

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
1. Alabama												
Huntsville, AL	\$283,226	\$1,320	\$1,375	\$590	\$1,965	\$645	77%	\$311,140	\$151,665	\$293,476	\$159,475	\$17,664
Mobile, AL	\$191,840	\$1,264	\$931	\$400	\$1,331	\$67		\$210,747	\$102,729	\$121,470	\$108,018	\$89,277
Birmingham, AL	\$134,655	\$1,309	\$653	\$281	\$934	-\$375		\$147,926	\$72,107		\$75,820	
Montgomery, AL	\$147,533	\$1,317	\$716	\$307	\$1,023	-\$294		\$162,074	\$79,003		\$83,071	
Tuscaloosa, AL	\$227,726	\$1,490	\$1,105	\$474	\$1,580	\$90		\$250,170	\$121,946	\$146,376	\$128,225	\$103,794
2. Alaska												
Anchorage, AK	\$405,601	\$1,660	\$1,968	\$845	\$2,813	\$1,153	51%	\$340,120	\$217,196	\$468,421	\$122,924	-\$128,301
Fairbanks, AK	\$290,656	\$1,885	\$1,411	\$606	\$2,016	\$131		\$243,732	\$155,644	\$190,326	\$88,088	\$53,406
Juneau, AK	\$460,885	\$1,895*	\$2,237	\$960	\$3,197	\$1,302		\$386,479	\$246,800	\$530,441	\$139,678	-\$143,962
Badger, AK	\$317,494	\$1,994	\$1,541	\$661	\$2,202	\$208		\$266,237	\$170,016	\$221,496	\$96,221	\$44,741
Knik-Fairview, AK	\$396,447	\$1,895*	\$1,924	\$826	\$2,750	\$855		\$332,444	\$212,294	\$400,903	\$120,149	-\$68,460

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3. Arizona												
Phoenix, AZ	\$407,665	\$1,556	\$1,978	\$849	\$2,828	\$1,272	129%	\$659,829	\$218,302	\$494,306	\$441,528	\$165,523
Tucson, AZ	\$321,688	\$1,399	\$1,561	\$670	\$2,231	\$832		\$520,671	\$172,262	\$354,283	\$348,409	\$166,387
Mesa, AZ	\$432,764	\$1,554	\$2,100	\$902	\$3,002	\$1,448		\$700,454	\$231,742	\$545,180	\$468,712	\$155,274
Gilbert, AZ	\$570,461	\$2,049	\$2,769	\$1,188	\$3,957	\$1,908		\$923,324	\$305,478	\$718,531	\$617,847	\$204,793
Chandler, AZ	\$521,806	\$1,848	\$2,532	\$1,087	\$3,619	\$1,771		\$844,573	\$279,423	\$662,731	\$565,150	\$181,842
4. Arkansas												
Little Rock, AR	\$214,773	\$1,171	\$1,042	\$447	\$1,490	\$319	77%	\$235,941	\$115,009	\$187,009	\$120,931	\$48,932
Fayetteville, AR	\$370,518	\$1,709	\$1,798	\$772	\$2,570	\$861		\$407,035	\$198,410	\$387,654	\$208,626	\$19,382
Fort Smith, AR	\$193,755	\$1,025	\$940	\$404	\$1,344	\$319		\$212,851	\$103,754	\$175,271	\$109,097	\$37,580
Springdale, AR	\$332,214	\$1,541	\$1,612	\$692	\$2,304	\$763		\$364,956	\$177,898	\$345,765	\$187,058	\$19,191
Jonesboro, AR	\$221,268	\$1,371	\$1,074	\$461	\$1,535	\$164		\$243,076	\$118,487	\$158,265	\$124,588	\$84,811
5. California												

