

Financial Ratings Series

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& Grey House Publishing

Financial Literacy: Planning for the Future

Buying a Home

2020/21



GREY HOUSE PUBLISHING

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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the third 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 assists readers who are ready for one—or more—of many important next steps 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. *Financial Literacy: Planning for the Future* takes readers 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 in 2020

You might think that the economic downturn caused by the COVID-19 pandemic would also cause the housing market to fall. But, as of August 2020, we've seen quite the opposite.

According to a recent article by BankRate,¹ here are some housing trends in 2020 to keep an eye on:

- Home prices are holding steady, at least for now. Given the coronavirus pandemic and recent economic instability, some sellers are delaying selling their homes, which is causing a reduction in the number of available homes. When you have a decreased number of available homes on the market, that increases the demand since there are fewer homes to choose from.

Realtors are even seeing bidding wars during home sales, which cause housing prices to increase.

- There is more demand for houses in the suburbs. When the coronavirus hit in early 2020, many city dwellers started looking for more suburban, less crowded housing options. In addition, with more and more Americans working from home, it became less important to live close to where you work. This trend may reverse once the pandemic subsides and those who moved out of the city want to return.
- Mortgage rates are at a record low. As of July 2020, the average 30-year fixed mortgage is 3.31 percent, including points. Experts predict that mortgage rates will stay low well into 2021. Keep in mind, though, that as mortgage rates drop home prices usually increase.

¹ Ostrowski, Jeff. "6 mortgage and real estate trends for the third quarter of 2020." Jul. 20, 2020. *Bankrate.com*
<https://www.bankrate.com/real-estate/housing-trends/>

If you are wondering whether homeownership is a possibility for you, or want to know what to plan for



and how to get started, this guide will walk you through the following steps:

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.**



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 be 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 this guide's 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.

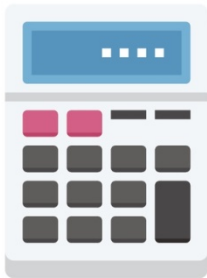
There is an old rule of thumb for determining how much of your income you should reasonably spend on housing costs. The ballpark figure is no more than 30%. You will hear this, or something like it, from banks, landlords, your parents, friends and advisers. It is, in fact, formally enshrined by lenders 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 housing 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 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	79,000
20,000	500	105,000
25,000	625	131,000
30,000	750	158,000
35,000	875	184,000
40,000	1,000	210,000
45,000	1,125	237,000
50,000	1,250	263,000
55,000	1,375	289,000
60,000	1,500	316,000
65,000	1,625	342,000
70,000	1,750	368,000
75,000	1,875	394,000
80,000	2,000	421,000
85,000	2,125	447,000
90,000	2,250	474,000
95,000	2,375	500,000
100,000	2,500	526,000
150,000	3,750	789,000
200,000	5,000	1,050,000
250,000	6,250	1,310,000
300,000	7,500	1,570,000

*Calculations are estimates based on the following parameters: a 20% down payment, 3.222% interest rate, 30 Year Mortgage, with 1.23% 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. If you have concerns about discrimination, you can learn more by visiting the website of the U.S. Department of Housing and Urban Development, hud.gov, or by contacting your local Fair Housing Office.

There is no federal legislation at present that prohibits housing discrimination based on sexual orientation or gender identity. But, there are many state and local laws that strictly prohibit housing discrimination based on sexual orientation or gender identity. Visit https://www.hud.gov/program_offices/fair_housing_equal_opp/housing_discrimination_and_persons_identifying_lgbtq for more information.

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 at www.consumerfinance.gov 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 2018 Fannie Mae study reported that most people, including those who are actively planning on buying a home in the next three years, overestimate the minimum credit score and down payment required to qualify for a mortgage, and many are not familiar with available low down payment programs.² Fannie Mae's 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.

² Palim, et. al. "Consumers Continue to Overestimate Mortgage Requirements" Fannie Mae, June 5, 2019. <https://www.fanniemae.com/portal/research-insights/perspectives/mortgage-requirements-consumers-060519.html>





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 through 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 for. Because this is an informal process, this is not a guarantee of a loan amount.

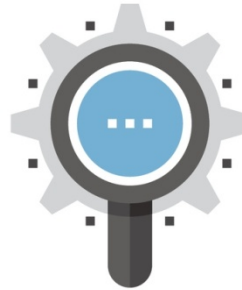
Step 2. Pre-Approval

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 approval.

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 weeks³, 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 to shopping, and schools if you have or are planning on having children. If

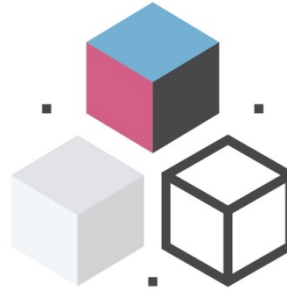
³ <https://www.realtor.com/advice/buy/how-many-homes-will-it-take/>



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.

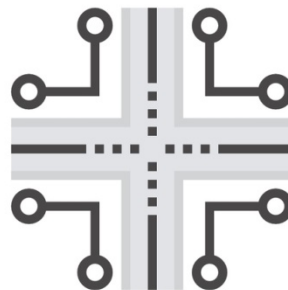
There are all sorts of variations for what the HOA controls and what the owners of individual units are responsible for. If you're looking at a townhouse, be sure to study the details carefully. Townhouses are considerably less expensive than detached houses, and many buyers prefer the convenience of 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 a long 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 Grocery/Shopping Close to School/Daycare
 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

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

Notes: _____





Hiring a Realtor

Real estate agents have not gone the way of travel agents. In fact, according to 2019 data from the

National Association of Realtors, 89% of buyers purchased their homes that year through real estate agents or brokers. That's up from 69% in 2001.⁴

On the other hand, 52% of home buyers that year actually found their home on the Internet, compared to only 29% 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.

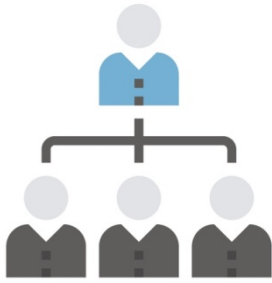
So what should you look for when looking for an agent?

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.

⁴ "Quick Real Estate Statistics." July 17, 2020. 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 who 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 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 listed price! In all cases, rely on the expertise of your realtor.

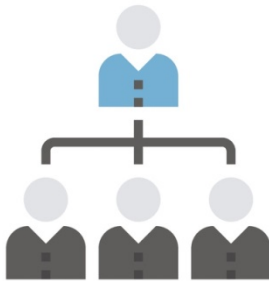
Your realtor can provide you with a list of comparable properties that have sold in the area, so you have a better picture of the local market.





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.



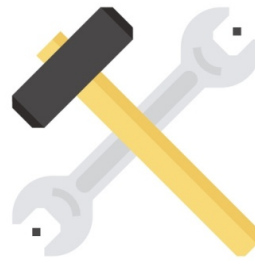
Multiple Offers & Negotiations

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 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 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. The shorter term offers an interest rate of 2.93% while the longer term has an interest rate of 3.37%.

Cost of a \$250,000 Mortgage

Term	Interest Rate	Monthly Payment	Total Interest Payments	Total Paid
15-year	2.93%	\$1,718	\$59,249	\$309,249
30-year	3.37%	\$1,104	\$147,637	\$397,637



The difference is dramatic – over \$88,000 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.



Securing a Loan: Interest Rates

Interest rates come in two options as well: **fixed-rate** and **adjustable**. A fixed rate means that your 3.37% rate will remain 3.37% 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.⁵

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**.

⁵ <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.⁶



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 50% discount on 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.

⁶ <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:

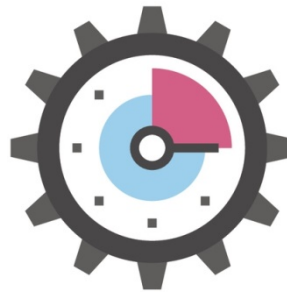
- Monthly income: \$10,000 pre-tax
- Monthly expenses: \$3,400
- Your DTI ratio would be 3,400:10,000 or 3,400/10,000 or **34%**.

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

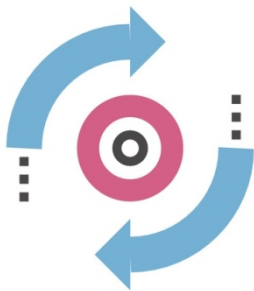
A **Loan-to-Value ratio** is the comparison of the amount of your mortgage as it compares to the value of your home.

- 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.



Conventional Loans Advantages vs. Disadvantages

Advantages 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 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.



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

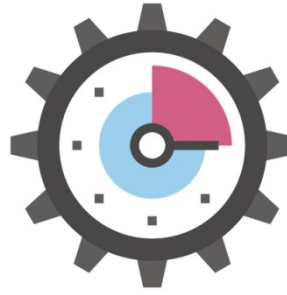


annual fees, and, in return, the federal government insures the loans that are made through the FHA program.

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

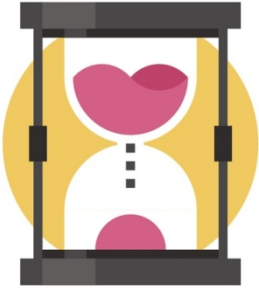
Conventional Loans

- 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 2020 the maximum loan limit for a single unit in a low-cost area is \$331,760. In high-cost areas, that number goes up to \$765,600.

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.



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

USDA Loans

Each year, the U.S. Department of Agriculture helps over 110,000 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 Board, 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.⁷



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.

⁷ <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 scams⁸.

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.

⁸ <https://www.consumerfinance.gov/about-us/blog/mortgage-closing-scams-how-protect-yourself-and-your-closing-funds/>

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



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	\$123,000	\$992
AK	Aleutians West	\$247,900	\$1,321
AK	Anchorage	\$308,000	\$1,306
AK	Bethel	\$110,200	\$1,271
AK	Bristol Bay	\$179,500	\$1,000
AK	Denali	\$203,500	\$814
AK	Dillingham	\$183,200	\$1,018
AK	Fairbanks North Star	\$236,800	\$1,296
AK	Haines	\$258,100	\$924
AK	Hoonah-Angoon	\$228,500	\$897
AK	Juneau City and	\$344,000	\$1,226
AK	Kenai Peninsula	\$239,800	\$994
AK	Ketchikan Gateway	\$272,300	\$1,165
AK	Kodiak Island	\$275,000	\$1,369
AK	Kusilvak	\$76,000	\$617
AK	Lake and Peninsula	\$120,200	\$770
AK	Matanuska-Susitna	\$243,000	\$1,112
AK	Nome	\$149,600	\$1,297
AK	North Slope	\$143,000	\$1,098
AK	Northwest Arctic	\$131,400	\$1,253
AK	Petersburg	\$213,100	\$950
AK	Prince of Wales-Hyder	\$172,700	\$834
AK	Sitka	\$349,300	\$1,123
AK	Skagway	\$314,500	\$1,056
AK	Southeast Fairbanks	\$184,000	\$1,076
AK	Valdez-Cordova	\$229,800	\$981
AK	Wrangell City and	\$212,600	\$809
AK	Yakutat City and	\$169,300	\$1,027
AK	Yukon-Koyukuk	\$77,700	\$683
AL	Autauga	\$147,900	\$966
AL	Baldwin	\$189,800	\$958
AL	Barbour	\$92,900	\$590
AL	Bibb	\$96,500	\$714
AL	Blount	\$124,700	\$662

State	County	Median Home Value	Median Gross Rent
AL	Bullock	\$77,500	\$668
AL	Butler	\$88,300	\$606
AL	Calhoun	\$113,800	\$680
AL	Chambers	\$88,400	\$715
AL	Cherokee	\$123,100	\$606
AL	Chilton	\$102,200	\$684
AL	Choctaw	\$75,200	\$533
AL	Clarke	\$100,800	\$561
AL	Clay	\$102,200	\$564
AL	Cleburne	\$112,000	\$575
AL	Coffee	\$149,100	\$782
AL	Colbert	\$113,500	\$691
AL	Conecuh	\$76,600	\$568
AL	Coosa	\$87,900	\$554
AL	Covington	\$95,500	\$608
AL	Crenshaw	\$79,500	\$518
AL	Cullman	\$124,100	\$685
AL	Dale	\$110,100	\$725
AL	Dallas	\$82,600	\$623
AL	DeKalb	\$102,700	\$619
AL	Elmore	\$161,100	\$869
AL	Escambia	\$98,200	\$587
AL	Etowah	\$109,900	\$669
AL	Fayette	\$83,800	\$557
AL	Franklin	\$87,800	\$572
AL	Geneva	\$92,300	\$615
AL	Greene	\$66,400	\$609
AL	Hale	\$92,700	\$510
AL	Henry	\$115,100	\$608
AL	Houston	\$130,500	\$741
AL	Jackson	\$105,300	\$619
AL	Jefferson	\$154,400	\$878
AL	Lamar	\$77,200	\$392
AL	Lauderdale	\$136,400	\$658



State	County	Median Home Value	Median Gross Rent
AL	Lawrence	\$107,200	\$540
AL	Lee	\$165,000	\$831
AL	Limestone	\$152,900	\$658
AL	Lowndes	\$66,300	\$650
AL	Macon	\$79,500	\$611
AL	Madison	\$180,600	\$829
AL	Marengo	\$90,000	\$531
AL	Marion	\$86,500	\$519
AL	Marshall	\$122,500	\$632
AL	Mobile	\$126,600	\$846
AL	Monroe	\$103,000	\$524
AL	Montgomery	\$127,500	\$869
AL	Morgan	\$131,000	\$640
AL	Perry	\$65,900	\$574
AL	Pickens	\$97,500	\$456
AL	Pike	\$117,400	\$621
AL	Randolph	\$88,700	\$612
AL	Russell	\$118,600	\$800
AL	Shelby	\$204,500	\$1,020
AL	St. Clair	\$148,200	\$748
AL	Sumter	\$74,600	\$578
AL	Talladega	\$101,800	\$630
AL	Tallapoosa	\$107,800	\$648
AL	Tuscaloosa	\$166,000	\$843
AL	Walker	\$93,100	\$603
AL	Washington	\$85,200	\$709
AL	Wilcox	\$82,200	\$524
AL	Winston	\$87,800	\$525
AR	Arkansas	\$83,600	\$651
AR	Ashley	\$71,500	\$607
AR	Baxter	\$128,800	\$678
AR	Benton	\$172,000	\$873
AR	Boone	\$124,900	\$639
AR	Bradley	\$77,800	\$588
AR	Calhoun	\$69,400	\$644
AR	Carroll	\$126,800	\$585
AR	Chicot	\$63,000	\$597
AR	Clark	\$100,900	\$611

State	County	Median Home Value	Median Gross Rent
AR	Clay	\$72,400	\$586
AR	Cleburne	\$132,400	\$679
AR	Cleveland	\$83,000	\$637
AR	Columbia	\$82,800	\$656
AR	Conway	\$101,400	\$638
AR	Craighead	\$138,500	\$747
AR	Crawford	\$116,900	\$692
AR	Crittenden	\$110,500	\$732
AR	Cross	\$83,600	\$690
AR	Dallas	\$66,600	\$631
AR	Desha	\$62,800	\$487
AR	Drew	\$97,600	\$640
AR	Faulkner	\$157,600	\$794
AR	Franklin	\$94,200	\$603
AR	Fulton	\$93,500	\$550
AR	Garland	\$138,400	\$750
AR	Grant	\$127,100	\$716
AR	Greene	\$113,100	\$704
AR	Hempstead	\$79,400	\$657
AR	Hot Spring	\$91,900	\$666
AR	Howard	\$92,500	\$590
AR	Independence	\$105,200	\$633
AR	Izard	\$81,500	\$610
AR	Jackson	\$66,900	\$581
AR	Jefferson	\$83,800	\$716
AR	Johnson	\$98,900	\$628
AR	Lafayette	\$63,300	\$377
AR	Lawrence	\$75,700	\$543
AR	Lee	\$72,700	\$504
AR	Lincoln	\$74,400	\$539
AR	Little River	\$72,200	\$567
AR	Logan	\$90,200	\$571
AR	Lonoke	\$136,200	\$794
AR	Madison	\$107,200	\$617
AR	Marion	\$119,000	\$590
AR	Miller	\$106,500	\$714
AR	Mississippi	\$82,700	\$609
AR	Monroe	\$64,300	\$514



State	County	Median Home Value	Median Gross Rent
AR	Montgomery	\$106,700	\$446
AR	Nevada	\$64,500	\$638
AR	Newton	\$105,100	\$539
AR	Ouachita	\$72,200	\$518
AR	Perry	\$95,400	\$652
AR	Phillips	\$68,200	\$577
AR	Pike	\$82,300	\$533
AR	Poinsett	\$75,500	\$604
AR	Polk	\$90,100	\$584
AR	Pope	\$125,000	\$664
AR	Prairie	\$68,000	\$593
AR	Pulaski	\$153,700	\$841
AR	Randolph	\$82,400	\$619
AR	Saline	\$151,700	\$831
AR	Scott	\$72,800	\$512
AR	Searcy	\$98,000	\$524
AR	Sebastian	\$119,900	\$680
AR	Sevier	\$79,200	\$558
AR	Sharp	\$81,000	\$549
AR	St. Francis	\$63,300	\$612
AR	Stone	\$113,900	\$590
AR	Union	\$82,800	\$670
AR	Van Buren	\$101,600	\$652
AR	Washington	\$167,600	\$768
AR	White	\$121,300	\$699
AR	Woodruff	\$66,200	\$484
AR	Yell	\$110,500	\$600
AZ	Apache	\$62,300	\$486
AZ	Cochise	\$143,800	\$810
AZ	Coconino	\$261,300	\$1,131
AZ	Gila	\$157,600	\$783
AZ	Graham	\$127,000	\$765
AZ	Greenlee	\$82,400	\$474
AZ	La Paz	\$77,600	\$625
AZ	Maricopa	\$242,700	\$1,079
AZ	Mohave	\$151,100	\$799
AZ	Navajo	\$118,800	\$691
AZ	Pima	\$173,500	\$885

State	County	Median Home Value	Median Gross Rent
AZ	Pinal	\$169,800	\$1,037
AZ	Santa Cruz	\$148,500	\$666
AZ	Yavapai	\$231,600	\$927
AZ	Yuma	\$122,000	\$854
CA	Alameda	\$707,800	\$1,674
CA	Alpine	\$349,000	\$540
CA	Amador	\$296,400	\$1,056
CA	Butte	\$248,100	\$1,016
CA	Calaveras	\$297,700	\$1,286
CA	Colusa	\$249,800	\$877
CA	Contra Costa	\$582,400	\$1,702
CA	Del Norte	\$204,000	\$862
CA	El Dorado	\$437,200	\$1,200
CA	Fresno	\$237,500	\$967
CA	Glenn	\$222,000	\$788
CA	Humboldt	\$296,600	\$947
CA	Imperial	\$177,100	\$818
CA	Inyo	\$262,400	\$891
CA	Kern	\$205,200	\$956
CA	Kings	\$202,800	\$971
CA	Lake	\$195,400	\$968
CA	Lassen	\$184,200	\$945
CA	Los Angeles	\$543,400	\$1,390
CA	Madera	\$235,200	\$986
CA	Marin	\$959,200	\$1,970
CA	Mariposa	\$269,500	\$799
CA	Mendocino	\$356,800	\$1,100
CA	Merced	\$229,500	\$973
CA	Modoc	\$133,300	\$705
CA	Mono	\$326,400	\$1,125
CA	Monterey	\$477,200	\$1,401
CA	Napa	\$603,700	\$1,621
CA	Nevada	\$400,000	\$1,222
CA	Orange	\$652,900	\$1,777
CA	Placer	\$443,700	\$1,463
CA	Plumas	\$234,900	\$868
CA	Riverside	\$330,600	\$1,311
CA	Sacramento	\$330,100	\$1,184



State	County	Median Home Value	Median Gross Rent
CA	San Benito	\$496,200	\$1,477
CA	San Bernardino	\$305,400	\$1,230
CA	San Diego	\$526,300	\$1,569
CA	San Francisco	\$1,009,500	\$1,805
CA	San Joaquin	\$313,800	\$1,159
CA	San Luis Obispo	\$537,900	\$1,385
CA	San Mateo	\$994,100	\$2,158
CA	Santa Barbara	\$549,900	\$1,576
CA	Santa Clara	\$913,000	\$2,126
CA	Santa Cruz	\$711,000	\$1,647
CA	Shasta	\$242,500	\$1,000
CA	Sierra	\$173,200	\$888
CA	Siskiyou	\$186,300	\$836
CA	Solano	\$377,500	\$1,498
CA	Sonoma	\$568,700	\$1,549
CA	Stanislaus	\$272,400	\$1,099
CA	Sutter	\$260,300	\$986
CA	Tehama	\$203,400	\$839
CA	Trinity	\$284,600	\$815
CA	Tulare	\$191,200	\$904
CA	Tuolumne	\$278,900	\$970
CA	Ventura	\$559,700	\$1,705
CA	Yolo	\$395,500	\$1,266
CA	Yuba	\$231,900	\$951
CO	Adams	\$273,000	\$1,270
CO	Alamosa	\$157,500	\$657
CO	Arapahoe	\$327,800	\$1,307
CO	Archuleta	\$295,500	\$934
CO	Baca	\$82,200	\$475
CO	Bent	\$80,600	\$644
CO	Boulder	\$462,200	\$1,411
CO	Broomfield	\$382,800	\$1,583
CO	Chaffee	\$335,900	\$800
CO	Cheyenne	\$104,000	\$579
CO	Clear Creek	\$357,000	\$913
CO	Conejos	\$117,600	\$533
CO	Costilla	\$113,200	\$612

State	County	Median Home Value	Median Gross Rent
CO	Crowley	\$71,700	\$815
CO	Custer	\$262,200	\$644
CO	Delta	\$219,000	\$851
CO	Denver	\$357,300	\$1,217
CO	Dolores	\$115,900	\$713
CO	Douglas	\$441,100	\$1,655
CO	Eagle	\$538,600	\$1,507
CO	El Paso	\$254,300	\$1,119
CO	Elbert	\$425,500	\$1,038
CO	Fremont	\$163,300	\$805
CO	Garfield	\$337,900	\$1,215
CO	Gilpin	\$337,400	\$1,109
CO	Grand	\$295,800	\$1,010
CO	Gunnison	\$339,400	\$1,005
CO	Hinsdale	\$331,100	\$732
CO	Huerfano	\$157,200	\$631
CO	Jackson	\$195,400	\$675
CO	Jefferson	\$366,800	\$1,285
CO	Kiowa	\$80,100	\$594
CO	Kit Carson	\$140,800	\$763
CO	La Plata	\$375,400	\$1,121
CO	Lake	\$214,000	\$955
CO	Larimer	\$336,200	\$1,228
CO	Las Animas	\$147,100	\$702
CO	Lincoln	\$135,700	\$808
CO	Logan	\$154,500	\$744
CO	Mesa	\$214,400	\$934
CO	Mineral	\$293,600	\$719
CO	Moffat	\$170,700	\$777
CO	Montezuma	\$208,300	\$762
CO	Montrose	\$212,900	\$859
CO	Morgan	\$183,900	\$775
CO	Otero	\$91,900	\$669
CO	Ouray	\$419,900	\$1,139
CO	Park	\$284,800	\$1,106
CO	Phillips	\$155,500	\$710
CO	Pitkin	\$623,400	\$1,284
CO	Prowers	\$94,100	\$677



State	County	Median Home Value	Median Gross Rent
CO	Pueblo	\$155,400	\$803
CO	Rio Blanco	\$203,100	\$734
CO	Rio Grande	\$161,300	\$588
CO	Routt	\$510,600	\$1,215
CO	Saguache	\$149,500	\$635
CO	San Juan	\$286,700	\$975
CO	San Miguel	\$491,100	\$1,125
CO	Sedgwick	\$87,300	\$575
CO	Summit	\$563,000	\$1,402
CO	Teller	\$279,100	\$1,070
CO	Washington	\$138,700	\$693
CO	Weld	\$269,400	\$1,014
CO	Yuma	\$171,600	\$769
CT	Fairfield	\$422,300	\$1,470
CT	Hartford	\$237,700	\$1,076
CT	Litchfield	\$251,500	\$1,036
CT	Middlesex	\$284,900	\$1,162
CT	New Haven	\$246,700	\$1,133
CT	New London	\$239,000	\$1,099
CT	Tolland	\$251,300	\$1,119
CT	Windham	\$198,000	\$895
DC	District of Columbia	\$568,400	\$1,487
DE	Kent	\$213,900	\$1,070
DE	New Castle	\$254,500	\$1,141
DE	Sussex	\$248,900	\$1,018
FL	Alachua	\$173,900	\$958
FL	Baker	\$120,900	\$769
FL	Bay	\$172,600	\$1,009
FL	Bradford	\$97,200	\$829
FL	Brevard	\$177,400	\$1,018
FL	Broward	\$243,100	\$1,332
FL	Calhoun	\$81,300	\$661
FL	Charlotte	\$176,500	\$976
FL	Citrus	\$123,800	\$815
FL	Clay	\$174,400	\$1,129
FL	Collier	\$340,100	\$1,228
FL	Columbia	\$117,800	\$827
FL	DeSoto	\$84,400	\$684

