,200	\$465
IL	Bond	\$115,200	\$668
IL	Boone	\$145,700	\$852
IL	Brown	\$88,600	\$577
IL	Bureau	\$106,800	\$666
IL	Calhoun	\$110,900	\$600
IL	Carroll	\$99,400	\$616



State	County	Median Home Value	Median Gross Rent
IL	Cass	\$76,800	\$597
IL	Champaign	\$154,800	\$850
IL	Christian	\$87,500	\$632
IL	Clark	\$87,400	\$669
IL	Clay	\$77,200	\$529
IL	Clinton	\$142,900	\$783
IL	Coles	\$93,800	\$643
IL	Cook	\$227,400	\$1,044
IL	Crawford	\$82,900	\$605
IL	Cumberland	\$94,000	\$560
IL	De Witt	\$98,000	\$562
IL	DeKalb	\$166,800	\$887
IL	Douglas	\$102,700	\$674
IL	DuPage	\$289,900	\$1,224
IL	Edgar	\$80,000	\$608
IL	Edwards	\$73,500	\$487
IL	Effingham	\$137,300	\$610
IL	Fayette	\$84,000	\$612
IL	Ford	\$100,600	\$629
IL	Franklin	\$69,900	\$625
IL	Fulton	\$84,800	\$631
IL	Gallatin	\$71,500	\$411
IL	Greene	\$76,900	\$588
IL	Grundy	\$188,300	\$971
IL	Hamilton	\$91,500	\$581
IL	Hancock	\$85,100	\$621
IL	Hardin	\$63,200	\$352
IL	Henderson	\$88,100	\$584
IL	Henry	\$115,800	\$624
IL	Iroquois	\$96,800	\$632
IL	Jackson	\$108,600	\$665
IL	Jasper	\$99,000	\$568
IL	Jefferson	\$92,700	\$623
IL	Jersey	\$135,400	\$613
IL	Jo Daviess	\$143,300	\$653
IL	Johnson	\$96,600	\$620
IL	Kane	\$223,400	\$1,080
IL	Kankakee	\$140,100	\$851
IL	Kendall	\$214,700	\$1,249
IL	Knox	\$81,700	\$600
IL	Lake	\$251,400	\$1,127
IL	LaSalle	\$126,100	\$736
IL	Lawrence	\$72,400	\$608
IL	Lee	\$116,500	\$695
IL	Livingston	\$109,500	\$655
IL	Logan	\$101,300	\$683
IL	Macon	\$95,900	\$666
IL	Macoupin	\$98,400	\$658
IL	Madison	\$130,200	\$796
IL	Marion	\$71,900	\$610
IL	Marshall	\$103,300	\$636

State	County	Median Home Value	Median Gross Rent
IL	Mason	\$81,000	\$615
IL	Massac	\$82,500	\$714
IL	McDonough	\$94,600	\$630
IL	McHenry	\$212,600	\$1,146
IL	McLean	\$163,800	\$811
IL	Menard	\$132,500	\$702
IL	Mercer	\$105,100	\$622
IL	Monroe	\$195,500	\$827
IL	Montgomery	\$81,000	\$627
IL	Morgan	\$103,400	\$680
IL	Moultrie	\$107,500	\$617
IL	Ogle	\$139,900	\$712
IL	Peoria	\$128,000	\$756
IL	Perry	\$80,500	\$552
IL	Piatt	\$128,100	\$779
IL	Pike	\$74,700	\$542
IL	Pope	\$84,100	\$407
IL	Pulaski	\$63,500	\$525
IL	Putnam	\$120,800	\$645
IL	Randolph	\$99,900	\$643
IL	Richland	\$83,200	\$544
IL	Rock Island	\$115,600	\$692
IL	Saline	\$70,500	\$584
IL	Sangamon	\$136,100	\$779
IL	Schuyler	\$83,400	\$608
IL	Scott	\$87,500	\$543
IL	Shelby	\$86,800	\$553
IL	St. Clair	\$122,600	\$824
IL	Stark	\$85,600	\$596
IL	Stephenson	\$97,700	\$634
IL	Tazewell	\$137,300	\$719
IL	Union	\$98,600	\$517
IL	Vermilion	\$75,900	\$657
IL	Wabash	\$79,000	\$586
IL	Warren	\$83,900	\$589
IL	Washington	\$108,100	\$640
IL	Wayne	\$78,600	\$582
IL	White	\$69,700	\$545
IL	Whiteside	\$102,200	\$673
IL	Will	\$216,400	\$1,112
IL	Williamson	\$106,400	\$697
IL	Winnebago	\$115,900	\$753
IL	Woodford	\$160,300	\$759
IN	Adams	\$118,900	\$588
IN	Allen	\$119,400	\$719
IN	Bartholomew	\$139,400	\$854
IN	Benton	\$84,900	\$707
IN	Blackford	\$68,500	\$614
IN	Boone	\$207,500	\$888
IN	Brown	\$174,800	\$886
IN	Carroll	\$124,100	\$680



State	County	Median Home Value	Median Gross Rent
IN	Cass	\$84,100	\$640
IN	Clark	\$131,500	\$797
IN	Clay	\$96,000	\$650
IN	Clinton	\$103,700	\$704
IN	Crawford	\$86,700	\$562
IN	Daviess	\$115,400	\$641
IN	Dearborn	\$160,800	\$735
IN	Decatur	\$121,800	\$767
IN	DeKalb	\$113,600	\$695
IN	Delaware	\$88,600	\$708
IN	Dubois	\$146,000	\$586
IN	Elkhart	\$130,800	\$747
IN	Fayette	\$81,400	\$680
IN	Floyd	\$159,700	\$767
IN	Fountain	\$93,500	\$633
IN	Franklin	\$152,200	\$668
IN	Fulton	\$93,600	\$639
IN	Gibson	\$105,700	\$671
IN	Grant	\$87,600	\$676
IN	Greene	\$95,900	\$604
IN	Hamilton	\$240,000	\$1,103
IN	Hancock	\$161,800	\$868
IN	Harrison	\$136,400	\$696
IN	Hendricks	\$171,600	\$1,026
IN	Henry	\$94,800	\$687
IN	Howard	\$101,300	\$678
IN	Huntington	\$102,700	\$690
IN	Jackson	\$114,600	\$729
IN	Jasper	\$153,200	\$764
IN	Jay	\$85,000	\$608
IN	Jefferson	\$120,000	\$723
IN	Jennings	\$99,900	\$735
IN	Johnson	\$149,700	\$896
IN	Knox	\$87,200	\$663
IN	Kosciusko	\$142,700	\$733
IN	LaGrange	\$172,500	\$717
IN	Lake	\$140,100	\$852
IN	LaPorte	\$126,700	\$729
IN	Lawrence	\$109,200	\$674
IN	Madison	\$91,900	\$742
IN	Marion	\$123,500	\$836
IN	Marshall	\$130,100	\$681
IN	Martin	\$97,900	\$506
IN	Miami	\$85,500	\$706
IN	Monroe	\$163,900	\$869
IN	Montgomery	\$118,400	\$661
IN	Morgan	\$147,200	\$784
IN	Newton	\$112,500	\$715
IN	Noble	\$114,500	\$673
IN	Ohio	\$142,400	\$716
IN	Orange	\$90,400	\$589

State	County	Median Home Value	Median Gross Rent
IN	Owen	\$110,200	\$673
IN	Parke	\$86,700	\$563
IN	Perry	\$103,000	\$585
IN	Pike	\$89,300	\$634
IN	Porter	\$173,100	\$899
IN	Posey	\$138,800	\$698
IN	Pulaski	\$92,600	\$665
IN	Putnam	\$120,300	\$734
IN	Randolph	\$79,500	\$623
IN	Ripley	\$139,500	\$682
IN	Rush	\$100,000	\$650
IN	Scott	\$98,800	\$769
IN	Shelby	\$125,300	\$754
IN	Spencer	\$117,900	\$650
IN	St. Joseph	\$118,600	\$743
IN	Starke	\$101,600	\$665
IN	Steuben	\$136,300	\$729
IN	Sullivan	\$80,900	\$668
IN	Switzerland	\$114,300	\$763
IN	Tippecanoe	\$144,300	\$823
IN	Tipton	\$110,300	\$725
IN	Union	\$109,900	\$741
IN	Vanderburgh	\$121,200	\$751
IN	Vermillion	\$74,600	\$581
IN	Vigo	\$90,700	\$717
IN	Wabash	\$96,700	\$663
IN	Warren	\$112,500	\$763
IN	Warrick	\$158,100	\$826
IN	Washington	\$106,200	\$639
IN	Wayne	\$96,500	\$665
IN	Wells	\$121,000	\$662
IN	White	\$105,800	\$703
IN	Whitley	\$131,600	\$645
KS	Allen	\$78,600	\$573
KS	Anderson	\$88,200	\$652
KS	Atchison	\$92,900	\$626
KS	Barber	\$75,600	\$562
KS	Barton	\$87,600	\$626
KS	Bourbon	\$82,600	\$594
KS	Brown	\$83,900	\$580
KS	Butler	\$142,400	\$742
KS	Chase	\$85,200	\$600
KS	Chautauqua	\$63,300	\$575
KS	Cherokee	\$78,400	\$644
KS	Cheyenne	\$86,600	\$568
KS	Clark	\$76,400	\$655
KS	Clay	\$100,200	\$619
KS	Cloud	\$73,200	\$616
KS	Coffey	\$111,000	\$620
KS	Comanche	\$73,200	\$517
KS	Cowley	\$85,700	\$677



State	County	Median Home Value	Median Gross Rent
KS	Crawford	\$87,300	\$702
KS	Decatur	\$63,400	\$596
KS	Dickinson	\$110,700	\$659
KS	Doniphan	\$95,300	\$614
KS	Douglas	\$188,100	\$869
KS	Edwards	\$61,200	\$501
KS	Elk	\$48,300	\$491
KS	Ellis	\$159,400	\$677
KS	Ellsworth	\$88,500	\$605
KS	Finney	\$126,200	\$735
KS	Ford	\$108,400	\$709
KS	Franklin	\$121,700	\$754
KS	Geary	\$141,900	\$1,052
KS	Gove	\$78,900	\$593
KS	Graham	\$69,600	\$446
KS	Grant	\$102,800	\$637
KS	Gray	\$117,900	\$638
KS	Greeley	\$86,100	\$692
KS	Greenwood	\$61,100	\$563
KS	Hamilton	\$86,800	\$593
KS	Harper	\$66,700	\$664
KS	Harvey	\$120,200	\$689
KS	Haskell	\$102,600	\$700
KS	Hodgeman	\$86,700	\$610
KS	Jackson	\$128,100	\$657
KS	Jefferson	\$135,800	\$740
KS	Jewell	\$53,700	\$490
KS	Johnson	\$232,500	\$1,020
KS	Kearny	\$98,200	\$662
KS	Kingman	\$92,200	\$670
KS	Kiowa	\$133,800	\$594
KS	Labette	\$74,900	\$612
KS	Lane	\$76,400	\$551
KS	Leavenworth	\$171,000	\$950
KS	Lincoln	\$68,900	\$524
KS	Linn	\$89,400	\$653
KS	Logan	\$83,100	\$777
KS	Lyon	\$98,500	\$643
KS	Marion	\$81,300	\$574
KS	Marshall	\$93,400	\$537
KS	McPherson	\$140,300	\$706
KS	Meade	\$88,700	\$620
KS	Miami	\$181,100	\$797
KS	Mitchell	\$85,700	\$561
KS	Montgomery	\$74,000	\$633
KS	Morris	\$95,100	\$619
KS	Morton	\$97,700	\$585
KS	Nemaha	\$116,500	\$581
KS	Neosho	\$77,300	\$601
KS	Ness	\$70,500	\$610
KS	Norton	\$73,700	\$719

State	County	Median Home Value	Median Gross Rent
KS	Osage	\$107,200	\$633
KS	Osborne	\$61,300	\$497
KS	Ottawa	\$98,600	\$666
KS	Pawnee	\$75,600	\$549
KS	Phillips	\$76,900	\$545
KS	Pottawatomie	\$169,300	\$779
KS	Pratt	\$87,600	\$709
KS	Rawlins	\$81,700	\$611
KS	Reno	\$96,600	\$698
KS	Republic	\$60,500	\$543
KS	Rice	\$74,800	\$548
KS	Riley	\$189,200	\$937
KS	Rooks	\$75,400	\$526
KS	Rush	\$69,900	\$574
KS	Russell	\$90,100	\$560
KS	Saline	\$125,400	\$739
KS	Scott	\$135,900	\$830
KS	Sedgwick	\$130,900	\$780
KS	Seward	\$98,500	\$722
KS	Shawnee	\$127,600	\$762
KS	Sheridan	\$101,000	\$545
KS	Sherman	\$86,300	\$708
KS	Smith	\$66,200	\$464
KS	Stafford	\$61,800	\$659
KS	Stanton	\$71,900	\$554
KS	Stevens	\$110,000	\$636
KS	Sumner	\$86,800	\$672
KS	Thomas	\$114,000	\$495
KS	Trego	\$84,400	\$587
KS	Wabaunsee	\$111,900	\$649
KS	Wallace	\$88,300	\$478
KS	Washington	\$75,300	\$448
KS	Wichita	\$84,000	\$683
KS	Wilson	\$66,700	\$626
KS	Woodson	\$53,200	\$563
KS	Wyandotte	\$92,800	\$817
KY	Adair	\$85,900	\$503
KY	Allen	\$102,500	\$650
KY	Anderson	\$138,600	\$710
KY	Ballard	\$102,600	\$611
KY	Barren	\$110,400	\$658
KY	Bath	\$77,900	\$616
KY	Bell	\$59,400	\$496
KY	Boone	\$183,700	\$940
KY	Bourbon	\$144,900	\$718
KY	Boyd	\$103,900	\$645
KY	Boyle	\$141,100	\$671
KY	Bracken	\$102,300	\$616
KY	Breathitt	\$50,000	\$478
KY	Breckinridge	\$95,200	\$550
KY	Bullitt	\$153,100	\$808



State	County	Median Home Value	Median Gross Rent
KY	Butler	\$90,400	\$616
KY	Caldwell	\$95,300	\$548
KY	Calloway	\$130,100	\$651
KY	Campbell	\$160,700	\$799
KY	Carlisle	\$89,200	\$628
KY	Carroll	\$103,800	\$625
KY	Carter	\$83,300	\$567
KY	Casey	\$77,600	\$480
KY	Christian	\$112,200	\$771
KY	Clark	\$139,200	\$699
KY	Clay	\$55,600	\$510
KY	Clinton	\$66,100	\$536
KY	Crittenden	\$84,600	\$502
KY	Cumberland	\$90,300	\$437
KY	Daviess	\$123,200	\$698
KY	Edmonson	\$87,100	\$643
KY	Elliott	\$72,700	\$532
KY	Estill	\$71,000	\$578
KY	Fayette	\$175,000	\$828
KY	Fleming	\$89,900	\$533
KY	Floyd	\$72,900	\$579
KY	Franklin	\$139,300	\$727
KY	Fulton	\$63,600	\$501
KY	Gallatin	\$109,900	\$678
KY	Garrard	\$131,000	\$680
KY	Grant	\$119,700	\$720
KY	Graves	\$95,600	\$634
KY	Grayson	\$102,200	\$556
KY	Green	\$75,800	\$542
KY	Greenup	\$103,300	\$681
KY	Hancock	\$109,100	\$593
KY	Hardin	\$148,000	\$783
KY	Harlan	\$53,500	\$481
KY	Harrison	\$132,900	\$622
KY	Hart	\$90,200	\$508
KY	Henderson	\$118,000	\$643
KY	Henry	\$126,100	\$745
KY	Hickman	\$70,200	\$496
KY	Hopkins	\$96,600	\$657
KY	Jackson	\$69,900	\$527
KY	Jefferson	\$159,000	\$800
KY	Jessamine	\$164,300	\$808
KY	Johnson	\$90,300	\$609
KY	Kenton	\$149,700	\$763
KY	Knott	\$52,000	\$470
KY	Knox	\$76,900	\$530
KY	Larue	\$107,300	\$693
KY	Laurel	\$102,000	\$615
KY	Lawrence	\$80,400	\$571
KY	Lee	\$64,200	\$550
KY	Leslie	\$48,900	\$458

State	County	Median Home Value	Median Gross Rent
KY	Letcher	\$58,500	\$568
KY	Lewis	\$68,300	\$445
KY	Lincoln	\$96,100	\$620
KY	Livingston	\$90,800	\$633
KY	Logan	\$105,400	\$603
KY	Lyon	\$122,900	\$481
KY	Madison	\$151,000	\$679
KY	Magoffin	\$63,300	\$556
KY	Marion	\$100,400	\$613
KY	Marshall	\$118,100	\$643
KY	Martin	\$65,500	\$483
KY	Mason	\$111,200	\$591
KY	McCracken	\$134,100	\$640
KY	McCreary	\$61,300	\$574
KY	McLean	\$96,800	\$567
KY	Meade	\$140,800	\$818
KY	Menifee	\$77,800	\$573
KY	Mercer	\$139,900	\$619
KY	Metcalf	\$75,200	\$534
KY	Monroe	\$74,500	\$508
KY	Montgomery	\$118,200	\$665
KY	Morgan	\$77,500	\$561
KY	Muhlenberg	\$82,000	\$540
KY	Nelson	\$144,800	\$693
KY	Nicholas	\$82,100	\$578
KY	Ohio	\$88,300	\$536
KY	Oldham	\$259,700	\$875
KY	Owen	\$99,100	\$622
KY	Owsley	\$70,000	\$349
KY	Pendleton	\$106,400	\$698
KY	Perry	\$73,300	\$569
KY	Pike	\$75,400	\$651
KY	Powell	\$79,800	\$640
KY	Pulaski	\$109,100	\$627
KY	Robertson	\$94,500	\$469
KY	Rockcastle	\$80,800	\$548
KY	Rowan	\$121,100	\$625
KY	Russell	\$87,300	\$541
KY	Scott	\$170,800	\$813
KY	Shelby	\$184,900	\$824
KY	Simpson	\$130,500	\$735
KY	Spencer	\$190,900	\$630
KY	Taylor	\$106,700	\$596
KY	Todd	\$94,800	\$612
KY	Trigg	\$119,500	\$598
KY	Trimble	\$110,500	\$750
KY	Union	\$83,100	\$585
KY	Warren	\$152,300	\$735
KY	Washington	\$105,600	\$581
KY	Wayne	\$81,400	\$519
KY	Webster	\$80,800	\$545



State	County	Median Home Value	Median Gross Rent
KY	Whitley	\$83,800	\$612
KY	Wolfe	\$65,700	\$496
KY	Woodford	\$188,200	\$755
LA	Acadia Parish	\$97,500	\$593
LA	Allen Parish	\$84,800	\$570
LA	Ascension Parish	\$179,800	\$972
LA	Assumption Parish	\$114,600	\$698
LA	Avoyelles Parish	\$90,600	\$638
LA	Beauregard Parish	\$115,200	\$699
LA	Bienville Parish	\$76,000	\$490
LA	Bossier Parish	\$164,600	\$952
LA	Caddo Parish	\$138,200	\$764
LA	Calcasieu Parish	\$138,100	\$792
LA	Caldwell Parish	\$67,800	\$577
LA	Cameron Parish	\$110,900	\$803
LA	Catahoula Parish	\$78,700	\$486
LA	Claiborne Parish	\$74,100	\$617
LA	Concordia Parish	\$78,500	\$528
LA	De Soto Parish	\$110,000	\$608
LA	East Baton Rouge Parish	\$177,800	\$882
LA	East Carroll Parish	\$68,200	\$474
LA	East Feliciana Parish	\$124,100	\$732
LA	Evangeline Parish	\$90,000	\$533
LA	Franklin Parish	\$83,200	\$538
LA	Grant Parish	\$93,600	\$721
LA	Iberia Parish	\$106,700	\$723
LA	Iberville Parish	\$127,500	\$712
LA	Jackson Parish	\$84,400	\$520
LA	Jefferson Davis Parish	\$101,800	\$600
LA	Jefferson Parish	\$176,000	\$936
LA	Lafayette Parish	\$172,500	\$834
LA	Lafourche Parish	\$144,300	\$764
LA	LaSalle Parish	\$76,700	\$544
LA	Lincoln Parish	\$145,900	\$679
LA	Livingston Parish	\$155,800	\$847
LA	Madison Parish	\$64,100	\$533
LA	Morehouse Parish	\$84,900	\$574
LA	Natchitoches Parish	\$114,100	\$681
LA	Orleans Parish	\$205,000	\$954
LA	Ouachita Parish	\$133,400	\$730
LA	Plaquemines Parish	\$165,900	\$1,118
LA	Pointe Coupee Parish	\$124,500	\$730
LA	Rapides Parish	\$133,800	\$780
LA	Red River Parish	\$85,900	\$532
LA	Richland Parish	\$86,900	\$609
LA	Sabine Parish	\$84,200	\$530
LA	St. Bernard Parish	\$139,200	\$875
LA	St. Charles Parish	\$185,800	\$893
LA	St. Helena Parish	\$77,400	\$608
LA	St. James Parish	\$136,400	\$725
LA	St. John the Baptist	\$152,800	\$914

State	County	Median Home Value	Median Gross Rent
	Parish		
LA	St. Landry Parish	\$99,200	\$616
LA	St. Martin Parish	\$114,200	\$664
LA	St. Mary Parish	\$97,000	\$752
LA	St. Tammany Parish	\$206,600	\$1,012
LA	Tangipahoa Parish	\$149,300	\$783
LA	Tensas Parish	\$62,200	\$441
LA	Terrebonne Parish	\$143,700	\$876
LA	Union Parish	\$88,700	\$466
LA	Vermilion Parish	\$105,700	\$669
LA	Vernon Parish	\$116,600	\$952
LA	Washington Parish	\$84,600	\$582
LA	Webster Parish	\$81,600	\$633
LA	West Baton Rouge Parish	\$177,000	\$815
LA	West Carroll Parish	\$79,400	\$523
LA	West Feliciana Parish	\$209,600	\$853
LA	Winn Parish	\$72,700	\$580
MA	Barnstable	\$375,000	\$1,199
MA	Berkshire	\$203,300	\$802
MA	Bristol	\$280,400	\$855
MA	Dukes	\$674,600	\$1,441
MA	Essex	\$373,400	\$1,135
MA	Franklin	\$226,600	\$899
MA	Hampden	\$198,500	\$866
MA	Hampshire	\$272,700	\$1,040
MA	Middlesex	\$453,300	\$1,455
MA	Nantucket	\$995,900	\$1,689
MA	Norfolk	\$433,000	\$1,450
MA	Plymouth	\$344,400	\$1,185
MA	Suffolk	\$430,900	\$1,419
MA	Worcester	\$260,800	\$987
MD	Allegany	\$119,900	\$672
MD	Anne Arundel	\$346,000	\$1,579
MD	Baltimore	\$249,600	\$1,224
MD	Baltimore city	\$153,200	\$1,009
MD	Calvert	\$347,200	\$1,612
MD	Caroline	\$201,200	\$924
MD	Carroll	\$328,100	\$1,131
MD	Cecil	\$238,000	\$1,071
MD	Charles	\$294,000	\$1,618
MD	Dorchester	\$179,300	\$869
MD	Frederick	\$315,400	\$1,338
MD	Garrett	\$167,100	\$646
MD	Harford	\$281,400	\$1,197
MD	Howard	\$439,900	\$1,661
MD	Kent	\$237,400	\$938
MD	Montgomery	\$467,500	\$1,693
MD	Prince George's	\$272,900	\$1,385
MD	Queen Anne's	\$343,200	\$1,325
MD	Somerset	\$131,000	\$673