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Los Angeles, CA	\$941,985	\$2,742	\$4,572	\$1,962	\$6,534	\$3,792	90%	\$1,157,283	\$504,426	\$1,320,553	\$652,857	-\$163,270
San Diego, CA	\$989,768	\$2,893	\$4,803	\$2,062	\$6,865	\$3,972		\$1,215,987	\$530,013	\$1,385,050	\$685,974	-\$169,062
San Jose, CA	\$1,435,993	\$3,222	\$6,969	\$2,992	\$9,961	\$6,739		\$1,764,200	\$768,963	\$2,213,317	\$995,237	-\$449,116
San Francisco, CA	\$1,299,230	\$3,830	\$6,305	\$2,707	\$9,012	\$5,182		\$1,596,179	\$695,728	\$1,811,314	\$900,451	-\$215,135
Fresno, CA	\$386,426	\$1,693	\$1,875	\$805	\$2,680	\$987		\$474,747	\$206,928	\$422,977	\$267,818	\$51,770
6. Colorado												
Denver, CO	\$530,920	\$1,818	\$2,577	\$1,106	\$3,683	\$1,865	112.00%	\$769,068	\$284,304	\$687,322	\$484,765	\$81,746
Colorado Springs, CO	\$446,132	\$1,667	\$2,165	\$929	\$3,095	\$1,428		\$646,248	\$238,900	\$548,436	\$407,348	\$97,812
Aurora, CO	\$458,953	\$1,689	\$2,227	\$956	\$3,184	\$1,495		\$664,820	\$245,766	\$569,611	\$419,054	\$95,209
Fort Collins, CO	\$556,327	\$1,970	\$2,700	\$1,159	\$3,859	\$1,889		\$805,872	\$297,909	\$706,629	\$507,963	\$99,243
Lakewood, CO	\$565,592	\$1,733	\$2,745	\$1,178	\$3,923	\$2,190		\$819,293	\$302,870	\$774,787	\$516,422	\$44,505
7. Connecticut												
Bridgeport, CT	\$353,183	\$2,072	\$1,714	\$736	\$2,450	\$378	67%	\$352,674	\$189,127	\$276,938	\$163,547	\$75,735

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Stamford, CT	\$684,684	\$2,873	\$3,323	\$1,426	\$4,749	\$1,876		\$683,697	\$366,643	\$775,931	\$317,053	-\$92,235
New Haven, CT	\$319,281	\$2,097	\$1,550	\$665	\$2,215	\$118		\$318,821	\$170,973	\$203,561	\$147,848	\$115,259
Hartford, CT	\$194,741	\$1,530	\$945	\$406	\$1,351	-\$179		\$194,460	\$104,282		\$90,178	
Waterbury, CT	\$271,702	\$1,516	\$1,319	\$566	\$1,885	\$369		\$271,310	\$145,494	\$229,345	\$125,816	\$41,965
8. Delaware												
Wilmington, DE	\$321,158	\$1,764	\$1,559	\$669	\$2,228	\$464	73%	\$339,964	\$171,978	\$276,932	\$167,987	\$63,032
Dover, DE	\$334,836	\$1,672	\$1,625	\$698	\$2,323	\$651		\$354,443	\$179,302	\$323,657	\$175,141	\$30,787
Newark, DE	\$357,902	\$2,071	\$1,737	\$746	\$2,483	\$412		\$378,860	\$191,654	\$286,634	\$187,206	\$92,226
Middletown, DE	\$523,674	\$2,592	\$2,541	\$1,091	\$3,632	\$1,040		\$554,339	\$280,423	\$510,989	\$273,916	\$43,351
Bear, DE	\$407,619	\$2,280	\$1,978	\$849	\$2,827	\$547		\$431,488	\$218,277	\$342,896	\$213,211	\$88,592
9. Florida												
Miami, FL	\$573,963	\$2,964	\$2,786	\$1,196	\$3,981	\$1,017	149%	\$1,043,785	\$307,353	\$534,334	\$736,432	\$509,451
Tampa, FL	\$369,079	\$1,968	\$1,791	\$769	\$2,560	\$592		\$671,191	\$197,639	\$330,630	\$473,552	\$340,562

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Orlando, FL	\$370,828	\$1,857	\$1,800	\$773	\$2,572	\$715		\$674,372	\$198,576	\$357,345	\$475,797	\$317,027
Jacksonville, FL	\$282,367	\$1,576	\$1,370	\$588	\$1,959	\$383		\$513,501	\$151,205	\$238,244	\$362,295	\$275,256
Saint Petersburg, FL	\$345,243	\$2,048	\$1,676	\$719	\$2,395	\$347		\$627,844	\$184,875	\$265,993	\$442,969	\$361,852
10. Georgia												
Atlanta, GA	\$381,549	\$1,888	\$1,852	\$795	\$2,647	\$759	118%	\$575,589	\$204,317	\$372,418	\$371,272	\$203,171
Richmond County, GA	\$183,387	\$1,331	\$890	\$382	\$1,272	-\$59		\$276,650	\$98,202		\$178,448	
Columbus, GA	\$170,298	\$1,218	\$826	\$355	\$1,181	-\$37		\$256,904	\$91,193		\$165,711	
Macon-Bibb County, GA	\$167,317	\$1,207	\$812	\$349	\$1,161	-\$46		\$252,407	\$89,597		\$162,810	
Savannah, GA	\$322,470	\$1,736	\$1,565	\$672	\$2,237	\$501		\$486,465	\$172,680	\$285,422	\$313,784	\$201,043
11. Hawaii												
Honolulu, HI	\$758,507	\$2,548	\$3,681	\$1,580	\$5,261	\$2,713	78%	\$840,849	\$406,175	\$992,260	\$434,674	-\$151,411
Hilo, HI	\$541,440	\$1,859	\$2,628	\$1,128	\$3,756	\$1,897		\$600,218	\$289,937	\$699,901	\$310,280	-\$99,684
Pearl City, HI	\$919,646	\$2,484	\$4,463	\$1,916	\$6,379	\$3,895		\$1,019,481	\$492,464	\$1,329,568	\$527,017	-\$310,087