State	County	Median Home Value	Median Gross Rent
FL	Dixie	\$74,500	\$644
FL	Duval	\$166,900	\$1,037
FL	Escambia	\$133,600	\$967
FL	Flagler	\$200,000	\$1,159
FL	Franklin	\$139,500	\$803
FL	Gadsden	\$99,000	\$678
FL	Gilchrist	\$97,800	\$617
FL	Glades	\$76,400	\$746
FL	Gulf	\$150,300	\$1,057
FL	Hamilton	\$71,100	\$594
FL	Hardee	\$81,800	\$709
FL	Hendry	\$82,000	\$768
FL	Hernando	\$130,300	\$958
FL	Highlands	\$93,800	\$776
FL	Hillsborough	\$198,000	\$1,094
FL	Holmes	\$93,200	\$682
FL	Indian River	\$185,800	\$957
FL	Jackson	\$98,800	\$656
FL	Jefferson	\$117,900	\$758
FL	Lafayette	\$105,900	\$625
FL	Lake	\$167,200	\$1,043
FL	Lee	\$207,700	\$1,093
FL	Leon	\$195,000	\$1,004
FL	Levy	\$99,400	\$707
FL	Liberty	\$66,600	\$581
FL	Madison	\$87,400	\$698
FL	Manatee	\$218,900	\$1,102
FL	Marion	\$127,100	\$859
FL	Martin	\$255,000	\$1,107
FL	Miami-Dade	\$268,200	\$1,257
FL	Monroe	\$468,200	\$1,616
FL	Nassau	\$218,100	\$1,058
FL	Okaloosa	\$207,600	\$1,101
FL	Okeechobee	\$89,800	\$750
FL	Orange	\$216,000	\$1,160
FL	Osceola	\$179,800	\$1,188
FL	Palm Beach	\$264,400	\$1,320
FL	Pasco	\$149,000	\$1,025



State	County	Median Home Value	Median Gross Rent
FL	Pinellas	\$183,000	\$1,064
FL	Polk	\$135,400	\$944
FL	Putnam	\$84,500	\$708
FL	Santa Rosa	\$184,400	\$1,087
FL	Sarasota	\$234,800	\$1,201
FL	Seminole	\$224,000	\$1,198
FL	St. Johns	\$287,700	\$1,261
FL	St. Lucie	\$165,700	\$1,136
FL	Sumter	\$246,500	\$861
FL	Suwannee	\$95,200	\$721
FL	Taylor	\$82,900	\$686
FL	Union	\$104,400	\$641
FL	Volusia	\$164,200	\$1,000
FL	Wakulla	\$144,700	\$855
FL	Walton	\$222,700	\$950
FL	Washington	\$109,800	\$689
GA	Appling	\$75,900	\$572
GA	Atkinson	\$60,100	\$449
GA	Bacon	\$73,000	\$516
GA	Baker	\$75,500	\$486
GA	Baldwin	\$112,500	\$705
GA	Banks	\$142,800	\$727
GA	Barrow	\$146,500	\$954
GA	Bartow	\$151,700	\$894
GA	Ben Hill	\$80,100	\$626
GA	Berrien	\$85,300	\$626
GA	Bibb	\$116,500	\$803
GA	Bleckley	\$97,900	\$613
GA	Brantley	\$68,200	\$586
GA	Brooks	\$96,900	\$701
GA	Bryan	\$211,800	\$1,214
GA	Bulloch	\$135,200	\$786
GA	Burke	\$87,900	\$585
GA	Butts	\$121,800	\$782
GA	Calhoun	\$49,000	\$479
GA	Camden	\$159,800	\$954
GA	Candler	\$91,200	\$612
GA	Carroll	\$130,200	\$855

State	County	Median Home Value	Median Gross Rent
GA	Catoosa	\$140,000	\$759
GA	Charlton	\$82,600	\$546
GA	Chatham	\$184,900	\$1,044
GA	Chattahoochee	\$69,000	\$1,263
GA	Chattooga	\$69,600	\$591
GA	Cherokee	\$234,300	\$1,184
GA	Clarke	\$163,700	\$845
GA	Clay	\$65,900	\$340
GA	Clayton	\$97,800	\$955
GA	Clinch	\$57,100	\$410
GA	Cobb	\$237,800	\$1,157
GA	Coffee	\$92,600	\$602
GA	Colquitt	\$83,200	\$648
GA	Columbia	\$192,200	\$1,134
GA	Cook	\$88,100	\$733
GA	Coweta	\$201,500	\$1,036
GA	Crawford	\$92,900	\$699
GA	Crisp	\$85,200	\$656
GA	Dade	\$126,700	\$703
GA	Dawson	\$215,500	\$857
GA	Decatur	\$109,700	\$660
GA	DeKalb	\$192,400	\$1,116
GA	Dodge	\$75,800	\$600
GA	Dooly	\$83,700	\$537
GA	Dougherty	\$103,900	\$729
GA	Douglas	\$153,100	\$1,046
GA	Early	\$81,700	\$661
GA	Echols	\$58,900	\$620
GA	Effingham	\$159,100	\$986
GA	Elbert	\$80,600	\$634
GA	Emanuel	\$74,100	\$596
GA	Evans	\$86,200	\$669
GA	Fannin	\$185,600	\$805
GA	Fayette	\$269,900	\$1,274
GA	Floyd	\$129,600	\$730
GA	Forsyth	\$321,000	\$1,319
GA	Franklin	\$106,200	\$659
GA	Fulton	\$290,400	\$1,150



State	County	Median Home Value	Median Gross Rent
GA	Gilmer	\$171,000	\$741
GA	Glascocock	\$63,800	\$607
GA	Glynn	\$168,700	\$894
GA	Gordon	\$127,400	\$711
GA	Grady	\$112,500	\$746
GA	Greene	\$207,700	\$691
GA	Gwinnett	\$200,400	\$1,203
GA	Habersham	\$146,000	\$738
GA	Hall	\$183,200	\$931
GA	Hancock	\$79,800	\$738
GA	Haralson	\$116,900	\$675
GA	Harris	\$210,100	\$946
GA	Hart	\$126,900	\$699
GA	Heard	\$96,900	\$676
GA	Henry	\$165,900	\$1,146
GA	Houston	\$138,600	\$897
GA	Irwin	\$74,300	\$549
GA	Jackson	\$174,000	\$799
GA	Jasper	\$122,300	\$888
GA	Jeff Davis	\$76,500	\$555
GA	Jefferson	\$74,300	\$545
GA	Jenkins	\$66,500	\$533
GA	Johnson	\$66,700	\$541
GA	Jones	\$123,400	\$764
GA	Lamar	\$134,500	\$643
GA	Lanier	\$105,000	\$677
GA	Laurens	\$88,800	\$616
GA	Lee	\$153,000	\$892
GA	Liberty	\$121,500	\$1,056
GA	Lincoln	\$117,500	\$719
GA	Long	\$116,700	\$789
GA	Lowndes	\$135,100	\$788
GA	Lumpkin	\$181,600	\$905
GA	Macon	\$63,700	\$564
GA	Madison	\$126,800	\$718
GA	Marion	\$89,500	\$572
GA	McDuffie	\$105,300	\$649
GA	McIntosh	\$120,300	\$869

State	County	Median Home Value	Median Gross Rent
GA	Meriwether	\$98,000	\$672
GA	Miller	\$93,300	\$649
GA	Mitchell	\$86,200	\$644
GA	Monroe	\$163,800	\$744
GA	Montgomery	\$79,400	\$625
GA	Morgan	\$224,800	\$786
GA	Murray	\$100,200	\$700
GA	Muscogee	\$141,700	\$877
GA	Newton	\$139,900	\$984
GA	Oconee	\$268,100	\$970
GA	Oglethorpe	\$117,000	\$735
GA	Paulding	\$161,400	\$1,101
GA	Peach	\$128,600	\$707
GA	Pickens	\$185,700	\$843
GA	Pierce	\$98,800	\$651
GA	Pike	\$165,800	\$779
GA	Polk	\$105,400	\$699
GA	Pulaski	\$113,500	\$698
GA	Putnam	\$165,300	\$712
GA	Quitman	\$65,900	\$686
GA	Rabun	\$164,900	\$678
GA	Randolph	\$77,300	\$578
GA	Richmond	\$104,700	\$850
GA	Rockdale	\$157,100	\$999
GA	Schley	\$111,600	\$653
GA	Screven	\$77,000	\$616
GA	Seminole	\$89,500	\$726
GA	Spalding	\$122,300	\$856
GA	Stephens	\$94,300	\$713
GA	Stewart	\$50,900	\$494
GA	Sumter	\$90,300	\$689
GA	Talbot	\$80,000	\$657
GA	Taliaferro	\$67,100	\$533
GA	Tattnell	\$88,500	\$549
GA	Taylor	\$82,700	\$601
GA	Telfair	\$64,000	\$606
GA	Terrell	\$103,300	\$649
GA	Thomas	\$133,800	\$806



State	County	Median Home Value	Median Gross Rent
GA	Tift	\$118,900	\$649
GA	Toombs	\$95,500	\$595
GA	Towns	\$205,600	\$764
GA	Treutlen	\$70,900	\$558
GA	Troup	\$129,200	\$825
GA	Turner	\$74,000	\$537
GA	Twiggs	\$63,200	\$577
GA	Union	\$197,200	\$731
GA	Upson	\$87,200	\$628
GA	Walker	\$114,000	\$732
GA	Walton	\$175,500	\$950
GA	Ware	\$82,000	\$652
GA	Warren	\$61,300	\$619
GA	Washington	\$83,300	\$645
GA	Wayne	\$107,900	\$598
GA	Webster	\$60,800	\$484
GA	Wheeler	\$63,300	\$455
GA	White	\$166,100	\$790
GA	Whitfield	\$126,900	\$708
GA	Wilcox	\$68,200	\$514
GA	Wilkes	\$81,200	\$704
GA	Wilkinson	\$70,300	\$642
GA	Worth	\$85,600	\$714
HI	Hawaii	\$333,600	\$1,168
HI	Honolulu	\$649,800	\$1,703
HI	Kalawao	-	\$863
HI	Kauai	\$546,000	\$1,333
HI	Maui	\$599,500	\$1,406
IA	Adair	\$100,100	\$588
IA	Adams	\$86,100	\$531
IA	Allamakee	\$124,900	\$598
IA	Appanoose	\$78,000	\$599
IA	Audubon	\$71,100	\$567
IA	Benton	\$157,800	\$611
IA	Black Hawk	\$143,100	\$769
IA	Boone	\$131,900	\$732
IA	Bremer	\$162,100	\$647
IA	Buchanan	\$138,000	\$689

State	County	Median Home Value	Median Gross Rent
IA	Buena Vista	\$112,700	\$685
IA	Butler	\$115,800	\$614
IA	Calhoun	\$80,000	\$565
IA	Carroll	\$132,700	\$598
IA	Cass	\$97,800	\$646
IA	Cedar	\$150,700	\$711
IA	Cerro Gordo	\$124,400	\$693
IA	Cherokee	\$95,200	\$551
IA	Chickasaw	\$112,000	\$565
IA	Clarke	\$104,700	\$751
IA	Clay	\$120,600	\$666
IA	Clayton	\$121,000	\$658
IA	Clinton	\$114,900	\$664
IA	Crawford	\$90,700	\$625
IA	Dallas	\$231,000	\$1,012
IA	Davis	\$114,000	\$639
IA	Decatur	\$76,800	\$543
IA	Delaware	\$134,200	\$600
IA	Des Moines	\$103,600	\$770
IA	Dickinson	\$179,300	\$771
IA	Dubuque	\$160,900	\$763
IA	Emmet	\$86,400	\$701
IA	Fayette	\$94,800	\$615
IA	Floyd	\$104,700	\$555
IA	Franklin	\$88,500	\$649
IA	Fremont	\$102,700	\$636
IA	Greene	\$94,300	\$607
IA	Grundy	\$131,200	\$631
IA	Guthrie	\$115,900	\$662
IA	Hamilton	\$101,600	\$673
IA	Hancock	\$102,900	\$608
IA	Hardin	\$92,900	\$595
IA	Harrison	\$115,200	\$680
IA	Henry	\$108,700	\$681
IA	Howard	\$107,600	\$589
IA	Humboldt	\$102,300	\$569
IA	Ida	\$96,200	\$469
IA	Iowa	\$146,400	\$552



State	County	Median Home Value	Median Gross Rent
IA	Jackson	\$123,500	\$621
IA	Jasper	\$128,000	\$723
IA	Jefferson	\$109,400	\$666
IA	Johnson	\$216,900	\$968
IA	Jones	\$133,000	\$659
IA	Keokuk	\$88,800	\$651
IA	Kossuth	\$103,600	\$653
IA	Lee	\$93,300	\$637
IA	Linn	\$153,700	\$743
IA	Louisa	\$108,500	\$620
IA	Lucas	\$87,600	\$663
IA	Lyon	\$132,400	\$666
IA	Madison	\$166,500	\$813
IA	Mahaska	\$114,000	\$626
IA	Marion	\$152,400	\$699
IA	Marshall	\$105,500	\$680
IA	Mills	\$165,200	\$748
IA	Mitchell	\$114,400	\$565
IA	Monona	\$86,700	\$585
IA	Monroe	\$92,500	\$654
IA	Montgomery	\$83,400	\$638
IA	Muscatine	\$127,100	\$810
IA	O'Brien	\$111,400	\$586
IA	Osceola	\$91,900	\$625
IA	Page	\$91,400	\$629
IA	Palo Alto	\$100,000	\$605
IA	Plymouth	\$155,900	\$669
IA	Pocahontas	\$75,400	\$567
IA	Polk	\$171,800	\$879
IA	Pottawattamie	\$136,900	\$826
IA	Poweshiek	\$140,200	\$717
IA	Ringgold	\$89,100	\$625
IA	Sac	\$90,500	\$597
IA	Scott	\$158,200	\$779
IA	Shelby	\$117,000	\$673
IA	Sioux	\$159,400	\$686
IA	Story	\$180,400	\$885
IA	Tama	\$107,800	\$694

State	County	Median Home Value	Median Gross Rent
IA	Taylor	\$79,500	\$584
IA	Union	\$99,800	\$626
IA	Van Buren	\$90,900	\$549
IA	Wapello	\$82,000	\$686
IA	Warren	\$176,600	\$781
IA	Washington	\$148,700	\$789
IA	Wayne	\$77,600	\$496
IA	Webster	\$96,600	\$627
IA	Winnebago	\$94,100	\$578
IA	Winneshiek	\$167,800	\$655
IA	Woodbury	\$117,700	\$753
IA	Worth	\$104,300	\$591
IA	Wright	\$85,300	\$623
ID	Ada	\$242,300	\$950
ID	Adams	\$173,100	\$619
ID	Bannock	\$152,500	\$682
ID	Bear Lake	\$147,600	\$590
ID	Benewah	\$154,000	\$663
ID	Bingham	\$152,600	\$634
ID	Blaine	\$395,800	\$959
ID	Boise	\$199,300	\$784
ID	Bonner	\$233,900	\$839
ID	Bonneville	\$168,100	\$784
ID	Boundary	\$179,100	\$643
ID	Butte	\$117,600	\$661
ID	Camas	\$174,200	\$663
ID	Canyon	\$159,600	\$846
ID	Caribou	\$137,200	\$587
ID	Cassia	\$151,800	\$634
ID	Clark	\$92,900	\$542
ID	Clearwater	\$142,300	\$703
ID	Custer	\$177,300	\$639
ID	Elmore	\$145,600	\$809
ID	Franklin	\$198,000	\$699
ID	Fremont	\$162,400	\$774
ID	Gem	\$159,300	\$745
ID	Gooding	\$143,600	\$677
ID	Idaho	\$166,100	\$675



State	County	Median Home Value	Median Gross Rent
ID	Jefferson	\$184,100	\$784
ID	Jerome	\$154,600	\$774
ID	Kootenai	\$237,400	\$961
ID	Latah	\$213,600	\$700
ID	Lemhi	\$171,000	\$646
ID	Lewis	\$123,000	\$602
ID	Lincoln	\$137,000	\$779
ID	Madison	\$207,500	\$704
ID	Minidoka	\$136,800	\$644
ID	Nez Perce	\$181,200	\$726
ID	Oneida	\$155,800	\$735
ID	Owyhee	\$130,300	\$704
ID	Payette	\$148,400	\$743
ID	Power	\$139,800	\$643
ID	Shoshone	\$124,600	\$674
ID	Teton	\$317,700	\$826
ID	Twin Falls	\$160,200	\$777
ID	Valley	\$283,000	\$760
ID	Washington	\$152,200	\$671
IL	Adams	\$126,100	\$670
IL	Alexander	\$53,500	\$505
IL	Bond	\$122,500	\$625
IL	Boone	\$152,600	\$838
IL	Brown	\$89,600	\$577
IL	Bureau	\$109,700	\$668
IL	Calhoun	\$114,300	\$606
IL	Carroll	\$101,600	\$639
IL	Cass	\$78,100	\$601
IL	Champaign	\$157,800	\$862
IL	Christian	\$90,000	\$661
IL	Clark	\$87,800	\$699
IL	Clay	\$81,700	\$578
IL	Clinton	\$148,100	\$791
IL	Coles	\$97,600	\$671
IL	Cook	\$237,200	\$1,091
IL	Crawford	\$87,000	\$633
IL	Cumberland	\$100,700	\$567
IL	De Witt	\$100,900	\$587

State	County	Median Home Value	Median Gross Rent
IL	DeKalb	\$169,800	\$914
IL	Douglas	\$106,500	\$688
IL	DuPage	\$299,000	\$1,280
IL	Edgar	\$80,100	\$605
IL	Edwards	\$76,500	\$484
IL	Effingham	\$140,300	\$615
IL	Fayette	\$84,700	\$605
IL	Ford	\$98,400	\$651
IL	Franklin	\$74,500	\$641
IL	Fulton	\$86,700	\$636
IL	Gallatin	\$75,300	\$453
IL	Greene	\$77,400	\$591
IL	Grundy	\$191,300	\$973
IL	Hamilton	\$98,100	\$621
IL	Hancock	\$86,700	\$614
IL	Hardin	\$71,500	\$390
IL	Henderson	\$91,300	\$533
IL	Henry	\$118,800	\$649
IL	Iroquois	\$99,500	\$665
IL	Jackson	\$106,400	\$701
IL	Jasper	\$99,400	\$562
IL	Jefferson	\$94,400	\$661
IL	Jersey	\$144,800	\$610
IL	Jo Daviess	\$144,600	\$639
IL	Johnson	\$99,400	\$644
IL	Kane	\$232,000	\$1,133
IL	Kankakee	\$144,200	\$869
IL	Kendall	\$224,200	\$1,331
IL	Knox	\$83,100	\$631
IL	Lake	\$259,900	\$1,168
IL	LaSalle	\$126,000	\$756
IL	Lawrence	\$73,800	\$621
IL	Lee	\$117,600	\$696
IL	Livingston	\$109,700	\$690
IL	Logan	\$102,900	\$680
IL	Macon	\$96,800	\$676
IL	Macoupin	\$99,600	\$681
IL	Madison	\$132,300	\$815



State	County	Median Home Value	Median Gross Rent
IL	Marion	\$74,900	\$619
IL	Marshall	\$104,800	\$652
IL	Mason	\$79,600	\$636
IL	Massac	\$83,700	\$640
IL	McDonough	\$94,200	\$628
IL	McHenry	\$219,600	\$1,175
IL	McLean	\$166,700	\$830
IL	Menard	\$137,400	\$749
IL	Mercer	\$106,000	\$648
IL	Monroe	\$209,100	\$843
IL	Montgomery	\$82,200	\$619
IL	Morgan	\$104,800	\$686
IL	Moultrie	\$109,000	\$699
IL	Ogle	\$143,100	\$743
IL	Peoria	\$129,900	\$778
IL	Perry	\$85,400	\$522
IL	Piatt	\$130,300	\$816
IL	Pike	\$78,800	\$566
IL	Pope	\$87,200	\$371
IL	Pulaski	\$63,600	\$501
IL	Putnam	\$124,500	\$684
IL	Randolph	\$104,700	\$663
IL	Richland	\$87,700	\$565
IL	Rock Island	\$117,000	\$733
IL	Saline	\$73,100	\$629
IL	Sangamon	\$138,100	\$799
IL	Schuyler	\$85,900	\$641
IL	Scott	\$85,000	\$543
IL	Shelby	\$90,100	\$604
IL	St. Clair	\$124,700	\$844
IL	Stark	\$85,400	\$596
IL	Stephenson	\$97,000	\$639
IL	Tazewell	\$139,700	\$731
IL	Union	\$101,500	\$570
IL	Vermilion	\$78,900	\$684
IL	Wabash	\$80,500	\$634
IL	Warren	\$84,300	\$633
IL	Washington	\$109,400	\$680

State	County	Median Home Value	Median Gross Rent
IL	Wayne	\$82,000	\$625
IL	White	\$69,700	\$551
IL	Whiteside	\$103,400	\$679
IL	Will	\$224,800	\$1,167
IL	Williamson	\$111,800	\$721
IL	Winnebago	\$117,000	\$777
IL	Woodford	\$162,700	\$768
IN	Adams	\$122,400	\$607
IN	Allen	\$123,800	\$744
IN	Bartholomew	\$143,800	\$898
IN	Benton	\$87,900	\$689
IN	Blackford	\$71,300	\$623
IN	Boone	\$222,500	\$985
IN	Brown	\$186,000	\$860
IN	Carroll	\$131,600	\$678
IN	Cass	\$85,500	\$654
IN	Clark	\$137,800	\$813
IN	Clay	\$102,000	\$678
IN	Clinton	\$104,000	\$707
IN	Crawford	\$89,700	\$653
IN	Daviess	\$121,500	\$677
IN	Dearborn	\$165,400	\$737
IN	Decatur	\$124,700	\$796
IN	DeKalb	\$118,100	\$686
IN	Delaware	\$90,900	\$714
IN	Dubois	\$149,500	\$661
IN	Elkhart	\$137,900	\$777
IN	Fayette	\$82,400	\$696
IN	Floyd	\$165,700	\$786
IN	Fountain	\$94,900	\$656
IN	Franklin	\$151,900	\$741
IN	Fulton	\$97,200	\$653
IN	Gibson	\$110,300	\$670
IN	Grant	\$89,500	\$682
IN	Greene	\$95,600	\$617
IN	Hamilton	\$249,400	\$1,152
IN	Hancock	\$165,200	\$887
IN	Harrison	\$143,500	\$710



State	County	Median Home Value	Median Gross Rent
IN	Hendricks	\$179,600	\$1,051
IN	Henry	\$96,200	\$710
IN	Howard	\$106,300	\$699
IN	Huntington	\$105,000	\$693
IN	Jackson	\$116,700	\$741
IN	Jasper	\$158,300	\$771
IN	Jay	\$85,400	\$643
IN	Jefferson	\$123,700	\$741
IN	Jennings	\$103,900	\$742
IN	Johnson	\$158,200	\$927
IN	Knox	\$88,700	\$651
IN	Kosciusko	\$146,000	\$778
IN	LaGrange	\$179,200	\$726
IN	Lake	\$143,500	\$873
IN	LaPorte	\$127,700	\$738
IN	Lawrence	\$115,700	\$684
IN	Madison	\$93,700	\$772
IN	Marion	\$129,200	\$862
IN	Marshall	\$134,500	\$706
IN	Martin	\$111,100	\$559
IN	Miami	\$87,200	\$712
IN	Monroe	\$167,900	\$893
IN	Montgomery	\$120,500	\$670
IN	Morgan	\$154,300	\$809
IN	Newton	\$115,300	\$687
IN	Noble	\$118,100	\$709
IN	Ohio	\$148,100	\$771
IN	Orange	\$92,200	\$613
IN	Owen	\$113,500	\$691
IN	Parke	\$91,300	\$588
IN	Perry	\$108,800	\$564
IN	Pike	\$96,700	\$575
IN	Porter	\$178,100	\$922
IN	Posey	\$141,000	\$708
IN	Pulaski	\$98,700	\$690
IN	Putnam	\$121,300	\$784
IN	Randolph	\$79,600	\$645
IN	Ripley	\$149,800	\$691

State	County	Median Home Value	Median Gross Rent
IN	Rush	\$104,300	\$708
IN	Scott	\$99,600	\$783
IN	Shelby	\$130,100	\$783
IN	Spencer	\$121,000	\$706
IN	St. Joseph	\$123,900	\$767
IN	Starke	\$108,000	\$685
IN	Steuben	\$140,600	\$766
IN	Sullivan	\$85,500	\$693
IN	Switzerland	\$110,800	\$769
IN	Tippecanoe	\$148,800	\$837
IN	Tipton	\$106,200	\$744
IN	Union	\$112,100	\$815
IN	Vanderburgh	\$126,400	\$770
IN	Vermillion	\$77,400	\$653
IN	Vigo	\$92,400	\$729
IN	Wabash	\$97,200	\$693
IN	Warren	\$115,400	\$736
IN	Warrick	\$162,700	\$854
IN	Washington	\$113,200	\$667
IN	Wayne	\$97,400	\$674
IN	Wells	\$120,700	\$674
IN	White	\$110,300	\$716
IN	Whitley	\$138,700	\$688
KS	Allen	\$78,700	\$627
KS	Anderson	\$93,400	\$600
KS	Atchison	\$101,600	\$675
KS	Barber	\$66,400	\$524
KS	Barton	\$92,300	\$658
KS	Bourbon	\$83,300	\$626
KS	Brown	\$88,700	\$625
KS	Butler	\$147,100	\$817
KS	Chase	\$96,200	\$624
KS	Chautauqua	\$62,500	\$574
KS	Cherokee	\$80,300	\$630
KS	Cheyenne	\$84,000	\$575
KS	Clark	\$77,700	\$614
KS	Clay	\$97,300	\$639
KS	Cloud	\$73,900	\$628