State	County	Median Home Value	Median Gross Rent
MD	St. Mary's	\$291,500	\$1,288
MD	Talbot	\$326,300	\$1,084
MD	Washington	\$205,300	\$889
MD	Wicomico	\$171,700	\$1,042
MD	Worcester	\$252,100	\$994
ME	Androscoggin	\$152,000	\$724
ME	Aroostook	\$97,000	\$565
ME	Cumberland	\$259,400	\$1,029
ME	Franklin	\$136,300	\$596
ME	Hancock	\$207,300	\$812
ME	Kennebec	\$154,500	\$727
ME	Knox	\$199,600	\$790
ME	Lincoln	\$211,900	\$761
ME	Oxford	\$137,200	\$683
ME	Penobscot	\$137,900	\$777
ME	Piscataquis	\$116,100	\$621
ME	Sagadahoc	\$199,400	\$843
ME	Somerset	\$108,000	\$714
ME	Waldo	\$159,800	\$791
ME	Washington	\$110,000	\$619
ME	York	\$233,000	\$926
MI	Alcona	\$96,000	\$601
MI	Alger	\$119,000	\$611
MI	Allegan	\$150,600	\$775
MI	Alpena	\$94,000	\$568
MI	Antrim	\$151,500	\$701
MI	Arenac	\$88,900	\$610
MI	Baraga	\$93,100	\$567
MI	Barry	\$146,300	\$815
MI	Bay	\$96,800	\$637
MI	Benzie	\$162,200	\$722
MI	Berrien	\$140,900	\$709
MI	Branch	\$97,700	\$708
MI	Calhoun	\$102,600	\$714
MI	Cass	\$127,600	\$721
MI	Charlevoix	\$158,800	\$702
MI	Cheboygan	\$116,900	\$655
MI	Chippewa	\$111,100	\$628
MI	Clare	\$85,000	\$597
MI	Clinton	\$164,700	\$796
MI	Crawford	\$91,900	\$733
MI	Delta	\$105,900	\$558
MI	Dickinson	\$92,100	\$672
MI	Eaton	\$142,300	\$823
MI	Emmet	\$171,100	\$779
MI	Genesee	\$96,500	\$738
MI	Gladwin	\$100,500	\$601
MI	Gogebic	\$70,100	\$512
MI	Grand Traverse	\$183,000	\$917
MI	Gratiot	\$92,100	\$658
MI	Hillsdale	\$105,600	\$702

State	County	Median Home Value	Median Gross Rent
MI	Houghton	\$102,400	\$664
MI	Huron	\$96,200	\$596
MI	Ingham	\$123,700	\$841
MI	Ionia	\$117,000	\$731
MI	Iosco	\$89,000	\$621
MI	Iron	\$76,700	\$500
MI	Isabella	\$128,400	\$723
MI	Jackson	\$120,100	\$738
MI	Kalamazoo	\$146,100	\$762
MI	Kalkaska	\$105,300	\$674
MI	Kent	\$153,500	\$828
MI	Keweenaw	\$95,800	\$519
MI	Lake	\$80,800	\$571
MI	Lapeer	\$151,400	\$805
MI	Leelanau	\$248,900	\$899
MI	Lenawee	\$124,900	\$756
MI	Livingston	\$218,700	\$966
MI	Luce	\$83,200	\$632
MI	Mackinac	\$125,100	\$570
MI	Macomb	\$146,700	\$916
MI	Manistee	\$116,200	\$691
MI	Marquette	\$142,900	\$669
MI	Mason	\$126,600	\$689
MI	Mecosta	\$114,700	\$647
MI	Menominee	\$95,900	\$550
MI	Midland	\$133,000	\$744
MI	Missaukee	\$107,100	\$730
MI	Monroe	\$149,500	\$790
MI	Montcalm	\$101,000	\$700
MI	Montmorency	\$93,800	\$607
MI	Muskegon	\$105,300	\$717
MI	Newaygo	\$104,500	\$670
MI	Oakland	\$209,800	\$1,003
MI	Oceana	\$106,300	\$674
MI	Ogemaw	\$89,600	\$664
MI	Ontonagon	\$69,500	\$447
MI	Osceola	\$91,400	\$587
MI	Oscoda	\$83,400	\$648
MI	Otsego	\$124,100	\$756
MI	Ottawa	\$168,000	\$854
MI	Presque Isle	\$97,800	\$564
MI	Roscommon	\$94,000	\$644
MI	Saginaw	\$94,900	\$731
MI	Sanilac	\$101,300	\$643
MI	Schoolcraft	\$105,000	\$617
MI	Shiawassee	\$111,000	\$705
MI	St. Clair	\$135,000	\$781
MI	St. Joseph	\$111,200	\$695
MI	Tuscola	\$98,800	\$670
MI	Van Buren	\$123,100	\$673
MI	Washtenaw	\$231,500	\$1,025



State	County	Median Home Value	Median Gross Rent
MI	Wayne	\$92,400	\$826
MI	Wexford	\$96,500	\$723
MN	Aitkin	\$169,300	\$638
MN	Anoka	\$205,000	\$1,034
MN	Becker	\$182,100	\$700
MN	Beltrami	\$153,100	\$689
MN	Benton	\$162,600	\$687
MN	Big Stone	\$97,000	\$498
MN	Blue Earth	\$170,800	\$815
MN	Brown	\$135,300	\$592
MN	Carlton	\$162,800	\$710
MN	Carver	\$287,200	\$1,003
MN	Cass	\$178,700	\$692
MN	Chippewa	\$104,500	\$594
MN	Chisago	\$206,400	\$844
MN	Clay	\$173,100	\$771
MN	Clearwater	\$122,800	\$612
MN	Cook	\$241,400	\$690
MN	Cottonwood	\$89,400	\$616
MN	Crow Wing	\$188,100	\$781
MN	Dakota	\$238,000	\$1,063
MN	Dodge	\$167,900	\$639
MN	Douglas	\$197,200	\$737
MN	Faribault	\$86,500	\$585
MN	Fillmore	\$148,300	\$606
MN	Freeborn	\$105,100	\$642
MN	Goodhue	\$191,400	\$779
MN	Grant	\$104,900	\$580
MN	Hennepin	\$245,400	\$1,031
MN	Houston	\$164,200	\$677
MN	Hubbard	\$182,700	\$648
MN	Isanti	\$172,900	\$914
MN	Itasca	\$156,100	\$655
MN	Jackson	\$114,100	\$629
MN	Kanabec	\$147,200	\$789
MN	Kandiyohi	\$167,000	\$709
MN	Kittson	\$71,800	\$554
MN	Koochiching	\$108,300	\$595
MN	Lac qui Parle	\$81,100	\$560
MN	Lake	\$165,800	\$644
MN	Lake of the Woods	\$128,400	\$623
MN	Le Sueur	\$190,700	\$779
MN	Lincoln	\$95,300	\$596
MN	Lyon	\$135,900	\$621
MN	Mahnomen	\$97,300	\$567
MN	Marshall	\$104,500	\$565
MN	Martin	\$112,400	\$593
MN	McLeod	\$150,400	\$777
MN	Meeker	\$161,600	\$714
MN	Mille Lacs	\$151,400	\$735
MN	Morrison	\$159,100	\$689

State	County	Median Home Value	Median Gross Rent
MN	Mower	\$114,700	\$704
MN	Murray	\$107,700	\$601
MN	Nicollet	\$178,000	\$829
MN	Nobles	\$118,300	\$690
MN	Norman	\$88,500	\$555
MN	Olmsted	\$188,300	\$884
MN	Otter Tail	\$170,900	\$656
MN	Pennington	\$133,300	\$627
MN	Pine	\$151,600	\$713
MN	Pipestone	\$91,200	\$594
MN	Polk	\$152,600	\$689
MN	Pope	\$163,600	\$659
MN	Ramsey	\$208,700	\$934
MN	Red Lake	\$107,300	\$495
MN	Redwood	\$97,400	\$617
MN	Renville	\$100,100	\$599
MN	Rice	\$188,400	\$796
MN	Rock	\$133,600	\$631
MN	Roseau	\$118,500	\$650
MN	Scott	\$272,000	\$1,130
MN	Sherburne	\$204,100	\$963
MN	Sibley	\$142,800	\$679
MN	St. Louis	\$146,700	\$730
MN	Stearns	\$171,300	\$774
MN	Steele	\$154,300	\$758
MN	Stevens	\$150,800	\$689
MN	Swift	\$102,100	\$615
MN	Todd	\$141,000	\$630
MN	Traverse	\$79,800	\$607
MN	Wabasha	\$167,300	\$694
MN	Wadena	\$118,900	\$635
MN	Waseca	\$147,800	\$611
MN	Washington	\$264,300	\$1,246
MN	Watonwan	\$94,500	\$616
MN	Wilkin	\$114,400	\$496
MN	Winona	\$158,400	\$647
MN	Wright	\$211,500	\$924
MN	Yellow Medicine	\$99,100	\$603
MO	Adair	\$117,700	\$610
MO	Andrew	\$136,400	\$765
MO	Atchison	\$82,000	\$518
MO	Audrain	\$95,800	\$625
MO	Barry	\$112,600	\$630
MO	Barton	\$97,500	\$527
MO	Bates	\$108,300	\$656
MO	Benton	\$114,600	\$608
MO	Bollinger	\$97,100	\$584
MO	Boone	\$177,800	\$826
MO	Buchanan	\$114,800	\$737
MO	Butler	\$104,600	\$672
MO	Caldwell	\$103,600	\$629



State	County	Median Home Value	Median Gross Rent
MO	Callaway	\$132,500	\$690
MO	Camden	\$176,300	\$703
MO	Cape Girardeau	\$151,900	\$743
MO	Carroll	\$81,800	\$542
MO	Carter	\$90,400	\$564
MO	Cass	\$165,800	\$931
MO	Cedar	\$92,700	\$614
MO	Chariton	\$81,300	\$536
MO	Christian	\$154,400	\$762
MO	Clark	\$85,000	\$577
MO	Clay	\$160,900	\$887
MO	Clinton	\$142,000	\$798
MO	Cole	\$154,200	\$627
MO	Cooper	\$128,900	\$659
MO	Crawford	\$116,100	\$616
MO	Dade	\$75,700	\$612
MO	Dallas	\$107,400	\$593
MO	Daviess	\$101,100	\$539
MO	DeKalb	\$111,600	\$622
MO	Dent	\$107,300	\$510
MO	Douglas	\$101,700	\$549
MO	Dunklin	\$69,500	\$535
MO	Franklin	\$156,800	\$736
MO	Gasconade	\$123,000	\$624
MO	Gentry	\$85,600	\$575
MO	Greene	\$136,300	\$732
MO	Grundy	\$85,100	\$583
MO	Harrison	\$72,800	\$548
MO	Henry	\$92,200	\$666
MO	Hickory	\$90,200	\$580
MO	Holt	\$93,700	\$443
MO	Howard	\$116,300	\$610
MO	Howell	\$102,200	\$603
MO	Iron	\$83,100	\$542
MO	Jackson	\$131,500	\$849
MO	Jasper	\$112,700	\$748
MO	Jefferson	\$154,100	\$824
MO	Johnson	\$147,000	\$754
MO	Knox	\$72,400	\$503
MO	Laclede	\$112,700	\$633
MO	Lafayette	\$122,600	\$648
MO	Lawrence	\$98,000	\$650
MO	Lewis	\$85,500	\$522
MO	Lincoln	\$154,100	\$828
MO	Linn	\$80,400	\$528
MO	Livingston	\$106,000	\$630
MO	Macon	\$89,000	\$492
MO	Madison	\$99,800	\$564
MO	Maries	\$122,800	\$585
MO	Marion	\$113,500	\$643
MO	McDonald	\$97,000	\$600

State	County	Median Home Value	Median Gross Rent
MO	Mercer	\$82,500	\$527
MO	Miller	\$126,500	\$638
MO	Mississippi	\$73,400	\$586
MO	Moniteau	\$118,400	\$564
MO	Monroe	\$103,100	\$556
MO	Montgomery	\$105,300	\$653
MO	Morgan	\$115,600	\$609
MO	New Madrid	\$74,500	\$598
MO	Newton	\$118,200	\$666
MO	Nodaway	\$117,800	\$627
MO	Oregon	\$87,200	\$458
MO	Osage	\$140,500	\$564
MO	Ozark	\$91,800	\$608
MO	Pemiscot	\$73,300	\$568
MO	Perry	\$131,900	\$651
MO	Pettis	\$111,400	\$695
MO	Phelps	\$126,100	\$701
MO	Pike	\$106,500	\$636
MO	Platte	\$204,900	\$953
MO	Polk	\$122,600	\$667
MO	Pulaski	\$141,700	\$991
MO	Putnam	\$84,500	\$540
MO	Ralls	\$126,000	\$715
MO	Randolph	\$93,800	\$624
MO	Ray	\$129,700	\$673
MO	Reynolds	\$90,300	\$562
MO	Ripley	\$87,800	\$514
MO	Saline	\$96,700	\$628
MO	Schuyler	\$72,500	\$476
MO	Scotland	\$82,000	\$475
MO	Scott	\$103,300	\$624
MO	Shannon	\$101,400	\$559
MO	Shelby	\$70,300	\$554
MO	St. Charles	\$198,500	\$993
MO	St. Clair	\$78,500	\$483
MO	St. Francois	\$110,200	\$636
MO	St. Louis	\$181,100	\$937
MO	St. Louis city	\$123,800	\$780
MO	Ste. Genevieve	\$148,800	\$666
MO	Stoddard	\$91,300	\$594
MO	Stone	\$160,600	\$723
MO	Sullivan	\$77,700	\$584
MO	Taney	\$124,400	\$761
MO	Texas	\$105,800	\$566
MO	Vernon	\$97,100	\$642
MO	Warren	\$166,100	\$803
MO	Washington	\$90,400	\$498
MO	Wayne	\$72,700	\$557
MO	Webster	\$122,500	\$614
MO	Worth	\$60,600	\$503
MO	Wright	\$89,500	\$531



State	County	Median Home Value	Median Gross Rent
MS	Adams	\$90,800	\$583
MS	Alcorn	\$86,100	\$607
MS	Amite	\$77,500	\$643
MS	Attala	\$72,700	\$534
MS	Benton	\$70,300	\$527
MS	Bolivar	\$89,100	\$604
MS	Calhoun	\$66,600	\$550
MS	Carroll	\$90,900	\$421
MS	Chickasaw	\$63,800	\$545
MS	Choctaw	\$77,200	\$547
MS	Claiborne	\$61,000	\$597
MS	Clarke	\$72,000	\$612
MS	Clay	\$81,200	\$714
MS	Coahoma	\$62,400	\$578
MS	Copiah	\$93,800	\$715
MS	Covington	\$77,600	\$666
MS	DeSoto	\$158,600	\$1,000
MS	Forrest	\$114,700	\$747
MS	Franklin	\$74,700	\$488
MS	George	\$98,200	\$671
MS	Greene	\$80,700	\$635
MS	Grenada	\$93,200	\$626
MS	Hancock	\$132,800	\$787
MS	Harrison	\$144,300	\$861
MS	Hinds	\$109,400	\$812
MS	Holmes	\$50,600	\$490
MS	Humphreys	\$64,200	\$522
MS	Issaquena	\$50,200	\$389
MS	Itawamba	\$87,000	\$647
MS	Jackson	\$125,100	\$847
MS	Jasper	\$67,300	\$680
MS	Jefferson	\$57,100	\$415
MS	Jefferson Davis	\$80,600	\$587
MS	Jones	\$85,600	\$639
MS	Kemper	\$70,900	\$363
MS	Lafayette	\$177,300	\$862
MS	Lamar	\$169,000	\$904
MS	Lauderdale	\$88,500	\$709
MS	Lawrence	\$89,100	\$718
MS	Leake	\$80,800	\$636
MS	Lee	\$125,600	\$686
MS	Leflore	\$76,100	\$542
MS	Lincoln	\$94,800	\$688
MS	Lowndes	\$123,400	\$750
MS	Madison	\$213,400	\$919
MS	Marion	\$78,500	\$616
MS	Marshall	\$94,300	\$637
MS	Monroe	\$87,100	\$601
MS	Montgomery	\$77,900	\$498
MS	Neshoba	\$80,400	\$645
MS	Newton	\$80,300	\$635

State	County	Median Home Value	Median Gross Rent
MS	Noxubee	\$57,400	\$535
MS	Oktibbeha	\$146,400	\$755
MS	Panola	\$73,800	\$673
MS	Pearl River	\$122,900	\$744
MS	Perry	\$81,100	\$614
MS	Pike	\$87,500	\$651
MS	Pontotoc	\$102,100	\$674
MS	Prentiss	\$90,500	\$525
MS	Quitman	\$51,400	\$580
MS	Rankin	\$158,400	\$948
MS	Scott	\$71,500	\$663
MS	Sharkey	\$51,100	\$414
MS	Simpson	\$86,800	\$661
MS	Smith	\$79,700	\$609
MS	Stone	\$113,900	\$697
MS	Sunflower	\$71,600	\$608
MS	Tallahatchie	\$63,400	\$462
MS	Tate	\$107,400	\$685
MS	Tippah	\$86,000	\$551
MS	Tishomingo	\$82,700	\$554
MS	Tunica	\$96,000	\$725
MS	Union	\$92,500	\$654
MS	Walthall	\$101,900	\$537
MS	Warren	\$114,600	\$666
MS	Washington	\$74,400	\$664
MS	Wayne	\$80,100	\$523
MS	Webster	\$77,400	\$525
MS	Wilkinson	\$60,400	\$503
MS	Winston	\$77,600	\$643
MS	Yalobusha	\$75,200	\$559
MS	Yazoo	\$78,700	\$589
MT	Beaverhead	\$192,600	\$591
MT	Big Horn	\$100,000	\$661
MT	Blaine	\$85,800	\$480
MT	Broadwater	\$195,000	\$640
MT	Carbon	\$227,400	\$754
MT	Carter	\$97,900	\$700
MT	Cascade	\$168,100	\$694
MT	Chouteau	\$123,000	\$398
MT	Custer	\$157,000	\$723
MT	Daniels	\$123,500	\$677
MT	Dawson	\$154,300	\$650
MT	Deer Lodge	\$116,700	\$522
MT	Fallon	\$154,200	\$738
MT	Fergus	\$133,700	\$710
MT	Flathead	\$246,500	\$798
MT	Gallatin	\$303,700	\$948
MT	Garfield	\$116,300	\$500
MT	Glacier	\$105,000	\$511
MT	Golden Valley	\$98,300	\$820
MT	Granite	\$218,900	\$516



State	County	Median Home Value	Median Gross Rent
MT	Hill	\$128,000	\$594
MT	Jefferson	\$264,000	\$714
MT	Judith Basin	\$138,500	\$527
MT	Lake	\$224,100	\$665
MT	Lewis and Clark	\$220,600	\$819
MT	Liberty	\$108,000	\$542
MT	Lincoln	\$175,500	\$664
MT	Madison	\$252,200	\$734
MT	McCone	\$111,900	\$600
MT	Meagher	\$136,300	\$600
MT	Mineral	\$159,800	\$564
MT	Missoula	\$259,600	\$792
MT	Musselshell	\$161,400	\$680
MT	Park	\$235,600	\$723
MT	Petroleum	\$112,000	\$481
MT	Phillips	\$117,800	\$514
MT	Pondera	\$122,100	\$591
MT	Powder River	\$110,900	\$551
MT	Powell	\$141,000	\$571
MT	Prairie	\$100,700	\$444
MT	Ravalli	\$246,600	\$756
MT	Richland	\$213,000	\$833
MT	Roosevelt	\$116,400	\$389
MT	Rosebud	\$118,600	\$558
MT	Sanders	\$205,000	\$633
MT	Sheridan	\$146,500	\$712
MT	Silver Bow	\$133,800	\$606
MT	Stillwater	\$225,200	\$697
MT	Sweet Grass	\$225,900	\$683
MT	Teton	\$156,600	\$676
MT	Toole	\$125,200	\$562
MT	Treasure	\$105,500	\$590
MT	Valley	\$135,600	\$609
MT	Wheatland	\$89,300	\$575
MT	Wibaux	\$110,100	\$825
MT	Yellowstone	\$210,500	\$825
NC	Alamance	\$145,500	\$774
NC	Alexander	\$131,800	\$620
NC	Alleghany	\$136,000	\$635
NC	Anson	\$83,700	\$687
NC	Ashe	\$150,300	\$641
NC	Avery	\$138,800	\$723
NC	Beaufort	\$123,600	\$691
NC	Bertie	\$78,900	\$644
NC	Bladen	\$89,500	\$630
NC	Brunswick	\$194,700	\$883
NC	Buncombe	\$209,800	\$897
NC	Burke	\$115,400	\$635
NC	Cabarrus	\$180,300	\$856
NC	Caldwell	\$112,400	\$635
NC	Camden	\$222,500	\$1,122

State	County	Median Home Value	Median Gross Rent
NC	Carteret	\$197,700	\$864
NC	Caswell	\$104,700	\$557
NC	Catawba	\$139,900	\$700
NC	Chatham	\$251,600	\$783
NC	Cherokee	\$145,500	\$694
NC	Chowan	\$128,300	\$737
NC	Clay	\$154,600	\$692
NC	Cleveland	\$110,500	\$679
NC	Columbus	\$85,200	\$607
NC	Craven	\$156,500	\$871
NC	Cumberland	\$131,200	\$887
NC	Currituck	\$244,500	\$947
NC	Dare	\$285,000	\$1,056
NC	Davidson	\$134,800	\$687
NC	Davie	\$170,000	\$693
NC	Duplin	\$88,800	\$640
NC	Durham	\$195,900	\$966
NC	Edgecombe	\$84,000	\$659
NC	Forsyth	\$151,400	\$771
NC	Franklin	\$140,300	\$763
NC	Gaston	\$130,700	\$768
NC	Gates	\$142,500	\$798
NC	Graham	\$124,800	\$610
NC	Granville	\$146,100	\$776
NC	Greene	\$85,700	\$652
NC	Guilford	\$160,200	\$817
NC	Halifax	\$86,500	\$689
NC	Harnett	\$144,700	\$836
NC	Haywood	\$175,900	\$721
NC	Henderson	\$193,200	\$818
NC	Hertford	\$86,800	\$709
NC	Hoke	\$137,700	\$792
NC	Hyde	\$81,000	\$839
NC	Iredell	\$173,600	\$829
NC	Jackson	\$177,200	\$717
NC	Johnston	\$150,700	\$827
NC	Jones	\$92,700	\$621
NC	Lee	\$138,400	\$723
NC	Lenoir	\$93,500	\$690
NC	Lincoln	\$158,700	\$698
NC	Macon	\$162,000	\$726
NC	Madison	\$172,200	\$644
NC	Martin	\$83,100	\$637
NC	McDowell	\$110,400	\$613
NC	Mecklenburg	\$203,900	\$1,032
NC	Mitchell	\$140,600	\$559
NC	Montgomery	\$105,900	\$568
NC	Moore	\$207,300	\$838
NC	Nash	\$123,100	\$734
NC	New Hanover	\$225,600	\$938
NC	Northampton	\$81,900	\$694