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Waipahu, HI	\$857,649	\$2,697	\$4,162	\$1,787	\$5,949	\$3,252		\$950,753	\$459,265	\$1,160,420	\$491,489	-\$209,667
Kailua, HI	\$1,497,694	\$3,724	\$7,268	\$3,120	\$10,389	\$6,665		\$1,660,280	\$802,004	\$2,232,433	\$858,277	-\$572,153
12. Idaho												
Boise, ID	\$494,696	\$1,703	\$2,401	\$1,031	\$3,431	\$1,728	157%	\$939,209	\$264,906	\$638,538	\$674,303	\$300,671
Meridian, ID	\$526,393	\$1,954	\$2,555	\$1,097	\$3,651	\$1,697		\$999,388	\$281,879	\$649,798	\$717,508	\$349,590
Nampa, ID	\$408,658	\$1,561	\$1,983	\$851	\$2,835	\$1,274		\$775,861	\$218,833	\$495,257	\$557,028	\$280,603
Caldwell, ID	\$391,693	\$1,561	\$1,901	\$816	\$2,717	\$1,156		\$743,652	\$209,749	\$461,153	\$533,903	\$282,499
Idaho Falls, ID	\$390,739	\$1,331	\$1,896	\$814	\$2,710	\$1,379		\$741,841	\$209,238	\$507,306	\$532,603	\$234,535
13. Illinois												
Chicago, IL	\$312,457	\$2,292	\$1,516	\$651	\$2,167	-\$125	60%	\$290,134	\$167,318		\$122,816	
Aurora, IL	\$310,838	\$2,232	\$1,509	\$648	\$2,156	-\$76		\$288,631	\$166,451		\$122,180	
Naperville, IL	\$594,498	\$2,157	\$2,885	\$1,239	\$4,124	\$1,967		\$552,026	\$318,349	\$744,279	\$233,677	-\$192,253
Joliet, IL	\$255,981	\$1,559	\$1,242	\$533	\$1,776	\$217		\$237,693	\$137,076	\$188,755	\$100,617	\$48,938

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Rockford, IL	\$172,610	\$1,151	\$838	\$360	\$1,197	\$46		\$160,278	\$92,431	\$106,430	\$67,847	\$53,848
14. Indiana												
Indianapolis, IN	\$226,528	\$1,356	\$1,099	\$472	\$1,571	\$215	92%	\$282,833	\$121,304	\$171,974	\$161,529	\$110,859
Fort Wayne, IN	\$238,593	\$1,160	\$1,158	\$497	\$1,655	\$495		\$297,897	\$127,765	\$237,192	\$170,132	\$60,705
Evansville, IN	\$194,790	\$1,010	\$945	\$406	\$1,351	\$341		\$243,207	\$104,309	\$180,487	\$138,898	\$62,720
Fishers, IN	\$437,380	\$1,802	\$2,123	\$911	\$3,034	\$1,232		\$546,094	\$234,214	\$502,627	\$311,881	\$43,468
South Bend, IN	\$186,070	\$1,329	\$903	\$388	\$1,291	-\$38		\$232,319	\$99,639		\$132,680	
15. Iowa												
Des Moines, IA	\$204,843	\$1,141	\$994	\$427	\$1,421	\$280	65%	\$200,451	\$109,692	\$173,317	\$90,759	\$27,134
Cedar Rapids, IA	\$204,214	\$1,158	\$991	\$425	\$1,417	\$259		\$199,835	\$109,355	\$168,499	\$90,480	\$31,336
Davenport, IA	\$183,888	\$948	\$892	\$383	\$1,276	\$328		\$179,945	\$98,471	\$171,529	\$81,474	\$8,416
Sioux City, IA	\$192,452	\$1,127	\$934	\$401	\$1,335	\$208		\$188,325	\$103,057	\$151,334	\$85,269	\$36,992
Ankeny, IA	\$335,711	\$1,413	\$1,629	\$699	\$2,329	\$916		\$328,513	\$179,771	\$379,547	\$148,742	-\$51,035