State	County	Median Home Value	Median Gross Rent
KS	Coffey	\$117,700	\$625
KS	Comanche	\$78,800	\$519
KS	Cowley	\$87,300	\$682
KS	Crawford	\$91,000	\$719
KS	Decatur	\$64,700	\$639
KS	Dickinson	\$109,500	\$662
KS	Doniphan	\$101,000	\$572
KS	Douglas	\$192,800	\$897
KS	Edwards	\$60,600	\$526
KS	Elk	\$50,400	\$502
KS	Ellis	\$164,500	\$690
KS	Ellsworth	\$94,200	\$635
KS	Finney	\$140,500	\$771
KS	Ford	\$109,900	\$756
KS	Franklin	\$125,600	\$765
KS	Geary	\$142,200	\$1,034
KS	Gove	\$80,600	\$623
KS	Graham	\$70,100	\$529
KS	Grant	\$109,000	\$634
KS	Gray	\$131,300	\$721
KS	Greeley	\$97,900	\$648
KS	Greenwood	\$63,500	\$574
KS	Hamilton	\$84,600	\$602
KS	Harper	\$72,300	\$656
KS	Harvey	\$123,100	\$714
KS	Haskell	\$104,700	\$670
KS	Hodgeman	\$81,700	\$626
KS	Jackson	\$132,500	\$674
KS	Jefferson	\$145,000	\$740
KS	Jewell	\$52,800	\$480
KS	Johnson	\$244,100	\$1,065
KS	Kearny	\$109,500	\$666
KS	Kingman	\$94,200	\$719
KS	Kiowa	\$119,900	\$617
KS	Labette	\$78,800	\$622
KS	Lane	\$76,700	\$518
KS	Leavenworth	\$173,900	\$979
KS	Lincoln	\$73,200	\$534

State	County	Median Home Value	Median Gross Rent
KS	Linn	\$99,800	\$658
KS	Logan	\$87,200	\$713
KS	Lyon	\$104,100	\$671
KS	Marion	\$86,800	\$579
KS	Marshall	\$94,900	\$577
KS	McPherson	\$146,600	\$737
KS	Meade	\$92,700	\$633
KS	Miami	\$191,100	\$830
KS	Mitchell	\$85,300	\$556
KS	Montgomery	\$75,000	\$648
KS	Morris	\$101,200	\$585
KS	Morton	\$94,700	\$686
KS	Nemaha	\$123,500	\$653
KS	Neosho	\$81,200	\$612
KS	Ness	\$73,400	\$539
KS	Norton	\$75,100	\$671
KS	Osage	\$110,700	\$674
KS	Osborne	\$68,500	\$525
KS	Ottawa	\$98,800	\$646
KS	Pawnee	\$75,300	\$607
KS	Phillips	\$80,000	\$612
KS	Pottawatomie	\$181,200	\$766
KS	Pratt	\$93,200	\$672
KS	Rawlins	\$95,000	\$570
KS	Reno	\$98,100	\$707
KS	Republic	\$62,800	\$589
KS	Rice	\$74,700	\$569
KS	Riley	\$194,800	\$938
KS	Rooks	\$78,000	\$545
KS	Rush	\$72,300	\$598
KS	Russell	\$89,300	\$603
KS	Saline	\$128,500	\$751
KS	Scott	\$134,200	\$793
KS	Sedgwick	\$135,600	\$803
KS	Seward	\$98,200	\$743
KS	Shawnee	\$130,500	\$800
KS	Sheridan	\$106,900	\$605
KS	Sherman	\$92,700	\$784



State	County	Median Home Value	Median Gross Rent
KS	Smith	\$66,900	\$491
KS	Stafford	\$62,200	\$616
KS	Stanton	\$79,700	\$628
KS	Stevens	\$111,900	\$682
KS	Sumner	\$87,400	\$691
KS	Thomas	\$120,800	\$534
KS	Trego	\$90,100	\$591
KS	Wabaunsee	\$129,100	\$691
KS	Wallace	\$99,300	\$481
KS	Washington	\$78,200	\$467
KS	Wichita	\$88,900	\$688
KS	Wilson	\$67,400	\$678
KS	Woodson	\$59,800	\$588
KS	Wyandotte	\$95,600	\$858
KY	Adair	\$89,600	\$537
KY	Allen	\$112,300	\$661
KY	Anderson	\$142,200	\$708
KY	Ballard	\$99,800	\$609
KY	Barren	\$116,500	\$670
KY	Bath	\$88,200	\$624
KY	Bell	\$59,900	\$508
KY	Boone	\$186,500	\$974
KY	Bourbon	\$142,000	\$727
KY	Boyd	\$110,000	\$668
KY	Boyle	\$142,100	\$696
KY	Bracken	\$102,000	\$614
KY	Breathitt	\$50,800	\$480
KY	Breckinridge	\$99,600	\$574
KY	Bullitt	\$157,900	\$825
KY	Butler	\$90,100	\$532
KY	Caldwell	\$89,100	\$532
KY	Calloway	\$137,200	\$674
KY	Campbell	\$168,300	\$825
KY	Carlisle	\$93,500	\$619
KY	Carroll	\$111,200	\$618
KY	Carter	\$88,400	\$570
KY	Casey	\$80,700	\$509
KY	Christian	\$113,900	\$819

State	County	Median Home Value	Median Gross Rent
KY	Clark	\$141,600	\$726
KY	Clay	\$58,300	\$532
KY	Clinton	\$65,400	\$476
KY	Crittenden	\$89,800	\$507
KY	Cumberland	\$91,400	\$385
KY	Daviess	\$130,800	\$732
KY	Edmonson	\$90,800	\$670
KY	Elliott	\$75,400	\$659
KY	Estill	\$75,300	\$581
KY	Fayette	\$180,700	\$864
KY	Fleming	\$92,300	\$579
KY	Floyd	\$72,700	\$619
KY	Franklin	\$142,100	\$737
KY	Fulton	\$63,100	\$547
KY	Gallatin	\$111,900	\$696
KY	Garrard	\$139,100	\$689
KY	Grant	\$129,000	\$717
KY	Graves	\$98,800	\$658
KY	Grayson	\$107,000	\$572
KY	Green	\$77,500	\$544
KY	Greenup	\$109,100	\$695
KY	Hancock	\$110,300	\$657
KY	Hardin	\$153,900	\$799
KY	Harlan	\$58,500	\$520
KY	Harrison	\$137,200	\$600
KY	Hart	\$92,500	\$508
KY	Henderson	\$127,200	\$667
KY	Henry	\$129,000	\$773
KY	Hickman	\$79,100	\$529
KY	Hopkins	\$105,900	\$688
KY	Jackson	\$78,200	\$524
KY	Jefferson	\$164,400	\$834
KY	Jessamine	\$168,100	\$814
KY	Johnson	\$96,300	\$622
KY	Kenton	\$155,200	\$793
KY	Knott	\$51,200	\$482
KY	Knox	\$82,400	\$567
KY	Larue	\$107,500	\$690



State	County	Median Home Value	Median Gross Rent
KY	Laurel	\$107,500	\$636
KY	Lawrence	\$82,300	\$566
KY	Lee	\$65,000	\$588
KY	Leslie	\$62,000	\$526
KY	Letcher	\$58,500	\$558
KY	Lewis	\$67,400	\$489
KY	Lincoln	\$100,500	\$631
KY	Livingston	\$104,900	\$616
KY	Logan	\$108,900	\$656
KY	Lyon	\$134,100	\$567
KY	Madison	\$155,000	\$696
KY	Magoffin	\$72,300	\$548
KY	Marion	\$103,100	\$623
KY	Marshall	\$123,000	\$670
KY	Martin	\$67,500	\$577
KY	Mason	\$119,500	\$628
KY	McCracken	\$138,900	\$701
KY	McCreary	\$64,400	\$563
KY	McLean	\$98,500	\$557
KY	Meade	\$150,700	\$865
KY	Menifee	\$78,600	\$594
KY	Mercer	\$144,200	\$616
KY	Metcalfe	\$78,300	\$491
KY	Monroe	\$74,600	\$520
KY	Montgomery	\$117,200	\$696
KY	Morgan	\$75,000	\$565
KY	Muhlenberg	\$85,700	\$569
KY	Nelson	\$149,500	\$703
KY	Nicholas	\$84,600	\$603
KY	Ohio	\$91,300	\$580
KY	Oldham	\$271,900	\$906
KY	Owen	\$99,400	\$636
KY	Owsley	\$71,900	\$318
KY	Pendleton	\$104,900	\$759
KY	Perry	\$73,800	\$618
KY	Pike	\$78,400	\$666
KY	Powell	\$79,600	\$664
KY	Pulaski	\$110,500	\$659

State	County	Median Home Value	Median Gross Rent
KY	Robertson	\$100,100	\$488
KY	Rockcastle	\$80,800	\$580
KY	Rowan	\$125,800	\$661
KY	Russell	\$85,700	\$541
KY	Scott	\$178,400	\$849
KY	Shelby	\$187,200	\$791
KY	Simpson	\$131,600	\$814
KY	Spencer	\$201,300	\$646
KY	Taylor	\$117,200	\$620
KY	Todd	\$102,900	\$628
KY	Trigg	\$124,400	\$642
KY	Trimble	\$118,100	\$734
KY	Union	\$86,500	\$601
KY	Warren	\$160,600	\$765
KY	Washington	\$113,700	\$599
KY	Wayne	\$81,200	\$542
KY	Webster	\$81,300	\$567
KY	Whitley	\$87,700	\$610
KY	Wolfe	\$63,600	\$519
KY	Woodford	\$196,700	\$735
LA	Acadia Parish	\$107,700	\$624
LA	Allen Parish	\$93,000	\$606
LA	Ascension Parish	\$191,300	\$979
LA	Assumption Parish	\$113,100	\$759
LA	Avoyelles Parish	\$97,400	\$678
LA	Beauregard Parish	\$116,600	\$724
LA	Bienville Parish	\$72,300	\$469
LA	Bossier Parish	\$168,300	\$957
LA	Caddo Parish	\$144,400	\$795
LA	Calcasieu Parish	\$149,400	\$813
LA	Caldwell Parish	\$74,100	\$590
LA	Cameron Parish	\$113,900	\$823
LA	Catahoula Parish	\$82,100	\$518
LA	Claiborne Parish	\$76,800	\$636
LA	Concordia Parish	\$84,000	\$573
LA	De Soto Parish	\$110,900	\$634
LA	East Baton Rouge Parish	\$186,100	\$912



State	County	Median Home Value	Median Gross Rent
LA	East Carroll Parish	\$75,600	\$467
LA	East Feliciana Parish	\$120,200	\$748
LA	Evangeline Parish	\$92,200	\$584
LA	Franklin Parish	\$86,000	\$566
LA	Grant Parish	\$105,700	\$729
LA	Iberia Parish	\$112,000	\$747
LA	Iberville Parish	\$143,800	\$745
LA	Jackson Parish	\$87,200	\$524
LA	Jefferson Davis Parish	\$111,600	\$614
LA	Jefferson Parish	\$180,500	\$961
LA	Lafayette Parish	\$177,500	\$855
LA	Lafourche Parish	\$151,600	\$794
LA	LaSalle Parish	\$80,000	\$602
LA	Lincoln Parish	\$150,600	\$692
LA	Livingston Parish	\$159,900	\$901
LA	Madison Parish	\$65,500	\$608
LA	Morehouse Parish	\$90,900	\$596
LA	Natchitoches Parish	\$122,600	\$696
LA	Orleans Parish	\$219,600	\$973
LA	Ouachita Parish	\$140,900	\$755
LA	Plaquemines Parish	\$173,200	\$1,151
LA	Pointe Coupee Parish	\$131,700	\$812
LA	Rapides Parish	\$138,600	\$807
LA	Red River Parish	\$80,800	\$509
LA	Richland Parish	\$87,200	\$637
LA	Sabine Parish	\$92,300	\$572
LA	St. Bernard Parish	\$142,400	\$917
LA	St. Charles Parish	\$189,300	\$912
LA	St. Helena Parish	\$86,900	\$673
LA	St. James Parish	\$152,500	\$699
LA	St. John the Baptist Parish	\$152,600	\$909
LA	St. Landry Parish	\$104,200	\$620
LA	St. Martin Parish	\$121,500	\$668
LA	St. Mary Parish	\$106,200	\$775
LA	St. Tammany Parish	\$212,700	\$1,040
LA	Tangipahoa Parish	\$154,000	\$808
LA	Tensas Parish	\$68,600	\$472

State	County	Median Home Value	Median Gross Rent
LA	Terrebonne Parish	\$148,800	\$884
LA	Union Parish	\$99,000	\$512
LA	Vermilion Parish	\$114,300	\$693
LA	Vernon Parish	\$118,900	\$961
LA	Washington Parish	\$88,500	\$621
LA	Webster Parish	\$83,300	\$668
LA	West Baton Rouge Parish	\$191,400	\$844
LA	West Carroll Parish	\$87,100	\$524
LA	West Feliciana Parish	\$204,500	\$816
LA	Winn Parish	\$78,300	\$605
MA	Barnstable	\$384,100	\$1,268
MA	Berkshire	\$208,500	\$836
MA	Bristol	\$290,100	\$872
MA	Dukes	\$667,400	\$1,557
MA	Essex	\$389,900	\$1,189
MA	Franklin	\$229,300	\$926
MA	Hampden	\$203,100	\$885
MA	Hampshire	\$277,200	\$1,083
MA	Middlesex	\$476,500	\$1,541
MA	Nantucket	\$1,056,500	\$1,765
MA	Norfolk	\$452,500	\$1,520
MA	Plymouth	\$356,700	\$1,227
MA	Suffolk	\$463,200	\$1,506
MA	Worcester	\$269,900	\$1,027
MD	Allegany	\$119,200	\$694
MD	Anne Arundel	\$355,200	\$1,612
MD	Baltimore	\$156,400	\$1,051
MD	Baltimore	\$255,400	\$1,263
MD	Calvert	\$349,200	\$1,583
MD	Caroline	\$199,600	\$920
MD	Carroll	\$333,500	\$1,147
MD	Cecil	\$237,300	\$1,110
MD	Charles	\$302,800	\$1,661
MD	Dorchester	\$179,300	\$896
MD	Frederick	\$323,600	\$1,395
MD	Garrett	\$169,700	\$624
MD	Harford	\$286,700	\$1,213



State	County	Median Home Value	Median Gross Rent
MD	Howard	\$448,000	\$1,690
MD	Kent	\$244,200	\$1,001
MD	Montgomery	\$476,500	\$1,742
MD	Prince George's	\$287,800	\$1,434
MD	Queen Anne's	\$348,000	\$1,398
MD	Somerset	\$140,300	\$685
MD	St. Mary's	\$295,000	\$1,362
MD	Talbot	\$331,500	\$1,103
MD	Washington	\$208,200	\$905
MD	Wicomico	\$171,700	\$1,058
MD	Worcester	\$255,400	\$1,006
ME	Androscoggin	\$153,500	\$751
ME	Aroostook	\$98,000	\$561
ME	Cumberland	\$269,200	\$1,081
ME	Franklin	\$138,800	\$621
ME	Hancock	\$211,700	\$810
ME	Kennebec	\$155,000	\$744
ME	Knox	\$206,800	\$801
ME	Lincoln	\$213,300	\$779
ME	Oxford	\$142,200	\$706
ME	Penobscot	\$140,800	\$778
ME	Piscataquis	\$113,800	\$611
ME	Sagadahoc	\$200,500	\$887
ME	Somerset	\$112,400	\$718
ME	Waldo	\$160,900	\$798
ME	Washington	\$110,500	\$589
ME	York	\$241,200	\$952
MI	Alcona	\$99,800	\$661
MI	Alger	\$123,500	\$649
MI	Allegan	\$157,400	\$794
MI	Alpena	\$95,600	\$573
MI	Antrim	\$157,600	\$749
MI	Arenac	\$90,000	\$592
MI	Baraga	\$102,700	\$550
MI	Barry	\$154,100	\$838
MI	Bay	\$100,500	\$655
MI	Benzie	\$172,000	\$755
MI	Berrien	\$146,300	\$724

State	County	Median Home Value	Median Gross Rent
MI	Branch	\$104,100	\$714
MI	Calhoun	\$105,300	\$738
MI	Cass	\$134,700	\$729
MI	Charlevoix	\$162,900	\$713
MI	Cheboygan	\$125,100	\$658
MI	Chippewa	\$112,300	\$667
MI	Clare	\$88,400	\$652
MI	Clinton	\$167,900	\$816
MI	Crawford	\$101,400	\$748
MI	Delta	\$110,500	\$561
MI	Dickinson	\$99,600	\$665
MI	Eaton	\$147,300	\$842
MI	Emmet	\$178,300	\$805
MI	Genesee	\$104,800	\$755
MI	Gladwin	\$104,700	\$610
MI	Gogebic	\$69,900	\$494
MI	Grand Traverse	\$194,200	\$938
MI	Gratiot	\$94,300	\$667
MI	Hillsdale	\$112,000	\$699
MI	Houghton	\$106,900	\$662
MI	Huron	\$97,300	\$607
MI	Ingham	\$129,000	\$857
MI	Ionia	\$122,600	\$764
MI	Iosco	\$91,100	\$639
MI	Iron	\$77,800	\$516
MI	Isabella	\$131,500	\$731
MI	Jackson	\$124,100	\$763
MI	Kalamazoo	\$153,800	\$794
MI	Kalkaska	\$108,200	\$704
MI	Kent	\$163,500	\$871
MI	Keweenaw	\$113,500	\$503
MI	Lake	\$84,400	\$608
MI	Lapeer	\$159,000	\$788
MI	Leelanau	\$256,300	\$865
MI	Lenawee	\$133,300	\$763
MI	Livingston	\$233,400	\$1,011
MI	Luce	\$83,800	\$710
MI	Mackinac	\$135,000	\$594



State	County	Median Home Value	Median Gross Rent
MI	Macomb	\$157,700	\$943
MI	Manistee	\$120,900	\$699
MI	Marquette	\$149,900	\$705
MI	Mason	\$137,700	\$716
MI	Mecosta	\$117,700	\$660
MI	Menominee	\$95,800	\$561
MI	Midland	\$137,600	\$746
MI	Missaukee	\$111,400	\$765
MI	Monroe	\$155,700	\$813
MI	Montcalm	\$107,400	\$697
MI	Montmorency	\$100,000	\$621
MI	Muskegon	\$111,000	\$747
MI	Newaygo	\$111,200	\$707
MI	Oakland	\$228,800	\$1,043
MI	Oceana	\$112,200	\$700
MI	Ogemaw	\$93,400	\$672
MI	Ontonagon	\$68,300	\$512
MI	Osceola	\$93,500	\$622
MI	Oscoda	\$86,800	\$715
MI	Otsego	\$135,500	\$773
MI	Ottawa	\$179,300	\$865
MI	Presque Isle	\$102,300	\$558
MI	Roscommon	\$102,700	\$674
MI	Saginaw	\$97,700	\$760
MI	Sanilac	\$106,400	\$655
MI	Schoolcraft	\$109,300	\$626
MI	Shiawassee	\$115,300	\$726
MI	St. Clair	\$146,500	\$814
MI	St. Joseph	\$115,100	\$703
MI	Tuscola	\$101,300	\$686
MI	Van Buren	\$131,400	\$695
MI	Washtenaw	\$246,000	\$1,083
MI	Wayne	\$102,700	\$850
MI	Wexford	\$100,200	\$709
MN	Aitkin	\$174,400	\$663
MN	Anoka	\$218,800	\$1,089
MN	Becker	\$187,600	\$702
MN	Beltrami	\$157,000	\$737

State	County	Median Home Value	Median Gross Rent
MN	Benton	\$166,700	\$738
MN	Big Stone	\$97,900	\$557
MN	Blue Earth	\$177,800	\$869
MN	Brown	\$135,800	\$588
MN	Carlton	\$166,200	\$749
MN	Carver	\$301,900	\$1,082
MN	Cass	\$182,700	\$713
MN	Chippewa	\$114,600	\$589
MN	Chisago	\$219,400	\$876
MN	Clay	\$183,300	\$818
MN	Clearwater	\$123,800	\$674
MN	Cook	\$252,900	\$666
MN	Cottonwood	\$90,800	\$644
MN	Crow Wing	\$194,400	\$780
MN	Dakota	\$252,000	\$1,119
MN	Dodge	\$174,400	\$657
MN	Douglas	\$209,800	\$744
MN	Faribault	\$88,500	\$575
MN	Fillmore	\$152,900	\$632
MN	Freeborn	\$111,400	\$668
MN	Goodhue	\$196,100	\$841
MN	Grant	\$105,700	\$630
MN	Hennepin	\$260,300	\$1,085
MN	Houston	\$167,600	\$704
MN	Hubbard	\$189,500	\$672
MN	Isanti	\$186,000	\$981
MN	Itasca	\$159,000	\$683
MN	Jackson	\$120,000	\$659
MN	Kanabec	\$152,600	\$783
MN	Kandiyohi	\$168,400	\$744
MN	Kittson	\$74,100	\$603
MN	Koochiching	\$106,300	\$615
MN	Lac qui Parle	\$85,600	\$547
MN	Lake	\$170,400	\$653
MN	Lake of the Woods	\$152,400	\$619
MN	Le Sueur	\$197,600	\$740
MN	Lincoln	\$94,300	\$588
MN	Lyon	\$141,100	\$657



State	County	Median Home Value	Median Gross Rent
MN	Mahnomen	\$94,900	\$574
MN	Marshall	\$111,500	\$603
MN	Martin	\$114,900	\$640
MN	McLeod	\$157,900	\$789
MN	Meeker	\$165,500	\$743
MN	Mille Lacs	\$157,200	\$735
MN	Morrison	\$165,200	\$695
MN	Mower	\$120,500	\$709
MN	Murray	\$113,300	\$628
MN	Nicollet	\$182,100	\$836
MN	Nobles	\$120,900	\$681
MN	Norman	\$93,400	\$603
MN	Olmsted	\$199,500	\$935
MN	Otter Tail	\$179,500	\$669
MN	Pennington	\$142,100	\$690
MN	Pine	\$157,400	\$750
MN	Pipestone	\$97,700	\$546
MN	Polk	\$158,200	\$707
MN	Pope	\$165,000	\$607
MN	Ramsey	\$219,400	\$969
MN	Red Lake	\$113,600	\$570
MN	Redwood	\$100,800	\$626
MN	Renville	\$102,700	\$638
MN	Rice	\$196,500	\$837
MN	Rock	\$137,100	\$628
MN	Roseau	\$125,700	\$709
MN	Scott	\$285,200	\$1,139
MN	Sherburne	\$217,200	\$960
MN	Sibley	\$151,000	\$671
MN	St. Louis	\$152,000	\$764
MN	Stearns	\$176,000	\$808
MN	Steele	\$158,500	\$742
MN	Stevens	\$154,100	\$714
MN	Swift	\$103,100	\$640
MN	Todd	\$149,300	\$644
MN	Traverse	\$82,000	\$684
MN	Wabasha	\$173,100	\$693
MN	Wadena	\$123,700	\$692

State	County	Median Home Value	Median Gross Rent
MN	Waseca	\$150,700	\$660
MN	Washington	\$277,400	\$1,267
MN	Watsonwan	\$94,300	\$668
MN	Wilkin	\$125,600	\$519
MN	Winona	\$161,100	\$673
MN	Wright	\$225,600	\$935
MN	Yellow Medicine	\$101,800	\$561
MO	Adair	\$118,100	\$619
MO	Andrew	\$140,100	\$757
MO	Atchison	\$85,600	\$542
MO	Audrain	\$98,300	\$648
MO	Barry	\$116,400	\$654
MO	Barton	\$96,100	\$569
MO	Bates	\$114,500	\$673
MO	Benton	\$116,500	\$609
MO	Bollinger	\$105,400	\$655
MO	Boone	\$179,800	\$849
MO	Buchanan	\$118,400	\$754
MO	Butler	\$109,800	\$663
MO	Caldwell	\$107,900	\$629
MO	Callaway	\$144,200	\$703
MO	Camden	\$183,500	\$757
MO	Cape Girardeau	\$155,000	\$796
MO	Carroll	\$84,100	\$538
MO	Carter	\$116,600	\$607
MO	Cass	\$171,800	\$948
MO	Cedar	\$105,000	\$612
MO	Chariton	\$91,600	\$515
MO	Christian	\$162,900	\$791
MO	Clark	\$88,100	\$613
MO	Clay	\$167,700	\$919
MO	Clinton	\$152,400	\$806
MO	Cole	\$160,300	\$635
MO	Cooper	\$131,100	\$691
MO	Crawford	\$117,900	\$635
MO	Dade	\$81,300	\$604
MO	Dallas	\$111,900	\$657
MO	Daviess	\$107,500	\$560



State	County	Median Home Value	Median Gross Rent
MO	DeKalb	\$113,500	\$552
MO	Dent	\$110,900	\$546
MO	Douglas	\$113,200	\$562
MO	Dunklin	\$73,700	\$573
MO	Franklin	\$160,600	\$755
MO	Gasconade	\$133,200	\$595
MO	Gentry	\$87,200	\$566
MO	Greene	\$141,200	\$754
MO	Grundy	\$91,400	\$576
MO	Harrison	\$74,600	\$515
MO	Henry	\$102,300	\$663
MO	Hickory	\$94,900	\$600
MO	Holt	\$96,100	\$457
MO	Howard	\$116,100	\$618
MO	Howell	\$104,500	\$601
MO	Iron	\$83,700	\$571
MO	Jackson	\$139,000	\$881
MO	Jasper	\$115,900	\$773
MO	Jefferson	\$158,100	\$848
MO	Johnson	\$151,100	\$791
MO	Knox	\$71,900	\$492
MO	Laclede	\$114,400	\$666
MO	Lafayette	\$127,300	\$703
MO	Lawrence	\$105,700	\$667
MO	Lewis	\$87,000	\$553
MO	Lincoln	\$157,500	\$821
MO	Linn	\$82,700	\$554
MO	Livingston	\$103,500	\$654
MO	Macon	\$95,600	\$517
MO	Madison	\$98,600	\$583
MO	Maries	\$122,200	\$569
MO	Marion	\$121,400	\$660
MO	McDonald	\$97,400	\$595
MO	Mercer	\$87,500	\$510
MO	Miller	\$134,800	\$650
MO	Mississippi	\$75,300	\$574
MO	Moniteau	\$123,500	\$557
MO	Monroe	\$101,100	\$590