State	County	Median Home Value	Median Gross Rent
NC	Onslow	\$154,400	\$987
NC	Orange	\$283,000	\$1,026
NC	Pamlico	\$150,600	\$716
NC	Pasquotank	\$158,900	\$859
NC	Pender	\$167,200	\$828
NC	Perquimans	\$165,500	\$824
NC	Person	\$118,500	\$649
NC	Pitt	\$138,700	\$761
NC	Polk	\$205,500	\$825
NC	Randolph	\$119,500	\$655
NC	Richmond	\$80,000	\$617
NC	Robeson	\$72,100	\$614
NC	Rockingham	\$109,600	\$635
NC	Rowan	\$130,400	\$742
NC	Rutherford	\$109,000	\$614
NC	Sampson	\$87,700	\$647
NC	Scotland	\$85,200	\$640
NC	Stanly	\$133,000	\$681
NC	Stokes	\$123,900	\$640
NC	Surry	\$120,900	\$626
NC	Swain	\$122,300	\$613
NC	Transylvania	\$202,100	\$680
NC	Tyrrell	\$113,100	\$756
NC	Union	\$215,200	\$956
NC	Vance	\$95,500	\$652
NC	Wake	\$250,700	\$1,043
NC	Warren	\$93,900	\$604
NC	Washington	\$86,000	\$619
NC	Watauga	\$240,700	\$822
NC	Wayne	\$117,000	\$743
NC	Wilkes	\$123,700	\$611
NC	Wilson	\$119,200	\$735
NC	Yadkin	\$127,300	\$600
NC	Yancey	\$139,800	\$599
ND	Adams	\$144,900	\$491
ND	Barnes	\$117,200	\$675
ND	Benson	\$68,900	\$444
ND	Billings	\$185,300	\$856
ND	Bottineau	\$140,500	\$693
ND	Bowman	\$149,600	\$607
ND	Burke	\$115,300	\$704
ND	Burleigh	\$237,000	\$822
ND	Cass	\$198,100	\$770
ND	Cavalier	\$95,500	\$548
ND	Dickey	\$110,400	\$608
ND	Divide	\$150,800	\$823
ND	Dunn	\$168,800	\$887
ND	Eddy	\$74,200	\$473
ND	Emmons	\$92,200	\$420
ND	Foster	\$125,600	\$536
ND	Golden Valley	\$119,900	\$638

State	County	Median Home Value	Median Gross Rent
ND	Grand Forks	\$181,600	\$796
ND	Grant	\$79,800	\$525
ND	Griggs	\$91,800	\$405
ND	Hettinger	\$108,200	\$583
ND	Kidder	\$104,400	\$504
ND	LaMoure	\$91,100	\$567
ND	Logan	\$79,000	\$610
ND	McHenry	\$116,700	\$522
ND	McIntosh	\$72,300	\$530
ND	McKenzie	\$213,600	\$1,037
ND	McLean	\$159,300	\$595
ND	Mercer	\$166,200	\$692
ND	Morton	\$187,600	\$839
ND	Mountrail	\$169,800	\$718
ND	Nelson	\$78,700	\$488
ND	Oliver	\$171,800	\$573
ND	Pembina	\$85,500	\$563
ND	Pierce	\$110,400	\$644
ND	Ramsey	\$130,400	\$546
ND	Ransom	\$120,600	\$581
ND	Renville	\$125,900	\$661
ND	Richland	\$116,000	\$560
ND	Rolette	\$73,700	\$356
ND	Sargent	\$96,400	\$604
ND	Sheridan	\$84,900	\$330
ND	Sioux	\$76,300	\$486
ND	Slope	\$89,300	\$663
ND	Stark	\$228,200	\$926
ND	Steele	\$72,000	\$545
ND	Stutsman	\$130,900	\$673
ND	Towner	\$73,000	\$520
ND	Traill	\$127,200	\$575
ND	Walsh	\$83,700	\$613
ND	Ward	\$211,900	\$986
ND	Wells	\$84,200	\$514
ND	Williams	\$238,900	\$922
NE	Adams	\$115,300	\$655
NE	Antelope	\$78,500	\$529
NE	Arthur	\$101,500	\$658
NE	Banner	\$137,200	\$513
NE	Blaine	\$85,900	\$705
NE	Boone	\$105,600	\$596
NE	Box Butte	\$105,400	\$575
NE	Boyd	\$63,800	\$475
NE	Brown	\$80,200	\$492
NE	Buffalo	\$161,200	\$755
NE	Burt	\$91,600	\$613
NE	Butler	\$111,500	\$674
NE	Cass	\$166,200	\$779
NE	Cedar	\$113,600	\$621
NE	Chase	\$109,900	\$613



State	County	Median Home Value	Median Gross Rent
NE	Cherry	\$119,800	\$699
NE	Cheyenne	\$114,100	\$685
NE	Clay	\$85,000	\$559
NE	Colfax	\$94,300	\$591
NE	Cuming	\$113,200	\$652
NE	Custer	\$92,800	\$608
NE	Dakota	\$116,400	\$686
NE	Dawes	\$107,500	\$632
NE	Dawson	\$101,000	\$699
NE	Deuel	\$76,300	\$658
NE	Dixon	\$87,600	\$671
NE	Dodge	\$119,600	\$719
NE	Douglas	\$155,100	\$871
NE	Dundy	\$73,900	\$507
NE	Fillmore	\$76,100	\$590
NE	Franklin	\$62,000	\$560
NE	Frontier	\$98,200	\$613
NE	Furnas	\$65,300	\$556
NE	Gage	\$108,800	\$656
NE	Garden	\$81,800	\$581
NE	Garfield	\$96,100	\$369
NE	Gosper	\$116,300	\$621
NE	Grant	\$55,300	\$425
NE	Greeley	\$69,400	\$549
NE	Hall	\$136,500	\$708
NE	Hamilton	\$136,200	\$690
NE	Harlan	\$83,200	\$572
NE	Hayes	\$77,500	\$491
NE	Hitchcock	\$58,400	\$627
NE	Holt	\$102,900	\$598
NE	Hooker	\$85,800	\$625
NE	Howard	\$119,600	\$609
NE	Jefferson	\$75,500	\$563
NE	Johnson	\$82,200	\$611
NE	Kearney	\$128,600	\$713
NE	Keith	\$108,400	\$600
NE	Keya Paha	\$72,000	\$575
NE	Kimball	\$83,200	\$684
NE	Knox	\$85,100	\$510
NE	Lancaster	\$162,900	\$787
NE	Lincoln	\$130,800	\$683
NE	Logan	\$110,900	\$553
NE	Loup	\$159,100	\$546
NE	Madison	\$126,100	\$643
NE	McPherson	\$137,500	\$644
NE	Merrick	\$90,900	\$601
NE	Morrill	\$87,400	\$690
NE	Nance	\$80,400	\$500
NE	Nemaha	\$114,600	\$616
NE	Nuckolls	\$62,300	\$505
NE	Otoe	\$130,700	\$659

State	County	Median Home Value	Median Gross Rent
NE	Pawnee	\$71,100	\$522
NE	Perkins	\$105,600	\$686
NE	Phelps	\$120,000	\$574
NE	Pierce	\$102,600	\$594
NE	Platte	\$136,600	\$684
NE	Polk	\$100,200	\$612
NE	Red Willow	\$91,500	\$605
NE	Richardson	\$69,300	\$499
NE	Rock	\$83,700	\$528
NE	Saline	\$95,000	\$723
NE	Sarpy	\$173,900	\$943
NE	Saunders	\$159,400	\$747
NE	Scotts Bluff	\$116,600	\$729
NE	Seward	\$159,700	\$699
NE	Sheridan	\$70,900	\$604
NE	Sherman	\$85,400	\$510
NE	Sioux	\$103,200	\$592
NE	Stanton	\$111,900	\$777
NE	Thayer	\$67,500	\$555
NE	Thomas	\$82,300	\$531
NE	Thurston	\$79,100	\$578
NE	Valley	\$92,700	\$614
NE	Washington	\$182,400	\$706
NE	Wayne	\$133,000	\$680
NE	Webster	\$75,600	\$460
NE	Wheeler	\$104,300	\$529
NE	York	\$128,400	\$647
NH	Belknap	\$220,400	\$933
NH	Carroll	\$227,600	\$920
NH	Cheshire	\$188,700	\$934
NH	Coos	\$123,200	\$711
NH	Grafton	\$215,600	\$904
NH	Hillsborough	\$256,300	\$1,132
NH	Merrimack	\$226,700	\$1,007
NH	Rockingham	\$295,900	\$1,164
NH	Strafford	\$220,900	\$1,018
NH	Sullivan	\$171,100	\$893
NJ	Atlantic	\$219,000	\$1,070
NJ	Bergen	\$451,200	\$1,419
NJ	Burlington	\$245,300	\$1,263
NJ	Camden	\$193,500	\$1,018
NJ	Cape May	\$295,500	\$1,086
NJ	Cumberland	\$160,500	\$1,003
NJ	Essex	\$362,300	\$1,107
NJ	Gloucester	\$213,800	\$1,134
NJ	Hudson	\$349,500	\$1,286
NJ	Hunterdon	\$393,800	\$1,388
NJ	Mercer	\$281,900	\$1,191
NJ	Middlesex	\$329,000	\$1,384
NJ	Monmouth	\$396,200	\$1,315
NJ	Morris	\$438,100	\$1,420



State	County	Median Home Value	Median Gross Rent
NJ	Ocean	\$267,900	\$1,368
NJ	Passaic	\$333,200	\$1,238
NJ	Salem	\$185,800	\$981
NJ	Somerset	\$412,800	\$1,499
NJ	Sussex	\$264,100	\$1,244
NJ	Union	\$351,800	\$1,219
NJ	Warren	\$256,700	\$1,056
NM	Bernalillo	\$189,700	\$834
NM	Catron	\$164,600	\$840
NM	Chaves	\$106,400	\$727
NM	Cibola	\$89,800	\$611
NM	Colfax	\$105,900	\$589
NM	Curry	\$131,200	\$836
NM	De Baca	\$67,700	\$671
NM	Doña Ana	\$140,700	\$735
NM	Eddy	\$143,100	\$841
NM	Grant	\$125,300	\$679
NM	Guadalupe	\$81,100	\$430
NM	Harding	\$67,800	\$525
NM	Hidalgo	\$81,200	\$526
NM	Lea	\$118,500	\$831
NM	Lincoln	\$171,900	\$727
NM	Los Alamos	\$285,300	\$1,004
NM	Luna	\$83,800	\$549
NM	McKinley	\$62,800	\$651
NM	Mora	\$109,100	\$688
NM	Otero	\$106,300	\$818
NM	Quay	\$72,200	\$524
NM	Rio Arriba	\$167,100	\$597
NM	Roosevelt	\$114,300	\$762
NM	San Juan	\$143,300	\$778
NM	San Miguel	\$132,900	\$647
NM	Sandoval	\$183,300	\$1,057
NM	Santa Fe	\$277,700	\$987
NM	Sierra	\$99,600	\$568
NM	Socorro	\$103,000	\$591
NM	Taos	\$218,400	\$716
NM	Torrance	\$111,700	\$810
NM	Union	\$89,500	\$530
NM	Valencia	\$133,100	\$781
NV	Carson City	\$217,400	\$868
NV	Churchill	\$169,100	\$792
NV	Clark	\$212,300	\$1,048
NV	Douglas	\$311,400	\$1,094
NV	Elko	\$198,100	\$904
NV	Esmeralda	\$73,500	\$497
NV	Eureka	\$83,100	\$695
NV	Humboldt	\$163,500	\$832
NV	Lander	\$151,900	\$625
NV	Lincoln	\$132,900	\$592
NV	Lyon	\$158,000	\$919

State	County	Median Home Value	Median Gross Rent
NV	Mineral	\$90,900	\$518
NV	Nye	\$125,100	\$792
NV	Pershing	\$101,100	\$648
NV	Storey	\$187,100	\$747
NV	Washoe	\$268,100	\$947
NV	White Pine	\$130,600	\$696
NY	Albany	\$214,400	\$969
NY	Allegany	\$73,300	\$633
NY	Bronx	\$371,800	\$1,133
NY	Broome	\$113,100	\$734
NY	Cattaraugus	\$86,500	\$626
NY	Cayuga	\$120,000	\$715
NY	Chautauqua	\$85,800	\$631
NY	Chemung	\$105,500	\$764
NY	Chenango	\$95,900	\$645
NY	Clinton	\$129,000	\$762
NY	Columbia	\$224,600	\$886
NY	Cortland	\$113,900	\$742
NY	Delaware	\$138,000	\$696
NY	Dutchess	\$275,200	\$1,174
NY	Erie	\$139,900	\$778
NY	Essex	\$146,900	\$798
NY	Franklin	\$102,200	\$670
NY	Fulton	\$107,600	\$734
NY	Genesee	\$111,900	\$748
NY	Greene	\$176,100	\$876
NY	Hamilton	\$164,000	\$713
NY	Herkimer	\$95,800	\$657
NY	Jefferson	\$149,300	\$966
NY	Kings	\$623,900	\$1,314
NY	Lewis	\$121,700	\$742
NY	Livingston	\$125,000	\$755
NY	Madison	\$132,800	\$755
NY	Monroe	\$142,300	\$872
NY	Montgomery	\$99,900	\$732
NY	Nassau	\$460,700	\$1,663
NY	New York	\$915,300	\$1,615
NY	Niagara	\$114,800	\$669
NY	Oneida	\$120,000	\$735
NY	Onondaga	\$139,400	\$823
NY	Ontario	\$156,500	\$837
NY	Orange	\$260,300	\$1,187
NY	Orleans	\$93,600	\$683
NY	Oswego	\$97,800	\$748
NY	Otsego	\$141,900	\$808
NY	Putnam	\$357,700	\$1,334
NY	Queens	\$481,300	\$1,456
NY	Rensselaer	\$183,400	\$908
NY	Richmond	\$460,200	\$1,229
NY	Rockland	\$425,100	\$1,420
NY	Saratoga	\$243,600	\$1,046



State	County	Median Home Value	Median Gross Rent
NY	Schenectady	\$164,100	\$894
NY	Schoharie	\$143,300	\$781
NY	Schuyler	\$114,700	\$741
NY	Seneca	\$98,400	\$750
NY	St. Lawrence	\$88,000	\$723
NY	Steuben	\$95,300	\$691
NY	Suffolk	\$379,400	\$1,646
NY	Sullivan	\$167,900	\$860
NY	Tioga	\$113,000	\$695
NY	Tompkins	\$190,100	\$1,055
NY	Ulster	\$221,600	\$1,053
NY	Warren	\$192,800	\$881
NY	Washington	\$144,900	\$823
NY	Wayne	\$118,900	\$742
NY	Westchester	\$513,300	\$1,444
NY	Wyoming	\$108,500	\$634
NY	Yates	\$128,900	\$732
OH	Adams	\$98,000	\$571
OH	Allen	\$110,900	\$663
OH	Ashland	\$122,000	\$707
OH	Ashtabula	\$106,300	\$648
OH	Athens	\$116,500	\$754
OH	Auglaize	\$143,100	\$688
OH	Belmont	\$94,800	\$607
OH	Brown	\$118,600	\$668
OH	Butler	\$162,300	\$839
OH	Carroll	\$116,700	\$682
OH	Champaign	\$126,700	\$720
OH	Clark	\$107,300	\$706
OH	Clermont	\$160,600	\$800
OH	Clinton	\$123,700	\$719
OH	Columbiana	\$104,300	\$643
OH	Coshocton	\$95,500	\$594
OH	Crawford	\$85,600	\$637
OH	Cuyahoga	\$123,900	\$766
OH	Darke	\$113,200	\$645
OH	Defiance	\$112,700	\$703
OH	Delaware	\$279,800	\$1,001
OH	Erie	\$132,400	\$716
OH	Fairfield	\$168,500	\$836
OH	Fayette	\$108,900	\$709
OH	Franklin	\$158,400	\$903
OH	Fulton	\$134,700	\$683
OH	Gallia	\$103,200	\$646
OH	Geauga	\$228,000	\$813
OH	Greene	\$163,500	\$866
OH	Guernsey	\$103,100	\$626
OH	Hamilton	\$145,800	\$749
OH	Hancock	\$132,600	\$721
OH	Hardin	\$95,400	\$640
OH	Harrison	\$88,600	\$625

State	County	Median Home Value	Median Gross Rent
OH	Henry	\$116,200	\$669
OH	Highland	\$107,800	\$668
OH	Hocking	\$118,400	\$585
OH	Holmes	\$183,800	\$602
OH	Huron	\$118,800	\$650
OH	Jackson	\$93,900	\$673
OH	Jefferson	\$88,700	\$622
OH	Knox	\$138,900	\$712
OH	Lake	\$150,100	\$865
OH	Lawrence	\$101,500	\$682
OH	Licking	\$157,800	\$792
OH	Logan	\$127,200	\$717
OH	Lorain	\$140,300	\$751
OH	Lucas	\$109,000	\$699
OH	Madison	\$156,700	\$776
OH	Mahoning	\$99,300	\$649
OH	Marion	\$93,700	\$712
OH	Medina	\$185,800	\$846
OH	Meigs	\$87,400	\$584
OH	Mercer	\$137,900	\$646
OH	Miami	\$138,900	\$756
OH	Monroe	\$97,400	\$570
OH	Montgomery	\$112,100	\$754
OH	Morgan	\$90,500	\$550
OH	Morrow	\$139,400	\$646
OH	Muskingum	\$112,500	\$665
OH	Noble	\$91,300	\$634
OH	Ottawa	\$145,400	\$699
OH	Paulding	\$92,500	\$633
OH	Perry	\$102,500	\$635
OH	Pickaway	\$152,000	\$779
OH	Pike	\$100,100	\$665
OH	Portage	\$152,000	\$824
OH	Preble	\$116,900	\$706
OH	Putnam	\$147,200	\$677
OH	Richland	\$103,700	\$638
OH	Ross	\$114,600	\$721
OH	Sandusky	\$111,900	\$666
OH	Scioto	\$93,000	\$585
OH	Seneca	\$98,600	\$672
OH	Shelby	\$137,800	\$706
OH	Stark	\$127,100	\$711
OH	Summit	\$137,000	\$783
OH	Trumbull	\$101,600	\$649
OH	Tuscarawas	\$117,100	\$725
OH	Union	\$186,000	\$876
OH	Van Wert	\$99,000	\$678
OH	Vinton	\$85,700	\$585
OH	Warren	\$200,100	\$998
OH	Washington	\$119,400	\$639
OH	Wayne	\$140,100	\$700



State	County	Median Home Value	Median Gross Rent
OH	Williams	\$94,200	\$665
OH	Wood	\$154,700	\$767
OH	Wyandot	\$110,600	\$638
OK	Adair	\$81,200	\$549
OK	Alfalfa	\$74,500	\$677
OK	Atoka	\$98,400	\$578
OK	Beaver	\$106,500	\$667
OK	Beckham	\$117,100	\$740
OK	Blaine	\$83,800	\$517
OK	Bryan	\$98,900	\$703
OK	Caddo	\$81,900	\$568
OK	Canadian	\$155,400	\$934
OK	Carter	\$109,000	\$717
OK	Cherokee	\$111,300	\$621
OK	Choctaw	\$88,800	\$548
OK	Cimarron	\$57,400	\$448
OK	Cleveland	\$155,500	\$876
OK	Coal	\$87,800	\$609
OK	Comanche	\$125,600	\$807
OK	Cotton	\$77,600	\$619
OK	Craig	\$96,100	\$677
OK	Creek	\$112,100	\$755
OK	Custer	\$127,600	\$697
OK	Delaware	\$110,000	\$655
OK	Dewey	\$86,700	\$644
OK	Ellis	\$83,700	\$646
OK	Garfield	\$104,000	\$806
OK	Garvin	\$93,400	\$631
OK	Grady	\$117,200	\$682
OK	Grant	\$76,400	\$649
OK	Greer	\$65,800	\$517
OK	Harmon	\$49,700	\$538
OK	Harper	\$76,300	\$652
OK	Haskell	\$87,500	\$591
OK	Hughes	\$69,400	\$565
OK	Jackson	\$97,800	\$698
OK	Jefferson	\$59,700	\$513
OK	Johnston	\$79,500	\$576
OK	Kay	\$84,100	\$653
OK	Kingfisher	\$136,200	\$714
OK	Kiowa	\$62,500	\$601
OK	Latimer	\$81,100	\$544
OK	Le Flore	\$87,200	\$610
OK	Lincoln	\$103,400	\$651
OK	Logan	\$153,100	\$748
OK	Love	\$94,600	\$694
OK	Major	\$94,000	\$662
OK	Marshall	\$86,600	\$648
OK	Mayes	\$106,700	\$691
OK	McClain	\$166,400	\$704
OK	McCurtain	\$78,000	\$582

State	County	Median Home Value	Median Gross Rent
OK	McIntosh	\$95,300	\$576
OK	Murray	\$107,100	\$679
OK	Muskogee	\$97,700	\$658
OK	Noble	\$94,800	\$716
OK	Nowata	\$81,600	\$642
OK	Okfuskee	\$79,100	\$547
OK	Oklahoma	\$142,700	\$819
OK	Okmulgee	\$80,300	\$630
OK	Osage	\$110,100	\$707
OK	Ottawa	\$84,300	\$661
OK	Pawnee	\$87,500	\$694
OK	Payne	\$147,400	\$765
OK	Pittsburg	\$98,400	\$689
OK	Pontotoc	\$120,300	\$659
OK	Pottawatomie	\$108,400	\$674
OK	Pushmataha	\$73,400	\$511
OK	Roger Mills	\$106,100	\$563
OK	Rogers	\$150,900	\$817
OK	Seminole	\$71,200	\$600
OK	Sequoyah	\$92,500	\$655
OK	Stephens	\$104,000	\$677
OK	Texas	\$109,300	\$707
OK	Tillman	\$54,100	\$598
OK	Tulsa	\$145,800	\$818
OK	Wagoner	\$150,400	\$835
OK	Washington	\$112,600	\$687
OK	Washita	\$80,200	\$661
OK	Woods	\$93,100	\$646
OK	Woodward	\$123,000	\$768
OR	Baker	\$145,600	\$658
OR	Benton	\$288,700	\$962
OR	Clackamas	\$341,600	\$1,145
OR	Clatsop	\$253,900	\$889
OR	Columbia	\$223,300	\$877
OR	Coos	\$177,300	\$754
OR	Crook	\$187,200	\$821
OR	Curry	\$221,300	\$856
OR	Deschutes	\$298,200	\$1,061
OR	Douglas	\$174,200	\$772
OR	Gilliam	\$110,900	\$814
OR	Grant	\$155,400	\$643
OR	Harney	\$111,900	\$586
OR	Hood River	\$339,400	\$983
OR	Jackson	\$240,900	\$931
OR	Jefferson	\$178,300	\$818
OR	Josephine	\$235,600	\$847
OR	Klamath	\$156,900	\$740
OR	Lake	\$123,100	\$647
OR	Lane	\$232,800	\$921
OR	Lincoln	\$227,700	\$862
OR	Linn	\$184,900	\$888