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16. Kansas												
Wichita, KS	\$198,074	\$1,125	\$961	\$413	\$1,374	\$249	82%	\$227,499	\$106,067	\$163,053	\$121,432	\$64,446
Overland Park, KS	\$470,417	\$1,666	\$2,283	\$980	\$3,263	\$1,597		\$540,301	\$251,905	\$597,464	\$288,396	-\$57,163
Kansas City, KS	\$193,899	\$1,316	\$941	\$404	\$1,345	\$29		\$222,704	\$103,831	\$114,741	\$118,873	\$107,963
Olathe, KS	\$425,657	\$1,792	\$2,066	\$887	\$2,953	\$1,161		\$488,892	\$227,936	\$481,150	\$260,956	\$7,741
Topeka, KS	\$186,856	\$1,169	\$907	\$389	\$1,296	\$127		\$214,615	\$100,060	\$131,306	\$114,555	\$83,309
17. Kentucky												
Jeffersontown, KY	\$317,479	\$1,895*	\$1,541	\$661	\$2,202	\$307	83%	\$367,818	\$170,008	\$242,157	\$197,810	\$125,661
Lexington, KY	\$322,743	\$1,487	\$1,566	\$672	\$2,239	\$752		\$373,916	\$172,826	\$338,012	\$201,090	\$35,904
Bowling Green, KY	\$284,533	\$1,257	\$1,381	\$593	\$1,974	\$717		\$329,648	\$152,365	\$309,270	\$177,283	\$20,378
Owensboro, KY	\$205,948	\$1,286	\$999	\$429	\$1,429	\$143		\$238,603	\$110,284	\$145,233	\$128,319	\$93,370
Covington, KY	\$215,309	\$1,505	\$1,045	\$449	\$1,493	-\$12		\$249,448	\$115,296		\$134,152	
18. Louisiana												

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New Orleans, LA	\$239,751	\$1,625	\$1,164	\$499	\$1,663	\$38	40%	\$174,672	\$128,385	\$142,334	\$46,288	\$32,338
Baton Rouge, LA	\$224,899	\$1,312	\$1,091	\$469	\$1,560	\$248		\$163,852	\$120,432	\$177,895	\$43,420	-\$14,043
Shreveport, LA	\$134,461	\$1,170	\$653	\$280	\$933	-\$237		\$97,963	\$72,003		\$25,960	
Metairie, LA	\$319,799	\$1,650	\$1,552	\$666	\$2,218	\$568		\$232,992	\$171,250	\$298,026	\$61,742	-\$65,034
Lafayette, LA	\$219,057	\$1,279	\$1,063	\$456	\$1,519	\$240		\$159,596	\$117,303	\$173,048	\$42,292	-\$13,453
19. Maine												
Portland, ME	\$543,125	\$2,237	\$2,636	\$1,132	\$3,767	\$1,530	108%	\$765,023	\$290,839	\$624,286	\$474,184	\$140,737
Lewiston, ME	\$288,145	\$1,398	\$1,398	\$600	\$1,999	\$601		\$405,869	\$154,299	\$287,062	\$251,569	\$118,807
Bangor, ME	\$274,796	\$1,447	\$1,334	\$572	\$1,906	\$459		\$387,066	\$147,151	\$249,986	\$239,915	\$137,080
South Portland, ME	\$501,480	\$2,350	\$2,434	\$1,045	\$3,478	\$1,128		\$706,364	\$268,539	\$516,951	\$437,825	\$189,412
Auburn, ME	\$311,961	\$1,673	\$1,514	\$650	\$2,164	\$491		\$439,415	\$167,053	\$277,463	\$272,362	\$161,952
20. Maryland												
Baltimore, MD	\$187,545	\$1,708	\$910	\$391	\$1,301	-\$407	59%	\$172,271	\$100,429		\$71,842	