State	County	Median Home Value	Median Gross Rent
MO	Montgomery	\$104,900	\$666
MO	Morgan	\$122,300	\$581
MO	New Madrid	\$75,500	\$620
MO	Newton	\$122,900	\$690
MO	Nodaway	\$124,600	\$639
MO	Oregon	\$90,200	\$512
MO	Osage	\$146,000	\$532
MO	Ozark	\$100,500	\$661
MO	Pemiscot	\$78,600	\$602
MO	Perry	\$138,500	\$673
MO	Pettis	\$115,200	\$703
MO	Phelps	\$129,400	\$718
MO	Pike	\$106,100	\$664
MO	Platte	\$216,600	\$1,001
MO	Polk	\$125,700	\$692
MO	Pulaski	\$151,200	\$976
MO	Putnam	\$84,300	\$576
MO	Ralls	\$136,100	\$774
MO	Randolph	\$101,700	\$637
MO	Ray	\$129,300	\$725
MO	Reynolds	\$95,100	\$556
MO	Ripley	\$85,000	\$543
MO	Saline	\$102,000	\$626
MO	Schuyler	\$70,500	\$443
MO	Scotland	\$87,200	\$527
MO	Scott	\$106,300	\$633
MO	Shannon	\$110,100	\$601
MO	Shelby	\$74,700	\$549
MO	St. Charles	\$208,900	\$1,024
MO	St. Clair	\$83,600	\$588
MO	St. Francois	\$120,700	\$648
MO	St. Louis	\$131,900	\$810
MO	St. Louis	\$190,100	\$957
MO	Ste. Genevieve	\$158,300	\$728
MO	Stoddard	\$99,300	\$610
MO	Stone	\$165,400	\$724
MO	Sullivan	\$75,400	\$605
MO	Taney	\$128,200	\$777



State	County	Median Home Value	Median Gross Rent
MO	Texas	\$110,300	\$600
MO	Vernon	\$99,000	\$660
MO	Warren	\$172,400	\$794
MO	Washington	\$93,700	\$562
MO	Wayne	\$74,900	\$568
MO	Webster	\$127,900	\$617
MO	Worth	\$66,000	\$572
MO	Wright	\$100,400	\$561
MS	Adams	\$92,800	\$603
MS	Alcorn	\$92,400	\$600
MS	Amite	\$75,500	\$647
MS	Attala	\$76,000	\$518
MS	Benton	\$68,800	\$509
MS	Bolivar	\$94,700	\$635
MS	Calhoun	\$67,700	\$563
MS	Carroll	\$89,300	\$475
MS	Chickasaw	\$66,000	\$608
MS	Choctaw	\$81,600	\$540
MS	Claiborne	\$63,000	\$602
MS	Clarke	\$79,700	\$625
MS	Clay	\$87,400	\$750
MS	Coahoma	\$67,200	\$587
MS	Copiah	\$97,900	\$724
MS	Covington	\$78,600	\$665
MS	DeSoto	\$162,000	\$1,029
MS	Forrest	\$120,700	\$761
MS	Franklin	\$76,500	\$636
MS	George	\$109,800	\$686
MS	Greene	\$80,900	\$661
MS	Grenada	\$99,700	\$647
MS	Hancock	\$144,400	\$807
MS	Harrison	\$144,500	\$875
MS	Hinds	\$115,200	\$845
MS	Holmes	\$56,100	\$512
MS	Humphreys	\$68,900	\$617
MS	Issaquena	\$57,500	\$406
MS	Itawamba	\$89,500	\$665
MS	Jackson	\$129,400	\$862

State	County	Median Home Value	Median Gross Rent
MS	Jasper	\$73,400	\$620
MS	Jefferson	\$62,300	\$423
MS	Jefferson Davis	\$84,200	\$576
MS	Jones	\$92,100	\$673
MS	Kemper	\$71,200	\$377
MS	Lafayette	\$188,600	\$914
MS	Lamar	\$170,400	\$920
MS	Lauderdale	\$93,100	\$725
MS	Lawrence	\$93,200	\$746
MS	Leake	\$78,500	\$627
MS	Lee	\$131,300	\$738
MS	Leflore	\$79,700	\$546
MS	Lincoln	\$99,600	\$670
MS	Lowndes	\$131,800	\$770
MS	Madison	\$215,100	\$956
MS	Marion	\$85,100	\$652
MS	Marshall	\$108,000	\$692
MS	Monroe	\$88,200	\$611
MS	Montgomery	\$80,000	\$544
MS	Neshoba	\$81,400	\$659
MS	Newton	\$83,000	\$628
MS	Noxubee	\$60,800	\$548
MS	Oktibbeha	\$161,100	\$789
MS	Panola	\$77,400	\$652
MS	Pearl River	\$128,600	\$763
MS	Perry	\$83,700	\$622
MS	Pike	\$91,400	\$672
MS	Pontotoc	\$102,700	\$677
MS	Prentiss	\$91,800	\$562
MS	Quitman	\$52,300	\$566
MS	Rankin	\$160,000	\$975
MS	Scott	\$68,700	\$699
MS	Sharkey	\$61,800	\$486
MS	Simpson	\$84,200	\$682
MS	Smith	\$95,400	\$572
MS	Stone	\$117,800	\$686
MS	Sunflower	\$73,900	\$638
MS	Tallahatchie	\$63,500	\$504



State	County	Median Home Value	Median Gross Rent
MS	Tate	\$117,800	\$718
MS	Tippah	\$83,100	\$553
MS	Tishomingo	\$85,300	\$543
MS	Tunica	\$101,600	\$759
MS	Union	\$95,000	\$697
MS	Walthall	\$90,400	\$579
MS	Warren	\$118,600	\$703
MS	Washington	\$74,700	\$684
MS	Wayne	\$84,000	\$516
MS	Webster	\$83,100	\$580
MS	Wilkinson	\$70,000	\$561
MS	Winston	\$84,100	\$685
MS	Yalobusha	\$83,100	\$610
MS	Yazoo	\$81,400	\$628
MT	Beaverhead	\$194,900	\$622
MT	Big Horn	\$110,900	\$667
MT	Blaine	\$89,800	\$466
MT	Broadwater	\$203,700	\$686
MT	Carbon	\$239,500	\$789
MT	Carter	\$101,300	\$725
MT	Cascade	\$171,700	\$737
MT	Chouteau	\$137,200	\$403
MT	Custer	\$160,700	\$740
MT	Daniels	\$136,100	\$600
MT	Dawson	\$156,600	\$806
MT	Deer Lodge	\$120,300	\$546
MT	Fallon	\$165,700	\$764
MT	Fergus	\$134,900	\$743
MT	Flathead	\$259,400	\$822
MT	Gallatin	\$330,400	\$1,007
MT	Garfield	\$105,800	\$533
MT	Glacier	\$109,800	\$507
MT	Golden Valley	\$105,100	\$738
MT	Granite	\$216,500	\$528
MT	Hill	\$140,900	\$640
MT	Jefferson	\$277,500	\$742
MT	Judith Basin	\$141,100	\$565
MT	Lake	\$235,300	\$682

State	County	Median Home Value	Median Gross Rent
MT	Lewis and Clark	\$230,600	\$825
MT	Liberty	\$114,000	\$565
MT	Lincoln	\$190,500	\$670
MT	Madison	\$254,900	\$784
MT	McCone	\$126,300	\$620
MT	Meagher	\$155,000	\$625
MT	Mineral	\$166,000	\$587
MT	Missoula	\$271,400	\$816
MT	Musselshell	\$180,400	\$733
MT	Park	\$255,700	\$780
MT	Petroleum	\$133,300	\$475
MT	Phillips	\$126,500	\$548
MT	Pondera	\$123,500	\$651
MT	Powder River	\$122,900	\$655
MT	Powell	\$149,500	\$623
MT	Prairie	\$109,400	\$588
MT	Ravalli	\$262,600	\$756
MT	Richland	\$217,400	\$797
MT	Roosevelt	\$119,400	\$418
MT	Rosebud	\$116,800	\$568
MT	Sanders	\$224,200	\$635
MT	Sheridan	\$135,900	\$753
MT	Silver Bow	\$143,300	\$622
MT	Stillwater	\$246,600	\$673
MT	Sweet Grass	\$242,100	\$716
MT	Teton	\$163,000	\$732
MT	Toole	\$136,300	\$550
MT	Treasure	\$100,000	\$629
MT	Valley	\$131,800	\$510
MT	Wheatland	\$89,800	\$576
MT	Wibaux	\$102,500	\$697
MT	Yellowstone	\$216,900	\$863
NC	Alamance	\$147,800	\$798
NC	Alexander	\$130,600	\$641
NC	Alleghany	\$126,000	\$645
NC	Anson	\$89,300	\$705
NC	Ashe	\$152,500	\$596
NC	Avery	\$150,600	\$765



State	County	Median Home Value	Median Gross Rent
NC	Beaufort	\$128,300	\$713
NC	Bertie	\$80,900	\$668
NC	Bladen	\$90,000	\$653
NC	Brunswick	\$199,900	\$903
NC	Buncombe	\$222,300	\$933
NC	Burke	\$116,400	\$642
NC	Cabarrus	\$189,100	\$884
NC	Caldwell	\$115,700	\$643
NC	Camden	\$210,300	\$1,045
NC	Carteret	\$207,900	\$896
NC	Caswell	\$109,100	\$553
NC	Catawba	\$141,900	\$724
NC	Chatham	\$265,900	\$833
NC	Cherokee	\$152,200	\$718
NC	Chowan	\$124,700	\$751
NC	Clay	\$165,900	\$714
NC	Cleveland	\$114,300	\$698
NC	Columbus	\$87,300	\$615
NC	Craven	\$158,300	\$878
NC	Cumberland	\$132,500	\$922
NC	Currituck	\$251,800	\$1,107
NC	Dare	\$287,600	\$1,086
NC	Davidson	\$137,000	\$694
NC	Davie	\$172,700	\$735
NC	Duplin	\$87,000	\$666
NC	Durham	\$209,300	\$1,014
NC	Edgecombe	\$85,200	\$677
NC	Forsyth	\$154,500	\$791
NC	Franklin	\$143,700	\$810
NC	Gaston	\$136,500	\$808
NC	Gates	\$144,000	\$794
NC	Graham	\$119,200	\$556
NC	Granville	\$149,400	\$805
NC	Greene	\$85,900	\$668
NC	Guilford	\$162,400	\$850
NC	Halifax	\$86,100	\$698
NC	Harnett	\$148,400	\$864
NC	Haywood	\$175,600	\$748

State	County	Median Home Value	Median Gross Rent
NC	Henderson	\$203,400	\$823
NC	Hertford	\$85,400	\$733
NC	Hoke	\$139,000	\$877
NC	Hyde	\$108,300	\$801
NC	Iredell	\$180,700	\$854
NC	Jackson	\$192,300	\$723
NC	Johnston	\$156,800	\$848
NC	Jones	\$88,700	\$644
NC	Lee	\$138,300	\$749
NC	Lenoir	\$95,700	\$724
NC	Lincoln	\$160,800	\$726
NC	Macon	\$165,800	\$747
NC	Madison	\$180,400	\$678
NC	Martin	\$88,400	\$671
NC	McDowell	\$113,900	\$643
NC	Mecklenburg	\$219,800	\$1,099
NC	Mitchell	\$150,100	\$591
NC	Montgomery	\$108,300	\$575
NC	Moore	\$210,200	\$855
NC	Nash	\$126,200	\$769
NC	New Hanover	\$233,700	\$978
NC	Northampton	\$83,100	\$701
NC	Onslow	\$153,900	\$998
NC	Orange	\$292,500	\$1,077
NC	Pamlico	\$154,500	\$706
NC	Pasquotank	\$158,700	\$864
NC	Pender	\$179,500	\$895
NC	Perquimans	\$169,900	\$833
NC	Person	\$117,100	\$711
NC	Pitt	\$141,100	\$778
NC	Polk	\$212,300	\$828
NC	Randolph	\$120,800	\$672
NC	Richmond	\$80,100	\$642
NC	Robeson	\$74,600	\$626
NC	Rockingham	\$111,400	\$658
NC	Rowan	\$130,700	\$758
NC	Rutherford	\$114,800	\$639
NC	Sampson	\$88,800	\$651



State	County	Median Home Value	Median Gross Rent
NC	Scotland	\$84,500	\$662
NC	Stanly	\$134,100	\$712
NC	Stokes	\$128,600	\$650
NC	Surry	\$121,000	\$620
NC	Swain	\$123,200	\$634
NC	Transylvania	\$211,300	\$720
NC	Tyrrell	\$109,900	\$729
NC	Union	\$229,200	\$984
NC	Vance	\$97,700	\$687
NC	Wake	\$265,800	\$1,102
NC	Warren	\$95,000	\$602
NC	Washington	\$85,000	\$646
NC	Watauga	\$239,400	\$807
NC	Wayne	\$121,900	\$750
NC	Wilkes	\$124,000	\$625
NC	Wilson	\$121,300	\$751
NC	Yadkin	\$125,800	\$625
NC	Yancey	\$149,800	\$620
ND	Adams	\$148,800	\$544
ND	Barnes	\$118,800	\$677
ND	Benson	\$73,600	\$433
ND	Billings	\$181,600	\$950
ND	Bottineau	\$149,400	\$674
ND	Bowman	\$149,300	\$555
ND	Burke	\$114,500	\$733
ND	Burleigh	\$250,600	\$851
ND	Cass	\$211,500	\$804
ND	Cavalier	\$98,600	\$547
ND	Dickey	\$105,300	\$630
ND	Divide	\$159,300	\$830
ND	Dunn	\$189,100	\$947
ND	Eddy	\$83,500	\$603
ND	Emmons	\$101,700	\$484
ND	Foster	\$127,800	\$591
ND	Golden Valley	\$120,000	\$661
ND	Grand Forks	\$193,300	\$822
ND	Grant	\$77,700	\$525
ND	Griggs	\$98,200	\$432

State	County	Median Home Value	Median Gross Rent
ND	Hettinger	\$111,000	\$666
ND	Kidder	\$104,900	\$480
ND	LaMoure	\$103,200	\$529
ND	Logan	\$84,300	\$628
ND	McHenry	\$123,200	\$568
ND	McIntosh	\$76,600	\$528
ND	McKenzie	\$211,900	\$1,079
ND	McLean	\$163,000	\$683
ND	Mercer	\$175,200	\$744
ND	Morton	\$199,800	\$864
ND	Mountrail	\$167,900	\$746
ND	Nelson	\$85,200	\$508
ND	Oliver	\$177,600	\$547
ND	Pembina	\$89,700	\$575
ND	Pierce	\$114,800	\$668
ND	Ramsey	\$152,100	\$563
ND	Ransom	\$123,200	\$619
ND	Renville	\$140,400	\$714
ND	Richland	\$124,300	\$622
ND	Rolette	\$81,400	\$407
ND	Sargent	\$105,400	\$699
ND	Sheridan	\$83,400	\$445
ND	Sioux	\$83,000	\$455
ND	Slope	\$89,500	\$623
ND	Stark	\$238,100	\$929
ND	Steele	\$78,300	\$563
ND	Stutsman	\$146,100	\$685
ND	Towner	\$74,100	\$523
ND	Traill	\$139,400	\$598
ND	Walsh	\$85,600	\$660
ND	Ward	\$209,400	\$1,015
ND	Wells	\$97,900	\$621
ND	Williams	\$256,000	\$909
NE	Adams	\$118,300	\$676
NE	Antelope	\$80,600	\$543
NE	Arthur	\$104,600	\$525
NE	Banner	\$136,000	\$475
NE	Blaine	\$83,900	\$675



State	County	Median Home Value	Median Gross Rent
NE	Boone	\$111,800	\$605
NE	Box Butte	\$120,100	\$614
NE	Boyd	\$67,100	\$463
NE	Brown	\$80,100	\$518
NE	Buffalo	\$165,800	\$776
NE	Burt	\$94,600	\$595
NE	Butler	\$112,600	\$700
NE	Cass	\$170,700	\$773
NE	Cedar	\$121,000	\$643
NE	Chase	\$122,700	\$639
NE	Cherry	\$120,700	\$675
NE	Cheyenne	\$104,900	\$727
NE	Clay	\$88,300	\$602
NE	Colfax	\$87,800	\$661
NE	Cuming	\$115,200	\$658
NE	Custer	\$94,800	\$643
NE	Dakota	\$114,900	\$735
NE	Dawes	\$120,000	\$582
NE	Dawson	\$99,200	\$738
NE	Deuel	\$78,200	\$626
NE	Dixon	\$90,700	\$702
NE	Dodge	\$122,600	\$734
NE	Douglas	\$161,400	\$906
NE	Dundy	\$76,300	\$477
NE	Fillmore	\$79,100	\$596
NE	Franklin	\$65,200	\$539
NE	Frontier	\$100,200	\$632
NE	Furnas	\$68,800	\$612
NE	Gage	\$115,500	\$645
NE	Garden	\$81,100	\$630
NE	Garfield	\$98,500	\$431
NE	Gosper	\$115,100	\$663
NE	Grant	\$57,700	\$380
NE	Greeley	\$79,100	\$579
NE	Hall	\$142,300	\$736
NE	Hamilton	\$140,400	\$741
NE	Harlan	\$88,200	\$600
NE	Hayes	\$62,500	\$467

State	County	Median Home Value	Median Gross Rent
NE	Hitchcock	\$57,800	\$634
NE	Holt	\$108,500	\$645
NE	Hooker	\$84,200	\$530
NE	Howard	\$127,400	\$650
NE	Jefferson	\$80,100	\$594
NE	Johnson	\$83,200	\$658
NE	Kearney	\$140,000	\$697
NE	Keith	\$114,200	\$594
NE	Keya Paha	\$71,400	\$600
NE	Kimball	\$79,800	\$720
NE	Knox	\$89,300	\$478
NE	Lancaster	\$167,900	\$822
NE	Lincoln	\$135,700	\$697
NE	Logan	\$110,800	\$565
NE	Loup	\$122,600	\$519
NE	Madison	\$136,900	\$673
NE	McPherson	\$119,300	\$714
NE	Merrick	\$100,800	\$638
NE	Morrill	\$92,900	\$697
NE	Nance	\$78,400	\$556
NE	Nemaha	\$109,500	\$596
NE	Nuckolls	\$70,800	\$506
NE	Otoe	\$134,700	\$662
NE	Pawnee	\$71,600	\$524
NE	Perkins	\$113,100	\$700
NE	Phelps	\$127,000	\$607
NE	Pierce	\$116,700	\$608
NE	Platte	\$143,900	\$755
NE	Polk	\$100,200	\$602
NE	Red Willow	\$99,600	\$618
NE	Richardson	\$66,800	\$551
NE	Rock	\$78,300	\$555
NE	Saline	\$98,000	\$703
NE	Sarpy	\$183,700	\$984
NE	Saunders	\$161,800	\$747
NE	Scotts Bluff	\$121,900	\$744
NE	Seward	\$162,600	\$723
NE	Sheridan	\$72,300	\$613



State	County	Median Home Value	Median Gross Rent
NE	Sherman	\$89,400	\$533
NE	Sioux	\$113,900	\$608
NE	Stanton	\$115,100	\$853
NE	Thayer	\$66,800	\$566
NE	Thomas	\$120,300	\$555
NE	Thurston	\$81,900	\$600
NE	Valley	\$107,800	\$595
NE	Washington	\$185,800	\$700
NE	Wayne	\$135,900	\$690
NE	Webster	\$78,300	\$442
NE	Wheeler	\$89,000	\$444
NE	York	\$127,500	\$685
NH	Belknap	\$222,300	\$942
NH	Carroll	\$236,500	\$937
NH	Cheshire	\$190,600	\$946
NH	Coos	\$124,900	\$720
NH	Grafton	\$220,400	\$922
NH	Hillsborough	\$265,000	\$1,154
NH	Merrimack	\$232,100	\$1,024
NH	Rockingham	\$310,200	\$1,191
NH	Strafford	\$226,600	\$1,047
NH	Sullivan	\$174,000	\$935
NJ	Atlantic	\$218,300	\$1,094
NJ	Bergen	\$459,200	\$1,454
NJ	Burlington	\$247,600	\$1,299
NJ	Camden	\$195,800	\$1,051
NJ	Cape May	\$296,600	\$1,112
NJ	Cumberland	\$162,500	\$1,028
NJ	Essex	\$372,600	\$1,143
NJ	Gloucester	\$216,700	\$1,186
NJ	Hudson	\$364,100	\$1,340
NJ	Hunterdon	\$402,800	\$1,402
NJ	Mercer	\$284,200	\$1,233
NJ	Middlesex	\$336,200	\$1,432
NJ	Monmouth	\$408,400	\$1,372
NJ	Morris	\$448,800	\$1,476
NJ	Ocean	\$272,900	\$1,422
NJ	Passaic	\$336,600	\$1,273

State	County	Median Home Value	Median Gross Rent
NJ	Salem	\$185,300	\$1,016
NJ	Somerset	\$420,500	\$1,552
NJ	Sussex	\$266,000	\$1,260
NJ	Union	\$357,300	\$1,248
NJ	Warren	\$260,000	\$1,099
NM	Bernalillo	\$194,300	\$857
NM	Catron	\$161,800	\$1,150
NM	Chaves	\$108,700	\$771
NM	Cibola	\$86,800	\$658
NM	Colfax	\$107,400	\$594
NM	Curry	\$127,700	\$845
NM	De Baca	\$95,600	\$657
NM	Doña Ana	\$141,700	\$744
NM	Eddy	\$148,300	\$905
NM	Grant	\$126,700	\$689
NM	Guadalupe	\$85,400	\$373
NM	Harding	\$83,000	\$600
NM	Hidalgo	\$83,400	\$477
NM	Lea	\$123,900	\$857
NM	Lincoln	\$206,600	\$691
NM	Los Alamos	\$292,200	\$1,037
NM	Luna	\$84,500	\$531
NM	McKinley	\$64,500	\$663
NM	Mora	\$103,300	\$670
NM	Otero	\$108,300	\$814
NM	Quay	\$72,200	\$531
NM	Rio Arriba	\$164,800	\$621
NM	Roosevelt	\$113,800	\$759
NM	San Juan	\$150,400	\$811
NM	San Miguel	\$127,200	\$657
NM	Sandoval	\$191,300	\$1,065
NM	Santa Fe	\$282,600	\$1,016
NM	Sierra	\$111,900	\$537
NM	Socorro	\$97,200	\$641
NM	Taos	\$236,600	\$719
NM	Torrance	\$112,600	\$815
NM	Union	\$81,300	\$560
NM	Valencia	\$136,000	\$792



State	County	Median Home Value	Median Gross Rent
NV	Carson City	\$242,200	\$895
NV	Churchill	\$174,100	\$799
NV	Clark	\$238,300	\$1,088
NV	Douglas	\$346,500	\$1,077
NV	Elko	\$200,800	\$933
NV	Esmeralda	\$74,000	\$565
NV	Eureka	\$84,400	-
NV	Humboldt	\$173,300	\$816
NV	Lander	\$185,300	\$607
NV	Lincoln	\$134,700	\$612
NV	Lyon	\$183,900	\$976
NV	Mineral	\$85,900	\$554
NV	Nye	\$139,100	\$806
NV	Pershing	\$100,800	\$644
NV	Storey	\$222,900	\$729
NV	Washoe	\$299,400	\$1,000
NV	White Pine	\$151,900	\$681
NY	Albany	\$218,100	\$993
NY	Allegany	\$73,900	\$645
NY	Bronx	\$382,900	\$1,176
NY	Broome	\$115,600	\$766
NY	Cattaraugus	\$86,200	\$639
NY	Cayuga	\$123,000	\$747
NY	Chautauqua	\$86,300	\$649
NY	Chemung	\$106,500	\$805
NY	Chenango	\$97,000	\$667
NY	Clinton	\$132,000	\$796
NY	Columbia	\$231,100	\$931
NY	Cortland	\$118,100	\$764
NY	Delaware	\$136,300	\$696
NY	Dutchess	\$278,100	\$1,194
NY	Erie	\$146,500	\$804
NY	Essex	\$151,900	\$802
NY	Franklin	\$105,500	\$702
NY	Fulton	\$108,700	\$759
NY	Genesee	\$117,600	\$746
NY	Greene	\$174,700	\$906
NY	Hamilton	\$164,900	\$761

State	County	Median Home Value	Median Gross Rent
NY	Herkimer	\$97,200	\$680
NY	Jefferson	\$149,500	\$979
NY	Kings	\$665,300	\$1,374
NY	Lewis	\$120,000	\$733
NY	Livingston	\$126,700	\$781
NY	Madison	\$131,800	\$771
NY	Monroe	\$144,700	\$902
NY	Montgomery	\$101,000	\$749
NY	Nassau	\$474,800	\$1,738
NY	New York	\$944,600	\$1,682
NY	Niagara	\$119,300	\$692
NY	Oneida	\$123,100	\$755
NY	Onondaga	\$142,300	\$852
NY	Ontario	\$160,000	\$875
NY	Orange	\$263,700	\$1,223
NY	Orleans	\$95,600	\$723
NY	Oswego	\$102,000	\$763
NY	Otsego	\$144,000	\$833
NY	Putnam	\$356,300	\$1,387
NY	Queens	\$504,900	\$1,520
NY	Rensselaer	\$185,100	\$945
NY	Richmond	\$478,600	\$1,282
NY	Rockland	\$434,000	\$1,463
NY	Saratoga	\$251,200	\$1,090
NY	Schenectady	\$165,400	\$922
NY	Schoharie	\$143,500	\$792
NY	Schuyler	\$121,300	\$730
NY	Seneca	\$101,400	\$761
NY	St. Lawrence	\$91,600	\$730
NY	Steuben	\$98,200	\$692
NY	Suffolk	\$386,800	\$1,698
NY	Sullivan	\$169,500	\$876
NY	Tioga	\$117,100	\$736
NY	Tompkins	\$199,400	\$1,107
NY	Ulster	\$225,500	\$1,086
NY	Warren	\$193,800	\$884
NY	Washington	\$145,900	\$848
NY	Wayne	\$121,700	\$757