State	County	Median Home Value	Median Gross Rent
OR	Malheur	\$127,700	\$668
OR	Marion	\$205,600	\$879
OR	Morrow	\$131,600	\$739
OR	Multnomah	\$330,900	\$1,094
OR	Polk	\$224,700	\$870
OR	Sherman	\$144,000	\$765
OR	Tillamook	\$233,500	\$831
OR	Umatilla	\$147,900	\$699
OR	Union	\$172,100	\$746
OR	Wallowa	\$217,600	\$676
OR	Wasco	\$191,400	\$743
OR	Washington	\$331,700	\$1,183
OR	Wheeler	\$138,300	\$592
OR	Yamhill	\$254,000	\$963
PA	Adams	\$197,400	\$871
PA	Allegheny	\$140,600	\$835
PA	Armstrong	\$98,600	\$639
PA	Beaver	\$129,200	\$663
PA	Bedford	\$126,800	\$658
PA	Berks	\$170,900	\$885
PA	Blair	\$117,300	\$676
PA	Bradford	\$145,600	\$720
PA	Bucks	\$315,700	\$1,171
PA	Butler	\$190,000	\$790
PA	Cambria	\$88,900	\$604
PA	Cameron	\$73,800	\$591
PA	Carbon	\$141,200	\$807
PA	Centre	\$212,300	\$942
PA	Chester	\$338,200	\$1,256
PA	Clarion	\$109,900	\$623
PA	Clearfield	\$90,300	\$620
PA	Clinton	\$124,700	\$695
PA	Columbia	\$143,300	\$745
PA	Crawford	\$108,200	\$654
PA	Cumberland	\$194,100	\$940
PA	Dauphin	\$163,300	\$893
PA	Delaware	\$235,200	\$1,032
PA	Elk	\$97,100	\$547
PA	Erie	\$124,100	\$723
PA	Fayette	\$94,600	\$624
PA	Forest	\$91,000	\$572
PA	Franklin	\$175,800	\$840
PA	Fulton	\$156,000	\$663
PA	Greene	\$108,600	\$637
PA	Huntingdon	\$121,900	\$579
PA	Indiana	\$111,200	\$702
PA	Jefferson	\$96,700	\$608
PA	Juniata	\$143,600	\$627
PA	Lackawanna	\$149,100	\$748
PA	Lancaster	\$193,200	\$957
PA	Lawrence	\$102,300	\$653

State	County	Median Home Value	Median Gross Rent
PA	Lebanon	\$166,600	\$810
PA	Lehigh	\$196,000	\$993
PA	Luzerne	\$124,100	\$742
PA	Lycoming	\$147,400	\$769
PA	McKean	\$77,100	\$623
PA	Mercer	\$114,100	\$667
PA	Mifflin	\$103,700	\$655
PA	Monroe	\$167,200	\$1,071
PA	Montgomery	\$299,300	\$1,211
PA	Montour	\$173,800	\$701
PA	Northampton	\$209,800	\$997
PA	Northumberland	\$112,300	\$636
PA	Perry	\$164,000	\$760
PA	Philadelphia	\$151,500	\$970
PA	Pike	\$183,400	\$1,138
PA	Potter	\$103,700	\$653
PA	Schuylkill	\$96,200	\$662
PA	Snyder	\$154,800	\$714
PA	Somerset	\$103,100	\$607
PA	Sullivan	\$148,500	\$647
PA	Susquehanna	\$159,100	\$738
PA	Tioga	\$139,400	\$709
PA	Union	\$172,200	\$733
PA	Venango	\$85,000	\$604
PA	Warren	\$92,200	\$588
PA	Washington	\$158,600	\$708
PA	Wayne	\$174,600	\$832
PA	Westmoreland	\$144,900	\$674
PA	Wyoming	\$163,500	\$764
PA	York	\$170,300	\$915
RI	Bristol	\$341,300	\$1,021
RI	Kent	\$212,600	\$986
RI	Newport	\$362,800	\$1,193
RI	Providence	\$214,400	\$923
RI	Washington	\$320,600	\$1,086
SC	Abbeville	\$92,600	\$616
SC	Aiken	\$135,900	\$767
SC	Allendale	\$52,100	\$617
SC	Anderson	\$133,900	\$716
SC	Bamberg	\$65,800	\$754
SC	Barnwell	\$76,200	\$603
SC	Beaufort	\$283,800	\$1,105
SC	Berkeley	\$164,900	\$1,014
SC	Calhoun	\$103,900	\$710
SC	Charleston	\$273,100	\$1,084
SC	Cherokee	\$94,300	\$663
SC	Chester	\$88,900	\$613
SC	Chesterfield	\$81,200	\$589
SC	Clarendon	\$89,900	\$593
SC	Colleton	\$84,600	\$703
SC	Darlington	\$84,800	\$647



State	County	Median Home Value	Median Gross Rent
SC	Dillon	\$67,200	\$543
SC	Dorchester	\$177,500	\$1,003
SC	Edgefield	\$123,000	\$591
SC	Fairfield	\$101,100	\$700
SC	Florence	\$128,400	\$722
SC	Georgetown	\$178,600	\$918
SC	Greenville	\$165,600	\$831
SC	Greenwood	\$116,300	\$664
SC	Hampton	\$75,400	\$550
SC	Horry	\$166,500	\$883
SC	Jasper	\$130,700	\$838
SC	Kershaw	\$121,200	\$726
SC	Lancaster	\$169,000	\$729
SC	Laurens	\$87,400	\$719
SC	Lee	\$69,800	\$645
SC	Lexington	\$148,400	\$881
SC	Marion	\$75,800	\$535
SC	Marlboro	\$60,500	\$566
SC	McCormick	\$116,600	\$660
SC	Newberry	\$99,700	\$738
SC	Oconee	\$153,300	\$707
SC	Orangeburg	\$92,700	\$668
SC	Pickens	\$132,300	\$730
SC	Richland	\$154,100	\$922
SC	Saluda	\$93,100	\$658
SC	Spartanburg	\$128,000	\$746
SC	Sumter	\$113,200	\$762
SC	Union	\$75,600	\$602
SC	Williamsburg	\$68,400	\$615
SC	York	\$173,600	\$893
SD	Aurora	\$72,300	\$598
SD	Beadle	\$104,800	\$579
SD	Bennett	\$69,000	\$557
SD	Bon Homme	\$80,400	\$489
SD	Brookings	\$165,100	\$698
SD	Brown	\$152,900	\$651
SD	Brule	\$117,100	\$568
SD	Buffalo	\$51,400	\$505
SD	Butte	\$123,900	\$652
SD	Campbell	\$65,900	\$511
SD	Charles Mix	\$89,900	\$500
SD	Clark	\$81,100	\$555
SD	Clay	\$146,400	\$716
SD	Codington	\$166,500	\$680
SD	Corson	\$53,300	\$421
SD	Custer	\$202,600	\$849
SD	Davison	\$141,000	\$711
SD	Day	\$86,000	\$530
SD	Deuel	\$112,700	\$438
SD	Dewey	\$65,700	\$542
SD	Douglas	\$80,800	\$518

State	County	Median Home Value	Median Gross Rent
SD	Edmunds	\$114,000	\$603
SD	Fall River	\$116,700	\$615
SD	Faulk	\$85,700	\$620
SD	Grant	\$115,800	\$621
SD	Gregory	\$68,600	\$526
SD	Haakon	\$78,100	\$550
SD	Hamlin	\$117,400	\$587
SD	Hand	\$115,100	\$509
SD	Hanson	\$121,300	\$731
SD	Harding	\$82,300	\$618
SD	Hughes	\$173,400	\$621
SD	Hutchinson	\$81,300	\$505
SD	Hyde	\$88,100	\$612
SD	Jackson	\$55,800	\$501
SD	Jerauld	\$77,700	\$486
SD	Jones	\$77,700	\$423
SD	Kingsbury	\$105,900	\$411
SD	Lake	\$155,200	\$552
SD	Lawrence	\$189,200	\$687
SD	Lincoln	\$209,700	\$895
SD	Lyman	\$81,700	\$537
SD	Marshall	\$106,700	\$539
SD	McCook	\$120,700	\$586
SD	McPherson	\$54,500	\$548
SD	Meade	\$168,400	\$837
SD	Mellette	\$45,300	\$475
SD	Miner	\$82,000	\$497
SD	Minnehaha	\$166,600	\$757
SD	Moody	\$118,900	\$550
SD	Oglala Lakota	\$18,700	\$488
SD	Pennington	\$172,400	\$790
SD	Perkins	\$74,300	\$556
SD	Potter	\$81,600	\$645
SD	Roberts	\$95,700	\$572
SD	Sanborn	\$72,800	\$549
SD	Spink	\$77,300	\$579
SD	Stanley	\$158,300	\$664
SD	Sully	\$122,300	\$545
SD	Todd	\$38,500	\$421
SD	Tripp	\$85,800	\$562
SD	Turner	\$110,400	\$660
SD	Union	\$161,300	\$781
SD	Walworth	\$82,400	\$614
SD	Yankton	\$140,400	\$609
SD	Ziebach	\$57,100	\$537
TN	Anderson	\$134,100	\$719
TN	Bedford	\$129,700	\$734
TN	Benton	\$88,700	\$606
TN	Bledsoe	\$129,600	\$602
TN	Blount	\$169,500	\$744
TN	Bradley	\$150,100	\$746



State	County	Median Home Value	Median Gross Rent
TN	Campbell	\$92,700	\$571
TN	Cannon	\$151,800	\$633
TN	Carroll	\$86,800	\$589
TN	Carter	\$114,600	\$606
TN	Cheatham	\$170,500	\$948
TN	Chester	\$113,800	\$690
TN	Claiborne	\$102,700	\$588
TN	Clay	\$90,300	\$501
TN	Cocke	\$107,200	\$547
TN	Coffee	\$118,000	\$690
TN	Crockett	\$96,700	\$668
TN	Cumberland	\$140,800	\$666
TN	Davidson	\$194,800	\$971
TN	Decatur	\$91,800	\$550
TN	DeKalb	\$131,100	\$624
TN	Dickson	\$146,300	\$736
TN	Dyer	\$98,100	\$654
TN	Fayette	\$185,000	\$661
TN	Fentress	\$103,700	\$490
TN	Franklin	\$120,600	\$622
TN	Gibson	\$94,800	\$660
TN	Giles	\$120,400	\$627
TN	Grainger	\$110,600	\$604
TN	Greene	\$114,600	\$572
TN	Grundy	\$82,400	\$573
TN	Hamblen	\$131,200	\$686
TN	Hamilton	\$166,100	\$795
TN	Hancock	\$83,500	\$401
TN	Hardeman	\$85,400	\$621
TN	Hardin	\$107,400	\$609
TN	Hawkins	\$115,400	\$613
TN	Haywood	\$104,300	\$613
TN	Henderson	\$92,700	\$632
TN	Henry	\$97,000	\$611
TN	Hickman	\$104,800	\$666
TN	Houston	\$94,900	\$654
TN	Humphreys	\$103,000	\$632
TN	Jackson	\$107,700	\$533
TN	Jefferson	\$136,700	\$669
TN	Johnson	\$114,100	\$491
TN	Knox	\$169,400	\$839
TN	Lake	\$75,100	\$524
TN	Lauderdale	\$81,000	\$634
TN	Lawrence	\$98,800	\$621
TN	Lewis	\$88,300	\$492
TN	Lincoln	\$117,500	\$666
TN	Loudon	\$193,000	\$740
TN	Macon	\$111,700	\$585
TN	Madison	\$126,100	\$837
TN	Marion	\$121,200	\$665
TN	Marshall	\$119,300	\$690

State	County	Median Home Value	Median Gross Rent
TN	Maury	\$156,000	\$796
TN	McMinn	\$123,700	\$624
TN	McNairy	\$87,500	\$574
TN	Meigs	\$118,400	\$651
TN	Monroe	\$115,200	\$627
TN	Montgomery	\$153,700	\$931
TN	Moore	\$166,000	\$632
TN	Morgan	\$91,600	\$669
TN	Obion	\$87,600	\$584
TN	Overton	\$114,700	\$500
TN	Perry	\$84,200	\$554
TN	Pickett	\$129,700	\$457
TN	Polk	\$110,900	\$672
TN	Putnam	\$152,800	\$652
TN	Rhea	\$114,200	\$637
TN	Roane	\$135,900	\$674
TN	Robertson	\$163,100	\$851
TN	Rutherford	\$174,200	\$958
TN	Scott	\$86,700	\$517
TN	Sequatchie	\$138,100	\$683
TN	Sevier	\$164,000	\$734
TN	Shelby	\$135,700	\$894
TN	Smith	\$120,700	\$577
TN	Stewart	\$130,400	\$628
TN	Sullivan	\$130,300	\$633
TN	Sumner	\$194,900	\$930
TN	Tipton	\$142,400	\$768
TN	Trousdale	\$128,000	\$613
TN	Unicoi	\$121,200	\$599
TN	Union	\$114,200	\$594
TN	Van Buren	\$95,000	\$402
TN	Warren	\$108,600	\$619
TN	Washington	\$152,800	\$713
TN	Wayne	\$96,400	\$503
TN	Weakley	\$94,300	\$590
TN	White	\$97,700	\$628
TN	Williamson	\$388,400	\$1,364
TN	Wilson	\$227,100	\$950
TX	Anderson	\$91,800	\$748
TX	Andrews	\$126,000	\$997
TX	Angelina	\$97,300	\$774
TX	Aransas	\$158,900	\$822
TX	Archer	\$125,600	\$621
TX	Armstrong	\$128,600	\$732
TX	Atascosa	\$96,100	\$797
TX	Austin	\$175,200	\$802
TX	Bailey	\$68,000	\$811
TX	Bandera	\$165,900	\$874
TX	Bastrop	\$150,300	\$932
TX	Baylor	\$67,200	\$472
TX	Bee	\$78,500	\$872



State	County	Median Home Value	Median Gross Rent
TX	Bell	\$137,100	\$886
TX	Bexar	\$142,300	\$942
TX	Blanco	\$230,800	\$790
TX	Borden	\$106,900	\$675
TX	Bosque	\$106,700	\$685
TX	Bowie	\$109,400	\$729
TX	Brazoria	\$164,300	\$1,012
TX	Brazos	\$170,500	\$895
TX	Brewster	\$113,400	\$617
TX	Briscoe	\$65,700	\$613
TX	Brooks	\$61,900	\$602
TX	Brown	\$95,100	\$691
TX	Burleson	\$99,500	\$748
TX	Burnet	\$171,100	\$842
TX	Caldwell	\$124,300	\$813
TX	Calhoun	\$114,900	\$766
TX	Callahan	\$76,500	\$720
TX	Cameron	\$82,500	\$683
TX	Camp	\$83,600	\$695
TX	Carson	\$107,800	\$711
TX	Cass	\$86,200	\$585
TX	Castro	\$80,300	\$644
TX	Chambers	\$171,500	\$889
TX	Cherokee	\$98,200	\$684
TX	Childress	\$81,000	\$749
TX	Clay	\$87,200	\$669
TX	Cochran	\$33,300	\$492
TX	Coke	\$81,800	\$548
TX	Coleman	\$65,900	\$663
TX	Collin	\$265,300	\$1,225
TX	Collingsworth	\$55,800	\$620
TX	Colorado	\$116,700	\$690
TX	Comal	\$244,100	\$1,078
TX	Comanche	\$89,600	\$517
TX	Concho	\$109,800	\$654
TX	Cooke	\$144,700	\$782
TX	Coryell	\$107,700	\$928
TX	Cottle	\$44,700	\$288
TX	Crane	\$81,500	\$702
TX	Crockett	\$80,600	\$526
TX	Crosby	\$57,500	\$614
TX	Culberson	\$57,000	\$586
TX	Dallam	\$77,000	\$693
TX	Dallas	\$148,300	\$984
TX	Dawson	\$66,400	\$571
TX	Deaf Smith	\$88,000	\$763
TX	Delta	\$73,100	\$565
TX	Denton	\$232,000	\$1,109
TX	DeWitt	\$100,000	\$728
TX	Dickens	\$54,200	\$488
TX	Dimmit	\$65,200	\$733

State	County	Median Home Value	Median Gross Rent
TX	Donley	\$65,100	\$612
TX	Duval	\$48,500	\$679
TX	Eastland	\$59,800	\$566
TX	Ector	\$120,800	\$971
TX	Edwards	\$72,800	\$463
TX	El Paso	\$116,600	\$790
TX	Ellis	\$158,200	\$960
TX	Erath	\$128,300	\$785
TX	Falls	\$63,000	\$517
TX	Fannin	\$98,200	\$732
TX	Fayette	\$158,700	\$742
TX	Fisher	\$60,500	\$592
TX	Floyd	\$60,500	\$698
TX	Foard	\$47,400	\$517
TX	Fort Bend	\$233,300	\$1,297
TX	Franklin	\$130,300	\$746
TX	Freestone	\$86,100	\$672
TX	Frio	\$75,900	\$747
TX	Gaines	\$111,000	\$697
TX	Galveston	\$171,600	\$971
TX	Garza	\$77,500	\$741
TX	Gillespie	\$269,900	\$869
TX	Glasscock	\$193,600	\$906
TX	Goliad	\$130,900	\$648
TX	Gonzales	\$92,900	\$638
TX	Gray	\$71,700	\$746
TX	Grayson	\$116,600	\$814
TX	Gregg	\$130,000	\$814
TX	Grimes	\$110,100	\$657
TX	Guadalupe	\$175,000	\$1,018
TX	Hale	\$80,200	\$644
TX	Hall	\$48,700	\$547
TX	Hamilton	\$108,500	\$607
TX	Hansford	\$93,500	\$716
TX	Hardeman	\$38,400	\$523
TX	Hardin	\$113,100	\$781
TX	Harris	\$154,100	\$976
TX	Harrison	\$115,100	\$743
TX	Hartley	\$146,900	\$742
TX	Haskell	\$49,200	\$555
TX	Hays	\$204,700	\$1,047
TX	Hemphill	\$130,700	\$814
TX	Henderson	\$99,000	\$778
TX	Hidalgo	\$82,400	\$699
TX	Hill	\$93,700	\$690
TX	Hockley	\$82,300	\$673
TX	Hood	\$170,800	\$896
TX	Hopkins	\$97,200	\$746
TX	Houston	\$80,200	\$650
TX	Howard	\$85,700	\$837
TX	Hudspeth	\$44,100	\$597



State	County	Median Home Value	Median Gross Rent
TX	Hunt	\$105,000	\$826
TX	Hutchinson	\$75,500	\$726
TX	Irion	\$146,400	\$858
TX	Jack	\$81,400	\$704
TX	Jackson	\$96,700	\$815
TX	Jasper	\$97,400	\$724
TX	Jeff Davis	\$111,300	\$676
TX	Jefferson	\$101,300	\$808
TX	Jim Hogg	\$61,800	\$500
TX	Jim Wells	\$73,800	\$742
TX	Johnson	\$132,000	\$934
TX	Jones	\$73,100	\$713
TX	Karnes	\$94,100	\$698
TX	Kaufman	\$154,000	\$933
TX	Kendall	\$297,700	\$1,123
TX	Kenedy	\$21,300	\$474
TX	Kent	\$70,500	\$475
TX	Kerr	\$164,000	\$802
TX	Kimble	\$107,200	\$589
TX	King	\$38,800	\$700
TX	Kinney	\$64,200	\$513
TX	Kleberg	\$86,800	\$800
TX	Knox	\$44,400	\$494
TX	La Salle	\$70,800	\$549
TX	Lamar	\$88,100	\$670
TX	Lamb	\$62,700	\$644
TX	Lampasas	\$136,800	\$823
TX	Lavaca	\$143,300	\$663
TX	Lee	\$138,300	\$855
TX	Leon	\$102,300	\$633
TX	Liberty	\$93,200	\$806
TX	Limestone	\$84,800	\$680
TX	Lipscomb	\$92,400	\$705
TX	Live Oak	\$84,900	\$765
TX	Llano	\$184,500	\$819
TX	Loving	-	\$930
TX	Lubbock	\$122,700	\$882
TX	Lynn	\$76,800	\$663
TX	Madison	\$101,700	\$790
TX	Marion	\$88,600	\$674
TX	Martin	\$120,500	\$800
TX	Mason	\$156,400	\$804
TX	Matagorda	\$102,200	\$773
TX	Maverick	\$95,100	\$628
TX	McCulloch	\$82,000	\$721
TX	McLennan	\$125,200	\$805
TX	McMullen	\$74,700	\$529
TX	Medina	\$134,400	\$732
TX	Menard	\$60,800	\$604
TX	Midland	\$187,400	\$1,180
TX	Milam	\$88,500	\$642

State	County	Median Home Value	Median Gross Rent
TX	Mills	\$111,200	\$534
TX	Mitchell	\$65,700	\$634
TX	Montague	\$107,100	\$776
TX	Montgomery	\$206,400	\$1,127
TX	Moore	\$106,400	\$740
TX	Morris	\$82,300	\$673
TX	Motley	\$57,300	\$601
TX	Nacogdoches	\$117,700	\$763
TX	Navarro	\$88,900	\$761
TX	Newton	\$73,300	\$652
TX	Nolan	\$66,100	\$627
TX	Nueces	\$122,400	\$948
TX	Ochiltree	\$102,400	\$734
TX	Oldham	\$87,000	\$725
TX	Orange	\$104,700	\$778
TX	Palo Pinto	\$88,600	\$742
TX	Panola	\$97,200	\$721
TX	Parker	\$180,900	\$949
TX	Parmer	\$86,200	\$667
TX	Pecos	\$68,600	\$819
TX	Polk	\$84,900	\$675
TX	Potter	\$89,000	\$747
TX	Presidio	\$50,700	\$523
TX	Rains	\$114,000	\$695
TX	Randall	\$157,600	\$882
TX	Reagan	\$88,400	\$763
TX	Real	\$105,100	\$797
TX	Red River	\$65,200	\$602
TX	Reeves	\$52,900	\$781
TX	Refugio	\$80,800	\$673
TX	Roberts	\$135,700	\$875
TX	Robertson	\$93,900	\$668
TX	Rockwall	\$225,400	\$1,283
TX	Runnels	\$76,500	\$600
TX	Rusk	\$111,200	\$730
TX	Sabine	\$92,100	\$549
TX	San Augustine	\$81,900	\$538
TX	San Jacinto	\$95,900	\$719
TX	San Patricio	\$105,400	\$886
TX	San Saba	\$97,000	\$657
TX	Schleicher	\$72,900	\$483
TX	Scurry	\$89,800	\$737
TX	Shackelford	\$78,900	\$628
TX	Shelby	\$73,100	\$568
TX	Sherman	\$86,800	\$675
TX	Smith	\$144,800	\$873
TX	Somervell	\$172,200	\$851
TX	Starr	\$67,200	\$525
TX	Stephens	\$73,400	\$574
TX	Sterling	\$66,100	\$919
TX	Stonewall	\$53,700	\$508