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Columbia, MD	\$505,044	\$2,162	\$2,451	\$1,052	\$3,503	\$1,341		\$463,912	\$270,447	\$563,408	\$193,465	-\$99,496
Germantown, MD	\$418,836	\$1,985	\$2,033	\$873	\$2,905	\$920		\$384,725	\$224,284	\$427,101	\$160,442	-\$42,376
Frederick, MD	\$461,493	\$2,099	\$2,240	\$961	\$3,201	\$1,102		\$423,908	\$247,126	\$489,027	\$176,782	-\$65,119
Waldorf, MD	\$431,539	\$2,319	\$2,094	\$899	\$2,993	\$674		\$396,394	\$231,086	\$382,831	\$165,308	\$13,563
21. Massachusetts												
Boston, MA	\$768,702	\$3,510	\$3,731	\$1,601	\$5,332	\$1,822		\$921,334	\$411,634	\$811,695	\$509,700	\$109,639
Worcester, MA	\$423,326	\$2,150	\$2,054	\$882	\$2,936	\$786		\$507,381	\$226,688	\$401,642	\$280,693	\$105,739
Springfield, MA	\$290,167	\$1,719	\$1,408	\$605	\$2,013	\$294	87%	\$347,782	\$155,382	\$224,037	\$192,400	\$123,745
Cambridge, MA	\$1,019,841	\$3,355	\$4,949	\$2,125	\$7,074	\$3,719		\$1,222,338	\$546,117	\$1,348,945	\$676,221	-\$126,607
Lowell, MA	\$471,792	\$2,262	\$2,290	\$983	\$3,273	\$1,011		\$565,470	\$252,641	\$475,663	\$312,829	\$89,807
22. Michigan												
Detroit, MI	\$74,828	\$1,318	\$363	\$156	\$519	-\$799		\$97,168	\$40,070		\$57,099	
Grand Rapids, MI	\$296,961	\$1,662	\$1,441	\$619	\$2,060	\$398	97%	\$385,621	\$159,020	\$249,608	\$226,601	\$136,013

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Warren, MI	\$195,562	\$1,336	\$949	\$407	\$1,357	\$21		\$253,949	\$104,722	\$113,904	\$149,227	\$140,044
Sterling Heights, MI	\$301,210	\$1,487	\$1,462	\$628	\$2,089	\$602		\$391,139	\$161,296	\$294,725	\$229,843	\$96,414
Ann Arbor, MI	\$511,402	\$2,496	\$2,482	\$1,065	\$3,547	\$1,051		\$664,085	\$273,852	\$506,383	\$390,233	\$157,702
23. Minnesota												
Minneapolis, MN	\$327,043	\$1,638	\$1,587	\$681	\$2,269	\$631	72%	\$342,923	\$175,129	\$315,097	\$167,794	\$27,827
Saint Paul, MN	\$289,137	\$1,485	\$1,403	\$602	\$2,006	\$521		\$303,177	\$154,831	\$270,873	\$148,346	\$32,304
Rochester, MN	\$334,408	\$1,621	\$1,623	\$697	\$2,320	\$699		\$350,646	\$179,073	\$333,455	\$171,573	\$17,191
Bloomington, MN	\$356,047	\$1,605	\$1,728	\$742	\$2,470	\$865		\$373,336	\$190,660	\$380,299	\$182,675	-\$6,964
Duluth, MN	\$280,660	\$1,780	\$1,362	\$585	\$1,947	\$167		\$294,288	\$150,291	\$192,177	\$143,997	\$102,112
24. Mississippi												
Jackson, MS	\$86,017	\$1,283	\$417	\$179	\$597	-\$686	61%	\$80,732	\$46,061		\$34,670	
Gulfport, MS	\$200,110	\$1,466	\$971	\$417	\$1,388	-\$78		\$187,815	\$107,157		\$80,657	
Southaven, MS	\$271,898	\$1,661	\$1,320	\$566	\$1,886	\$225		\$255,192	\$145,599	\$199,434	\$109,593	\$55,758