State	County	Median Home Value	Median Gross Rent
NY	Westchester	\$528,300	\$1,493
NY	Wyoming	\$112,200	\$640
NY	Yates	\$128,800	\$753
OH	Adams	\$100,200	\$595
OH	Allen	\$113,500	\$687
OH	Ashland	\$124,900	\$730
OH	Ashtabula	\$108,300	\$679
OH	Athens	\$122,000	\$764
OH	Auglaize	\$143,800	\$688
OH	Belmont	\$98,500	\$633
OH	Brown	\$124,500	\$685
OH	Butler	\$165,900	\$863
OH	Carroll	\$123,900	\$694
OH	Champaign	\$126,200	\$698
OH	Clark	\$111,600	\$731
OH	Clermont	\$164,200	\$832
OH	Clinton	\$125,300	\$717
OH	Columbiana	\$106,700	\$650
OH	Coshocton	\$100,000	\$612
OH	Crawford	\$87,200	\$648
OH	Cuyahoga	\$128,000	\$790
OH	Darke	\$114,900	\$671
OH	Defiance	\$117,700	\$695
OH	Delaware	\$293,900	\$1,040
OH	Erie	\$136,700	\$739
OH	Fairfield	\$173,600	\$866
OH	Fayette	\$112,700	\$715
OH	Franklin	\$165,800	\$942
OH	Fulton	\$137,000	\$707
OH	Gallia	\$106,200	\$675
OH	Geauga	\$230,200	\$815
OH	Greene	\$168,200	\$899
OH	Guernsey	\$106,600	\$670
OH	Hamilton	\$149,300	\$779
OH	Hancock	\$139,900	\$747
OH	Hardin	\$98,400	\$663
OH	Harrison	\$89,800	\$617
OH	Henry	\$121,900	\$686

State	County	Median Home Value	Median Gross Rent
OH	Highland	\$111,700	\$680
OH	Hocking	\$126,700	\$606
OH	Holmes	\$200,700	\$639
OH	Huron	\$120,800	\$685
OH	Jackson	\$94,600	\$695
OH	Jefferson	\$90,000	\$650
OH	Knox	\$147,900	\$736
OH	Lake	\$153,100	\$881
OH	Lawrence	\$103,000	\$704
OH	Licking	\$164,100	\$832
OH	Logan	\$129,100	\$733
OH	Lorain	\$145,100	\$768
OH	Lucas	\$113,100	\$723
OH	Madison	\$162,200	\$795
OH	Mahoning	\$103,400	\$670
OH	Marion	\$97,500	\$721
OH	Medina	\$189,700	\$861
OH	Meigs	\$92,900	\$585
OH	Mercer	\$144,100	\$677
OH	Miami	\$145,800	\$767
OH	Monroe	\$104,700	\$577
OH	Montgomery	\$115,400	\$775
OH	Morgan	\$96,500	\$588
OH	Morrow	\$144,900	\$703
OH	Muskingum	\$116,200	\$685
OH	Noble	\$98,400	\$643
OH	Ottawa	\$148,400	\$724
OH	Paulding	\$94,300	\$662
OH	Perry	\$107,600	\$616
OH	Pickaway	\$157,800	\$792
OH	Pike	\$106,500	\$656
OH	Portage	\$157,300	\$841
OH	Preble	\$119,300	\$717
OH	Putnam	\$151,600	\$683
OH	Richland	\$105,600	\$664
OH	Ross	\$120,900	\$727
OH	Sandusky	\$113,100	\$684
OH	Scioto	\$94,500	\$590



State	County	Median Home Value	Median Gross Rent
OH	Seneca	\$101,800	\$700
OH	Shelby	\$139,100	\$731
OH	Stark	\$130,700	\$728
OH	Summit	\$140,700	\$806
OH	Trumbull	\$102,500	\$659
OH	Tuscarawas	\$121,900	\$756
OH	Union	\$196,500	\$943
OH	Van Wert	\$102,400	\$690
OH	Vinton	\$90,600	\$623
OH	Warren	\$210,900	\$1,035
OH	Washington	\$125,600	\$659
OH	Wayne	\$145,700	\$728
OH	Williams	\$98,300	\$684
OH	Wood	\$157,900	\$786
OH	Wyandot	\$115,800	\$625
OK	Adair	\$83,500	\$567
OK	Alfalfa	\$78,900	\$691
OK	Atoka	\$98,800	\$568
OK	Beaver	\$101,800	\$679
OK	Beckham	\$120,100	\$725
OK	Blaine	\$82,900	\$564
OK	Bryan	\$107,700	\$732
OK	Caddo	\$82,500	\$565
OK	Canadian	\$160,200	\$946
OK	Carter	\$112,400	\$753
OK	Cherokee	\$115,900	\$635
OK	Choctaw	\$95,500	\$553
OK	Cimarron	\$55,800	\$539
OK	Cleveland	\$159,500	\$908
OK	Coal	\$84,900	\$613
OK	Comanche	\$125,400	\$831
OK	Cotton	\$75,400	\$611
OK	Craig	\$104,700	\$702
OK	Creek	\$116,200	\$776
OK	Custer	\$135,500	\$710
OK	Delaware	\$114,900	\$673
OK	Dewey	\$93,700	\$651
OK	Ellis	\$84,700	\$670

State	County	Median Home Value	Median Gross Rent
OK	Garfield	\$106,800	\$830
OK	Garvin	\$95,200	\$647
OK	Grady	\$125,800	\$684
OK	Grant	\$78,500	\$665
OK	Greer	\$71,700	\$534
OK	Harmon	\$62,600	\$634
OK	Harper	\$79,500	\$706
OK	Haskell	\$89,600	\$602
OK	Hughes	\$70,800	\$551
OK	Jackson	\$99,000	\$725
OK	Jefferson	\$62,500	\$522
OK	Johnston	\$79,100	\$595
OK	Kay	\$88,800	\$665
OK	Kingfisher	\$140,500	\$748
OK	Kiowa	\$62,100	\$574
OK	Latimer	\$86,200	\$574
OK	Le Flore	\$88,400	\$637
OK	Lincoln	\$107,700	\$667
OK	Logan	\$160,700	\$747
OK	Love	\$106,400	\$694
OK	Major	\$94,700	\$744
OK	Marshall	\$88,000	\$668
OK	Mayes	\$109,900	\$722
OK	McClain	\$171,700	\$754
OK	McCurtain	\$81,600	\$571
OK	McIntosh	\$96,000	\$589
OK	Murray	\$120,000	\$685
OK	Muskogee	\$101,900	\$676
OK	Noble	\$95,800	\$680
OK	Nowata	\$83,500	\$611
OK	Okfuskee	\$75,900	\$564
OK	Oklahoma	\$148,000	\$851
OK	Okmulgee	\$82,600	\$655
OK	Osage	\$113,400	\$724
OK	Ottawa	\$85,100	\$678
OK	Pawnee	\$91,500	\$714
OK	Payne	\$154,000	\$795
OK	Pittsburg	\$102,200	\$705



State	County	Median Home Value	Median Gross Rent
OK	Pontotoc	\$125,700	\$692
OK	Pottawatomie	\$115,900	\$697
OK	Pushmataha	\$78,500	\$518
OK	Roger Mills	\$113,400	\$574
OK	Rogers	\$157,300	\$851
OK	Seminole	\$72,900	\$624
OK	Sequoyah	\$94,600	\$667
OK	Stephens	\$105,500	\$688
OK	Texas	\$105,900	\$698
OK	Tillman	\$53,100	\$613
OK	Tulsa	\$150,500	\$845
OK	Wagoner	\$154,400	\$859
OK	Washington	\$117,100	\$708
OK	Washita	\$82,600	\$682
OK	Woods	\$98,400	\$698
OK	Woodward	\$119,500	\$791
OR	Baker	\$160,900	\$675
OR	Benton	\$303,200	\$1,019
OR	Clackamas	\$369,100	\$1,205
OR	Clatsop	\$268,100	\$906
OR	Columbia	\$240,500	\$909
OR	Coos	\$188,300	\$794
OR	Crook	\$213,000	\$856
OR	Curry	\$251,500	\$870
OR	Deschutes	\$336,400	\$1,130
OR	Douglas	\$186,700	\$790
OR	Gilliam	\$112,900	\$875
OR	Grant	\$143,100	\$691
OR	Harney	\$117,600	\$621
OR	Hood River	\$355,100	\$1,150
OR	Jackson	\$261,700	\$954
OR	Jefferson	\$204,100	\$823
OR	Josephine	\$251,000	\$860
OR	Klamath	\$162,100	\$750
OR	Lake	\$125,300	\$688
OR	Lane	\$246,500	\$954
OR	Lincoln	\$233,400	\$880
OR	Linn	\$200,900	\$928

State	County	Median Home Value	Median Gross Rent
OR	Malheur	\$135,500	\$664
OR	Marion	\$225,800	\$941
OR	Morrow	\$133,900	\$771
OR	Multnomah	\$361,300	\$1,172
OR	Polk	\$242,600	\$927
OR	Sherman	\$148,300	\$740
OR	Tillamook	\$240,400	\$878
OR	Umatilla	\$158,200	\$720
OR	Union	\$181,800	\$795
OR	Wallowa	\$227,700	\$684
OR	Wasco	\$199,700	\$788
OR	Washington	\$360,400	\$1,270
OR	Wheeler	\$143,500	\$588
OR	Yamhill	\$274,900	\$996
PA	Adams	\$201,900	\$910
PA	Allegheny	\$147,700	\$865
PA	Armstrong	\$103,600	\$656
PA	Beaver	\$133,600	\$682
PA	Bedford	\$128,200	\$680
PA	Berks	\$174,200	\$918
PA	Blair	\$120,300	\$711
PA	Bradford	\$146,200	\$711
PA	Bucks	\$323,300	\$1,207
PA	Butler	\$197,600	\$836
PA	Cambria	\$90,900	\$620
PA	Cameron	\$75,800	\$603
PA	Carbon	\$141,600	\$800
PA	Centre	\$220,500	\$966
PA	Chester	\$347,000	\$1,287
PA	Clarion	\$114,300	\$628
PA	Clearfield	\$94,000	\$633
PA	Clinton	\$130,900	\$724
PA	Columbia	\$149,100	\$762
PA	Crawford	\$110,900	\$658
PA	Cumberland	\$197,900	\$973
PA	Dauphin	\$165,200	\$922
PA	Delaware	\$239,600	\$1,055
PA	Elk	\$99,000	\$589



State	County	Median Home Value	Median Gross Rent
PA	Erie	\$130,000	\$737
PA	Fayette	\$97,200	\$657
PA	Forest	\$89,500	\$571
PA	Franklin	\$175,600	\$868
PA	Fulton	\$156,800	\$680
PA	Greene	\$114,400	\$655
PA	Huntingdon	\$126,800	\$625
PA	Indiana	\$115,500	\$705
PA	Jefferson	\$99,800	\$632
PA	Juniata	\$145,300	\$663
PA	Lackawanna	\$149,700	\$779
PA	Lancaster	\$200,400	\$978
PA	Lawrence	\$106,500	\$695
PA	Lebanon	\$169,200	\$844
PA	Lehigh	\$200,100	\$1,031
PA	Luzerne	\$125,400	\$767
PA	Lycoming	\$152,400	\$784
PA	McKean	\$79,800	\$644
PA	Mercer	\$119,600	\$679
PA	Mifflin	\$109,900	\$665
PA	Monroe	\$167,000	\$1,087
PA	Montgomery	\$305,800	\$1,253
PA	Montour	\$181,500	\$742
PA	Northampton	\$214,200	\$1,046
PA	Northumberland	\$115,200	\$653
PA	Perry	\$166,200	\$782
PA	Philadelphia	\$156,800	\$1,007
PA	Pike	\$187,000	\$1,197
PA	Potter	\$105,500	\$683
PA	Schuylkill	\$97,400	\$691
PA	Snyder	\$161,400	\$728
PA	Somerset	\$104,300	\$601
PA	Sullivan	\$151,800	\$628
PA	Susquehanna	\$162,500	\$733
PA	Tioga	\$138,700	\$726
PA	Union	\$180,200	\$743
PA	Venango	\$85,700	\$621
PA	Warren	\$95,400	\$594

State	County	Median Home Value	Median Gross Rent
PA	Washington	\$162,600	\$746
PA	Wayne	\$181,000	\$816
PA	Westmoreland	\$148,900	\$709
PA	Wyoming	\$164,000	\$809
PA	York	\$173,200	\$937
RI	Bristol	\$345,200	\$1,034
RI	Kent	\$224,600	\$1,038
RI	Newport	\$375,000	\$1,221
RI	Providence	\$223,600	\$945
RI	Washington	\$328,300	\$1,100
SC	Abbeville	\$89,000	\$684
SC	Aiken	\$142,200	\$794
SC	Allendale	\$52,100	\$608
SC	Anderson	\$137,200	\$747
SC	Bamberg	\$71,400	\$800
SC	Barnwell	\$79,900	\$610
SC	Beaufort	\$288,900	\$1,157
SC	Berkeley	\$174,000	\$1,055
SC	Calhoun	\$104,000	\$613
SC	Charleston	\$295,600	\$1,147
SC	Cherokee	\$95,300	\$686
SC	Chester	\$90,500	\$625
SC	Chesterfield	\$82,400	\$647
SC	Clarendon	\$93,800	\$605
SC	Colleton	\$85,100	\$716
SC	Darlington	\$87,800	\$662
SC	Dillon	\$72,800	\$547
SC	Dorchester	\$186,300	\$1,069
SC	Edgefield	\$126,500	\$617
SC	Fairfield	\$102,700	\$722
SC	Florence	\$130,400	\$754
SC	Georgetown	\$187,200	\$933
SC	Greenville	\$172,100	\$880
SC	Greenwood	\$117,300	\$705
SC	Hampton	\$73,000	\$551
SC	Horry	\$172,500	\$915
SC	Jasper	\$154,400	\$906
SC	Kershaw	\$124,700	\$745



State	County	Median Home Value	Median Gross Rent
SC	Lancaster	\$182,400	\$753
SC	Laurens	\$91,300	\$733
SC	Lee	\$73,300	\$644
SC	Lexington	\$151,900	\$907
SC	Marion	\$76,700	\$559
SC	Marlboro	\$64,000	\$556
SC	McCormick	\$117,700	\$579
SC	Newberry	\$100,000	\$722
SC	Oconee	\$155,200	\$725
SC	Orangeburg	\$93,200	\$679
SC	Pickens	\$138,900	\$749
SC	Richland	\$158,200	\$952
SC	Saluda	\$107,700	\$684
SC	Spartanburg	\$133,700	\$773
SC	Sumter	\$113,900	\$776
SC	Union	\$77,300	\$664
SC	Williamsburg	\$66,700	\$610
SC	York	\$186,000	\$938
SD	Aurora	\$78,300	\$643
SD	Beadle	\$101,000	\$587
SD	Bennett	\$75,700	\$583
SD	Bon Homme	\$82,300	\$544
SD	Brookings	\$172,300	\$727
SD	Brown	\$157,900	\$680
SD	Brule	\$140,600	\$614
SD	Buffalo	\$49,600	\$457
SD	Butte	\$130,900	\$676
SD	Campbell	\$65,300	\$537
SD	Charles Mix	\$102,200	\$531
SD	Clark	\$88,700	\$513
SD	Clay	\$157,600	\$741
SD	Codington	\$168,500	\$721
SD	Corson	\$57,500	\$447
SD	Custer	\$216,800	\$827
SD	Davison	\$150,100	\$717
SD	Day	\$92,900	\$529
SD	Deuel	\$118,500	\$512
SD	Dewey	\$63,600	\$551

State	County	Median Home Value	Median Gross Rent
SD	Douglas	\$84,500	\$511
SD	Edmunds	\$103,100	\$597
SD	Fall River	\$121,100	\$628
SD	Faulk	\$86,400	\$638
SD	Grant	\$125,700	\$651
SD	Gregory	\$74,300	\$532
SD	Haakon	\$86,900	\$663
SD	Hamlin	\$129,800	\$589
SD	Hand	\$118,700	\$554
SD	Hanson	\$118,600	\$806
SD	Harding	\$97,100	\$610
SD	Hughes	\$174,900	\$632
SD	Hutchinson	\$84,700	\$543
SD	Hyde	\$78,000	\$616
SD	Jackson	\$54,900	\$513
SD	Jerauld	\$79,600	\$485
SD	Jones	\$78,600	\$433
SD	Kingsbury	\$105,800	\$457
SD	Lake	\$157,200	\$559
SD	Lawrence	\$203,000	\$733
SD	Lincoln	\$218,400	\$928
SD	Lyman	\$86,600	\$576
SD	Marshall	\$113,900	\$580
SD	McCook	\$124,200	\$594
SD	McPherson	\$56,300	\$554
SD	Meade	\$180,500	\$860
SD	Mellette	\$44,500	\$502
SD	Miner	\$75,000	\$549
SD	Minnehaha	\$173,400	\$777
SD	Moody	\$125,300	\$567
SD	Oglala Lakota	\$20,700	\$525
SD	Pennington	\$179,900	\$824
SD	Perkins	\$91,200	\$588
SD	Potter	\$89,800	\$627
SD	Roberts	\$102,300	\$574
SD	Sanborn	\$76,700	\$571
SD	Spink	\$79,800	\$580
SD	Stanley	\$165,800	\$728



State	County	Median Home Value	Median Gross Rent
SD	Sully	\$150,400	\$589
SD	Todd	\$33,500	\$427
SD	Tripp	\$89,400	\$552
SD	Turner	\$115,000	\$643
SD	Union	\$172,400	\$828
SD	Walworth	\$82,900	\$692
SD	Yankton	\$142,700	\$616
SD	Ziebach	\$56,900	\$571
TN	Anderson	\$139,800	\$726
TN	Bedford	\$140,500	\$758
TN	Benton	\$85,800	\$633
TN	Bledsoe	\$129,400	\$641
TN	Blount	\$174,600	\$768
TN	Bradley	\$154,100	\$776
TN	Campbell	\$97,200	\$593
TN	Cannon	\$155,300	\$627
TN	Carroll	\$87,100	\$608
TN	Carter	\$119,600	\$622
TN	Cheatham	\$176,400	\$956
TN	Chester	\$114,400	\$696
TN	Claiborne	\$107,500	\$616
TN	Clay	\$88,700	\$489
TN	Cocke	\$111,000	\$602
TN	Coffee	\$127,200	\$713
TN	Crockett	\$98,900	\$699
TN	Cumberland	\$143,000	\$690
TN	Davidson	\$219,900	\$1,036
TN	Decatur	\$94,700	\$547
TN	DeKalb	\$137,800	\$652
TN	Dickson	\$156,600	\$756
TN	Dyer	\$99,100	\$670
TN	Fayette	\$191,200	\$711
TN	Fentress	\$100,400	\$499
TN	Franklin	\$128,900	\$662
TN	Gibson	\$94,900	\$681
TN	Giles	\$123,300	\$643
TN	Grainger	\$113,500	\$635
TN	Greene	\$118,500	\$602

State	County	Median Home Value	Median Gross Rent
TN	Grundy	\$83,100	\$609
TN	Hamblen	\$132,200	\$717
TN	Hamilton	\$171,400	\$840
TN	Hancock	\$88,800	\$410
TN	Hardeman	\$86,200	\$618
TN	Hardin	\$115,800	\$605
TN	Hawkins	\$118,600	\$608
TN	Haywood	\$102,200	\$642
TN	Henderson	\$93,500	\$640
TN	Henry	\$101,200	\$629
TN	Hickman	\$111,300	\$687
TN	Houston	\$98,300	\$669
TN	Humphreys	\$104,200	\$639
TN	Jackson	\$107,000	\$538
TN	Jefferson	\$142,200	\$671
TN	Johnson	\$118,700	\$532
TN	Knox	\$174,700	\$864
TN	Lake	\$74,500	\$550
TN	Lauderdale	\$84,100	\$646
TN	Lawrence	\$103,200	\$634
TN	Lewis	\$89,700	\$563
TN	Lincoln	\$124,000	\$696
TN	Loudon	\$199,400	\$750
TN	Macon	\$112,500	\$622
TN	Madison	\$127,100	\$851
TN	Marion	\$123,500	\$672
TN	Marshall	\$124,700	\$726
TN	Maury	\$170,400	\$857
TN	McMinn	\$125,300	\$668
TN	McNairy	\$93,600	\$597
TN	Meigs	\$123,400	\$701
TN	Monroe	\$122,600	\$619
TN	Montgomery	\$159,500	\$954
TN	Moore	\$168,300	\$661
TN	Morgan	\$98,400	\$675
TN	Obion	\$89,200	\$590
TN	Overton	\$115,300	\$512
TN	Perry	\$83,400	\$587



State	County	Median Home Value	Median Gross Rent
TN	Pickett	\$151,900	\$522
TN	Polk	\$113,800	\$678
TN	Putnam	\$155,700	\$678
TN	Rhea	\$113,500	\$635
TN	Roane	\$138,100	\$680
TN	Robertson	\$176,300	\$879
TN	Rutherford	\$190,200	\$996
TN	Scott	\$90,400	\$527
TN	Sequatchie	\$141,500	\$673
TN	Sevier	\$168,600	\$764
TN	Shelby	\$142,300	\$922
TN	Smith	\$132,100	\$593
TN	Stewart	\$125,500	\$650
TN	Sullivan	\$133,900	\$652
TN	Sumner	\$212,100	\$996
TN	Tipton	\$145,800	\$747
TN	Trousdale	\$133,200	\$716
TN	Unicoi	\$131,000	\$616
TN	Union	\$120,000	\$632
TN	Van Buren	\$92,800	\$426
TN	Warren	\$108,200	\$626
TN	Washington	\$159,400	\$743
TN	Wayne	\$105,600	\$531
TN	Weakley	\$96,000	\$601
TN	White	\$110,300	\$643
TN	Williamson	\$417,700	\$1,443
TN	Wilson	\$243,400	\$1,026
TX	Anderson	\$92,900	\$748
TX	Andrews	\$135,600	\$1,000
TX	Angelina	\$100,600	\$805
TX	Aransas	\$158,400	\$942
TX	Archer	\$133,500	\$638
TX	Armstrong	\$137,700	\$824
TX	Atascosa	\$100,200	\$834
TX	Austin	\$188,900	\$824
TX	Bailey	\$68,600	\$668
TX	Bandera	\$167,600	\$872
TX	Bastrop	\$160,100	\$960

State	County	Median Home Value	Median Gross Rent
TX	Baylor	\$70,500	\$444
TX	Bee	\$88,200	\$913
TX	Bell	\$141,200	\$908
TX	Bexar	\$152,400	\$980
TX	Blanco	\$235,700	\$830
TX	Borden	\$113,100	-
TX	Bosque	\$110,600	\$741
TX	Bowie	\$113,300	\$746
TX	Brazoria	\$173,900	\$1,087
TX	Brazos	\$186,000	\$930
TX	Brewster	\$134,300	\$687
TX	Briscoe	\$65,400	\$650
TX	Brooks	\$64,000	\$626
TX	Brown	\$97,500	\$759
TX	Burleson	\$109,800	\$732
TX	Burnet	\$182,600	\$816
TX	Caldwell	\$127,800	\$909
TX	Calhoun	\$115,000	\$745
TX	Callahan	\$89,000	\$748
TX	Cameron	\$83,300	\$710
TX	Camp	\$87,500	\$730
TX	Carson	\$111,100	\$758
TX	Cass	\$86,200	\$640
TX	Castro	\$81,900	\$636
TX	Chambers	\$185,700	\$889
TX	Cherokee	\$100,700	\$706
TX	Childress	\$80,000	\$742
TX	Clay	\$90,200	\$709
TX	Cochran	\$34,100	\$520
TX	Coke	\$79,100	\$613
TX	Coleman	\$70,000	\$666
TX	Collin	\$288,900	\$1,297
TX	Collingsworth	\$51,800	\$644
TX	Colorado	\$116,300	\$702
TX	Comal	\$262,400	\$1,109
TX	Comanche	\$101,400	\$546
TX	Concho	\$93,500	\$710
TX	Cooke	\$145,700	\$850



State	County	Median Home Value	Median Gross Rent
TX	Coryell	\$110,100	\$944
TX	Cottle	\$41,500	\$356
TX	Crane	\$91,900	\$740
TX	Crockett	\$79,900	\$550
TX	Crosby	\$57,800	\$573
TX	Culberson	\$56,900	\$566
TX	Dallam	\$82,800	\$727
TX	Dallas	\$161,500	\$1,046
TX	Dawson	\$67,300	\$624
TX	Deaf Smith	\$91,800	\$780
TX	Delta	\$78,400	\$586
TX	Denton	\$255,300	\$1,171
TX	DeWitt	\$106,200	\$733
TX	Dickens	\$54,100	\$482
TX	Dimmit	\$73,800	\$694
TX	Donley	\$69,500	\$664
TX	Duval	\$49,800	\$638
TX	Eastland	\$68,500	\$582
TX	Ector	\$133,900	\$1,013
TX	Edwards	\$75,300	\$467
TX	El Paso	\$119,100	\$812
TX	Ellis	\$172,900	\$1,012
TX	Erath	\$146,000	\$839
TX	Falls	\$66,200	\$513
TX	Fannin	\$113,200	\$763
TX	Fayette	\$165,000	\$767
TX	Fisher	\$60,100	\$570
TX	Floyd	\$63,900	\$713
TX	Foard	\$45,200	\$455
TX	Fort Bend	\$251,100	\$1,357
TX	Franklin	\$137,300	\$805
TX	Freestone	\$98,800	\$699
TX	Frio	\$75,300	\$733
TX	Gaines	\$122,800	\$718
TX	Galveston	\$185,100	\$1,030
TX	Garza	\$76,400	\$829
TX	Gillespie	\$276,100	\$931
TX	Glasscock	\$221,700	\$881