State	County	Median Home Value	Median Gross Rent
TX	Sutton	\$95,500	\$631
TX	Swisher	\$70,800	\$651
TX	Tarrant	\$158,200	\$987
TX	Taylor	\$112,400	\$846
TX	Terrell	\$66,600	\$722
TX	Terry	\$68,000	\$724
TX	Throckmorton	\$68,600	\$425
TX	Titus	\$96,300	\$676
TX	Tom Green	\$122,600	\$832
TX	Travis	\$275,800	\$1,172
TX	Trinity	\$75,300	\$723
TX	Tyler	\$81,500	\$722
TX	Upshur	\$111,600	\$749
TX	Upton	\$62,900	\$643
TX	Uvalde	\$77,800	\$629
TX	Val Verde	\$94,500	\$688
TX	Van Zandt	\$112,600	\$774
TX	Victoria	\$129,100	\$864
TX	Walker	\$132,200	\$838
TX	Waller	\$157,600	\$853
TX	Ward	\$85,600	\$801
TX	Washington	\$163,400	\$854
TX	Webb	\$115,500	\$784
TX	Wharton	\$115,700	\$727
TX	Wheeler	\$86,500	\$630
TX	Wichita	\$93,200	\$770
TX	Wilbarger	\$69,900	\$638
TX	Willacy	\$49,100	\$576
TX	Williamson	\$227,100	\$1,172
TX	Wilson	\$170,600	\$895
TX	Winkler	\$58,200	\$820
TX	Wise	\$141,700	\$945
TX	Wood	\$117,000	\$755
TX	Yoakum	\$81,900	\$735
TX	Young	\$87,500	\$625
TX	Zapata	\$60,700	\$523
TX	Zavala	\$39,900	\$541
UT	Beaver	\$147,300	\$687
UT	Box Elder	\$179,600	\$709
UT	Cache	\$202,400	\$745
UT	Carbon	\$129,900	\$651
UT	Daggett	\$202,900	-
UT	Davis	\$246,500	\$986
UT	Duchesne	\$178,100	\$848
UT	Emery	\$136,200	\$607
UT	Garfield	\$166,300	\$788
UT	Grand	\$230,900	\$777
UT	Iron	\$183,100	\$716
UT	Juab	\$175,800	\$728
UT	Kane	\$190,200	\$918
UT	Millard	\$150,300	\$678

State	County	Median Home Value	Median Gross Rent
UT	Morgan	\$311,000	\$1,156
UT	Piute	\$143,800	\$725
UT	Rich	\$160,400	\$597
UT	Salt Lake	\$260,700	\$1,015
UT	San Juan	\$136,600	\$629
UT	Sanpete	\$169,400	\$714
UT	Sevier	\$152,800	\$740
UT	Summit	\$558,300	\$1,230
UT	Tooele	\$196,300	\$871
UT	Uintah	\$194,800	\$952
UT	Utah	\$256,900	\$954
UT	Wasatch	\$357,300	\$1,257
UT	Washington	\$240,300	\$983
UT	Wayne	\$175,800	\$574
UT	Weber	\$183,100	\$825
VA	Accomack	\$157,200	\$771
VA	Albemarle	\$329,600	\$1,189
VA	Alexandria city	\$537,900	\$1,663
VA	Alleghany	\$113,600	\$653
VA	Amelia	\$185,100	\$729
VA	Amherst	\$151,500	\$731
VA	Appomattox	\$151,700	\$683
VA	Arlington	\$643,300	\$1,895
VA	Augusta	\$206,300	\$857
VA	Bath	\$151,100	\$478
VA	Bedford	\$198,100	\$816
VA	Bland	\$109,300	\$639
VA	Botetourt	\$220,000	\$898
VA	Bristol city	\$114,100	\$685
VA	Brunswick	\$110,900	\$693
VA	Buchanan	\$71,900	\$611
VA	Buckingham	\$132,500	\$721
VA	Buena Vista city	\$111,700	\$742
VA	Campbell	\$154,300	\$747
VA	Caroline	\$193,200	\$996
VA	Carroll	\$107,300	\$563
VA	Charles City	\$163,000	\$885
VA	Charlotte	\$107,500	\$600
VA	Charlottesville city	\$277,800	\$1,089
VA	Chesapeake city	\$260,900	\$1,201
VA	Chesterfield	\$224,200	\$1,180
VA	Clarke	\$333,100	\$1,031
VA	Colonial Heights city	\$163,300	\$1,001
VA	Covington city	\$72,200	\$688
VA	Craig	\$164,800	\$527
VA	Culpeper	\$266,400	\$1,092
VA	Cumberland	\$146,600	\$818
VA	Danville city	\$90,900	\$628
VA	Dickenson	\$77,500	\$569
VA	Dinwiddie	\$160,100	\$945
VA	Emporia city	\$115,700	\$738



State	County	Median Home Value	Median Gross Rent
VA	Essex	\$177,200	\$864
VA	Fairfax	\$534,800	\$1,823
VA	Fairfax city	\$501,900	\$1,803
VA	Falls Church city	\$742,000	\$1,775
VA	Fauquier	\$370,000	\$1,229
VA	Floyd	\$153,800	\$611
VA	Fluvanna	\$228,100	\$1,252
VA	Franklin	\$176,900	\$660
VA	Franklin city	\$186,100	\$847
VA	Frederick	\$239,100	\$1,121
VA	Fredericksburg city	\$341,200	\$1,123
VA	Galax city	\$105,500	\$580
VA	Giles	\$114,500	\$683
VA	Gloucester	\$224,100	\$923
VA	Goochland	\$327,700	\$1,096
VA	Grayson	\$95,700	\$513
VA	Greene	\$242,500	\$957
VA	Greensville	\$89,400	\$769
VA	Halifax	\$110,800	\$595
VA	Hampton city	\$186,600	\$1,062
VA	Hanover	\$267,600	\$1,113
VA	Harrisonburg city	\$196,200	\$857
VA	Henrico	\$223,900	\$1,095
VA	Henry	\$94,300	\$586
VA	Highland	\$184,000	\$555
VA	Hopewell city	\$122,400	\$831
VA	Isle of Wight	\$249,100	\$1,018
VA	James City	\$328,700	\$1,202
VA	King and Queen	\$170,000	\$845
VA	King George	\$294,300	\$1,178
VA	King William	\$199,700	\$1,094
VA	Lancaster	\$226,900	\$817
VA	Lee	\$81,700	\$530
VA	Lexington city	\$252,500	\$785
VA	Loudoun	\$475,500	\$1,764
VA	Louisa	\$212,900	\$932
VA	Lunenburg	\$108,400	\$676
VA	Lynchburg city	\$153,800	\$835
VA	Madison	\$256,500	\$742
VA	Manassas city	\$307,000	\$1,439
VA	Manassas Park city	\$263,300	\$1,635
VA	Martinsville city	\$90,100	\$642
VA	Mathews	\$227,200	\$924
VA	Mecklenburg	\$125,300	\$690
VA	Middlesex	\$248,400	\$793
VA	Montgomery	\$213,300	\$936
VA	Nelson	\$231,400	\$688
VA	New Kent	\$256,600	\$882
VA	Newport News city	\$189,300	\$985
VA	Norfolk city	\$194,800	\$1,003
VA	Northampton	\$165,800	\$713

State	County	Median Home Value	Median Gross Rent
VA	Northumberland	\$277,900	\$754
VA	Norton city	\$92,500	\$549
VA	Nottoway	\$134,800	\$780
VA	Orange	\$235,200	\$918
VA	Page	\$172,200	\$734
VA	Patrick	\$116,000	\$544
VA	Petersburg city	\$112,900	\$882
VA	Pittsylvania	\$113,800	\$667
VA	Poquoson city	\$316,800	\$1,173
VA	Portsmouth city	\$169,400	\$988
VA	Powhatan	\$264,300	\$983
VA	Prince Edward	\$154,800	\$764
VA	Prince George	\$212,100	\$1,295
VA	Prince William	\$358,300	\$1,620
VA	Pulaski	\$139,600	\$641
VA	Radford city	\$160,600	\$779
VA	Rappahannock	\$358,600	\$1,056
VA	Richmond	\$163,200	\$816
VA	Richmond city	\$209,200	\$942
VA	Roanoke	\$192,100	\$907
VA	Roanoke city	\$133,700	\$776
VA	Rockbridge	\$197,200	\$742
VA	Rockingham	\$206,700	\$848
VA	Russell	\$94,900	\$544
VA	Salem city	\$174,000	\$874
VA	Scott	\$90,500	\$529
VA	Shenandoah	\$204,000	\$831
VA	Smyth	\$89,600	\$598
VA	Southampton	\$172,800	\$724
VA	Spotsylvania	\$265,600	\$1,400
VA	Stafford	\$327,600	\$1,481
VA	Staunton city	\$162,500	\$806
VA	Suffolk city	\$238,200	\$1,083
VA	Surry	\$172,700	\$920
VA	Sussex	\$121,600	\$837
VA	Tazewell	\$96,500	\$622
VA	Virginia Beach city	\$267,300	\$1,296
VA	Warren	\$231,000	\$940
VA	Washington	\$137,200	\$644
VA	Waynesboro city	\$161,600	\$835
VA	Westmoreland	\$203,100	\$961
VA	Williamsburg city	\$307,000	\$1,118
VA	Winchester city	\$226,200	\$973
VA	Wise	\$84,500	\$634
VA	Wythe	\$127,400	\$635
VA	York	\$315,400	\$1,458
VT	Addison	\$237,000	\$955
VT	Bennington	\$208,600	\$858
VT	Caledonia	\$164,500	\$737
VT	Chittenden	\$280,000	\$1,186
VT	Essex	\$128,900	\$688



State	County	Median Home Value	Median Gross Rent
VT	Franklin	\$209,100	\$930
VT	Grand Isle	\$274,700	\$1,028
VT	Lamoille	\$225,200	\$894
VT	Orange	\$188,300	\$847
VT	Orleans	\$161,100	\$736
VT	Rutland	\$177,600	\$821
VT	Washington	\$217,200	\$880
VT	Windham	\$212,000	\$862
VT	Windsor	\$216,300	\$892
WA	Adams	\$150,300	\$691
WA	Asotin	\$176,700	\$739
WA	Benton	\$198,600	\$903
WA	Chelan	\$256,400	\$830
WA	Clallam	\$227,400	\$875
WA	Clark	\$272,400	\$1,094
WA	Columbia	\$161,700	\$745
WA	Cowlitz	\$186,600	\$796
WA	Douglas	\$229,100	\$836
WA	Ferry	\$165,900	\$646
WA	Franklin	\$177,400	\$847
WA	Garfield	\$143,800	\$598
WA	Grant	\$161,700	\$752
WA	Grays Harbor	\$161,800	\$771
WA	Island	\$311,400	\$1,117
WA	Jefferson	\$304,000	\$895
WA	King	\$446,600	\$1,379
WA	Kitsap	\$277,500	\$1,116
WA	Kittitas	\$256,700	\$894
WA	Klickitat	\$219,200	\$791
WA	Lewis	\$176,000	\$834
WA	Lincoln	\$150,500	\$713
WA	Mason	\$206,700	\$925
WA	Okanogan	\$169,100	\$657
WA	Pacific	\$163,400	\$703
WA	Pend Oreille	\$186,000	\$782
WA	Pierce	\$255,800	\$1,116
WA	San Juan	\$452,300	\$965
WA	Skagit	\$269,100	\$1,007
WA	Skamania	\$248,500	\$747
WA	Snohomish	\$338,400	\$1,269
WA	Spokane	\$195,500	\$842
WA	Stevens	\$184,600	\$662
WA	Thurston	\$255,500	\$1,134
WA	Wahkiakum	\$202,600	\$717
WA	Walla Walla	\$196,300	\$843
WA	Whatcom	\$299,800	\$972
WA	Whitman	\$199,400	\$737
WA	Yakima	\$163,500	\$797
WI	Adams	\$127,800	\$720
WI	Ashland	\$107,400	\$644
WI	Barron	\$145,500	\$686

State	County	Median Home Value	Median Gross Rent
WI	Bayfield	\$163,400	\$660
WI	Brown	\$163,200	\$746
WI	Buffalo	\$150,400	\$698
WI	Burnett	\$150,800	\$693
WI	Calumet	\$168,400	\$744
WI	Chippewa	\$154,900	\$764
WI	Clark	\$117,400	\$602
WI	Columbia	\$180,100	\$767
WI	Crawford	\$127,000	\$574
WI	Dane	\$242,700	\$983
WI	Dodge	\$156,200	\$769
WI	Door	\$204,700	\$756
WI	Douglas	\$140,400	\$747
WI	Dunn	\$156,700	\$742
WI	Eau Claire	\$156,200	\$787
WI	Florence	\$132,600	\$498
WI	Fond du Lac	\$149,400	\$734
WI	Forest	\$131,400	\$507
WI	Grant	\$137,200	\$664
WI	Green	\$163,600	\$712
WI	Green Lake	\$139,300	\$661
WI	Iowa	\$171,700	\$730
WI	Iron	\$107,200	\$517
WI	Jackson	\$129,400	\$646
WI	Jefferson	\$177,500	\$814
WI	Juneau	\$120,100	\$715
WI	Kenosha	\$164,100	\$884
WI	Kewaunee	\$155,900	\$626
WI	La Crosse	\$161,300	\$792
WI	Lafayette	\$126,600	\$687
WI	Langlade	\$106,200	\$609
WI	Lincoln	\$135,500	\$627
WI	Manitowoc	\$126,200	\$648
WI	Marathon	\$147,600	\$709
WI	Marinette	\$116,600	\$669
WI	Marquette	\$144,000	\$710
WI	Menominee	\$85,400	\$465
WI	Milwaukee	\$150,300	\$844
WI	Monroe	\$144,100	\$798
WI	Oconto	\$156,700	\$642
WI	Oneida	\$165,000	\$747
WI	Outagamie	\$160,100	\$769
WI	Ozaukee	\$262,100	\$867
WI	Pepin	\$143,800	\$599
WI	Pierce	\$193,300	\$779
WI	Polk	\$158,300	\$740
WI	Portage	\$158,800	\$708
WI	Price	\$120,000	\$570
WI	Racine	\$165,200	\$841
WI	Richland	\$134,400	\$646
WI	Rock	\$135,000	\$782



State	County	Median Home Value	Median Gross Rent
WI	Rusk	\$106,300	\$669
WI	Sauk	\$172,500	\$757
WI	Sawyer	\$161,700	\$667
WI	Shawano	\$135,800	\$611
WI	Sheboygan	\$149,800	\$680
WI	St. Croix	\$223,000	\$929
WI	Taylor	\$129,300	\$615
WI	Trempealeau	\$147,000	\$682
WI	Vernon	\$148,900	\$647
WI	Vilas	\$206,500	\$673
WI	Walworth	\$192,500	\$833
WI	Washburn	\$147,000	\$677
WI	Washington	\$219,600	\$873
WI	Waukesha	\$262,700	\$978
WI	Waupaca	\$142,300	\$681
WI	Waushara	\$140,500	\$669
WI	Winnebago	\$147,300	\$721
WI	Wood	\$127,700	\$675
WV	Barbour	\$101,200	\$553
WV	Berkeley	\$168,200	\$964
WV	Boone	\$71,800	\$603
WV	Braxton	\$91,100	\$524
WV	Brooke	\$91,000	\$589
WV	Cabell	\$119,800	\$707
WV	Calhoun	\$79,900	\$495
WV	Clay	\$79,100	\$441
WV	Doddridge	\$105,900	\$558
WV	Fayette	\$86,400	\$573
WV	Gilmer	\$91,600	\$528
WV	Grant	\$144,600	\$567
WV	Greenbrier	\$115,400	\$700
WV	Hampshire	\$136,700	\$594
WV	Hancock	\$89,800	\$648
WV	Hardy	\$121,900	\$668
WV	Harrison	\$110,000	\$700
WV	Jackson	\$113,300	\$630
WV	Jefferson	\$227,300	\$979
WV	Kanawha	\$111,200	\$712
WV	Lewis	\$98,600	\$622
WV	Lincoln	\$82,000	\$536
WV	Logan	\$85,800	\$605
WV	Marion	\$110,100	\$732
WV	Marshall	\$99,800	\$608
WV	Mason	\$78,300	\$565
WV	McDowell	\$34,800	\$529
WV	Mercer	\$89,400	\$614
WV	Mineral	\$129,800	\$586
WV	Mingo	\$71,000	\$600
WV	Monongalia	\$178,200	\$788
WV	Monroe	\$105,700	\$604
WV	Morgan	\$170,600	\$751

State	County	Median Home Value	Median Gross Rent
WV	Nicholas	\$88,900	\$573
WV	Ohio	\$114,800	\$625
WV	Pendleton	\$107,900	\$578
WV	Pleasants	\$104,700	\$647
WV	Pocahontas	\$117,200	\$612
WV	Preston	\$106,600	\$630
WV	Putnam	\$157,500	\$791
WV	Raleigh	\$105,700	\$664
WV	Randolph	\$99,800	\$585
WV	Ritchie	\$82,100	\$576
WV	Roane	\$92,700	\$481
WV	Summers	\$95,100	\$634
WV	Taylor	\$100,200	\$577
WV	Tucker	\$104,300	\$507
WV	Tyler	\$92,400	\$618
WV	Upshur	\$111,900	\$662
WV	Wayne	\$90,600	\$649
WV	Webster	\$68,400	\$508
WV	Wetzel	\$90,700	\$630
WV	Wirt	\$81,400	\$513
WV	Wood	\$115,100	\$676
WV	Wyoming	\$67,900	\$613
WY	Albany	\$223,000	\$748
WY	Big Horn	\$151,900	\$651
WY	Campbell	\$213,900	\$949
WY	Carbon	\$158,600	\$851
WY	Converse	\$197,200	\$711
WY	Crook	\$219,000	\$759
WY	Fremont	\$189,700	\$742
WY	Goshen	\$154,900	\$715
WY	Hot Springs	\$147,700	\$725
WY	Johnson	\$255,200	\$886
WY	Laramie	\$202,800	\$902
WY	Lincoln	\$205,900	\$836
WY	Natrona	\$198,600	\$852
WY	Niobrara	\$152,500	\$615
WY	Park	\$236,200	\$759
WY	Platte	\$169,900	\$679
WY	Sheridan	\$240,900	\$810
WY	Sublette	\$264,800	\$1,078
WY	Sweetwater	\$201,000	\$870
WY	Teton	\$739,100	\$1,272
WY	Uinta	\$178,400	\$652
WY	Washakie	\$165,500	\$627
WY	Weston	\$180,100	\$769

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

- 2017 Estimate; HOME VALUE - Owner-occupied units - Median (dollars)
- 2017 Estimate; GROSS RENT - Occupied units paying rent



Weiss' Ratings' Highly Recommended Banks by State

This list is derived from *Weiss Ratings Guide to Banks*, which rates the financial strength of nearly 6,000 banks nationwide. Visit www.greyhouse.com for more information about *Weiss Ratings Guide to Banks*.

The following pages list Weiss Ratings' Highly Recommended Banks (based strictly on financial safety) with branches in each state. These banks currently receive a Weiss Safety Rating of A+, A or A-, indicating their excellent financial position. A- banks were included when A- was the highest rated group of banks in a given state. Institutions are listed by State, based on the location of their branches, by their Safety Rating and then alphabetically within each Safety Rating grouping.

If a bank is not on this list, it should not be automatically assumed that the institution is weak. Indeed, there are many institutions that have not achieved an A- or better rating but are in relatively good condition with adequate resources to cover their risk. Not being included in this list should not be construed as a recommendation to not work with a particular institution.

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>.

Name	The name under which the institution was chartered.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
Headquartered In	The city in which the institution's headquarters or main office is located and the state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.
Has Branches In	The states in which an institution is licensed to conduct business.



Website The company's web address.

Telephone The company's phone number.

Year Founded Year founded.

The following list of highly recommended Banks by State is based on ratings as of the date of publication (September 18, 2019). Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.

Alabama

Bank Name: **First Bank of Boaz**
Headquartered In: Boaz, AL
Website: <http://www.firstbankofboaz.com>

Rating: **A+** Yr Founded: 1906
Has Branches In: AL
Telephone: (256) 593-8670

Bank Name: **Cheaha Bank**
Headquartered In: Oxford, AL
Website: <http://www.cheahabank.com>

Rating: **A** Yr Founded: 2000
Has Branches In: AL
Telephone: (256) 835-8855

Bank Name: **Citizens Bank of Winfield**
Headquartered In: Winfield, AL
Website: <http://www.cbwinfield.com/>

Rating: **A** Yr Founded: 1920
Has Branches In: AL
Telephone: (205) 487-4277

Bank Name: **First Metro Bank**
Headquartered In: Muscle Shoals, AL
Website: <http://www.firstmetro.com>

Rating: **A** Yr Founded: 1988
Has Branches In: AL
Telephone: (256) 386-0600

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Alaska

Bank Name: **First National Bank Alaska**
Headquartered In: Anchorage, AK
Website: www.fnbalaska.com

Rating: **A** Yr Founded: 1922
Has Branches In: AK
Telephone: (907) 777-4362



Arizona

Bank Name: **Academy Bank, N.A.**
Headquartered In: Kansas City, MO
Website: www.academybank.com

Rating: **A-** Yr Founded: 1966
Has Branches In: AZ, CO, KS, MO
Telephone: (816) 472-0081

Bank Name: **Alerus Financial, National Association**
Headquartered In: Grand Forks, ND
Website: <https://www.alerus.com>

Rating: **A-** Yr Founded: 1933
Has Branches In: AZ, MN, ND
Telephone: (701) 795-3200

Bank Name: **Armed Forces Bank, National Association**
Headquartered In: Fort Leavenworth, KS
Has Branches In: AL, AZ, CA, CO, FL, GA, IL, KS, KY, MO, NJ, NV, TX, VA, WA
Website: <http://www.afbank.com>

Rating: **A-** Yr Founded: 1907
Telephone: (913) 682-9090

Bank Name: **Comerica Bank**
Headquartered In: Dallas, TX
Website: www.comerica.com

Rating: **A-** Yr Founded: 1849
Has Branches In: AZ, CA, FL, MI, TX
Telephone: (214) 462-4000

Bank Name: **First Savings Bank**
Headquartered In: Beresford, SD
Website: <https://www.firstsavingsbanks.bank/>

Rating: **A-** Yr Founded: 1913
Has Branches In: AZ, NE, NM, NV, SD, TX
Telephone: (605) 763-2009

Bank Name: **FirstBank**
Headquartered In: Lakewood, CO
Website: <http://www.efirstbank.com>

Rating: **A-** Yr Founded: 1963
Has Branches In: AZ, CA, CO
Telephone: (303) 232-2000

Bank Name: **Gateway Commercial Bank**
Headquartered In: Mesa, AZ
Website: <https://www.gcbaz.com>

Rating: **A-** Yr Founded: 2007
Has Branches In: AZ
Telephone: (480) 358-1000

Bank Name: **Glacier Bank**
Headquartered In: Kalispell, MT
Website: <http://www.glacierbank.com>

Rating: **A-** Yr Founded: 1955
Has Branches In: AZ, CO, ID, MT, NV, UT, WA, WY
Telephone: (406) 756-4200

Bank Name: **Johnson Bank**
Headquartered In: Racine, WI
Website: <http://www.johnsonbank.com>

Rating: **A-** Yr Founded: 1970
Has Branches In: AZ, WI
Telephone: (262) 619-2700

Bank Name: **KS StateBank**
Headquartered In: Manhattan, KS
Website: www.ksstate.bank

Rating: **A-** Yr Founded: 1969
Has Branches In: AZ, KS
Telephone: (785) 587-4000

Bank Name: **Pacific Premier Bank**
Headquartered In: Irvine, CA
Website: <http://www.ppbi.com>

Rating: **A-** Yr Founded: 1983
Has Branches In: AZ, CA, NV, WA
Telephone: (949) 864-8000

Bank Name: **Stearns Bank National Association**
Headquartered In: Saint Cloud, MN
Website: <http://www.stearnsbank.com>

