

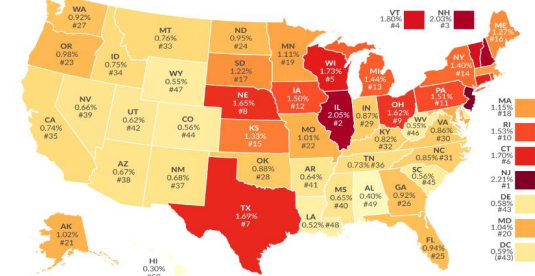


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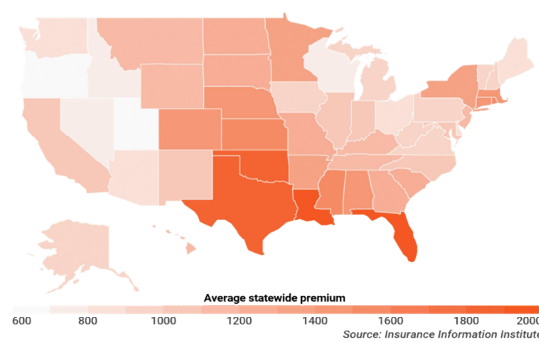
Income Expenses Population Stability and Risk

City	Zip	Price to Rent of zip code	Property Taxes	State Income		Avg Insurance		Population		Stability and Risk				
				Tax Rate on 15K (Married)	State Capital Gains Tax	Cost 400K coverage	City Pop	Metro Pop	Population change since 2000	% Renters	Rent as % of income (Affordability)	Landlord Friendly?	Vacancy	Unemployment
Toledo, OH	43605	3.25	1.80%	0.00%	4.80%	\$ 2,760.00	270K	644K	-13.0%	47.0%	27.5%	Yes	5.7%	3.4%
Peoria, IL	61603	3.58	2.60%	4.95%	4.95%	\$ 3,210.00	110K	397K	-2.2%	41.6%	28.5%	Yes	10.4%	4.5%
Jackson, MS	39209	4.09	1.40%	5.00%	5.00%	\$ 4,578.00	160K	587K	-12.8%	48.8%	31.7%	Yes	7.9%	3.3%
Augusta, GA	30901	4.77	0.80%	5.75%	5.75%	\$ 3,800.00	136K	616K	3.8%	47.9%	33.2%	Yes	10.0%	3.2%
Wichita Falls, TX	76301	4.81	2.00%	0.00%	0.00%	\$ 4,529.00	105K	149K	0.5%	39.9%	28.3%	Yes	11.5%	3.5%
Tulsa, OK	74110	5.15	1.10%	4.75%	4.75%	\$ 6,387.00	401K	1,024K	2.1%	47.3%	27.3%	Moderate	3.3%	3.0%
Montgomery, AL	36110	5.39	0.40%	5.00%	5.00%	\$ 4,123.00	198K	386K	-1.5%	43.5%	31.0%	Yes	8.7%	2.7%
Detroit, MI	48219	5.62	1.90%	4.25%	4.25%	\$ 2,478.00	670K	4,365K	-29.6%	50.1%	31.4%	Moderate	5.2%	2.9%
Birmingham, AL	35211	5.66	0.70%	5.00%	5.00%	\$ 4,123.00	209K	1,114K	-13.8%	53.0%	30.4%	Yes	9.3%	2.2%
Philadelphia, PA	19133	5.89	0.90%	3.07%	3.07%	\$ 2,670.00	1,584K	2,150K	4.4%	44.6%	31.1%	No	4.6%	3.4%
Memphis, TN	38108	5.92	1.40%	0.00%	0.00%	\$ 3,712.00	651K	1,336K	0.1%	52.4%	31.9%	Moderate	9.6%	4.1%
Milwaukee, WI	53206	6.03	2.40%	3.54%	7.65%	\$ 2,478.00	590K	1,556K	-1.1%	56.5%	29.3%	Moderate	4.1%	3.0%
Louisville, KY	40212	6.32	0.90%	5.00%	5.00%	\$ 4,049.00	263K	1,284K	2.8%	37.6%	27.3%	Moderate	5.8%	3.0%
Hartford, CT	06105	6.40	2.20%	3.00%	6.99%	\$ 2,940.00	122K	1,212K	0.4%	73.5%	30.6%	Moderate	3.0%	3.4%