State	County	Median Home Value	Median Gross Rent
TX	Goliad	\$128,900	\$632
TX	Gonzales	\$112,200	\$746
TX	Gray	\$77,600	\$740
TX	Grayson	\$125,000	\$857
TX	Gregg	\$132,000	\$835
TX	Grimes	\$124,500	\$713
TX	Guadalupe	\$183,900	\$1,065
TX	Hale	\$80,300	\$670
TX	Hall	\$48,200	\$538
TX	Hamilton	\$127,000	\$712
TX	Hansford	\$97,400	\$752
TX	Hardeman	\$38,100	\$567
TX	Hardin	\$120,000	\$784
TX	Harris	\$165,300	\$1,031
TX	Harrison	\$124,600	\$779
TX	Hartley	\$160,000	\$860
TX	Haskell	\$51,400	\$609
TX	Hays	\$222,300	\$1,107
TX	Hemphill	\$135,000	\$827
TX	Henderson	\$102,500	\$770
TX	Hidalgo	\$84,000	\$716
TX	Hill	\$98,700	\$732
TX	Hockley	\$88,800	\$697
TX	Hood	\$180,900	\$918
TX	Hopkins	\$100,100	\$770
TX	Houston	\$84,500	\$676
TX	Howard	\$93,100	\$870
TX	Hudspeth	\$46,000	\$619
TX	Hunt	\$114,500	\$848
TX	Hutchinson	\$77,300	\$797
TX	Irion	\$137,500	\$1,045
TX	Jack	\$83,000	\$694
TX	Jackson	\$103,300	\$828
TX	Jasper	\$104,600	\$746
TX	Jeff Davis	\$112,900	\$678
TX	Jefferson	\$107,800	\$839
TX	Jim Hogg	\$66,800	\$496
TX	Jim Wells	\$76,300	\$730



State	County	Median Home Value	Median Gross Rent
TX	Johnson	\$144,700	\$968
TX	Jones	\$75,400	\$713
TX	Karnes	\$97,800	\$725
TX	Kaufman	\$161,600	\$979
TX	Kendall	\$326,800	\$1,154
TX	Kenedy	\$31,400	\$509
TX	Kent	\$39,700	\$483
TX	Kerr	\$170,600	\$839
TX	Kimble	\$165,000	\$691
TX	King	\$38,300	\$613
TX	Kinney	\$72,800	\$542
TX	Kleberg	\$88,200	\$823
TX	Knox	\$43,800	\$524
TX	La Salle	\$81,600	\$629
TX	Lamar	\$94,800	\$710
TX	Lamb	\$64,700	\$703
TX	Lampasas	\$142,900	\$813
TX	Lavaca	\$155,600	\$709
TX	Lee	\$125,700	\$891
TX	Leon	\$110,100	\$730
TX	Liberty	\$101,200	\$832
TX	Limestone	\$90,000	\$694
TX	Lipscomb	\$86,300	\$696
TX	Live Oak	\$94,700	\$773
TX	Llano	\$186,100	\$840
TX	Loving	n/a	n/a
TX	Lubbock	\$130,800	\$912
TX	Lynn	\$79,300	\$721
TX	Madison	\$112,800	\$727
TX	Marion	\$93,000	\$712
TX	Martin	\$133,100	\$810
TX	Mason	\$163,600	\$825
TX	Matagorda	\$107,500	\$815
TX	Maverick	\$94,800	\$665
TX	McCulloch	\$85,600	\$707
TX	McLennan	\$133,400	\$846
TX	McMullen	\$106,600	\$813
TX	Medina	\$139,800	\$843

State	County	Median Home Value	Median Gross Rent
TX	Menard	\$57,000	\$613
TX	Midland	\$197,400	\$1,237
TX	Milam	\$97,100	\$711
TX	Mills	\$123,400	\$481
TX	Mitchell	\$70,000	\$672
TX	Montague	\$112,700	\$819
TX	Montgomery	\$223,900	\$1,175
TX	Moore	\$115,100	\$773
TX	Morris	\$86,300	\$670
TX	Motley	\$55,800	\$619
TX	Nacogdoches	\$119,700	\$772
TX	Navarro	\$95,000	\$792
TX	Newton	\$74,600	\$682
TX	Nolan	\$72,000	\$684
TX	Nueces	\$130,700	\$986
TX	Ochiltree	\$99,300	\$798
TX	Oldham	\$95,700	\$850
TX	Orange	\$107,600	\$815
TX	Palo Pinto	\$95,900	\$759
TX	Panola	\$98,300	\$742
TX	Parker	\$198,400	\$991
TX	Parmer	\$92,300	\$700
TX	Pecos	\$75,100	\$872
TX	Polk	\$94,300	\$714
TX	Potter	\$90,100	\$784
TX	Presidio	\$58,400	\$575
TX	Rains	\$121,100	\$719
TX	Randall	\$162,700	\$896
TX	Reagan	\$94,100	\$844
TX	Real	\$103,000	\$808
TX	Red River	\$67,200	\$604
TX	Reeves	\$62,200	\$829
TX	Refugio	\$82,500	\$682
TX	Roberts	\$132,100	\$775
TX	Robertson	\$104,000	\$702
TX	Rockwall	\$244,400	\$1,398
TX	Runnels	\$77,600	\$616
TX	Rusk	\$118,500	\$752



State	County	Median Home Value	Median Gross Rent
TX	Sabine	\$101,200	\$600
TX	San Augustine	\$86,700	\$544
TX	San Jacinto	\$109,000	\$730
TX	San Patricio	\$117,700	\$945
TX	San Saba	\$97,900	\$695
TX	Schleicher	\$69,800	\$474
TX	Scurry	\$88,100	\$767
TX	Shackelford	\$80,300	\$582
TX	Shelby	\$72,600	\$571
TX	Sherman	\$98,400	\$760
TX	Smith	\$153,500	\$901
TX	Somervell	\$191,600	\$1,018
TX	Starr	\$68,300	\$543
TX	Stephens	\$71,400	\$597
TX	Sterling	\$64,700	\$918
TX	Stonewall	\$58,200	\$510
TX	Sutton	\$95,700	\$640
TX	Swisher	\$73,800	\$707
TX	Tarrant	\$170,300	\$1,049
TX	Taylor	\$119,100	\$912
TX	Terrell	\$72,100	\$685
TX	Terry	\$76,100	\$723
TX	Throckmorton	\$68,000	\$475
TX	Titus	\$97,600	\$714
TX	Tom Green	\$130,800	\$860
TX	Travis	\$298,800	\$1,232
TX	Trinity	\$79,700	\$763
TX	Tyler	\$85,400	\$720
TX	Upshur	\$123,800	\$825
TX	Upton	\$65,700	\$675
TX	Uvalde	\$80,700	\$660
TX	Val Verde	\$95,900	\$721
TX	Van Zandt	\$121,900	\$834
TX	Victoria	\$136,900	\$885
TX	Walker	\$149,100	\$882
TX	Waller	\$174,900	\$913
TX	Ward	\$86,100	\$891
TX	Washington	\$170,900	\$861

State	County	Median Home Value	Median Gross Rent
TX	Webb	\$119,900	\$818
TX	Wharton	\$122,900	\$733
TX	Wheeler	\$85,800	\$655
TX	Wichita	\$96,000	\$791
TX	Wilbarger	\$73,200	\$643
TX	Willacy	\$56,800	\$596
TX	Williamson	\$245,100	\$1,248
TX	Wilson	\$181,200	\$900
TX	Winkler	\$64,400	\$851
TX	Wise	\$154,000	\$984
TX	Wood	\$130,200	\$764
TX	Yoakum	\$100,000	\$802
TX	Young	\$89,000	\$661
TX	Zapata	\$69,500	\$491
TX	Zavala	\$48,500	\$609
UT	Beaver	\$161,700	\$685
UT	Box Elder	\$189,900	\$732
UT	Cache	\$218,400	\$771
UT	Carbon	\$136,100	\$649
UT	Daggett	\$211,300	\$413
UT	Davis	\$265,900	\$1,055
UT	Duchesne	\$183,400	\$861
UT	Emery	\$139,500	\$612
UT	Garfield	\$179,900	\$755
UT	Grand	\$238,000	\$871
UT	Iron	\$201,400	\$778
UT	Juab	\$203,200	\$778
UT	Kane	\$190,000	\$948
UT	Millard	\$145,600	\$683
UT	Morgan	\$359,300	\$1,185
UT	Piute	\$155,100	\$738
UT	Rich	\$192,200	\$695
UT	Salt Lake	\$281,800	\$1,068
UT	San Juan	\$133,200	\$639
UT	Sanpete	\$174,000	\$725
UT	Sevier	\$156,700	\$723
UT	Summit	\$598,900	\$1,278
UT	Tooele	\$209,700	\$900



State	County	Median Home Value	Median Gross Rent
UT	Uintah	\$191,900	\$873
UT	Utah	\$280,100	\$996
UT	Wasatch	\$388,900	\$1,321
UT	Washington	\$262,200	\$1,000
UT	Wayne	\$176,600	\$563
UT	Weber	\$197,800	\$851
VA	Accomack	\$165,000	\$797
VA	Albemarle	\$344,500	\$1,244
VA	Alexandria	\$557,000	\$1,702
VA	Alleghany	\$116,500	\$676
VA	Amelia	\$204,400	\$808
VA	Amherst	\$153,300	\$741
VA	Appomattox	\$155,300	\$723
VA	Arlington	\$669,400	\$1,936
VA	Augusta	\$212,300	\$885
VA	Bath	\$151,500	\$485
VA	Bedford	\$200,500	\$852
VA	Bland	\$102,400	\$663
VA	Botetourt	\$225,200	\$890
VA	Bristol	\$112,200	\$702
VA	Brunswick	\$110,800	\$679
VA	Buchanan	\$70,800	\$598
VA	Buckingham	\$127,300	\$726
VA	Buena Vista	\$122,100	\$739
VA	Campbell	\$155,000	\$762
VA	Caroline	\$195,100	\$1,050
VA	Carroll	\$109,200	\$556
VA	Charles City	\$168,900	\$780
VA	Charlotte	\$107,400	\$636
VA	Charlottesville	\$283,800	\$1,118
VA	Chesapeake	\$265,600	\$1,235
VA	Chesterfield	\$231,700	\$1,226
VA	Clarke	\$335,600	\$1,120
VA	Colonial Heights	\$168,000	\$1,013
VA	Covington	\$74,200	\$598
VA	Craig	\$171,400	\$568
VA	Culpeper	\$285,300	\$1,141
VA	Cumberland	\$146,300	\$847

State	County	Median Home Value	Median Gross Rent
VA	Danville	\$91,100	\$659
VA	Dickenson	\$75,700	\$565
VA	Dinwiddie	\$162,300	\$948
VA	Emporia	\$123,800	\$715
VA	Essex	\$188,100	\$868
VA	Fairfax	\$550,000	\$1,851
VA	Fairfax	\$533,300	\$1,899
VA	Falls Church	\$757,300	\$1,860
VA	Fauquier	\$384,100	\$1,255
VA	Floyd	\$170,000	\$639
VA	Fluvanna	\$230,600	\$1,124
VA	Franklin	\$178,000	\$724
VA	Franklin	\$168,300	\$876
VA	Frederick	\$245,100	\$1,122
VA	Fredericksburg	\$346,500	\$1,183
VA	Galax	\$101,100	\$585
VA	Giles	\$121,000	\$713
VA	Gloucester	\$228,300	\$983
VA	Goochland	\$344,000	\$1,197
VA	Grayson	\$95,100	\$530
VA	Greene	\$238,300	\$1,015
VA	Greensville	\$96,400	\$810
VA	Halifax	\$112,700	\$644
VA	Hampton	\$186,400	\$1,100
VA	Hanover	\$275,800	\$1,155
VA	Harrisonburg	\$197,400	\$875
VA	Henrico	\$233,400	\$1,128
VA	Henry	\$94,200	\$592
VA	Highland	\$180,100	\$561
VA	Hopewell	\$119,700	\$878
VA	Isle of Wight	\$262,300	\$1,036
VA	James City	\$339,600	\$1,248
VA	King and Queen	\$161,800	\$893
VA	King George	\$301,600	\$1,193
VA	King William	\$206,100	\$1,079
VA	Lancaster	\$237,700	\$817
VA	Lee	\$88,000	\$538
VA	Lexington	\$203,600	\$809



State	County	Median Home Value	Median Gross Rent
VA	Loudoun	\$492,300	\$1,813
VA	Louisa	\$218,100	\$910
VA	Lunenburg	\$116,000	\$706
VA	Lynchburg	\$158,800	\$843
VA	Madison	\$253,000	\$740
VA	Manassas	\$313,100	\$1,467
VA	Manassas Park	\$281,500	\$1,683
VA	Martinsville	\$86,800	\$671
VA	Mathews	\$224,800	\$953
VA	Mecklenburg	\$133,200	\$693
VA	Middlesex	\$263,900	\$868
VA	Montgomery	\$221,900	\$972
VA	Nelson	\$243,800	\$698
VA	New Kent	\$264,800	\$987
VA	Newport News	\$193,100	\$1,008
VA	Norfolk	\$199,400	\$1,031
VA	Northampton	\$164,000	\$736
VA	Northumberland	\$285,900	\$820
VA	Norton	\$91,700	\$592
VA	Nottoway	\$139,900	\$775
VA	Orange	\$233,800	\$973
VA	Page	\$168,700	\$780
VA	Patrick	\$116,400	\$549
VA	Petersburg	\$108,200	\$912
VA	Pittsylvania	\$117,400	\$696
VA	Poquoson	\$325,000	\$1,208
VA	Portsmouth	\$171,800	\$1,027
VA	Powhatan	\$271,400	\$1,046
VA	Prince Edward	\$161,400	\$802
VA	Prince George	\$218,200	\$1,318
VA	Prince William	\$369,300	\$1,675
VA	Pulaski	\$144,800	\$657
VA	Radford	\$164,600	\$777
VA	Rappahannock	\$359,800	\$1,049
VA	Richmond	\$181,900	\$872
VA	Richmond	\$220,700	\$979
VA	Roanoke	\$194,800	\$949
VA	Roanoke	\$133,200	\$799

State	County	Median Home Value	Median Gross Rent
VA	Rockbridge	\$213,000	\$728
VA	Rockingham	\$210,000	\$861
VA	Russell	\$96,900	\$563
VA	Salem	\$176,800	\$915
VA	Scott	\$94,400	\$553
VA	Shenandoah	\$207,900	\$854
VA	Smyth	\$95,000	\$595
VA	Southampton	\$169,500	\$759
VA	Spotsylvania	\$276,800	\$1,435
VA	Stafford	\$334,600	\$1,543
VA	Staunton	\$164,800	\$863
VA	Suffolk	\$246,600	\$1,135
VA	Surry	\$190,400	\$923
VA	Sussex	\$126,300	\$791
VA	Tazewell	\$95,300	\$654
VA	Virginia Beach	\$274,300	\$1,339
VA	Warren	\$240,000	\$956
VA	Washington	\$141,300	\$684
VA	Waynesboro	\$167,600	\$828
VA	Westmoreland	\$210,900	\$1,009
VA	Williamsburg	\$300,100	\$1,149
VA	Winchester	\$236,800	\$1,011
VA	Wise	\$85,600	\$629
VA	Wythe	\$130,800	\$655
VA	York	\$324,400	\$1,456
VT	Addison	\$241,900	\$990
VT	Bennington	\$209,100	\$839
VT	Caledonia	\$168,200	\$760
VT	Chittenden	\$288,200	\$1,230
VT	Essex	\$131,700	\$718
VT	Franklin	\$213,400	\$959
VT	Grand Isle	\$270,800	\$985
VT	Lamoille	\$228,000	\$919
VT	Orange	\$191,700	\$904
VT	Orleans	\$162,200	\$783
VT	Rutland	\$176,600	\$831
VT	Washington	\$222,600	\$907
VT	Windham	\$212,500	\$881



State	County	Median Home Value	Median Gross Rent
VT	Windsor	\$216,800	\$940
WA	Adams	\$154,500	\$744
WA	Asotin	\$181,800	\$759
WA	Benton	\$216,900	\$933
WA	Chelan	\$274,500	\$863
WA	Clallam	\$238,500	\$933
WA	Clark	\$296,800	\$1,180
WA	Columbia	\$170,800	\$740
WA	Cowlitz	\$197,000	\$817
WA	Douglas	\$250,800	\$877
WA	Ferry	\$172,200	\$642
WA	Franklin	\$187,900	\$891
WA	Garfield	\$139,100	\$597
WA	Grant	\$171,500	\$770
WA	Grays Harbor	\$168,500	\$778
WA	Island	\$337,800	\$1,138
WA	Jefferson	\$311,100	\$911
WA	King	\$493,500	\$1,494
WA	Kitsap	\$299,600	\$1,176
WA	Kittitas	\$275,000	\$946
WA	Klickitat	\$235,900	\$817
WA	Lewis	\$191,100	\$854
WA	Lincoln	\$153,800	\$732
WA	Mason	\$216,000	\$979
WA	Okanogan	\$173,500	\$681
WA	Pacific	\$170,800	\$753
WA	Pend Oreille	\$208,400	\$782
WA	Pierce	\$277,000	\$1,186
WA	San Juan	\$470,500	\$986
WA	Skagit	\$286,200	\$1,058
WA	Skamania	\$282,400	\$779
WA	Snohomish	\$371,600	\$1,371
WA	Spokane	\$209,000	\$878
WA	Stevens	\$187,000	\$673
WA	Thurston	\$271,300	\$1,192
WA	Wahkiakum	\$207,000	\$721
WA	Walla Walla	\$209,800	\$893
WA	Whatcom	\$318,400	\$1,015

State	County	Median Home Value	Median Gross Rent
WA	Whitman	\$208,200	\$776
WA	Yakima	\$167,700	\$803
WI	Adams	\$125,100	\$710
WI	Ashland	\$110,100	\$636
WI	Barron	\$150,200	\$669
WI	Bayfield	\$166,300	\$664
WI	Brown	\$167,000	\$772
WI	Buffalo	\$155,900	\$740
WI	Burnett	\$156,100	\$735
WI	Calumet	\$173,200	\$764
WI	Chippewa	\$159,000	\$798
WI	Clark	\$121,300	\$611
WI	Columbia	\$187,000	\$793
WI	Crawford	\$131,100	\$605
WI	Dane	\$252,300	\$1,031
WI	Dodge	\$159,100	\$799
WI	Door	\$207,100	\$770
WI	Douglas	\$143,700	\$748
WI	Dunn	\$161,800	\$774
WI	Eau Claire	\$161,600	\$808
WI	Florence	\$130,800	\$455
WI	Fond du Lac	\$152,900	\$738
WI	Forest	\$130,200	\$495
WI	Grant	\$144,000	\$698
WI	Green	\$166,900	\$742
WI	Green Lake	\$142,600	\$704
WI	Iowa	\$174,500	\$762
WI	Iron	\$113,100	\$535
WI	Jackson	\$133,200	\$668
WI	Jefferson	\$184,300	\$854
WI	Juneau	\$124,100	\$761
WI	Kenosha	\$169,000	\$896
WI	Kewaunee	\$157,700	\$663
WI	La Crosse	\$167,100	\$816
WI	Lafayette	\$134,600	\$686
WI	Langlade	\$113,200	\$629
WI	Lincoln	\$139,800	\$650
WI	Manitowoc	\$127,200	\$650



State	County	Median Home Value	Median Gross Rent
WI	Marathon	\$152,000	\$733
WI	Marinette	\$117,100	\$681
WI	Marquette	\$150,300	\$691
WI	Menominee	\$103,300	\$494
WI	Milwaukee	\$153,600	\$864
WI	Monroe	\$149,400	\$817
WI	Oconto	\$155,300	\$667
WI	Oneida	\$167,800	\$761
WI	Outagamie	\$163,800	\$789
WI	Ozaukee	\$273,000	\$903
WI	Pepin	\$148,700	\$590
WI	Pierce	\$197,500	\$853
WI	Polk	\$164,700	\$751
WI	Portage	\$163,300	\$743
WI	Price	\$122,700	\$623
WI	Racine	\$169,900	\$855
WI	Richland	\$136,800	\$628
WI	Rock	\$139,800	\$803
WI	Rusk	\$110,400	\$680
WI	Sauk	\$174,500	\$780
WI	Sawyer	\$164,700	\$646
WI	Shawano	\$136,600	\$618
WI	Sheboygan	\$153,700	\$706
WI	St. Croix	\$233,600	\$947
WI	Taylor	\$131,900	\$643
WI	Trempealeau	\$151,400	\$719
WI	Vernon	\$152,300	\$683
WI	Vilas	\$206,900	\$692
WI	Walworth	\$196,400	\$861
WI	Washburn	\$152,700	\$679
WI	Washington	\$225,800	\$895
WI	Waukesha	\$272,100	\$1,014
WI	Waupaca	\$145,600	\$697
WI	Waushara	\$143,100	\$670
WI	Winnebago	\$149,500	\$744
WI	Wood	\$129,900	\$696
WV	Barbour	\$104,800	\$558
WV	Berkeley	\$172,800	\$971

State	County	Median Home Value	Median Gross Rent
WV	Boone	\$69,900	\$642
WV	Braxton	\$93,000	\$570
WV	Brooke	\$92,000	\$599
WV	Cabell	\$123,200	\$738
WV	Calhoun	\$73,500	\$583
WV	Clay	\$82,100	\$475
WV	Doddridge	\$116,800	\$595
WV	Fayette	\$90,500	\$608
WV	Gilmer	\$91,300	\$543
WV	Grant	\$137,300	\$572
WV	Greenbrier	\$120,500	\$674
WV	Hampshire	\$143,700	\$622
WV	Hancock	\$92,000	\$659
WV	Hardy	\$126,400	\$728
WV	Harrison	\$113,500	\$741
WV	Jackson	\$121,000	\$647
WV	Jefferson	\$240,600	\$989
WV	Kanawha	\$112,400	\$735
WV	Lewis	\$104,800	\$646
WV	Lincoln	\$81,700	\$576
WV	Logan	\$90,100	\$646
WV	Marion	\$112,800	\$737
WV	Marshall	\$103,300	\$619
WV	Mason	\$77,400	\$588
WV	McDowell	\$33,800	\$529
WV	Mercer	\$92,200	\$644
WV	Mineral	\$135,100	\$623
WV	Mingo	\$75,800	\$605
WV	Monongalia	\$188,700	\$820
WV	Monroe	\$108,100	\$606
WV	Morgan	\$179,800	\$728
WV	Nicholas	\$93,100	\$578
WV	Ohio	\$119,400	\$659
WV	Pendleton	\$122,300	\$534
WV	Pleasants	\$107,000	\$639
WV	Pocahontas	\$124,300	\$624
WV	Preston	\$106,800	\$650
WV	Putnam	\$163,800	\$815



State	County	Median Home Value	Median Gross Rent
WV	Raleigh	\$105,700	\$687
WV	Randolph	\$99,200	\$643
WV	Ritchie	\$85,800	\$569
WV	Roane	\$93,800	\$503
WV	Summers	\$95,400	\$671
WV	Taylor	\$103,600	\$633
WV	Tucker	\$117,100	\$508
WV	Tyler	\$97,400	\$654
WV	Upshur	\$112,600	\$663
WV	Wayne	\$97,800	\$673
WV	Webster	\$67,200	\$542
WV	Wetzel	\$101,000	\$684
WV	Wirt	\$86,100	\$501
WV	Wood	\$118,600	\$702
WV	Wyoming	\$67,200	\$649
WY	Albany	\$226,900	\$762
WY	Big Horn	\$154,600	\$656
WY	Campbell	\$220,200	\$940
WY	Carbon	\$165,700	\$811
WY	Converse	\$207,900	\$704
WY	Crook	\$220,200	\$792
WY	Fremont	\$194,100	\$787

State	County	Median Home Value	Median Gross Rent
WY	Goshen	\$168,200	\$724
WY	Hot Springs	\$151,800	\$720
WY	Johnson	\$257,800	\$881
WY	Laramie	\$214,000	\$929
WY	Lincoln	\$231,700	\$815
WY	Natrona	\$202,600	\$867
WY	Niobrara	\$144,900	\$652
WY	Park	\$254,800	\$822
WY	Platte	\$173,700	\$746
WY	Sheridan	\$261,500	\$809
WY	Sublette	\$272,600	\$980
WY	Sweetwater	\$205,800	\$868
WY	Teton	\$827,400	\$1,339
WY	Uinta	\$177,500	\$664
WY	Washakie	\$162,700	\$628
WY	Weston	\$169,900	\$788

Source: U.S. Census Bureau, 2014-2018 American Community Survey 5-Year Estimates, Table DP04

- 2018 Estimate; HOME VALUE - Owner-occupied units - Median (dollars)
- 2018 Estimate; GROSS RENT - Occupied units paying rent - Median (dollars)



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 August 26, 2020. 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: 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: 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: 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: www.firstmetro.com

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

Bank Name: **First National Bank**
Headquartered In: Hamilton, AL
Website: www.fnbhamilton.com

Rating: **A** Yr Founded: 1976
Has Branches In: AL
Telephone: (205) 921-7435

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: 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: **Western Bank**
 Headquartered In: Lordsburg, NM
 Website: www.bootheelbank.com