Rating: **A-** Yr Founded: 1912
Has Branches In: AZ, FL, MN
Telephone: (320) 253-6607



Bank Name: **Washington Federal Bank, National Association** Rating: **A-** Yr Founded: 1917
 Headquartered In: Seattle, WA Has Branches In: AZ, ID, NM, NV, OR, TX, UT, WA
 Website: <http://www.washingtonfederal.com> Telephone: (206) 204-3446

Bank Name: **Western Alliance Bank** Rating: **A-** Yr Founded: 2003
 Headquartered In: Phoenix, AZ Has Branches In: AZ, CA, NV
 Website: <http://www.westernalliancebancorporation.com> Telephone: (602) 389-3500

Bank Name: **Zions Bancorporation, National Association** Rating: **A-** Yr Founded: 1890
 Headquartered In: Salt Lake City, UT Has Branches In: AZ, CA, CO, ID, NM, NV, OR, TX, UT, WA, WY
 Website: www.zionsbancorporation.com Telephone: (801) 844-7637

Arkansas

Bank Name: **First Security Bank** Rating: **A+** Yr Founded: 1932
 Headquartered In: Searcy, AR Has Branches In: AR
 Website: <http://www.fsbank.com> Telephone: (501) 279-3400

Bank Name: **First National Bank of Izard County** Rating: **A** Yr Founded: 1914
 Headquartered In: Calico Rock, AR Has Branches In: AR
 Website: <http://www.fnbizardcounty.com> Telephone: (870) 297-3711

Bank Name: **FSNB, National Association** Rating: **A** Yr Founded: 1946
 Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Website: www.fsnb.com Telephone: (580) 357-9880

Bank Name: **Peoples Bank** Rating: **A** Yr Founded: 2000
 Headquartered In: Sheridan, AR Has Branches In: AR
 Website: <http://www.peoplesbankar.com/> Telephone: (870) 942-5707

California

Bank Name: **Bank of Stockton** Rating: **A** Yr Founded: 1867
 Headquartered In: Stockton, CA Has Branches In: CA
 Website: <https://www.bankofstockton.com> Telephone: (209) 929-1600

Bank Name: **California First National Bank** Rating: **A** Yr Founded: 2001
 Headquartered In: Irvine, CA Has Branches In: CA
 Website: <http://www.calfirst.com/> Telephone: (949) 255-5300

Bank Name: **California Pacific Bank** Rating: **A** Yr Founded: 1980
 Headquartered In: San Francisco, CA Has Branches In: CA
 Website: <http://www.calpacificbank.com/> Telephone: (415) 399-8000

Bank Name: **Central Valley Community Bank** Rating: **A** Yr Founded: 1980
 Headquartered In: Fresno, CA Has Branches In: CA
 Website: <http://www.cvcb.com> Telephone: (559) 298-1775



Bank Name: **Pacific City Bank**
Headquartered In: Los Angeles, CA
Website: <https://www.paccity.net>

Rating: **A** Yr Founded: 2003
Has Branches In: CA, NJ, NY
Telephone: (213) 210-2000

Bank Name: **Poppy Bank**
Headquartered In: Santa Rosa, CA
Website: <https://www.poppy.bank/>

Rating: **A** Yr Founded: 2005
Has Branches In: CA
Telephone: (707) 636-9000

Bank Name: **Royal Business Bank**
Headquartered In: Los Angeles, CA
Website: www.royalbusinessbankusa.com

Rating: **A** Yr Founded: 2008
Has Branches In: CA, NV, NY
Telephone: (213) 627-9888

Bank Name: **Santa Cruz County Bank**
Headquartered In: Santa Cruz, CA
Website: www.sccountybank.com

Rating: **A** Yr Founded: 2004
Has Branches In: CA
Telephone: (831) 457-5000

Bank Name: **Savings Bank of Mendocino County**
Headquartered In: Ukiah, CA
Website: <http://www.savingsbank.com>

Rating: **A** Yr Founded: 1903
Has Branches In: CA
Telephone: (707) 462-6613

Bank Name: **Wallis Bank**
Headquartered In: Wallis, TX
Website: <http://www.wallisbank.com/>

Rating: **A** Yr Founded: 1906
Has Branches In: CA, GA, TX
Telephone: (979) 478-6151

Colorado

Bank Name: **Commerce Bank**
Headquartered In: Kansas City, MO
Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
Has Branches In: CO, IL, KS, MO, OK
Telephone: (816) 234-2000

Bank Name: **Farmers Bank**
Headquartered In: Ault, CO
Website: www.farmersbank-weld.com

Rating: **A** Yr Founded: 2001
Has Branches In: CO
Telephone: (970) 834-2121

Bank Name: **First National Bank of Las Animas**
Headquartered In: Las Animas, CO
Website: <http://www.fnblasanimas.com/>

Rating: **A** Yr Founded: 1901
Has Branches In: CO
Telephone: (719) 456-1512

Connecticut

Bank Name: **Bessemer Trust Company, National Association**
Headquartered In: New York, NY
Website: <http://www.bessemertrust.com>

Rating: **A-** Yr Founded: 1907
Has Branches In: CT, NY, TX, WA
Telephone: (212) 708-9100



Delaware

Bank Name: **Applied Bank**
Headquartered In: Wilmington, DE
Website: <http://www.appliedbank.com>

Rating: **A** Yr Founded: 1996
Has Branches In: DE
Telephone: (888) 839-7952

Bank Name: **Deutsche Bank Trust Company Delaware**
Headquartered In: Wilmington, DE
Website: <http://www.db.com>

Rating: **A** Yr Founded: 1985
Has Branches In: DE
Telephone: (302) 636-3301

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **Morgan Stanley Private Bank, National Association**
Headquartered In: New York, NY
Website: <http://www.morganstanley.com>

Rating: **A** Yr Founded: 1996
Has Branches In: DE, NY
Telephone: (212) 762-1803

District of Columbia

Bank Name: **EagleBank**
Headquartered In: Bethesda, MD
Website: <http://www.eaglebankcorp.com>

Rating: **A** Yr Founded: 1998
Has Branches In: DC, MD, VA
Telephone: (240) 497-2075

Florida

Bank Name: **Citizens First Bank**
Headquartered In: The Villages, FL
Website: <http://www.citizensfb.com>

Rating: **A** Yr Founded: 1991
Has Branches In: FL
Telephone: (352) 753-9515

Bank Name: **Hillsboro Bank**
Headquartered In: Plant City, FL
Website: <http://www.hillsborobank.com>

Rating: **A** Yr Founded: 1998
Has Branches In: FL
Telephone: (813) 707-6506

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **Paradise Bank**
Headquartered In: Boca Raton, FL
Website: <http://www.paradisebank.com>

Rating: **A** Yr Founded: 2005
Has Branches In: FL
Telephone: (561) 392-5444



Georgia

Bank Name: **Commercial Bank**
Headquartered In: Crawford, GA
Website: <https://www.thecommercialbank.net>

Rating: **A** Yr Founded: 1924
Has Branches In: GA
Telephone: (706) 743-8184

Bank Name: **Durden Banking Company, Incorporated**
Headquartered In: Twin City, GA
Website: <http://www.durdenbc.com>

Rating: **A** Yr Founded: 1935
Has Branches In: GA
Telephone: (478) 763-2121

Bank Name: **Embassy National Bank**
Headquartered In: Lawrenceville, GA
Website: <http://www.embassynationalbank.com>

Rating: **A** Yr Founded: 2007
Has Branches In: GA
Telephone: (770) 822-9111

Bank Name: **Farmers State Bank**
Headquartered In: Lincolnton, GA
Website: www.fsbfcww.com

Rating: **A** Yr Founded: 1911
Has Branches In: GA
Telephone: (706) 359-3131

Bank Name: **First National Bank of Waynesboro**
Headquartered In: Waynesboro, GA
Website: <http://www.fnbwaynesboro.com>

Rating: **A** Yr Founded: 1905
Has Branches In: GA
Telephone: (706) 554-8100

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **Quantum National Bank**
Headquartered In: Suwanee, GA
Website: <http://www.quantumbank.com>

Rating: **A** Yr Founded: 1995
Has Branches In: GA
Telephone: (770) 945-8300

Bank Name: **South Georgia Bank**
Headquartered In: Glennville, GA
Website: <http://www.southgabank.com>

Rating: **A** Yr Founded: 1987
Has Branches In: GA
Telephone: (912) 654-1051

Bank Name: **United Bank**
Headquartered In: Zebulon, GA
Website: <http://www.accessunited.com>

Rating: **A** Yr Founded: 1905
Has Branches In: GA
Telephone: (770) 567-7211

Bank Name: **Wallis Bank**
Headquartered In: Wallis, TX
Website: <http://www.wallisbank.com/>

Rating: **A** Yr Founded: 1906
Has Branches In: CA, GA, TX
Telephone: (979) 478-6151



Hawaii

Bank Name: **Central Pacific Bank**
Headquartered In: Honolulu, HI
Website: <http://www.centralpacificbank.com>

Rating: **A-** Yr Founded: 1954
Has Branches In: HI
Telephone: (808) 544-0500

Idaho

Bank Name: **Bank of Commerce**
Headquartered In: Ammon, ID
Website: <https://www.bankofcommerce.org>

Rating: **A** Yr Founded: 1959
Has Branches In: ID, MT
Telephone: (208) 525-9108

Bank Name: **People's Intermountain Bank**
Headquartered In: American Fork, UT
Website: <https://www.pi.bank>

Rating: **A** Yr Founded: 1913
Has Branches In: ID, UT
Telephone: (801) 756-7681

Illinois

Bank Name: **Commerce Bank**
Headquartered In: Kansas City, MO
Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
Has Branches In: CO, IL, KS, MO, OK
Telephone: (816) 234-2000

Bank Name: **Farmers National Bank**
Headquartered In: Prophetstown, IL
Website: www.farmersnationalbank.bank

Rating: **A** Yr Founded: 1902
Has Branches In: IL
Telephone: (815) 537-2348

Bank Name: **Federal Savings Bank**
Headquartered In: Chicago, IL
Website: www.thefederalsavingsbank.com

Rating: **A** Yr Founded: 2000
Has Branches In: IL
Telephone: (312) 738-6000

Bank Name: **First Eagle Bank**
Headquartered In: Chicago, IL
Website: www.febank.com

Rating: **A** Yr Founded: 1985
Has Branches In: IL
Telephone: (312) 850-2900

Bank Name: **First National Bank in Taylorville**
Headquartered In: Taylorville, IL
Website: www.fnb-taylorville.com

Rating: **A** Yr Founded: 1956
Has Branches In: IL
Telephone: (217) 824-2241

Bank Name: **First Trust and Savings Bank of Watseka**
Headquartered In: Watseka, IL
Website: www.fts-bank.com/

Rating: **A** Yr Founded: 1909
Has Branches In: IL
Telephone: (815) 432-2494

Bank Name: **Poplar Grove State Bank**
Headquartered In: Poplar Grove, IL
Website: <http://www.poplargo-statebank.com/>

Rating: **A** Yr Founded: 1946
Has Branches In: IL
Telephone: (815) 765-3333



Bank Name: **Reynolds State Bank**
 Headquartered In: Reynolds, IL
 Website: <http://www.reynoldsstatebank.com>

Rating: **A** Yr Founded: 1888
 Has Branches In: IL
 Telephone: (309) 372-4242

Bank Name: **Teutopolis State Bank**
 Headquartered In: Teutopolis, IL
 Website: <http://www.teutopolisstatebank.com>

Rating: **A** Yr Founded: 1905
 Has Branches In: IL
 Telephone: (217) 857-3166

Indiana

Bank Name: **Stock Yards Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: <http://www.syb.com>

Rating: **A** Yr Founded: 1904
 Has Branches In: IN, KY, OH
 Telephone: (502) 582-2571

Iowa

Bank Name: **Farmers State Bank**
 Headquartered In: Marion, IA
 Website: www.myfsbonline.com

Rating: **A** Yr Founded: 1927
 Has Branches In: IA
 Telephone: (319) 377-4891

Bank Name: **First State Bank**
 Headquartered In: Britt, IA
 Website: <http://www.fsb-britt.com>

Rating: **A** Yr Founded: 1927
 Has Branches In: IA
 Telephone: (641) 843-4411

Bank Name: **Hills Bank and Trust Company**
 Headquartered In: Hills, IA
 Website: www.hillsbank.com

Rating: **A** Yr Founded: 1904
 Has Branches In: IA
 Telephone: (319) 679-2291

Bank Name: **Iowa State Bank**
 Headquartered In: Des Moines, IA
 Website: www.iowastatebanks.com/

Rating: **A** Yr Founded: 1941
 Has Branches In: IA
 Telephone: (515) 288-0111

Bank Name: **Liberty Trust & Savings Bank**
 Headquartered In: Durant, IA
 Website: <http://www.mylibertytrust.com>

Rating: **A** Yr Founded: 1905
 Has Branches In: IA
 Telephone: (563) 785-4441

Bank Name: **Midwest Heritage Bank, FSB**
 Headquartered In: West Des Moines, IA
 Website: <http://www.mhbank.com>

Rating: **A** Yr Founded: 1873
 Has Branches In: IA
 Telephone: (515) 278-6541

Bank Name: **New Albin Savings Bank**
 Headquartered In: New Albin, IA
 Website: <http://www.newalbinsavingsbank.com>

Rating: **A** Yr Founded: 1898
 Has Branches In: IA
 Telephone: (563) 544-4214



Kansas

Bank Name: **Bank7**

Headquartered In: Oklahoma City, OK

Website: www.bank7.com

Rating: **A** Yr Founded: 1901

Has Branches In: KS, OK, TX

Telephone: (405) 810-8600

Bank Name: **Commerce Bank**

Headquartered In: Kansas City, MO

Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865

Has Branches In: CO, IL, KS, MO, OK

Telephone: (816) 234-2000

Bank Name: **Farmers Bank & Trust**

Headquartered In: Great Bend, KS

Website: <https://www.farmersbankks.com>

Rating: **A** Yr Founded: 1907

Has Branches In: KS

Telephone: (620) 792-2411

Bank Name: **Kaw Valley State Bank and Trust Company**

Headquartered In: Wamego, KS

Website: <https://kvsb.com/>

Rating: **A** Yr Founded: 1913

Has Branches In: KS

Telephone: (785) 456-2021

Kentucky

Bank Name: **Farmers Bank and Trust Company**

Headquartered In: Princeton, KY

Website: <http://www.yournxtbank.com>

Rating: **A** Yr Founded: 1899

Has Branches In: KY

Telephone: (270) 365-5526

Bank Name: **Kentucky Farmers Bank Corporation**

Headquartered In: Ashland, KY

Website: <https://www.kfb.bank>

Rating: **A** Yr Founded: 1931

Has Branches In: KY

Telephone: (606) 929-5000

Bank Name: **Paducah Bank and Trust Company**

Headquartered In: Paducah, KY

Website: <http://www.paducahbank.com>

Rating: **A** Yr Founded: 1948

Has Branches In: KY

Telephone: (270) 575-5700

Bank Name: **Stock Yards Bank & Trust Company**

Headquartered In: Louisville, KY

Website: <http://www.syb.com>

Rating: **A** Yr Founded: 1904

Has Branches In: IN, KY, OH

Telephone: (502) 582-2571

Bank Name: **Town & Country Bank and Trust Company**

Headquartered In: Bardstown, KY

Website: www.mytcbt.bank

Rating: **A** Yr Founded: 1907

Has Branches In: KY

Telephone: (502) 348-3911

Louisiana

Bank Name: **FSNB, National Association**

Headquartered In: Lawton, OK

Website: www.fsnb.com

Rating: **A** Yr Founded: 1946

Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX

Telephone: (580) 357-9880



Maine

Bank Name: **Bath Savings Institution**
Headquartered In: Bath, ME
Website: <http://www.bathsavings.com>

Rating: **A-** Yr Founded: 1852
Has Branches In: ME
Telephone: (207) 442-7711

Bank Name: **Norway Savings Bank**
Headquartered In: Norway, ME
Website: <https://www.norwaysavings.bank>

Rating: **A-** Yr Founded: 1866
Has Branches In: ME
Telephone: (207) 743-7986

Maryland

Bank Name: **EagleBank**
Headquartered In: Bethesda, MD
Website: <http://www.eaglebankcorp.com>

Rating: **A** Yr Founded: 1998
Has Branches In: DC, MD, VA
Telephone: (240) 497-2075

Massachusetts

Bank Name: **Leader Bank, National Association**
Headquartered In: Arlington, MA
Website: <http://www.leaderbank.com>

Rating: **A** Yr Founded: 2002
Has Branches In: MA
Telephone: (781) 646-3900

Michigan

Bank Name: **Macatawa Bank**
Headquartered In: Holland, MI
Website: <http://www.macatawabank.com>

Rating: **A** Yr Founded: 1997
Has Branches In: MI
Telephone: (616) 820-1444

Minnesota

Bank Name: **Vermillion State Bank**
Headquartered In: Vermillion, MN
Website: <http://www.vermillionbank.com>

Rating: **A+** Yr Founded: 1918
Has Branches In: MN
Telephone: (651) 437-4433

Bank Name: **Charter Bank**
Headquartered In: Eau Claire, WI
Website: <https://www.charterbank.bank>

Rating: **A** Yr Founded: 1980
Has Branches In: MN, WI
Telephone: (715) 832-4254

Bank Name: **Eagle Bank**
Headquartered In: Glenwood, MN
Website: <http://www.eaglebankmn.com>

Rating: **A** Yr Founded: 1908
Has Branches In: MN
Telephone: (320) 634-4545



Bank Name: **First National Bank North**
 Headquartered In: Walker, MN
 Website: <https://www.fnbnorth.com>

Rating: **A** Yr Founded: 1902
 Has Branches In: MN
 Telephone: (218) 547-1160

Bank Name: **First National Bank of Bemidji**
 Headquartered In: Bemidji, MN
 Website: <http://www.fnb Bemidji.com>

Rating: **A** Yr Founded: 1897
 Has Branches In: MN
 Telephone: (218) 751-2430

Bank Name: **Lake Central Bank**
 Headquartered In: Annandale, MN
 Website: <http://www.lakecentralbank.com>

Rating: **A** Yr Founded: 1893
 Has Branches In: MN
 Telephone: (320) 274-8216

Bank Name: **Liberty Bank Minnesota**
 Headquartered In: Saint Cloud, MN
 Website: <http://www.libertybankmn.com>

Rating: **A** Yr Founded: 1939
 Has Branches In: MN
 Telephone: (320) 252-2841

Mississippi

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Missouri

Bank Name: **Bank of Old Monroe**
 Headquartered In: Old Monroe, MO
 Website: <http://www.bankofoldmonroe.com>

Rating: **A** Yr Founded: 1906
 Has Branches In: MO
 Telephone: (636) 665-5601

Bank Name: **Central Bank of Kansas City**
 Headquartered In: Kansas City, MO
 Website: <http://www.centralbankkc.com>

Rating: **A** Yr Founded: 1950
 Has Branches In: MO
 Telephone: (816) 483-1210

Bank Name: **Commerce Bank**
 Headquartered In: Kansas City, MO
 Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
 Has Branches In: CO, IL, KS, MO, OK
 Telephone: (816) 234-2000

Bank Name: **Home Exchange Bank**
 Headquartered In: Jamesport, MO
 Website: <https://secure.bankheb.com>

Rating: **A** Yr Founded: 1925
 Has Branches In: MO
 Telephone: (660) 684-6114



Montana

Bank Name: **Bank of Commerce**
Headquartered In: Ammon, ID
Website: <https://www.bankofcommerce.org>

Rating: **A** Yr Founded: 1959
Has Branches In: ID, MT
Telephone: (208) 525-9108

Bank Name: **First State Bank of Shelby**
Headquartered In: Shelby, MT
Website: <http://www.fsbshelby.com>

Rating: **A** Yr Founded: 1910
Has Branches In: MT
Telephone: (406) 434-5567

Nebraska

Bank Name: **American Interstate Bank**
Headquartered In: Elkhorn, NE
Website: <http://www.americaninterstatebank.com>

Rating: **A** Yr Founded: 1915
Has Branches In: NE
Telephone: (402) 289-2551

Bank Name: **First Westroads Bank, Inc.**
Headquartered In: Omaha, NE
Website: <https://www.firstwestroads.bank>

Rating: **A** Yr Founded: 1967
Has Branches In: NE
Telephone: (402) 330-7200

Bank Name: **Five Points Bank**
Headquartered In: Grand Island, NE
Website: www.5pointsbank.com

Rating: **A** Yr Founded: 1971
Has Branches In: NE
Telephone: (308) 384-5350

Bank Name: **Five Points Bank of Hastings**
Headquartered In: Hastings, NE
Website: <https://www.5pointsbank.com>

Rating: **A** Yr Founded: 1893
Has Branches In: NE
Telephone: (402) 462-2228

Nevada

Bank Name: **First Security Bank of Nevada**
Headquartered In: Las Vegas, NV
Website: <https://www.fsbnv.com>

Rating: **A** Yr Founded: 2007
Has Branches In: NV
Telephone: (702) 853-0900

Bank Name: **Royal Business Bank**
Headquartered In: Los Angeles, CA
Website: www.royalbusinessbankusa.com

Rating: **A** Yr Founded: 2008
Has Branches In: CA, NV, NY
Telephone: (213) 627-9888



New Hampshire

* There are no A-Rated Banks with branches in New Hampshire. The top rated banks with branches in NH are:

Bank Name: **Cambridge Trust Company**
Headquartered In: Cambridge, MA
Website: <http://www.cambridgetrust.com>

Rating: **B+** Yr Founded: 1890
Has Branches In: MA, NH
Telephone: (617) 876-5500

Bank Name: **Eastern Bank**
Headquartered In: Boston, MA
Website: www.easternbank.com/

Rating: **B+** Yr Founded: 1818
Has Branches In: MA, NH
Telephone: (617) 897-1100

Bank Name: **Lowell Five Cent Savings Bank**
Headquartered In: Tewksbury, MA
Website: <http://www.lowellfive.com>

Rating: **B+** Yr Founded: 1854
Has Branches In: MA, NH
Telephone: (978) 452-1300

Bank Name: **Provident Bank (MHC)**
Headquartered In: Amesbury, MA
Website: <http://www.the Provident Bank.com>

Rating: **B+** Yr Founded: 1828
Has Branches In: MA, NH
Telephone: (978) 834-8555

New Jersey

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **Pacific City Bank**
Headquartered In: Los Angeles, CA
Website: <https://www.paccity.net>

Rating: **A** Yr Founded: 2003
Has Branches In: CA, NJ, NY
Telephone: (213) 210-2000

New Mexico

Bank Name: **First American Bank**
Headquartered In: Artesia, NM
Website: <https://www.firstamb.net>

Rating: **A** Yr Founded: 1903
Has Branches In: NM
Telephone: (575) 746-8000

Bank Name: **First New Mexico Bank**
Headquartered In: Deming, NM
Website: <http://www.firstnewmexicobank.com>

Rating: **A** Yr Founded: 1962
Has Branches In: NM
Telephone: (575) 546-2691

Bank Name: **First New Mexico Bank of Silver City**
Headquartered In: Silver City, NM
Website: <http://www.fnmbnc.com>

Rating: **A** Yr Founded: 1984
Has Branches In: NM
Telephone: (575) 388-3121



Bank Name: **First New Mexico Bank, Las Cruces**
Headquartered In: Las Cruces, NM
Website: <http://www.firstnewmexicobanklc.com>