Springfield, IL	62703	6.47	2.20%	4.95%	4.95%	\$ 3,210.00	114K	207K	2.5%	36.0%	29.1%	Yes	5.2%	3.4%
Dayton, OH	45406	6.69	2.00%	0.00%	4.80%	\$ 2,760.00	140K	813K	-15.5%	50.9%	27.6%	Yes	5.9%	3.2%
Lauderhill, FL	33313	6.87	1.10%	0.00%	0.00%	\$ 3,005.00	72K	1,930K	24.8%	50.6%	36.5%	Yes	8.8%	2.1%
Mobile, AL	36605	7.05	0.60%	5.00%	5.00%	\$ 4,123.00	47K	428K	-5.1%	41.7%	31.6%	Yes	11.9%	3.0%
Evansville, IN	47713	7.28	0.90%	3.23%	3.23%	\$ 3,631.00	118K	314K	-3.0%	43.9%	28.7%	Yes	6.6%	2.8%
Waterloo, IA	50702	7.92	1.70%	4.14%	8.53%	\$ 3,482.00	67K	168K	-2.1%	36.4%	28.6%	Moderate	7.7%	2.8%
Rockford, IL	61108	8.71	3.10%	4.95%	4.95%	\$ 3,210.00	146K	336K	-3.0%	43.3%	26.9%	Yes	6.5%	5.8%
Little Rock, AR	72209	8.74	0.90%	5.50%	5.50%	\$ 4,598.00	197K	751K	7.7%	41.4%	29.2%	Yes	13.3%	2.9%
Kansas City, MO	64130	9.09	1.10%	5.30%	5.40%	\$ 4,189.00	495K	2,200K	12.2%	42.2%	29.0%	Moderate	8.2%	2.5%
Indianapolis, IN	46241	9.44	1.00%	3.23%	3.23%	\$ 3,631.00	876K	2,127K	12.1%	44.5%	30.2%	Yes	11.9%	2.6%
Minneapolis, MN	55412	11.15	1.30%	5.35%	9.85%	\$ 3,718.00	429K	3,690K	12.3%	50.3%	28.2%	No	9.1%	1.9%
Austin, TX	78705	11.60	1.80%	0.00%	0.00%	\$ 4,529.00	979K	2,352K	49.1%	50.9%	28.6%	Yes	5.2%	2.8%
Des Moines, IA	50317	13.79	2.10%	4.14%	8.53%	\$ 3,482.00	214K	719K	7.8%	38.5%	26.9%	Moderate	4.2%	2.7%
Rapid City, SD	57701	15.54	1.20%	0.00%	0.00%	\$ 4,596.00	77K	142K	30.0%	37.1%	28.5%	No	5.7%	2.2%

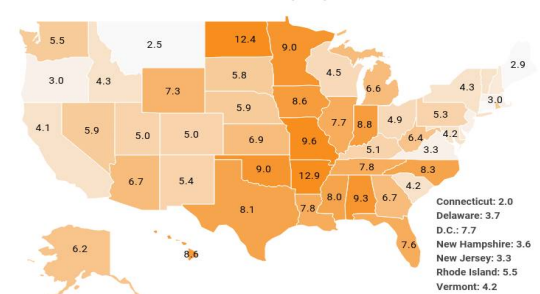
PROPERTY TAX RATE



INSURANCE PREMIUM



RENTAL VANCACY RATE



Note: The figures in this table are mean effective property tax rates on owner-occupied housing (total net taxes paid total home value). As a result, the data exclude property taxes paid by businesses, renters, and others. D.C.'s rank does not affect states' ranks, but the figure in parentheses indicates where it would rank if included.
Sources: U.S. Census Bureau, "2018 American Community Survey"; Tax Foundation calculations.

source: U.S. Census Bureau, 2022

Source: Insurance Information Institute