Rating: **A** Yr Founded: 1907
 Has Branches In: AZ, NM
 Telephone: (575) 542-3521

Arkansas

Bank Name: **First Security Bank**
 Headquartered In: Searcy, AR
 Website: www.fsbank.com

Rating: **A+** Yr Founded: 1932
 Has Branches In: AR
 Telephone: (501) 279-3400

Bank Name: **First National Bank of Izard County**
 Headquartered In: Calico Rock, AR
 Website: www.fnbizardcounty.com

Rating: **A** Yr Founded: 1914
 Has Branches In: AR
 Telephone: (870) 297-3711

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: Sheridan, AR
 Website: www.peoplesbankar.com/

Rating: **A** Yr Founded: 2000
 Has Branches In: AR
 Telephone: (870) 942-5707

California

Bank Name: **Bank of Hemet**
 Headquartered In: Riverside, CA
 Website: www.bankofhemet.com

Rating: **A** Yr Founded: 1974
 Has Branches In: CA
 Telephone: (951) 248-2000

Bank Name: **California First National Bank**
 Headquartered In: Irvine, CA
 Website: www.calfirst.com/

Rating: **A** Yr Founded: 2001
 Has Branches In: CA
 Telephone: (800) 735-2465

Bank Name: **Central Valley Community Bank**
 Headquartered In: Fresno, CA
 Website: www.cvcb.com

Rating: **A** Yr Founded: 1980
 Has Branches In: CA
 Telephone: (559) 298-1775



Bank Name: **Exchange Bank**
 Headquartered In: Santa Rosa, CA
 Website: www.exchangebank.com

Rating: **A** Yr Founded: 1890
 Has Branches In: CA
 Telephone: (707) 524-3000

Bank Name: **First General Bank**
 Headquartered In: Rowland Heights, CA
 Website: www.fgbusa.com/

Rating: **A** Yr Founded: 2005
 Has Branches In: CA
 Telephone: (626) 820-1234

Bank Name: **Home Bank of California**
 Headquartered In: San Diego, CA
 Website: www.hbc.bank

Rating: **A** Yr Founded: 1981
 Has Branches In: CA
 Telephone: (858) 270-5881

Bank Name: **Pacific City Bank**
 Headquartered In: Los Angeles, CA
 Website: 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: 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, IL, 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: www.savingsbank.com

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

Bank Name: **Sterling Bank and Trust, FSB**
 Headquartered In: Southfield, MI
 Website: www.sterlingbank.com

Rating: **A** Yr Founded: 1984
 Has Branches In: CA, MI, NY, WA
 Telephone: (248) 355-2400

Bank Name: **Tri Counties Bank**
 Headquartered In: Chico, CA
 Website: www.tcbk.com

Rating: **A** Yr Founded: 1975
 Has Branches In: CA
 Telephone: (530) 898-0300

Colorado

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

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

Bank Name: **Community State Bank**
 Headquartered In: Lamar, CO
 Website: www.csb-lamar.com

Rating: **A** Yr Founded: 2008
 Has Branches In: CO
 Telephone: (719) 336-3272



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: www.fnblasanimas.com/

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

Bank Name: **North Valley Bank**
 Headquartered In: Thornton, CO
 Website: www.nvbank.bank

Rating: **A** Yr Founded: 1963
 Has Branches In: CO
 Telephone: (303) 452-5500

Connecticut

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

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

Delaware

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

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

Bank Name: **Applied Bank**
 Headquartered In: Wilmington, DE
 Website: www.appliedbank.com

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

Bank Name: **Calvin B. Taylor Banking Company of Berlin, Maryland**
 Headquartered In: Berlin, MD
 Website: www.taylorbank.com

Rating: **A** Yr Founded: 1890
 Has Branches In: DE, MD, VA
 Telephone: (410) 641-1700

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: 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: www.eaglebankcorp.com

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



Bank Name: **Hingham Institution for Savings**
 Headquartered In: Hingham, MA
 Website: www.hinghamsavings.com

Rating: **A-** Yr Founded: 1834
 Has Branches In: DC, MA
 Telephone: (781) 749-2200

Florida

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

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

Bank Name: **Amerasia Bank**
 Headquartered In: Flushing, NY
 Website: www.amerasiabankny.com

Rating: **A** Yr Founded: 1988
 Has Branches In: FL, NY
 Telephone: (718) 463-3600

Bank Name: **Esquire Bank, National Association**
 Headquartered In: Jericho, NY
 Website: www.esquirebank.com

Rating: **A** Yr Founded: 2006
 Has Branches In: FL, NY
 Telephone: (516) 535-2002

Bank Name: **Hillsboro Bank**
 Headquartered In: Plant City, FL
 Website: 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: 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: www.paradisebank.com

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

Bank Name: **Republic Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: www.republicbank.com

Rating: **A** Yr Founded: 1982
 Has Branches In: FL, IN, KY, OH, TN
 Telephone: (502) 584-3600

Bank Name: **Southeastern Bank**
 Headquartered In: Darien, GA
 Website: www.southeasternbank.com

Rating: **A** Yr Founded: 1889
 Has Branches In: FL, GA
 Telephone: (912) 437-4141

Georgia

Bank Name: **Commercial Bank**
 Headquartered In: Crawford, GA
 Website: www.thecommercialbank.net

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

Bank Name: **Douglas National Bank**
 Headquartered In: Douglas, GA
 Website: www.dnbdouglas.com

Rating: **A** Yr Founded: 2001
 Has Branches In: GA
 Telephone: (912) 384-2233



<p>Bank Name: Durden Banking Company, Incorporated Headquartered In: Twin City, GA Website: www.durdenbc.com</p>	<p>Rating: A Yr Founded: 1935 Has Branches In: GA Telephone: (478) 763-2121</p>
<p>Bank Name: Embassy National Bank Headquartered In: Lawrenceville, GA Website: www.embassynationalbank.com</p>	<p>Rating: A Yr Founded: 2007 Has Branches In: GA Telephone: (770) 822-9111</p>
<p>Bank Name: Farmers State Bank Headquartered In: Lincolnton, GA Website: www.farmersstateonline.com</p>	<p>Rating: A Yr Founded: 1911 Has Branches In: GA Telephone: (706) 359-3131</p>
<p>Bank Name: First National Bank of Waynesboro Headquartered In: Waynesboro, GA Website: www.fnbwaynesboro.com</p>	<p>Rating: A Yr Founded: 1905 Has Branches In: GA Telephone: (706) 554-8100</p>
<p>Bank Name: FNB South Headquartered In: Alma, GA Website: www.fnbsouth.net</p>	<p>Rating: A Yr Founded: 1951 Has Branches In: GA Telephone: (912) 632-7262</p>
<p>Bank Name: FSNB, National Association Headquartered In: Lawton, OK Website: www.fsnb.com</p>	<p>Rating: A Yr Founded: 1946 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX Telephone: (580) 357-9880</p>
<p>Bank Name: Metro City Bank Headquartered In: Doraville, GA Website: www.metrocitybank.com</p>	<p>Rating: A Yr Founded: 2006 Has Branches In: AL, FL, GA, NJ, NY, TX, VA Telephone: (770) 455-4989</p>
<p>Bank Name: Quantum National Bank Headquartered In: Suwanee, GA Website: www.quantumbank.com</p>	<p>Rating: A Yr Founded: 1995 Has Branches In: GA Telephone: (770) 945-8300</p>
<p>Bank Name: South Georgia Bank Headquartered In: Glennville, GA Website: www.southgabank.com</p>	<p>Rating: A Yr Founded: 1987 Has Branches In: GA Telephone: (912) 654-1051</p>
<p>Bank Name: Southeastern Bank Headquartered In: Darien, GA Website: www.southeasternbank.com</p>	<p>Rating: A Yr Founded: 1889 Has Branches In: FL, GA Telephone: (912) 437-4141</p>
<p>Bank Name: United Bank Headquartered In: Zebulon, GA Website: www.accessunited.com</p>	<p>Rating: A Yr Founded: 1905 Has Branches In: GA Telephone: (770) 567-7211</p>
<p>Bank Name: West Central Georgia Bank Headquartered In: Thomaston, GA Website: www.wcgb.com</p>	<p>Rating: A Yr Founded: 1974 Has Branches In: GA Telephone: (706) 647-8951</p>



Hawaii

Bank Name: **Central Pacific Bank**
 Headquartered In: Honolulu, HI
 Website: www.cpb.bank/

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

Idaho

Bank Name: **Altabank**
 Headquartered In: American Fork, UT
 Website: www.altabank.com

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

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

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

Bank Name: **Farmers Bank**
 Headquartered In: Buhl, ID
 Website: www.farmersbankidaho.com

Rating: **A** Yr Founded: 1917
 Has Branches In: ID
 Telephone: (208) 543-4351

Illinois

Bank Name: **Bank of Advance**
 Headquartered In: Advance, MO
 Website: www.bankofadvance.com

Rating: **A** Yr Founded: 1902
 Has Branches In: IL, MO
 Telephone: (573) 722-3517

Bank Name: **Commerce Bank**
 Headquartered In: Kansas City, MO
 Website: 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) 738-8422

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: **Germantown Trust & Savings Bank**
 Headquartered In: Breese, IL
 Website: www.gtsb.com

Rating: **A** Yr Founded: 1906
 Has Branches In: IL
 Telephone: (618) 526-4202



Bank Name: **Grand Ridge National Bank**
 Headquartered In: Grand Ridge, IL
 Website: www.grnbank.com

Rating: **A** Yr Founded: 1903
 Has Branches In: IL
 Telephone: (815) 249-6414

Bank Name: **Lindell Bank & Trust Company**
 Headquartered In: Saint Louis, MO
 Website: www.lindellbank.com

Rating: **A** Yr Founded: 1923
 Has Branches In: IL, MO
 Telephone: (314) 645-7700

Bank Name: **Municipal Trust and Savings Bank**
 Headquartered In: Bourbonnais, IL
 Website: www.municipalbank.com

Rating: **A** Yr Founded: 1981
 Has Branches In: IL
 Telephone: (815) 935-8000

Bank Name: **Park Ridge Community Bank**
 Headquartered In: Park Ridge, IL
 Website: www.timetobank.com

Rating: **A** Yr Founded: 1995
 Has Branches In: IL
 Telephone: (847) 384-9200

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

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

Bank Name: **Teutopolis State Bank**
 Headquartered In: Teutopolis, IL
 Website: www.teutopolisstatebank.com

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

Bank Name: **Vermilion Valley Bank**
 Headquartered In: Piper City, IL
 Website: www.vvb91.com

Rating: **A** Yr Founded: 1913
 Has Branches In: IL
 Telephone: (815) 686-2258

Indiana

Bank Name: **Alliance Bank**
 Headquartered In: Francesville, IN
 Website: www.myalliancebank.com

Rating: **A** Yr Founded: 1930
 Has Branches In: IN
 Telephone: (219) 567-9151

Bank Name: **Community State Bank**
 Headquartered In: Avilla, IN
 Website: www.csbbankonline.com

Rating: **A** Yr Founded: 1931
 Has Branches In: IN
 Telephone: (260) 897-3361

Bank Name: **Kentland Bank**
 Headquartered In: Kentland, IN
 Website: www.kentlandbank.com

Rating: **A** Yr Founded: 1932
 Has Branches In: IN
 Telephone: (219) 474-5155

Bank Name: **Republic Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: www.republicbank.com

Rating: **A** Yr Founded: 1982
 Has Branches In: FL, IN, KY, OH, TN
 Telephone: (502) 584-3600

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

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



Iowa

Bank Name: Bank 1st Headquartered In: West Union, IA Website: www.bank1stia.com	Rating: A Yr Founded: 1934 Has Branches In: IA Telephone: (563) 422-3883
Bank Name: Citizens First National Bank Headquartered In: Storm Lake, IA Website: www.citizensfnb.com	Rating: A Yr Founded: 1902 Has Branches In: IA Telephone: (712) 732-5440
Bank Name: Farmers Trust & Savings Bank Headquartered In: Williamsburg, IA Website: www.ftsbia.com	Rating: A Yr Founded: 1934 Has Branches In: IA Telephone: (319) 668-2525
Bank Name: First State Bank Headquartered In: Britt, IA Website: www.fsb-britt.com	Rating: A Yr Founded: 1927 Has Branches In: IA Telephone: (641) 843-4411
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: Iowa State Bank Headquartered In: Sac City, IA Website: www.myisb.bank	Rating: A Yr Founded: 1926 Has Branches In: IA Telephone: (712) 662-4721
Bank Name: Iowa Trust and Savings Bank Headquartered In: Centerville, IA Website: www.iowatrust.bank	Rating: A Yr Founded: 1896 Has Branches In: IA Telephone: (641) 437-4500
Bank Name: Liberty Trust & Savings Bank Headquartered In: Durant, IA Website: 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: 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: www.newalbinsavingsbank.com	Rating: A Yr Founded: 1898 Has Branches In: IA Telephone: (563) 544-4214
Bank Name: Pinnacle Bank Headquartered In: Marshalltown, IA Website: www.bankpinnacle.us	Rating: A Yr Founded: 1927 Has Branches In: IA Telephone: (641) 752-2393
Bank Name: Waukon State Bank Headquartered In: Waukon, IA Website: www.waukonstatebank.com	Rating: A Yr Founded: 1871 Has Branches In: IA Telephone: (563) 568-3451



Kansas

Bank Name: **CBW Bank**
 Headquartered In: Weir, KS
 Website: www.cbwbank.com

Rating: **A** Yr Founded: 1892
 Has Branches In: KS
 Telephone: (620) 396-8221

Bank Name: **City National Bank and Trust Company of Lawton, OK**
 Headquartered In: Lawton, OK
 Website: www.cnb1901.com

Rating: **A** Yr Founded: 1901
 Has Branches In: KS, OK
 Telephone: (866) 385-3444

Bank Name: **Commerce Bank**
 Headquartered In: Kansas City, MO
 Website: 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: www.farmersbankks.com

Rating: **A** Yr Founded: 1907
 Has Branches In: KS
 Telephone: (620) 792-2411

Bank Name: **Garden Plain State Bank**
 Headquartered In: Wichita, KS
 Website: www.gpsbank.com

Rating: **A** Yr Founded: 1966
 Has Branches In: KS
 Telephone: (316) 721-1500

Kentucky

Bank Name: **Cumberland Security Bank, Inc.**
 Headquartered In: Somerset, KY
 Website: www.csbweb.com

Rating: **A** Yr Founded: 1909
 Has Branches In: KY
 Telephone: (606) 679-9361

Bank Name: **Farmers Bank and Trust Company**
 Headquartered In: Princeton, KY
 Website: www.yournxtbank.com

Rating: **A** Yr Founded: 1899
 Has Branches In: KY
 Telephone: (270) 365-5526

Bank Name: **Jackson County Bank**
 Headquartered In: McKee, KY
 Website: www.jacksoncobank.com

Rating: **A** Yr Founded: 1904
 Has Branches In: KY
 Telephone: (606) 287-8484

Bank Name: **Kentucky Farmers Bank Corporation**
 Headquartered In: Ashland, KY
 Website: www.kfb.bank

Rating: **A** Yr Founded: 1931
 Has Branches In: KY
 Telephone: (606) 929-5000

Bank Name: **Republic Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: www.republicbank.com

Rating: **A** Yr Founded: 1982
 Has Branches In: FL, IN, KY, OH, TN
 Telephone: (502) 584-3600

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

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



Bank Name: **United Community Bank of West Kentucky, Inc.**
 Headquartered In: Morganfield, KY
 Website: www.ucbwest.com

Rating: **A** Yr Founded: 2001
 Has Branches In: KY
 Telephone: (270) 389-3232

Louisiana

Bank Name: **First American Bank and Trust**
 Headquartered In: Vacherie, LA
 Website: www.fabt.com

Rating: **A** Yr Founded: 1910
 Has Branches In: LA
 Telephone: (225) 265-2265

Bank Name: **First National Bank of Louisiana**
 Headquartered In: Crowley, LA
 Website: www.fnb-la.com

Rating: **A** Yr Founded: 1924
 Has Branches In: LA
 Telephone: (337) 783-4014

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: **Rayne State Bank & Trust Company**
 Headquartered In: Rayne, LA
 Website: www.bankonnet.com

Rating: **A** Yr Founded: 1943
 Has Branches In: LA
 Telephone: (337) 334-3191

Maine

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

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

Maryland

Bank Name: **Calvin B. Taylor Banking Company of Berlin, Maryland**
 Headquartered In: Berlin, MD
 Website: www.taylorbank.com

Rating: **A** Yr Founded: 1890
 Has Branches In: DE, MD, VA
 Telephone: (410) 641-1700

Massachusetts

Bank Name: **Leader Bank, National Association**
 Headquartered In: Arlington, MA
 Website: 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: www.macatawabank.com

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

Bank Name: **Sterling Bank and Trust, FSB**
 Headquartered In: Southfield, MI
 Website: www.sterlingbank.com

Rating: **A** Yr Founded: 1984
 Has Branches In: CA, MI, NY, WA
 Telephone: (248) 355-2400

Minnesota

Bank Name: **Bank of Alma**
 Headquartered In: Alma, WI
 Website: www.bankofalma.net

Rating: **A+** Yr Founded: 1986
 Has Branches In: MN, WI
 Telephone: (608) 685-4461

Bank Name: **Vermillion State Bank**
 Headquartered In: Vermillion, MN
 Website: 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: 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: 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: www.fnbnorth.com

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

Bank Name: **First State Bank Southwest**
 Headquartered In: Worthington, MN
 Website: www.firststatebanksw.com/

Rating: **A** Yr Founded: 1903
 Has Branches In: MN
 Telephone: (507) 376-9747

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

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

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 Advance**
 Headquartered In: Advance, MO
 Website: www.bankofadvance.com

Rating: **A** Yr Founded: 1902
 Has Branches In: IL, MO
 Telephone: (573) 722-3517

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

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

Bank Name: **Cass Commercial Bank**
 Headquartered In: Saint Louis, MO
 Website: www.cassbank.com/

Rating: **A** Yr Founded: 1906
 Has Branches In: MO
 Telephone: (314) 506-5544

Bank Name: **Central Bank of Kansas City**
 Headquartered In: Kansas City, MO
 Website: 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: www.commercebank.com

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

Bank Name: **Community Bank of El Dorado Springs**
 Headquartered In: El Dorado Springs, MO
 Website:

Rating: **A** Yr Founded: 1981
 Has Branches In: MO
 Telephone: (417) 876-6811

Bank Name: **HNB National Bank**
 Headquartered In: Hannibal, MO
 Website: www.hnbbanks.com

Rating: **A** Yr Founded: 1888
 Has Branches In: MO
 Telephone: (573) 221-0050

Bank Name: **Lindell Bank & Trust Company**
 Headquartered In: Saint Louis, MO
 Website: www.lindellbank.com

Rating: **A** Yr Founded: 1923
 Has Branches In: IL, MO
 Telephone: (314) 645-7700

Bank Name: **Nodaway Valley Bank**
 Headquartered In: Maryville, MO
 Website: www.nvb.com

Rating: **A** Yr Founded: 1868
 Has Branches In: MO
 Telephone: (660) 562-3232

Bank Name: **Senath State Bank**
 Headquartered In: Senath, MO
 Website: www.senathstatebank.com

Rating: **A** Yr Founded: 1935
 Has Branches In: MO
 Telephone: (573) 738-2646

Bank Name: **St. Clair County State Bank**
 Headquartered In: Osceola, MO
 Website:

Rating: **A** Yr Founded: 1896
 Has Branches In: MO
 Telephone: (417) 646-8128

Bank Name: **Wood & Huston Bank**
 Headquartered In: Marshall, MO
 Website: www.woodhuston.com

Rating: **A** Yr Founded: 1874
 Has Branches In: MO
 Telephone: (660) 886-6825



Montana

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

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

Bank Name: **Independence Bank**
 Headquartered In: Havre, MT
 Website: www.ibyourbank.com

Rating: **A** Yr Founded: 1973
 Has Branches In: MT
 Telephone: (406) 265-1241

Bank Name: **Yellowstone Bank**
 Headquartered In: Laurel, MT
 Website: www.yellowstonebank.com

Rating: **A** Yr Founded: 1926
 Has Branches In: MT
 Telephone: (406) 628-7951

Nebraska

Bank Name: **American Interstate Bank**
 Headquartered In: Elkhorn, NE
 Website: 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: www.firstwestroads.bank

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

Bank Name: **Heritage Bank**
 Headquartered In: Wood River, NE
 Website: www.bankonheritage.com

Rating: **A** Yr Founded: 1884
 Has Branches In: NE
 Telephone: (308) 583-2262

Bank Name: **Minden Exchange Bank & Trust Company**
 Headquartered In: Minden, NE
 Website: www.mindenexchange.com

Rating: **A** Yr Founded: 1883
 Has Branches In: NE
 Telephone: (308) 832-1600

Nevada

Bank Name: **Bank of George**
 Headquartered In: Las Vegas, NV
 Website: www.bankofgeorge.com

Rating: **A** Yr Founded: 2007
 Has Branches In: NV
 Telephone: (702) 851-4200

Bank Name: **First Security Bank of Nevada**
 Headquartered In: Las Vegas, NV
 Website: 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, IL, NV, NY
 Telephone: (213) 627-9888



New Hampshire

Bank Name: **Camden National Bank**
 Headquartered In: Camden, ME
 Website: www.camdennational.com

Rating: **A-** Yr Founded: 1875
 Has Branches In: ME, NH
 Telephone: (207) 236-8821

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

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

New Jersey

Bank Name: **Bessemer Trust Company**
 Headquartered In: New York, NY
 Website: www.bessemertrust.com

Rating: **A** Yr Founded: 1907
 Has Branches In: NJ
 Telephone: (212) 708-9100

Bank Name: **Metro City Bank**
 Headquartered In: Doraville, GA
 Website: 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: www.paccity.net

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

Bank Name: **Parke Bank**
 Headquartered In: Sewell, NJ
 Website: www.parkebank.com

Rating: **A** Yr Founded: 1999
 Has Branches In: NJ, PA
 Telephone: (856) 256-2500

New Mexico

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

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

Bank Name: **First National Bank**
 Headquartered In: Alamogordo, NM
 Website: www.fnb4u.com

Rating: **A** Yr Founded: 1956
 Has Branches In: NM
 Telephone: (575) 437-4880

Bank Name: **First New Mexico Bank**
 Headquartered In: Deming, NM
 Website: 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: www.fnmbosc.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: www.firstnewmexicobanklc.com

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

Bank Name: **Valley Bank of Commerce**
 Headquartered In: Roswell, NM
 Website: www.valleybankofcommerce.com

Rating: **A** Yr Founded: 1978
 Has Branches In: NM
 Telephone: (575) 623-2265

Bank Name: **Western Bank**
 Headquartered In: Lordsburg, NM
 Website: www.boothelbank.com

Rating: **A** Yr Founded: 1907
 Has Branches In: AZ, NM
 Telephone: (575) 542-3521

New York

Bank Name: **Alpine Capital Bank**
 Headquartered In: New York, NY
 Website: www.alpinecapitalbank.com

Rating: **A** Yr Founded: 2000
 Has Branches In: NY
 Telephone: (212) 328-2555

Bank Name: **Amerasia Bank**
 Headquartered In: Flushing, NY
 Website: www.amerasiabankny.com

Rating: **A** Yr Founded: 1988
 Has Branches In: FL, NY
 Telephone: (718) 463-3600

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

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

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

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

Bank Name: **Esquire Bank, National Association**
 Headquartered In: Jericho, NY
 Website: www.esquirebank.com

Rating: **A** Yr Founded: 2006
 Has Branches In: FL, NY
 Telephone: (516) 535-2002

Bank Name: **Fulton Savings Bank**
 Headquartered In: Fulton, NY
 Website: www.fultonsavings.com

Rating: **A** Yr Founded: 1871
 Has Branches In: NY
 Telephone: (315) 592-4201

Bank Name: **Metro City Bank**
 Headquartered In: Doraville, GA
 Website: 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: 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: 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, IL, NV, NY
 Telephone: (213) 627-9888

Bank Name: **Sterling Bank and Trust, FSB**
 Headquartered In: Southfield, MI
 Website: www.sterlingbank.com

Rating: **A** Yr Founded: 1984
 Has Branches In: CA, MI, NY, WA
 Telephone: (248) 355-2400

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: **Surrey Bank & Trust**
 Headquartered In: Mount Airy, NC
 Website: www.surreybank.com

Rating: **A** Yr Founded: 1996
 Has Branches In: NC, VA
 Telephone: (336) 783-3900

North Dakota

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

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

Bank Name: **Security First Bank of North Dakota**
 Headquartered In: Center, ND
 Website: www.securityfirstbank.com/

Rating: **A** Yr Founded: 1925
 Has Branches In: ND
 Telephone: (701) 794-8758

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: **Peoples Bank Co.**
 Headquartered In: Coldwater, OH
 Website: www.pbcbank.com

Rating: **A** Yr Founded: 1905
 Has Branches In: OH
 Telephone: (419) 678-2385

Bank Name: **Perpetual Federal Savings Bank**
 Headquartered In: Urbana, OH
 Website: www.pfsb-urbana.com

Rating: **A** Yr Founded: 1878
 Has Branches In: OH
 Telephone: (937) 653-1700

Bank Name: **Republic Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: www.republicbank.com

Rating: **A** Yr Founded: 1982
 Has Branches In: FL, IN, KY, OH, TN
 Telephone: (502) 584-3600



Bank Name: **St. Henry Bank**
 Headquartered In: Saint Henry, OH
 Website: 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: www.syb.com

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

Oklahoma

Bank Name: **Bank of Hydro**
 Headquartered In: Hydro, OK
 Website: www.bankofhydro.com