Rating: **A** Yr Founded: 2008
Has Branches In: NM
Telephone: (575) 556-3000

New York

Bank Name: **Deutsche Bank Trust Company Americas**
Headquartered In: New York, NY
Website: <http://www.db.com>

Rating: **A** Yr Founded: 1903
Has Branches In: NY
Telephone: (212) 250-2500

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **Morgan Stanley Private Bank, National Association**
Headquartered In: New York, NY
Website: <http://www.morganstanley.com>

Rating: **A** Yr Founded: 1996
Has Branches In: DE, NY
Telephone: (212) 762-1803

Bank Name: **Pacific City Bank**
Headquartered In: Los Angeles, CA
Website: <https://www.paccity.net>

Rating: **A** Yr Founded: 2003
Has Branches In: CA, NJ, NY
Telephone: (213) 210-2000

Bank Name: **Royal Business Bank**
Headquartered In: Los Angeles, CA
Website: www.royalbusinessbankusa.com

Rating: **A** Yr Founded: 2008
Has Branches In: CA, NV, NY
Telephone: (213) 627-9888

North Carolina

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **Peoples Bank**
Headquartered In: Newton, NC
Website: <http://www.peoplesbanknc.com>

Rating: **A** Yr Founded: 1912
Has Branches In: NC
Telephone: (828) 464-5620

North Dakota

Bank Name: **Alerus Financial, National Association**
Headquartered In: Grand Forks, ND
Website: <https://www.alerus.com>

Rating: **A-** Yr Founded: 1933
Has Branches In: AZ, MN, ND
Telephone: (701) 795-3200

Bank Name: **Grant County State Bank**
Headquartered In: Carson, ND
Website: <http://www.grantcountystatebank.com>

Rating: **A-** Yr Founded: 1913
Has Branches In: ND
Telephone: (701) 622-3491



Bank Name: **Liberty State Bank**
 Headquartered In: Powers Lake, ND
 Website: <http://www.libertystateplnd.com>

Rating: **A-** Yr Founded: 1952
 Has Branches In: ND
 Telephone: (701) 464-5421

Bank Name: **Ramsey National Bank**
 Headquartered In: Devils Lake, ND
 Website: <http://www.ramseybank.com>

Rating: **A-** Yr Founded: 1892
 Has Branches In: ND
 Telephone: (701) 662-4024

Bank Name: **Sargent County Bank**
 Headquartered In: Forman, ND
 Website: <http://www.sargentcountybank.com>

Rating: **A-** Yr Founded: 1900
 Has Branches In: ND
 Telephone: (701) 724-3216

Bank Name: **Stock Growers Bank**
 Headquartered In: Napoleon, ND
 Website: <http://www.stockgrowersbanknapoleon.com>

Rating: **A-** Yr Founded: 1900
 Has Branches In: ND
 Telephone: (701) 754-2226

Ohio

Bank Name: **FDS Bank**
 Headquartered In: Mason, OH
 Website:

Rating: **A+** Yr Founded: 1993
 Has Branches In: OH
 Telephone: (513) 573-2265

Bank Name: **St. Henry Bank**
 Headquartered In: Saint Henry, OH
 Website: <http://www.sthenrybank.com>

Rating: **A** Yr Founded: 1905
 Has Branches In: OH
 Telephone: (419) 678-2358

Bank Name: **Stock Yards Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: <http://www.syb.com>

Rating: **A** Yr Founded: 1904
 Has Branches In: IN, KY, OH
 Telephone: (502) 582-2571

Oklahoma

Bank Name: **Bank7**
 Headquartered In: Oklahoma City, OK
 Website: www.bank7.com

Rating: **A** Yr Founded: 1901
 Has Branches In: KS, OK, TX
 Telephone: (405) 810-8600

Bank Name: **Commerce Bank**
 Headquartered In: Kansas City, MO
 Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
 Has Branches In: CO, IL, KS, MO, OK
 Telephone: (816) 234-2000

Bank Name: **Community National Bank of Okarche**
 Headquartered In: Okarche, OK
 Website: <http://www.cnbbanker.com>

Rating: **A** Yr Founded: 1984
 Has Branches In: OK
 Telephone: (405) 263-7491

Bank Name: **Farmers and Merchants National Bank of Fairview**
 Headquartered In: Fairview, OK
 Website: <http://www.fairviewbank.com>

Rating: **A** Yr Founded: 1907
 Has Branches In: OK
 Telephone: (580) 227-3773



Bank Name: **First Bank & Trust Company**
Headquartered In: Perry, OK
Website: <https://www.fbt.bank/>

Rating: **A** Yr Founded: 1934
Has Branches In: OK
Telephone: (580) 336-5562

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **Payne County Bank**
Headquartered In: Perkins, OK
Website: <http://www.paynecountybank.com>

Rating: **A** Yr Founded: 1898
Has Branches In: OK
Telephone: (405) 547-2436

Bank Name: **Prime Bank**
Headquartered In: Edmond, OK
Website: www.primebankgroup.com

Rating: **A** Yr Founded: 2008
Has Branches In: OK
Telephone: (405) 340-2775

Bank Name: **Stock Exchange Bank**
Headquartered In: Woodward, OK
Website: <http://www.stockexchangebank.com>

Rating: **A** Yr Founded: 1903
Has Branches In: OK
Telephone: (580) 256-3314

Oregon

Bank Name: **Clackamas County Bank**
Headquartered In: Sandy, OR
Website: <https://www.clackamascountybank.com>

Rating: **A** Yr Founded: 1911
Has Branches In: OR
Telephone: (503) 668-5501

Bank Name: **Riverview Community Bank**
Headquartered In: Vancouver, WA
Website: <http://www.riverviewbank.com>

Rating: **A** Yr Founded: 1923
Has Branches In: OR, WA
Telephone: (360) 693-6650

Pennsylvania

Bank Name: **Haverford Trust Company**
Headquartered In: Radnor, PA
Website: <http://www.haverfordquality.com>

Rating: **A** Yr Founded: 1985
Has Branches In: PA
Telephone: (610) 995-8700



Rhode Island

* There are no A-Rated Banks with branches in Rhode Island. The top rated bank with branches in RI is:

Bank Name: BankNewport	Rating: B+	Yr Founded: 1819
Headquartered In: Middletown, RI		Has Branches In: RI
Website: http://www.banknewport.com		Telephone: (401) 846-3400

Bank Name: JPMorgan Chase Bank, National Association	Rating: B+	Yr Founded: 1824
Headquartered In: Columbus, OH		
Has Branches In: AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KY, LA, MA, MD, MI, MN, NC, NJ, NV, NY, OH, OK, OR, PA, RI, TX, UT, VA, WA, WI, WV		
Website: http://www.jpmorganchase.com		Telephone: (614) 248-5800

Bank Name: Washington Trust Company of Westerly	Rating: B+	Yr Founded: 1800
Headquartered In: Westerly, RI		Has Branches In: CT, RI
Website: www.washtrust.com		Telephone: (401) 348-1200

South Carolina

Bank Name: Bank of South Carolina	Rating: A	Yr Founded: 1987
Headquartered In: Charleston, SC		Has Branches In: SC
Website: http://www.banksc.com		Telephone: (843) 724-1500

Bank Name: First Piedmont Federal Savings & Loan Assoc of Gaffney	Rating: A	Yr Founded: 1933
Headquartered In: Gaffney, SC		Has Branches In: SC
Website: http://www.firstpiedmont.com		Telephone: (864) 489-6046

South Dakota

Bank Name: First Premier Bank	Rating: A	Yr Founded: 1914
Headquartered In: Sioux Falls, SD		Has Branches In: SD
Website: http://www.firstpremier.com		Telephone: (605) 357-3000

Bank Name: Pioneer Bank & Trust	Rating: A	Yr Founded: 1937
Headquartered In: Spearfish, SD		Has Branches In: SD
Website: http://www.pioneerbankandtrust.com		Telephone: (605) 717-2265



Tennessee

Bank Name: **Citizens Bank**
Headquartered In: Elizabethton, TN
Website: <http://www.citizensbank24.com>

Rating: **A** Yr Founded: 1934
Has Branches In: TN
Telephone: (423) 543-2265

Bank Name: **Citizens Bank**
Headquartered In: Carthage, TN
Website: <http://www.citzcar.com>

Rating: **A** Yr Founded: 1929
Has Branches In: TN
Telephone: (615) 735-1490

Bank Name: **Citizens National Bank**
Headquartered In: Sevierville, TN
Website: <http://www.cnbtn.com>

Rating: **A** Yr Founded: 1973
Has Branches In: TN
Telephone: (865) 453-9031

Bank Name: **First Bank and Trust Company**
Headquartered In: Lebanon, VA
Website: www.firstbank.com

Rating: **A** Yr Founded: 1979
Has Branches In: TN, VA
Telephone: (276) 889-4622

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **Truxton Trust Company**
Headquartered In: Nashville, TN
Website: <http://www.truxtontrust.com>

Rating: **A** Yr Founded: 2004
Has Branches In: TN
Telephone: (615) 515-1700

Texas

Bank Name: **Citizens 1st Bank**
Headquartered In: Tyler, TX
Website: <http://www.citizens1stbank.com>

Rating: **A+** Yr Founded: 1920
Has Branches In: TX
Telephone: (903) 581-1900

Bank Name: **Austin Bank, Texas National Association**
Headquartered In: Jacksonville, TX
Website: <http://www.austinbank.com>

Rating: **A** Yr Founded: 1900
Has Branches In: TX
Telephone: (903) 586-1526

Bank Name: **Bank7**
Headquartered In: Oklahoma City, OK
Website: www.bank7.com

Rating: **A** Yr Founded: 1901
Has Branches In: KS, OK, TX
Telephone: (405) 810-8600

Bank Name: **Commerce Bank**
Headquartered In: Laredo, TX
Website: <http://www.ibc.com>

Rating: **A** Yr Founded: 1982
Has Branches In: TX
Telephone: (956) 724-1616

Bank Name: **Community Bank**
Headquartered In: Longview, TX
Website: <http://www.cbanktexas.com>

Rating: **A** Yr Founded: 1984
Has Branches In: TX
Telephone: (903) 236-4422



Bank Name: **Falcon International Bank**
Headquartered In: Laredo, TX
Website: www.falconbank.com

Rating: **A** Yr Founded: 1986
Has Branches In: TX
Telephone: (956) 723-2265

Bank Name: **First Financial Bank, National Association**
Headquartered In: Abilene, TX
Website: <https://www.ffin.com>

Rating: **A** Yr Founded: 1890
Has Branches In: TX
Telephone: (325) 627-7200

Bank Name: **First State Bank of Bédias**
Headquartered In: Bédias, TX
Website: <http://www.bediasbank.com>

Rating: **A** Yr Founded: 1907
Has Branches In: TX
Telephone: (936) 395-2141

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **International Bank of Commerce**
Headquartered In: Laredo, TX
Website: <http://www.ibc.com>

Rating: **A** Yr Founded: 1966
Has Branches In: TX
Telephone: (956) 722-7611

Bank Name: **International Bank of Commerce**
Headquartered In: Brownsville, TX
Website: <https://www.ibc.com>

Rating: **A** Yr Founded: 1984
Has Branches In: TX
Telephone: (956) 547-1000

Bank Name: **International Bank of Commerce**
Headquartered In: Zapata, TX
Website: <https://www.ibc.com>

Rating: **A** Yr Founded: 1984
Has Branches In: TX
Telephone: (956) 765-8361

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **Sanger Bank**
Headquartered In: Sanger, TX
Website: <http://www.sangerbank.com>

Rating: **A** Yr Founded: 1987
Has Branches In: TX
Telephone: (940) 458-4600

Bank Name: **Security State Bank & Trust**
Headquartered In: Fredericksburg, TX
Website: <http://www.ssbtxas.com>

Rating: **A** Yr Founded: 1941
Has Branches In: TX
Telephone: (830) 997-7575

Bank Name: **Texas Exchange Bank, SSB**
Headquartered In: Crowley, TX
Website: <http://www.txexbank.com>

Rating: **A** Yr Founded: 1970
Has Branches In: TX
Telephone: (817) 297-4331

Bank Name: **Wallis Bank**
Headquartered In: Wallis, TX
Website: <http://www.wallisbank.com/>

Rating: **A** Yr Founded: 1906
Has Branches In: CA, GA, TX
Telephone: (979) 478-6151



Utah

Bank Name: **Bank of Utah**
 Headquartered In: Ogden, UT
 Website: www.bankofutah.com

Rating: **A** Yr Founded: 1952
 Has Branches In: UT
 Telephone: (801) 409-5000

Bank Name: **Green Dot Bank**
 Headquartered In: Provo, UT
 Website: <http://www.greendot.com>

Rating: **A** Yr Founded: 1978
 Has Branches In: UT
 Telephone: (801) 344-7020

Bank Name: **Morgan Stanley Bank, National Association**
 Headquartered In: Salt Lake City, UT
 Website: <http://www.morganstanley.com>

Rating: **A** Yr Founded: 1935
 Has Branches In: UT
 Telephone: (801) 236-3600

Bank Name: **Optum Bank, Inc.**
 Headquartered In: Salt Lake City, UT
 Website: <http://www.optumbank.com>

Rating: **A** Yr Founded: 2003
 Has Branches In: UT
 Telephone: (866) 234-8913

Bank Name: **People's Intermountain Bank**
 Headquartered In: American Fork, UT
 Website: <https://www.pi.bank>

Rating: **A** Yr Founded: 1913
 Has Branches In: ID, UT
 Telephone: (801) 756-7681

Bank Name: **State Bank of Southern Utah**
 Headquartered In: Cedar City, UT
 Website: <http://www.sbsu.com>

Rating: **A** Yr Founded: 1957
 Has Branches In: UT
 Telephone: (435) 865-2300

Bank Name: **UBS Bank USA**
 Headquartered In: Salt Lake City, UT
 Website: <https://www.ubs.com/cefs/en/ubs-bank-usa/ubs-bank-usa.html>

Rating: **A** Yr Founded: 2003
 Has Branches In: UT
 Telephone: (801) 741-0310

Vermont

* There are no A-Rated Banks with branches in Vermont. The top rated banks with branches in VT are:

Bank Name: **Community Bank, National Association**
 Headquartered In: De Witt, NY
 Website: cbna.com

Rating: **B+** Yr Founded: 1866
 Has Branches In: MA, NY, PA, VT
 Telephone: (315) 445-2282

Bank Name: **TrustCo Bank**
 Headquartered In: Glenville, NY
 Website: <http://www.trustcobank.com>

Rating: **B+** Yr Founded: 1925
 Has Branches In: FL, MA, NJ, NY, VT
 Telephone: (518) 377-3311



Virginia

Bank Name: **EagleBank**
Headquartered In: Bethesda, MD
Website: <http://www.eaglebankcorp.com>

Rating: **A** Yr Founded: 1998
Has Branches In: DC, MD, VA
Telephone: (240) 497-2075

Bank Name: **First Bank and Trust Company**
Headquartered In: Lebanon, VA
Website: www.firstbank.com

Rating: **A** Yr Founded: 1979
Has Branches In: TN, VA
Telephone: (276) 889-4622

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **National Bank of Blacksburg**
Headquartered In: Blacksburg, VA
Website: <http://www.nbbank.com>

Rating: **A** Yr Founded: 1891
Has Branches In: VA
Telephone: (540) 951-6205

Washington

Bank Name: **1st Security Bank of Washington**
Headquartered In: Mountlake Terrace, WA
Website: <http://www.fsbwa.com>

Rating: **A** Yr Founded: 2004
Has Branches In: WA
Telephone: (800) 683-0973

Bank Name: **Riverview Community Bank**
Headquartered In: Vancouver, WA
Website: <http://www.riverviewbank.com>

Rating: **A** Yr Founded: 1923
Has Branches In: OR, WA
Telephone: (360) 693-6650

Bank Name: **Timberland Bank**
Headquartered In: Hoquiam, WA
Website: <http://www.timberlandbank.com>

Rating: **A** Yr Founded: 1915
Has Branches In: WA
Telephone: (360) 533-4747



West Virginia

Bank Name: **Bank of Monroe**
Headquartered In: Union, WV
Website: <https://www.mybankofmonroe.com>

Rating: **A-** Yr Founded: 1904
Has Branches In: WV
Telephone: (304) 772-3034

Bank Name: **Clay County Bank, Inc.**
Headquartered In: Clay, WV
Website: <http://www.claycountybank.com>

Rating: **A-** Yr Founded: 1902
Has Branches In: WV
Telephone: (304) 587-4221

Bank Name: **Clear Mountain Bank**
Headquartered In: Bruceton Mills, WV
Website: www.clearmountainbank.com

Rating: **A-** Yr Founded: 1931
Has Branches In: MD, WV
Telephone: (304) 379-2265

Bank Name: **WesBanco Bank, Inc.**
Headquartered In: Wheeling, WV
Website: <http://www.wesbanco.com>

Rating: **A-** Yr Founded: 1870
Has Branches In: IN, KY, OH, PA, WV
Telephone: (304) 234-9000

Wisconsin

Bank Name: **Bank of Prairie Du Sac**
Headquartered In: Prairie Du Sac, WI
Website: <http://www.bankpds.com>

Rating: **A+** Yr Founded: 1916
Has Branches In: WI
Telephone: (608) 643-3393

Bank Name: **Charter Bank**
Headquartered In: Eau Claire, WI
Website: <https://www.charterbank.bank>

Rating: **A** Yr Founded: 1980
Has Branches In: MN, WI
Telephone: (715) 832-4254

Bank Name: **National Exchange Bank and Trust**
Headquartered In: Fond du Lac, WI
Website: www.nebat.com

Rating: **A** Yr Founded: 1933
Has Branches In: WI
Telephone: (920) 921-7700

Bank Name: **River Cities Bank**
Headquartered In: Wisconsin Rapids, WI
Website: <http://www.rivercitiesbank.com>

Rating: **A** Yr Founded: 1997
Has Branches In: WI
Telephone: (715) 422-1100

Bank Name: **WaterStone Bank, SSB**
Headquartered In: Wauwatosa, WI
Website: <http://www.wsbonline.com>

Rating: **A** Yr Founded: 1921
Has Branches In: WI
Telephone: (414) 761-1000

Bank Name: **Waukesha State Bank**
Headquartered In: Waukesha, WI
Website: <http://www.waukeshabank.com>

Rating: **A** Yr Founded: 1944
Has Branches In: WI
Telephone: (262) 549-8500



Wyoming

Bank Name: **AMG National Trust Bank**
Headquartered In: Greenwood Village, CO
Website: www.amgnational.com

Rating: **A-** Yr Founded: 1972
Has Branches In: CO, NJ, VA, WY
Telephone: (303) 694-2190

Bank Name: **Bank of Commerce**
Headquartered In: Rawlins, WY
Website: <http://www.bocrawlins.com>

Rating: **A-** Yr Founded: 1984
Has Branches In: WY
Telephone: (307) 324-2265

Bank Name: **Glacier Bank**
Headquartered In: Kalispell, MT
Website: <http://www.glacierbank.com>

Rating: **A-** Yr Founded: 1955
Has Branches In: AZ, CO, ID, MT, NV, UT, WA, WY
Telephone: (406) 756-4200

Bank Name: **Hilltop National Bank**
Headquartered In: Casper, WY
Website: <http://www.hilltopnationalbank.com>

Rating: **A-** Yr Founded: 1964
Has Branches In: WY
Telephone: (307) 265-2740

Bank Name: **RSNB Bank**
Headquartered In: Rock Springs, WY
Website: <http://www.rsnb.com>

Rating: **A-** Yr Founded: 1892
Has Branches In: WY
Telephone: (307) 362-8801

Bank Name: **Wyoming Bank & Trust**
Headquartered In: Cheyenne, WY
Website: <https://www.wyomingbank.bank>

Rating: **A-** Yr Founded: 1919
Has Branches In: WY
Telephone: (307) 632-7733

Bank Name: **Zions Bancorporation, National Association**
Headquartered In: Salt Lake City, UT
Website: www.zionsbancorporation.com

Rating: **A-** Yr Founded: 1890
Has Branches In: AZ, CA, CO, ID, NM, NV, OR, TX, UT, WA, WY
Telephone: (801) 844-7637



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>.