Rating: **A** Yr Founded: 1903
 Has Branches In: OK
 Telephone: (405) 663-2214

Bank Name: **City National Bank and Trust Company of Lawton, OK**
 Headquartered In: Lawton, OK
 Website: www.cnb1901.com

Rating: **A** Yr Founded: 1901
 Has Branches In: KS, OK
 Telephone: (866) 385-3444

Bank Name: **Commerce Bank**
 Headquartered In: Kansas City, MO
 Website: 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: 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: www.fairview.bank

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

Bank Name: **First Bank of Okarche**
 Headquartered In: Okarche, OK
 Website: www.firstbankokarche.com

Rating: **A** Yr Founded: 1892
 Has Branches In: OK
 Telephone: (405) 263-7215

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: www.paynecountybank.com

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

Oregon

Bank Name: **Pioneer Trust Bank, National Association**
 Headquartered In: Salem, OR
 Website: www.pioneertrustbank.com

Rating: **A+** Yr Founded: 1924
 Has Branches In: OR
 Telephone: (503) 363-3136



Bank Name: **Clackamas County Bank**
 Headquartered In: Sandy, OR
 Website: 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: 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: www.haverfordquality.com

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

Bank Name: **Parke Bank**
 Headquartered In: Sewell, NJ
 Website: www.parkebank.com

Rating: **A** Yr Founded: 1999
 Has Branches In: NJ, PA
 Telephone: (856) 256-2500

Rhode Island

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

Bank Name: **Bank of America, National Association**
 Headquartered In: Charlotte, NC
 Has Branches In: AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, MA, MD, ME, MI, MN, MO, NC, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA
 Website: www.bankofamerica.com

Rating: **B+** Yr Founded: 1904
 Telephone: (704) 386-5681

Bank Name: **BankNewport**
 Headquartered In: Middletown, RI
 Website: www.banknewport.com

Rating: **B+** Yr Founded: 1819
 Has Branches In: RI
 Telephone: (401) 846-3400

Bank Name: **JPMorgan Chase Bank, National Association**
 Headquartered In: Columbus, OH
 Has Branches In: AL, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, NC, NE, NH, NJ, NV, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI
 Website: www.jpmorganchase.com

Rating: **B+** Yr Founded: 1824
 Telephone: (614) 248-5800

Bank Name: **Washington Trust Company of Westerly**
 Headquartered In: Westerly, RI
 Website: www.washtrust.com

Rating: **B+** Yr Founded: 1800
 Has Branches In: CT, RI
 Telephone: (401) 348-1200



South Carolina

Bank Name: **Bank of Clarendon**
 Headquartered In: Manning, SC
 Website: www.bankofclarendon.bank

Rating: **A** Yr Founded: 1939
 Has Branches In: SC
 Telephone: (803) 433-4451

Bank Name: **Bank of South Carolina**
 Headquartered In: Charleston, SC
 Website: www.banksc.com

Rating: **A** Yr Founded: 1987
 Has Branches In: SC
 Telephone: (843) 724-1500

Bank Name: **First Piedmont Federal Savings & Loan Assoc of Gaffney**
 Headquartered In: Gaffney, SC
 Website: www.firstpiedmont.com

Rating: **A** Yr Founded: 1933
 Has Branches In: SC
 Telephone: (864) 489-6046

Bank Name: **Palmetto State Bank**
 Headquartered In: Hampton, SC
 Website: www.palmettostatebank.com/

Rating: **A** Yr Founded: 1907
 Has Branches In: SC
 Telephone: (803) 943-2671

South Dakota

Bank Name: **Pioneer Bank & Trust**
 Headquartered In: Spearfish, SD
 Website: www.pioneerbankandtrust.com

Rating: **A** Yr Founded: 1937
 Has Branches In: SD
 Telephone: (605) 717-2265

Bank Name: **Security National Bank of South Dakota**
 Headquartered In: Dakota Dunes, SD
 Website: www.snbsd.com

Rating: **A** Yr Founded: 1997
 Has Branches In: SD
 Telephone: (605) 232-6060

Tennessee

Bank Name: **Citizens Bank**
 Headquartered In: Carthage, TN
 Website: www.citzcar.com

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

Bank Name: **Citizens Bank**
 Headquartered In: Elizabethton, TN
 Website: www.citizensbank24.com

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

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

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

Bank Name: **Elizabethton Federal Savings Bank**
 Headquartered In: Elizabethton, TN
 Website: www.elizfed.com/

Rating: **A** Yr Founded: 1937
 Has Branches In: TN
 Telephone: (423) 543-5050



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: **Republic Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: www.republicbank.com

Rating: **A** Yr Founded: 1982
 Has Branches In: FL, IN, KY, OH, TN
 Telephone: (502) 584-3600

Bank Name: **Truxton Trust Company**
 Headquartered In: Nashville, TN
 Website: 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: 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: **Bessemer Trust Company, National Association**
 Headquartered In: New York, NY
 Website: www.bessemertrust.com

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

Bank Name: **Citizens National Bank at Brownwood**
 Headquartered In: Brownwood, TX
 Website: www.cnb-brownwood.com

Rating: **A** Yr Founded: 1934
 Has Branches In: TX
 Telephone: (325) 643-3545

Bank Name: **Commerce Bank**
 Headquartered In: Laredo, TX
 Website: www.ibr.com

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

Bank Name: **Commercial National Bank of Brady**
 Headquartered In: Brady, TX
 Website: www.cnbrady.com

Rating: **A** Yr Founded: 1894
 Has Branches In: TX
 Telephone: (325) 597-2961

Bank Name: **Community Bank**
 Headquartered In: Longview, TX
 Website: www.cbanktexas.com

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

Bank Name: **Crockett National Bank**
 Headquartered In: San Antonio, TX
 Website: www.crockettnationalbank.com

Rating: **A** Yr Founded: 1983
 Has Branches In: TX
 Telephone: (210) 467-5391



<p>Bank Name: Crossroads Bank Headquartered In: Yoakum, TX Website: www.crbanktx.com</p>	<p>Rating: A Yr Founded: 1931 Has Branches In: TX Telephone: (361) 293-3572</p>
<p>Bank Name: Falcon International Bank Headquartered In: Laredo, TX Website: www.falconbank.com</p>	<p>Rating: A Yr Founded: 1986 Has Branches In: TX Telephone: (956) 723-2265</p>
<p>Bank Name: First Financial Bank, National Association Headquartered In: Abilene, TX Website: www.ffin.com</p>	<p>Rating: A Yr Founded: 1890 Has Branches In: TX Telephone: (325) 627-7200</p>
<p>Bank Name: First State Bank of Bedias Headquartered In: Bedias, TX Website: www.bediasbank.com</p>	<p>Rating: A Yr Founded: 1907 Has Branches In: TX Telephone: (936) 395-2141</p>
<p>Bank Name: First State Bank of Odem Headquartered In: Odem, TX Website: www.fsbodem.com</p>	<p>Rating: A Yr Founded: 1945 Has Branches In: TX Telephone: (361) 368-2651</p>
<p>Bank Name: FSNB, National Association Headquartered In: Lawton, OK Website: www.fsnb.com</p>	<p>Rating: A Yr Founded: 1946 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX Telephone: (580) 357-9880</p>
<p>Bank Name: International Bank of Commerce Headquartered In: Zapata, TX Website: www.ibc.com</p>	<p>Rating: A Yr Founded: 1984 Has Branches In: TX Telephone: (956) 765-8361</p>
<p>Bank Name: International Bank of Commerce Headquartered In: Brownsville, TX Website: www.ibc.com</p>	<p>Rating: A Yr Founded: 1984 Has Branches In: TX Telephone: (956) 547-1000</p>
<p>Bank Name: International Bank of Commerce Headquartered In: Laredo, TX Website: www.ibc.com</p>	<p>Rating: A Yr Founded: 1966 Has Branches In: TX Telephone: (956) 722-7611</p>
<p>Bank Name: Mason Bank Headquartered In: Mason, TX Website: www.masonbank.com</p>	<p>Rating: A Yr Founded: 1904 Has Branches In: TX Telephone: (325) 347-5911</p>
<p>Bank Name: Metro City Bank Headquartered In: Doraville, GA Website: www.metrocitybank.com</p>	<p>Rating: A Yr Founded: 2006 Has Branches In: AL, FL, GA, NJ, NY, TX, VA Telephone: (770) 455-4989</p>
<p>Bank Name: Muenster State Bank Headquartered In: Muenster, TX Website: www.msbtx.com</p>	<p>Rating: A Yr Founded: 1923 Has Branches In: TX Telephone: (940) 759-2257</p>
<p>Bank Name: Sanger Bank Headquartered In: Sanger, TX Website: www.sangerbank.com</p>	<p>Rating: A Yr Founded: 1987 Has Branches In: TX Telephone: (940) 458-4600</p>



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

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

Bank Name: **Tejas Bank**
 Headquartered In: Monahans, TX
 Website: www.mytejasbank.com

Rating: **A** Yr Founded: 1960
 Has Branches In: TX
 Telephone: (432) 943-4230

Bank Name: **Texas Community Bank**
 Headquartered In: Laredo, TX
 Website: www.tx-communitybank.com

Rating: **A** Yr Founded: 1983
 Has Branches In: TX
 Telephone: (956) 722-8333

Bank Name: **Texas State Bank**
 Headquartered In: San Angelo, TX
 Website: www.txbank.com

Rating: **A** Yr Founded: 1963
 Has Branches In: TX
 Telephone: (325) 949-3721

Bank Name: **TexasBank**
 Headquartered In: Brownwood, TX
 Website: www.texasbank.com

Rating: **A** Yr Founded: 1966
 Has Branches In: TX
 Telephone: (325) 649-9200

Bank Name: **Trinity Bank, N.A.**
 Headquartered In: Fort Worth, TX
 Website: www.trinitybk.com

Rating: **A** Yr Founded: 2003
 Has Branches In: TX
 Telephone: (817) 763-9966

Bank Name: **ValueBank Texas**
 Headquartered In: Corpus Christi, TX
 Website: www.valuebanktexas.com

Rating: **A** Yr Founded: 1967
 Has Branches In: TX
 Telephone: (361) 888-4451

Bank Name: **Waggoner National Bank of Vernon**
 Headquartered In: Vernon, TX
 Website: www.wnbvernon.com

Rating: **A** Yr Founded: 1899
 Has Branches In: TX
 Telephone: (940) 552-2511

Utah

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

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

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

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

Bank Name: **Altabank**
 Headquartered In: American Fork, UT
 Website: www.altabank.com

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

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: **Central Bank**
 Headquartered In: Provo, UT
 Website: www.cbutah.com

Rating: **A** Yr Founded: 1891
 Has Branches In: UT
 Telephone: (801) 375-1000

Bank Name: **LCA Bank Corporation**
 Headquartered In: Park City, UT
 Website: www.leasecorp.com

Rating: **A** Yr Founded: 2006
 Has Branches In: UT
 Telephone: (435) 658-4824

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

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

Bank Name: **State Bank of Southern Utah**
 Headquartered In: Cedar City, UT
 Website: 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: 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

Bank Name: **TrustCo Bank**
 Headquartered In: Glenville, NY
 Website: www.trustcobank.com

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

Virginia

Bank Name: **Bank of Southside Virginia**
 Headquartered In: Carson, VA
 Website: www.bsvnet.com

Rating: **A** Yr Founded: 1911
 Has Branches In: VA
 Telephone: (434) 246-5211

Bank Name: **Calvin B. Taylor Banking Company of Berlin, Maryland**
 Headquartered In: Berlin, MD
 Website: www.taylorbank.com

Rating: **A** Yr Founded: 1890
 Has Branches In: DE, MD, VA
 Telephone: (410) 641-1700

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: 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: www.nbbank.com

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



Bank Name: **Surrey Bank & Trust**
 Headquartered In: Mount Airy, NC
 Website: www.surreybank.com

Rating: **A** Yr Founded: 1996
 Has Branches In: NC, VA
 Telephone: (336) 783-3900

Washington

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

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

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

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

Bank Name: **Cashmere Valley Bank**
 Headquartered In: Cashmere, WA
 Website: www.cashmerevalleybank.com

Rating: **A** Yr Founded: 1932
 Has Branches In: WA
 Telephone: (509) 782-2624

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

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

Bank Name: **Security State Bank**
 Headquartered In: Centralia, WA
 Website: www.ssbwa.com

Rating: **A** Yr Founded: 1903
 Has Branches In: WA
 Telephone: (360) 736-0763

Bank Name: **Sterling Bank and Trust, FSB**
 Headquartered In: Southfield, MI
 Website: www.sterlingbank.com

Rating: **A** Yr Founded: 1984
 Has Branches In: CA, MI, NY, WA
 Telephone: (248) 355-2400

Bank Name: **Timberland Bank**
 Headquartered In: Hoquiam, WA
 Website: 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: www.mybankofmonroe.com

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

Bank Name: **Citizens Bank of Weston, Inc.**
 Headquartered In: Weston, WV
 Website: www.citizensbankweston.com/

Rating: **A-** Yr Founded: 1892
 Has Branches In: WV
 Telephone: (304) 269-2862

Bank Name: **City National Bank of West Virginia**
 Headquartered In: Charleston, WV
 Website: www.bankatcity.com

Rating: **A-** Yr Founded: 1957
 Has Branches In: KY, OH, VA, WV
 Telephone: (304) 769-1100



Bank Name: **Clay County Bank, Inc.**
 Headquartered In: Clay, WV
 Website: 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: **Mountain Valley Bank, N.A.**
 Headquartered In: Elkins, WV
 Website: www.mountainvalleybank.com

Rating: **A-** Yr Founded: 1909
 Has Branches In: WV
 Telephone: (304) 637-2265

Wisconsin

Bank Name: **Bank of Alma**
 Headquartered In: Alma, WI
 Website: www.bankofalma.net

Rating: **A+** Yr Founded: 1986
 Has Branches In: MN, WI
 Telephone: (608) 685-4461

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

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

Bank Name: **Bank of Mauston**
 Headquartered In: Mauston, WI
 Website: www.bankofmauston.com

Rating: **A** Yr Founded: 1932
 Has Branches In: WI
 Telephone: (608) 847-6200

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

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

Bank Name: **Farmers State Bank Hillsboro**
 Headquartered In: Hillsboro, WI
 Website: www.fsbhillsboro.com

Rating: **A** Yr Founded: 1913
 Has Branches In: WI
 Telephone: (608) 489-2621

Bank Name: **First National Bank of Bangor**
 Headquartered In: Bangor, WI
 Website: www.fnbbangor.net

Rating: **A** Yr Founded: 1903
 Has Branches In: WI
 Telephone: (608) 486-2386

Bank Name: **Intercity State Bank**
 Headquartered In: Schofield, WI
 Website: intercitystatebank.com

Rating: **A** Yr Founded: 1952
 Has Branches In: WI
 Telephone: (715) 359-4231

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: **Northwestern Bank**
 Headquartered In: Chippewa Falls, WI
 Website: www.northwesternbank.com

Rating: **A** Yr Founded: 1904
 Has Branches In: WI
 Telephone: (715) 723-4461



Bank Name: **Oregon Community Bank**
Headquartered In: Oregon, WI
Website: www.oregoncommunitybank.com

Rating: **A** Yr Founded: 1976
Has Branches In: WI
Telephone: (608) 835-3168

Bank Name: **WaterStone Bank, SSB**
Headquartered In: Wauwatosa, WI
Website: 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: www.waukeshabank.com

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

Wyoming

Bank Name: **RSNB Bank**
Headquartered In: Rock Springs, WY
Website: 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: www.wyomingbank.bank

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



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 August 26, 2020. 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: 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: 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: www.alfaic.com
 Telephone: (334) 288-3900

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



Insurer: **SELECTIVE F&C INS CO**
Rating: B+
Headquarters: Branchville, NJ
Licensed In: NJ
Website: 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: www.alfainsurance.com
Telephone: (334) 288-3900

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

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



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

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

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

Insurer: **ALLSTATE NJ INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: IL, NJ, PA
Website: www.allstate.com
Telephone: (908) 252-5000

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

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

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



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

Insurer: **AMERICAN FAMILY INS CO**
Rating: B
Headquarters: Madison, WI
Licensed In: AZ, CO, GA, ID, IL, IN, IA, KS, MN, MO, NE, NV, ND, OH, OR, SD, UT, WA, WI
Website: 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: www.mercuryinsurance.com
Telephone: (405) 621-6590

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

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

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

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



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

Insurer: **AUTO CLUB INS ASSN**
Rating: B
Headquarters: Dearborn, MI
Licensed In: CA, FL, IL, MI, MN, NE, NY, ND, PA, WI
Website: 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: www.travelers.com
Telephone: (860) 277-0111

Insurer: **AUTO-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: All states except AK, CA, CT, DC, DE, HI, LA, ME, MD, MA, MT, NH, NJ, NY, OK, RI, TX, VT, WV, WY, PR
Website: www.auto-owners.com
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: www.berkley.com
Telephone: (203) 542-3800

Insurer: **CALIFORNIA AUTOMOBILE INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: CA
Website: www.mercuryinsurance.com
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: 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: www.travelers.com
Telephone: (860) 277-0111

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

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

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

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



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

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

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

Insurer: **COUNTRY MUTUAL INS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except CA, DC, FL, HI, LA, MS, PR
Website: www.countryfinancial.com
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: 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: www.encompassinsurance.com
Telephone: (847) 402-5000

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



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

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

Insurer: **FARM BUREAU GENERAL INS CO OF MI**
Rating: B
Headquarters: Lansing, MI
Licensed In: MI
Website: 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: www.fbfs.com
Telephone: (515) 225-5400

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

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

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



Insurer: **FARMERS INS CO OF OREGON**
Rating: B
Headquarters: Tigard, OR
Licensed In: CA, MI, OR
Website: www.farmers.com
Telephone: (503) 686-6114

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

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

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

Insurer: **FRANKENMUTH 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: www.chubb.com
Telephone: (215) 640-1000

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

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

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

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

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

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



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

Insurer: **HIGH POINT PREFERRED INS CO**
Rating: B
Headquarters: Woodbridge, NJ
Licensed In: MA, 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: www.auto-owners.com
Telephone: (517) 323-1200

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

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

Insurer: **IDS PROPERTY CASUALTY INS CO**
Rating: B
Headquarters: Green Bay, WI
Licensed In: All states except PR
Website: 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: 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: www.mercuryinsurance.com
Telephone: (714) 671-6600

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

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

Insurer: **MET LLOYDS INS CO OF TX**
Rating: B
Headquarters: Warwick, RI
Licensed In: TX
Website: 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: 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: 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 CA, HI, MI, PR
Website: www.nationwide.com
Telephone: (614) 249-7111

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

Insurer: **NATIONWIDE MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except PR
Website: www.nationwide.com
Telephone: (614) 249-7111

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

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

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

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



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

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

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

Insurer: **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: www.rlicorp.com
Telephone: (309) 692-1000

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

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



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

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

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

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

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

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



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

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

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

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

Insurer: **TENNESSEE FARMERS MUTUAL INS CO**
Rating: B
Headquarters: Columbia, TN
Licensed In: TN
Website: www.fbitn.com
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: tmamerica.com
Telephone: (610) 227-1253

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



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

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

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

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

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

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

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



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

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

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

Insurer: **UFB CASUALTY INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IN
Website: 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: www.americannational.com
Telephone: (518) 431-5000

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

Insurer: **UNITED FIRE & CAS CO**
Rating: B
Headquarters: Cedar Rapids, IA
Licensed In: All states except DE, NH, PR
Website: www.ufginsurance.com
Telephone: (319) 399-5700



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

Insurer: **UNITED SPECIALTY INS CO**
Rating: B
Headquarters: Fort Worth, TX
Licensed In: All states except PR
Website: 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: www.kemper.com
Telephone: (312) 661-4600

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

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

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

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



Insurer: **WAWANESA GENERAL INS CO**
Rating: B
Headquarters: San Diego, CA
Licensed In: CA, NV, OR
Website: 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, MA, NJ, NY, PR
Website: www.thesilverlining.com
Telephone: (262) 334-5571

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

Insurer: **WILSON MUTUAL INS CO**
Rating: B
Headquarters: Sheboygan, WI
Licensed In: MN, OH, WI
Website: www.motoristsinsurancegroup.com/who-we-are/affil
Telephone: (800) 242-7708





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 August 26, 2020. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



E- Rated Homeowners Insurers

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

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

E Rated Homeowners Insurers

Insurer: **INTEGRITY SELECT INSURANCE CO**
Rating: E
Headquarters: Appleton, 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: www.mtmorrisins.com
Telephone: (715) 228-5541

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



E+ Rated Homeowners Insurers

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

Insurer: **UNITED HERITAGE PROP & CAS CO**
Rating: E+
Headquarters: Meridian, ID
Licensed In: AZ, ID, OR, UT, WA
Website: www.unitedheritagepc.com
Telephone: (800) 657-6351

D- Rated Homeowners Insurers

Insurer: **AVATAR P&C INS CO**
Rating: D-
Headquarters: Tampa, FL
Licensed In: FL
Website: 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: www.fmibc.com
Telephone: (517) 278-2108

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



Insurer: **LEMONADE INS CO**
 Rating: D-
 Headquarters: New York, NY
 Licensed In: All states except AK, DE, FL, HI, ID, KS, ME, MN, MS, SD, VT, WV, WY, PR
 Website: 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: www.relyonanchor.com
 Telephone: (727) 853-6670

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

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

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

Insurer: **FARMERS UNION MUTUAL INS CO**
 Rating: D
 Headquarters: Bryant, AR
 Licensed In: AR
 Website: www.farmersunionmutual.net
 Telephone: (501) 847-1518

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



Insurer: **LIGHTHOUSE EXCALIBUR INS CO**
Rating: D
Headquarters: Slidell, LA
Licensed In: LA
Website:
Telephone: (985) 781-1444

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

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

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

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

Insurer: **PALOMAR SPECIALTY INS CO**
Rating: D
Headquarters: La Jolla, CA
Licensed In: AL, AK, AZ, AR, CA, CT, GA, HI, IL, IN, KS, KY, LA, MS, MO, NV, NJ, NC, OK, OR, PA, SC, TN, TX, UT, WA
Website: www.palomarspecialty.com
Telephone: (619) 567-5290

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



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

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

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

Insurer: **UNITED MUTUAL INS CO (WI)**
Rating: D
Headquarters: Medford, WI
Licensed In: WI
Website: www.unitedmutualinsurance.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, WI
Website: 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: www.aegisinsurance.com
Telephone: (717) 657-9671

Insurer: **AGENTS MUTUAL INS CO**
Rating: D+
Headquarters: Pine Bluff, AR
Licensed In: AR
Website: www.agentsmutualins.com
Telephone: (870) 535-2840

Insurer: **ASI LLOYDS**
Rating: D+
Headquarters: St Petersburg, FL
Licensed In: LA, TX
Website: www.americanstrategic.com
Telephone: (727) 821-8765

Insurer: **CASUALTY CORP OF AMERICA**
Rating: D+
Headquarters: Jones, OK
Licensed In: OK
Website: www.casualtycorp.com
Telephone: (405) 399-9100

Insurer: **CENTRE COUNTY MUTUAL FIRE INS CO**
Rating: D+
Headquarters: Bellefonte, PA
Licensed In: PA
Website: www.centrecountymutual.com
Telephone: (814) 355-4855

Insurer: **COMMUNITY INS CO (PA)**
Rating: D+
Headquarters: Lancaster, PA
Licensed In: PA
Website: www.communityinspa.com
Telephone: (717) 696-6083

Insurer: **COMMUNITY MUTUAL INS CO**
Rating: D+
Headquarters: Castleton On Hudson, NY
Licensed In: NY
Website: www.communitymutual.com
Telephone: (518) 477-8182



Insurer: **CYPRESS TEXAS INS CO**
Rating: D+
Headquarters: Jacksonville, FL
Licensed In: TX
Website: www.cypressig.com
Telephone: (904) 992-4492

Insurer: **ELLINGTON MUTUAL INS CO**
Rating: D+
Headquarters: Hortonville, WI
Licensed In: WI
Website: 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: www.fapcig.com
Telephone: (714) 560-7850

Insurer: **FIRST MUTUAL INS CO**
Rating: D+
Headquarters: Smithfield, NC
Licensed In: NC, SC, TN
Website: www.fmicnc.com
Telephone: (919) 934-6111

Insurer: **MONARCH NATIONAL INS CO**
Rating: D+
Headquarters: Sunrise, FL
Licensed In: FL
Website: 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: www.ciginsurance.com
Telephone: (831) 233-5500

Insurer: **NW FARMERS MUTUAL INSURANCE CO**
Rating: D+
Headquarters: Winston-Salem, NC
Licensed In: NC
Website: 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: www.piedmontmutual.com
Telephone: (704) 873-7461

Insurer: **PREPARED INS CO**
Rating: D+
Headquarters: Tampa, FL
Licensed In: FL, LA
Website: www.preparedins.com
Telephone: (813) 286-3730

Insurer: **PROGRESSIVE PROPERTY INS CO**
Rating: D+
Headquarters: St Petersburg, FL
Licensed In: FL, LA, TX
Website: 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: www.nationalgeneral.com
Telephone: (336) 435-2000

Insurer: **STARSTONE NATIONAL INS CO**
Rating: D+
Headquarters: Columbia, SC
Licensed In: All states except PR
Website: www.starstone.com
Telephone: (803) 735-0672



Insurer: **UNITRIN AUTO & HOME INS CO**
Rating: D+
Headquarters: Jacksonville, FL
Licensed In: All states except CT, ME, MA, NH, RI, VT, PR
Website: 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: www.kemper.com
Telephone: (904) 245-5600



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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.lidi.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
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South Carolina	Director	www.doi.sc.gov	(803) 737-6160
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Texas	Commissioner	www.tdi.texas.gov/	(800) 578-4677
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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.



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



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