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

The following list of Recommended Homeowners Insurers is based on ratings as of the date of publication (September 18, 2019). Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



A+ Rated Homeowners Insurers

Insurer: **CITIZENS PROPERTY INS CORP**
Rating: A+
Headquarters: Tallahassee, FL
Licensed In: FL
Website: <https://www.citizensfla.com>
Telephone: (850) 513-3700

A- Rated Homeowners Insurers

Insurer: **SELECTIVE CASUALTY INS CO**
Rating: A-
Headquarters: Branchville, NJ
Licensed In: NJ
Website: <https://www.selective.com>
Telephone: (973) 948-3000

B+ Rated Homeowners Insurers

Insurer: **ALFA ALLIANCE INS CORP**
Rating: B+
Headquarters: Glen Allen, VA
Licensed In: GA, MD, SC, TN, VA
Website: <http://www.alfaaic.com>
Telephone: (804) 346-1900

Insurer: **AMERICAN FAMILY MUTL INS CO SI**
Rating: B+
Headquarters: Madison, WI
Licensed In: AZ, CO, FL, GA, ID, IL, IN, IA, KS, MN, MO, MT, NE, NV, NM, NC, ND, OH, OR, SC, SD, TN, TX, UT, VA, WA, WI, WY
Website: www.amfam.com
Telephone: (608) 249-2111

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



Insurer: **SELECTIVE F&C INS CO**
 Rating: B+
 Headquarters: Branchville, NJ
 Licensed In: NJ
 Website: <https://www.selective.com>
 Telephone: (973) 948-3000

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

B Rated Homeowners Insurers

Insurer: **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: <https://www.acuity.com>
 Telephone: (920) 458-9131

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

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

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

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

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

Insurer: **ALLSTATE NJ INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: IL, NJ, PA
Website: <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: <http://www.allstate.com>
Telephone: (847) 402-5000

Insurer: **ALLSTATE TEXAS LLOYDS**
Rating: B
Headquarters: Northbrook, IL
Licensed In: TX
Website: <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: <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: <http://www.assurant.com>
Telephone: (305) 253-2244

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

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

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

Insurer: **AMERICAN NATIONAL PROPERTY & CAS CO**
Rating: B
Headquarters: Springfield, MO
Licensed In: All states except CT, MA, NY
Website: <https://www.americannational.com>
Telephone: (417) 887-4990

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

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



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

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

Insurer: **AUTOMOBILE INS CO OF HARTFORD CT**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: <https://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
Telephone: (517) 323-1200

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

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

Insurer: **CASTLE KEY INDEMNITY CO**
Rating: B
Headquarters: Largo, IL
Licensed In: FL, IL
Website: www.allstate.com
Telephone: (727) 573-6800



Insurer: **CASTLE KEY INS CO**
Rating: B
Headquarters: Largo, IL
Licensed In: FL, IL, PA
Website: <http://www.allstate.com>
Telephone: (727) 573-6800

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
Telephone: (419) 238-1010

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

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

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

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



Insurer: **CINCINNATI INS CO**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states, the District of Columbia and Puerto Rico
Website: <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: <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: <https://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: <https://www.countryfinancial.com>
Telephone: (309) 821-3000

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: <https://www.metlife.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: <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: <https://www.erieinsurance.com>
Telephone: (814) 870-2000



Insurer: **EXECUTIVE RISK INDEMNITY INC**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Telephone: (215) 640-1000

Insurer: **FARM BU TOWN & COUNTRY INS CO OF MO**
Rating: B
Headquarters: Jefferson City, MO
Licensed In: MO
Website: <https://www.mofbinsurance.com>
Telephone: (573) 893-1400

Insurer: **FARM BUREAU GENERAL INS CO OF MI**
Rating: B
Headquarters: Lansing, MI
Licensed In: MI
Website: <https://www.farmbureauinsurance-mi.com>
Telephone: (517) 323-7000

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: <https://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: <https://www.americannational.com>
Telephone: (518) 431-5000

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

Insurer: **FARMERS INS CO OF FLEMINGTON**
Rating: B
Headquarters: Flemington, NJ
Licensed In: NJ
Website: <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: <https://www.farmers.com>
Telephone: (503) 686-6114

Insurer: **FARMINGTON CASUALTY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: <https://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: <https://www.federatedinsurance.com>
Telephone: (507) 455-5200

Insurer: **FOREMOST INS CO**
Rating: B
Headquarters: Grand Rapids, MI
Licensed In: All states except PR
Website: <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
Telephone: (989) 652-6121

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

Insurer: **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
Telephone: (614) 445-2900



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

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

Insurer: **HARTFORD INS CO OF IL**
Rating: B
Headquarters: Hartford, CT
Licensed In: AZ, CT, GA, HI, IL, KY, MD, MI, MO, NM, NY, NC, OK, PA, SC, TX, UT, VA, WV
Website: <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: <http://www.thehartford.com>
Telephone: (860) 547-5000

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



Insurer: **HASTINGS MUTUAL INS CO**
Rating: B
Headquarters: Hastings, MI
Licensed In: IL, IN, IA, KY, MI, OH, PA, TN, WI
Website: www.hastingsmutual.com
Telephone: (800) 442-8277

Insurer: **HIGH POINT PREFERRED INS CO**
Rating: B
Headquarters: Woodbridge, NJ
Licensed In: NJ, PA
Website: www.plymouthrock.com
Telephone: (732) 978-6000

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: <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: <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: <http://www.horacemann.com>
Telephone: (217) 789-2500

Insurer: **IDS PROPERTY CASUALTY INS CO**
Rating: B
Headquarters: Green Bay, WI
Licensed In: All states except PR
Website: <https://www.ameriprise.com>
Telephone: (920) 330-5100

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: <http://www.kemper.com>
Telephone: (904) 245-5600



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: <http://www.mercuryinsurance.com>
 Telephone: (714) 671-6600

Insurer: **MERCURY INS CO OF GA**
 Rating: B
 Headquarters: Atlanta, GA
 Licensed In: GA
 Website: <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: <http://www.mercuryinsurance.com>
 Telephone: (847) 816-4300

Insurer: **MET LLOYDS INS CO OF TX**
 Rating: B
 Headquarters: Warwick, RI
 Licensed In: TX
 Website: <https://www.metlife.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: <https://www.metlife.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: <https://www.metlife.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
 Telephone: (818) 876-7924



Insurer: **NATIONWIDE AFFINITY INS CO OF AMER**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except AR, CA, HI, MI, PR
Website: <https://www.nationwide.com>
Telephone: (614) 249-7111

Insurer: **NATIONWIDE INS CO OF FL**
Rating: B
Headquarters: Columbus, OH
Licensed In: FL, OH
Website: <https://www.nationwide.com>
Telephone: (614) 249-7111

Insurer: **NATIONWIDE MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except PR
Website: <https://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: <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: <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: <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, NH, PR
Website: <http://www.thehartford.com>
Telephone: (860) 547-5000



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

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

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

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

Insurer: **RLI INS CO**
Rating: B
Headquarters: Peoria, IL
Licensed In: All states, the District of Columbia and Puerto Rico
Website: <https://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: <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: <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: <http://www.safeco.com>
Telephone: (617) 357-9500

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

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

Insurer: **SENTINEL INS CO LTD**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: <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: <https://www.shelterinsurance.com>
Telephone: (573) 445-8441

Insurer: **SOUTHERN-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: FL, MI
Website: <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: <https://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: <https://www.statefarm.com>
Telephone: (309) 766-2311

Insurer: **STATE FARM LLOYDS**
Rating: B
Headquarters: Dallas, TX
Licensed In: TX
Website: <https://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: <http://www.horacemann.com>
Telephone: (217) 789-2500

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

Insurer: **TOKIO MARINE AMERICA INS CO**
Rating: B
Headquarters: Bala Cynwyd, PA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: <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: <https://www.travelers.com>
Telephone: (860) 277-0111



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

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

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



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

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

Insurer: **UFB CASUALTY INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IN
Website: <https://www.infarmbureau.com>
Telephone: (317) 692-7200

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

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

Insurer: **UNITED FIRE & CAS CO**
Rating: B
Headquarters: Cedar Rapids, IA
Licensed In: All states except DE, NH, PR
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
Telephone: (210) 531-8722

Insurer: **UNITED SPECIALTY INS CO**
Rating: B
Headquarters: Fort Worth, TX
Licensed In: All states except PR
Website: <http://www.statenational.com>
Telephone: (817) 265-2000

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: <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: <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
Telephone: (210) 531-8722

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

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



Insurer: **WAWANESA GENERAL INS CO**
Rating: B
Headquarters: San Diego, CA
Licensed In: CA, OR
Website: <http://www.wawanesa.com/us/california/index.html>
Telephone: (858) 874-5421

Insurer: **WEST BEND MUTUAL INS CO**
Rating: B
Headquarters: West Bend, WI
Licensed In: All states except CA, FL, GA, HI, ID, MA, NJ, NY, OR, PR
Website: www.thesilverlining.com
Telephone: (262) 334-5571

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

Insurer: **WILSON MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: MN, OH, WI
Website: [HTTPS://WWW.MOTORISTSINSURANCEGROUP.COM/WHO-WE-A](https://www.MOTORISTSINSURANCEGROUP.COM/WHO-WE-A)
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, 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>.

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

The following list of Weakest Homeowners Insurers is based on ratings as of the date of publication (September 18, 2019). Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



E- Rated Homeowners Insurers

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

Insurer: **MERASTAR INS CO**
Rating: E-
Headquarters: Chattanooga, TN
Licensed In: All states except HI, MA, PR
Website: <http://www.kemper.com>
Telephone: (312) 661-4600

E Rated Homeowners Insurers

Insurer: **FULMONT MUTUAL INS CO**
Rating: E
Headquarters: Johnstown, NY
Licensed In: NY
Telephone: (518) 762-3171

Insurer: **INTEGRITY SELECT INSURANCE CO**
Rating: E
Headquarters: Appleton, WI
Licensed In: IA, MN, MO, OH, WI
Website: <https://www.integrityinsurance.com>
Telephone: (920) 734-4511

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

Insurer: **SOMPO JAPAN NIPPONKOA INS INC**
Rating: E
Headquarters: Tamuning, GU
Licensed In: No States
Telephone: (671) 475-4730



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

E+ Rated Homeowners Insurers

Insurer: **UNDERWRITERS AT LLOYDS (VI)**
Rating: E+
Headquarters: Frankfort, KY
Licensed In: No States
Website: <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: <https://www.unitedheritagepc.com>
Telephone: (800) 657-6351

D- Rated Homeowners Insurers

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

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

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



Insurer: **LEMONADE INS CO**
Rating: D-
Headquarters: New York, NY
Licensed In: All states except AL, AK, CO, DE, FL, HI, ID, KS, KY, ME, MA, MN, MS, NH, SC, SD, UT, VT, WA, WV, WY, PR
Website: <http://www.lemonade.com>
Telephone: (844) 733-8666

D Rated Homeowners Insurers

Insurer: **ANCHOR P&C INS CO**
Rating: D
Headquarters: Saint Petersburg, FL
Licensed In: FL
Website: <http://www.relyonanchor.com>
Telephone: (727) 853-6670

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

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

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

Insurer: **EXCALIBUR NATIONAL INS CO**
Rating: D
Headquarters: Slidell, LA
Licensed In: LA
Telephone: (985) 781-1444

Insurer: **FARMERS UNION MUTUAL INS CO**
Rating: D
Headquarters: Bryant, AR
Licensed In: AR
Website: <http://www.farmersunionmutual.net>
Telephone: (501) 847-1518



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

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

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: <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: <http://www.njsi.com>
Telephone: (336) 435-2000

Insurer: **OTSEGO COUNTY PATRONS CO-OP F R ASN**
Rating: D
Headquarters: Schenevus, 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: <https://www.plymouthrock.com>
Telephone: (732) 978-6000

Insurer: **PALOMAR SPECIALTY INS CO**
Rating: D
Headquarters: La Jolla, CA
Licensed In: AL, AK, AZ, AR, CA, CT, GA, HI, IL, IN, KS, KY, LA, MS, MO, NV, NC, OK, OR, PA, SC, TN, TX, UT, WA
Website: palomarspecialty.com
Telephone: (619) 567-5290



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

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

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

Insurer: **TOWER HILL SELECT INS CO**
Rating: D
Headquarters: Gainesville, FL
Licensed In: FL
Website: <https://www.thig.com>
Telephone: (352) 332-8800

Insurer: **UNITED MUTUAL INS CO (WI)**
Rating: D
Headquarters: Medford, WI
Licensed In: WI
Website: <https://www.littleblackmutual.com>
Telephone: (715) 748-6040

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, VA, WV
Website: <https://universalproperty.com>
Telephone: (954) 958-1200



D+ Rated Homeowners Insurers

Insurer: **AEGIS SECURITY INS CO**
Rating: D+
Headquarters: Harrisburg, PA
Licensed In: All states except PR
Website: <http://www.aegisinsurance.com>
Telephone: (717) 657-9671

Insurer: **AGENTS MUTUAL INS CO**
Rating: D+
Headquarters: Pine Bluff, AR
Licensed In: AR
Website: <http://www.agentsmutualins.com>
Telephone: (870) 535-2840

Insurer: **ASI LLOYDS**
Rating: D+
Headquarters: St Petersburg, FL
Licensed In: LA, TX
Website: <https://www.americanstrategic.com>
Telephone: (727) 821-8765

Insurer: **CASUALTY CORP OF AMERICA**
Rating: D+
Headquarters: Jones, OK
Licensed In: OK
Website: <https://casualtycorp.com>
Telephone: (405) 399-9100

Insurer: **CENTRE COUNTY MUTUAL FIRE INS CO**
Rating: D+
Headquarters: Bellefonte, PA
Licensed In: PA
Website: <http://www.centrecountymutual.com>
Telephone: (814) 355-4855

Insurer: **COMMUNITY INS CO (PA)**
Rating: D+
Headquarters: Lancaster, PA
Licensed In: PA
Website: <http://www.communityinspa.com>
Telephone: (717) 696-6083

Insurer: **COMMUNITY MUTUAL INS CO**
Rating: D+
Headquarters: Castleton On Hudson, NY
Licensed In: NY
Website: <http://www.communitymutual.com>
Telephone: (518) 477-8182



Insurer: **CYPRESS TEXAS INS CO**
Rating: D+
Headquarters: Jacksonville, FL
Licensed In: TX
Website: <http://www.cypressig.com>
Telephone: (904) 992-4492

Insurer: **ELLINGTON MUTUAL INS CO**
Rating: D+
Headquarters: Hortonville, WI
Licensed In: WI
Website: <http://ellingtonmutual.com>
Telephone: (920) 779-4515

Insurer: **FIRST AMERICAN SPECIALTY INS CO**
Rating: D+
Headquarters: Santa Ana, CA
Licensed In: AZ, CA, FL, NV, NY, OR, UT, WA
Website: <https://www.fapcig.com>
Telephone: (714) 560-7856

Insurer: **FIRST MUTUAL INS CO**
Rating: D+
Headquarters: Smithfield, NC
Licensed In: NC, SC, TN
Website: <https://www.fmicnc.com>
Telephone: (919) 934-6111

Insurer: **MONARCH NATIONAL INS CO**
Rating: D+
Headquarters: Sunrise, FL
Licensed In: FL
Website: <http://www.fednat.com>
Telephone: (800) 293-2532

Insurer: **NEVADA CAPITAL INS CO**
Rating: D+
Headquarters: Reno, NV
Licensed In: AZ, CA, ID, NV, NM, NC, OR, UT, WA
Website: <https://www.ciginsurance.com>
Telephone: (831) 233-5500

Insurer: **NGM INS CO**
Rating: D+
Headquarters: Keene, NH
Licensed In: All states except AK, CA, HI, MN, PR
Telephone: (904) 380-7282



Insurer: **NW FARMERS MUTUAL INSURANCE CO**
 Rating: D+
 Headquarters: Winston-Salem, NC
 Licensed In: NC
 Website: <http://www.northwestfarmers.com>
 Telephone: (336) 759-2176

Insurer: **PACIFIC SPECIALTY PROPERTY & CAS CO**
 Rating: D+
 Headquarters: Palo Alto, CA
 Licensed In: TX
 Website: www.pacificspecialty.com
 Telephone: (650) 780-4800

Insurer: **PIEDMONT MUTUAL INS CO**
 Rating: D+
 Headquarters: Statesville, NC
 Licensed In: NC
 Website: <http://www.piedmontmutual.com>
 Telephone: (704) 873-7461

Insurer: **PREPARED INS CO**
 Rating: D+
 Headquarters: Tampa, FL
 Licensed In: FL, LA
 Website: <http://preparedins.com>
 Telephone: (813) 286-3730

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

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

Insurer: **STANDARD P&C INS CO**
 Rating: D+
 Headquarters: Winston-Salem, NC
 Licensed In: IL, IN, IA
 Website: <http://www.nationalgeneral.com>
 Telephone: (217) 546-2894



Insurer: **UNITRIN AUTO & HOME INS CO**
Rating: D+
Headquarters: Jacksonville, FL
Licensed In: All states except CT, ME, MA, NH, RI, VT, PR
Website: <http://www.kemper.com>
Telephone: (904) 245-5600

Insurer: **UNITRIN PREFERRED INS CO**
Rating: D+
Headquarters: Jacksonville, FL
Licensed In: AR, CT, DC, ID, IL, IN, IA, KY, LA, MI, MO, NE, NH, NJ, NY, OH, PA, SC, TX, WV, WI
Website: <http://www.kemper.com>
Telephone: (904) 245-5600

Insurer: **WILMINGTON INS CO**
Rating: D+
Headquarters: Wilmington, DE
Licensed In: DC, DE, ND
Website: <http://www.wilmingtoninsco.com>
Telephone: (302) 655-0800



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Helpful Resources

Contact any of the following organizations for further information about buying a home and homeowners insurance.

- **Your state department of insurance** - See next page for a specific contacts
- **National Association of Insurance Commissioners** - www.naic.org
- **Insurance Information Institute** - www.iii.org
- **Independent Insurance Agents & Brokers of America**
www.independentagent.com/default.aspx
- **Weiss Ratings, LLC** provides financial strength ratings for banks and insurers nationwide: www.weissratings.com
- **National Association of Realtors** - <https://www.nar.realtor/>
- **National Home Owners Association** - <http://nhoa.com/>



State Insurance Commissioners' Departmental Contact Information

State	Official's Title	Website Address	Telephone
Alabama	Commissioner	www.aldoi.org	(334) 269-3550
Alaska	Director	https://www.commerce.alaska.gov/web/ins/	(800) 467-8725
Arizona	Director	https://insurance.az.gov/	(602) 364-2499
Arkansas	Commissioner	www.insurance.arkansas.gov	(800) 852-5494
California	Commissioner	www.insurance.ca.gov	(800) 927-4357
Colorado	Commissioner	https://www.colorado.gov/pacific/dora/node/90616	(800) 866-7675
Connecticut	Commissioner	http://www.ct.gov/cid/site/default.asp	(800) 203-3447
Delaware	Commissioner	http://delawareinsurance.gov/	(800) 282-8611
Dist. of Columbia	Commissioner	http://disb.dc.gov/	(202) 727-8000
Florida	Commissioner	www.floir.com/	(850) 413-3140
Georgia	Commissioner	www.oci.ga.gov/	(800) 656-2298
Hawaii	Commissioner	http://cca.hawaii.gov/ins/	(808) 586-2790
Idaho	Director	www.doi.idaho.gov	(800) 721-3272
Illinois	Director	www.insurance.illinois.gov/	(866) 445-5364
Indiana	Commissioner	www.in.gov/idoi/	(800) 622-4461
Iowa	Commissioner	https://iid.iowa.gov/	(877) 955-1212
Kansas	Commissioner	www.ksinsurance.org	(800) 432-2484
Kentucky	Commissioner	http://insurance.ky.gov/	(800) 595-6053
Louisiana	Commissioner	www.lds.la.gov/	(800) 259-5300
Maine	Superintendent	www.maine.gov/pfr/insurance/	(800) 300-5000
Maryland	Commissioner	http://insurance.maryland.gov/Pages/default.aspx	(800) 492-6116
Massachusetts	Commissioner	www.mass.gov/ocabr/government/oca-agencies/doi-lp/	(877) 563-4467
Michigan	Director	http://www.michigan.gov/difs	(877) 999-6442
Minnesota	Commissioner	http://mn.gov/commerce/	(651) 539-1500
Mississippi	Commissioner	http://www.mid.ms.gov/	(601) 359-3569
Missouri	Director	www.insurance.mo.gov	(800) 726-7390
Montana	Commissioner	http://csimt.gov/	(800) 332-6148
Nebraska	Director	www.doi.nebraska.gov/	(402) 471-2201
Nevada	Commissioner	www.doi.nv.gov/	(888) 872-3234
New Hampshire	Commissioner	www.nh.gov/insurance/	(800) 852-3416
New Jersey	Commissioner	www.state.nj.us/dobi/	(800) 446-7467
New Mexico	Superintendent	www.osi.state.nm.us/	(855) 427-5674
New York	Superintendent	www.dfs.ny.gov/	(800) 342-3736
North Carolina	Commissioner	www.ncdoi.com	(855) 408-1212
North Dakota	Commissioner	www.nd.gov/ndins/	(800) 247-0560
Ohio	Lieutenant Governor	www.insurance.ohio.gov	(800) 686-1526
Oklahoma	Commissioner	www.ok.gov/oid/	(800) 522-0071
Oregon	Commissioner	http://dfr.oregon.gov/Pages/index.aspx	(888) 877-4894
Pennsylvania	Commissioner	www.insurance.pa.gov/	(877) 881-6388
Puerto Rico	Commissioner	www.ocs.gobierno.pr	(787) 304-8686
Rhode Island	Superintendent	www.dbr.state.ri.us/divisions/insurance/	(401) 462-9500
South Carolina	Director	www.doi.sc.gov	(803) 737-6160
South Dakota	Director	http://dlr.sd.gov/insurance/default.aspx	(605) 773-3563
Tennessee	Commissioner	http://tn.gov/commerce/	(615) 741-2241
Texas	Commissioner	www.tdi.texas.gov/	(800) 578-4677
Utah	Commissioner	www.insurance.utah.gov	(800) 439-3805
Vermont	Commissioner	www.dfr.vermont.gov/	(802) 828-3301
Virgin Islands	Lieutenant Governor	http://ltg.gov.vi/division-of-banking-and-insurance.html	(340) 774-7166
Virginia	Commissioner	www.scc.virginia.gov/boi/	(804) 371-9741
Washington	Commissioner	www.insurance.wa.gov	(800) 562-6900
West Virginia	Commissioner	www.wvinsurance.gov	(888) 879-9842
Wisconsin	Commissioner	oci.wi.gov	(800) 236-8517
Wyoming	Commissioner	http://doi.wyo.gov/	(800) 438-5768



Glossary

Adjustable-Rate Mortgage:

Also called variable-rate.) A type of mortgage in which the interest rate will vary over the course of the loan; distinct from fixed-rate mortgages.

Closing Disclosure:

A printed form from a lender that shows all of the closing costs involved in a mortgage transaction. It was made mandatory by the “Know Before You Owe” Rule in the Dodd-Frank Act.

Conforming Mortgage Loan:

A mortgage that adheres to standards set by Fannie Mae and Freddie Mac; distinct from Non-Conforming Mortgage Loans.

Consumer Financial Protection Bureau (CFPB):

Created in 2010 in the wake of the financial crisis, an agency tasked with consumer protection in the financial sector.

Conventional Mortgage Loan:

The most common kind of loan for a mortgage; distinct from mortgage loans that are linked to government programs, such as FHA loans.

Debt-to-Income Ratio (DTI):

The ratio of your monthly debts to your monthly income; used to determine mortgage loan eligibility.

Dodd-Frank Wall Street Reform and Consumer Protection Act:

Passed in 2010, a law that established lending rules after the financial crisis and created the Consumer Financial Protection Bureau.



Fair Housing Act of 1968:

Prohibits discrimination concerning the sale, rental, or financing of housing on the basis of race, religion, national origin, sex, handicap, and family status. The law has not been amended to prohibit discrimination on the basis of sexual orientation.

Fannie Mae:

Commonly used nickname for the Federal National Mortgage Association, a government sponsored enterprise that buys, bundles, and sells the mortgages that lenders make according to its criteria. This creates liquidity for lenders, and the rules it establishes for mortgages generally benefit consumers. Similar to Freddie Mac.

FHA Mortgage Loans:

A type of mortgage loan insured by the Federal Housing Administration; easier to qualify for than conventional mortgage loans and common among first-time home buyers, as well as low and middle-income families.

Fixed-Rate Mortgage:

A type of mortgage in which the interest rate will remain unchanged over the course of the loan; distinct from adjustable-rate mortgages.

Freddie Mac:

Common nickname for the Federal Home Loan Mortgage Corporation created in 1970, a government-sponsored enterprise that buys, bundles, and sells the mortgages. This creates liquidity for lenders, and the rules it establishes for mortgages generally benefit consumers. Similar to Fannie Mae.

Home Owners Association (HOA):

When you purchase a condominium, townhouse or another type of property in a planned development you are typically obligated to join the community's HOA and pay monthly or annual fees for the upkeep of common areas and the building.



Loan Estimate:	A printed form from a lender that describes clearly the costs and risks of a loan. It was made mandatory by the "Know Before You Owe" Rule in the Dodd-Frank Act.
Mortgage:	A special type of loan for buying a house according to which the bank lends money at interest in exchange for taking title of the property until the debt is paid.
"Know Before You Owe:"	A rule established by the Dodd-Frank Wall Street Reform and Consumer Protection Act. It requires lenders to give clear and accurate information to consumers shopping for a mortgage. In practice, this is fulfilled with two forms, a Loan Estimate sheet and a Closing Disclosure sheet.
Non-Conforming Mortgage Loan:	A mortgage loan that deviates from the rules set by Fannie Mae and Freddie Mac, usually with regards to the size of the loan. Distinct from Conforming Mortgage Loans.
Variable-Rate Mortgage:	See Adjustable-Rate Mortgage.



Further Reading

Freddie Mac. Your Step-by-Step Mortgage Guide: From Application to Closing. FreddieMac.com.
http://www.freddiemac.com/singlefamily/docs/Step_by_Step_Mortgage_Guide_English.pdf

Higgins, Michelle. "How to Buy a House." New York Times / Guides.
<https://www.nytimes.com/guides/realestate/how-to-buy-a-house>

Tyson, Eric et. al. Buying a House for Dummies (Fourth edition). Wiley, 2009.



Weiss Ratings: What Our Ratings Mean

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



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