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Hattiesburg, MS	\$218,065	\$1,321	\$1,058	\$454	\$1,513	\$192		\$204,667	\$116,772	\$162,276	\$87,894	\$42,390
Biloxi, MS	\$231,544	\$1,346	\$1,124	\$482	\$1,606	\$260		\$217,317	\$123,990	\$184,147	\$93,327	\$33,170
25. Missouri												
Kansas City, MO	\$245,199	\$1,418	\$1,190	\$511	\$1,701	\$283	88%	\$296,337	\$131,302	\$196,549	\$165,035	\$99,788
Saint Louis, MO	\$179,917	\$1,326	\$873	\$375	\$1,248	-\$78		\$217,440	\$96,344		\$121,096	
Springfield, MO	\$238,992	\$1,209	\$1,160	\$498	\$1,658	\$449		\$288,836	\$127,978	\$227,753	\$160,857	\$61,083
Columbia, MO	\$314,972	\$1,399	\$1,529	\$656	\$2,185	\$786		\$380,662	\$168,665	\$340,782	\$211,997	\$39,880
Independence, MO	\$203,383	\$1,313	\$987	\$424	\$1,411	\$98		\$245,800	\$108,910	\$134,434	\$136,890	\$111,367
26. Montana												
Billings, MT	\$390,654	\$1,383	\$1,896	\$814	\$2,710	\$1,327	107%	\$546,352	\$209,192	\$496,267	\$337,160	\$50,085
Missoula, MT	\$554,389	\$1,486	\$2,691	\$1,155	\$3,845	\$2,359		\$775,345	\$296,871	\$803,890	\$478,474	-\$28,545
Great Falls, MT	\$328,554	\$1,340	\$1,595	\$684	\$2,279	\$939		\$459,502	\$175,938	\$380,417	\$283,564	\$79,085
Bozeman, MT	\$715,781	\$2,113	\$3,474	\$1,491	\$4,965	\$2,852		\$1,001,061	\$383,295	\$997,286	\$617,766	\$3,775

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Butte, MT	\$274,163	\$1,318	\$1,331	\$571	\$1,902	\$584		\$383,433	\$146,812	\$275,675	\$236,621	\$107,758
27. Nebraska												
Omaha, NE	\$288,850	\$1,403	\$1,402	\$602	\$2,004	\$601	88%	\$349,092	\$154,677	\$287,434	\$194,415	\$61,658
Lincoln, NE	\$285,359	\$1,293	\$1,385	\$594	\$1,979	\$686		\$344,873	\$152,808	\$303,407	\$192,065	\$41,466
Bellevue, NE	\$291,172	\$1,393	\$1,413	\$607	\$2,020	\$627		\$351,898	\$155,920	\$294,192	\$195,978	\$57,706
Grand Island, NE	\$249,961	\$1,263	\$1,213	\$521	\$1,734	\$471		\$302,092	\$133,852	\$238,518	\$168,240	\$63,575
Kearney, NE	\$311,414	\$1,568	\$1,511	\$649	\$2,160	\$592		\$376,362	\$166,760	\$298,309	\$209,602	\$78,053
28. Nevada												
Las Vegas, NV	\$422,842	\$1,695	\$2,052	\$881	\$2,933	\$1,238	137%	\$718,222	\$226,429	\$495,765	\$491,793	\$222,457
Henderson, NV	\$483,159	\$1,772	\$2,345	\$1,007	\$3,351	\$1,579		\$820,673	\$258,728	\$600,924	\$561,945	\$219,749
North Las Vegas, NV	\$404,089	\$1,819	\$1,961	\$842	\$2,803	\$984		\$686,369	\$216,387	\$432,150	\$469,982	\$254,219
Reno, NV	\$559,591	\$1,830	\$2,716	\$1,166	\$3,882	\$2,052		\$950,498	\$299,657	\$742,451	\$650,841	\$208,047
Enterprise, NV	\$476,010	\$1,895*	\$2,310	\$992	\$3,302	\$1,407		\$808,531	\$254,900	\$560,846	\$553,631	\$247,685

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
29. New Hampshire												
Manchester, NH	\$427,321	\$1,976	\$2,074	\$890	\$2,964	\$988	111%	\$614,726	\$228,827	\$446,039	\$385,899	\$168,687
Nashua, NH	\$493,620	\$2,177	\$2,396	\$1,028	\$3,424	\$1,247		\$710,101	\$264,330	\$537,308	\$445,771	\$172,793
Concord, NH	\$436,675	\$1,852	\$2,119	\$910	\$3,029	\$1,177		\$628,182	\$233,836	\$490,759	\$394,346	\$137,423
Derry, NH	\$483,915	\$2,056	\$2,349	\$1,008	\$3,357	\$1,301		\$696,140	\$259,133	\$543,088	\$437,007	\$153,052
Dover, NH	\$524,526	\$2,203	\$2,546	\$1,093	\$3,638	\$1,435		\$754,561	\$280,880	\$594,003	\$473,681	\$160,558
30. New Jersey												
Newark, NJ	\$474,178	\$2,121	\$2,301	\$988	\$3,289	\$1,168	81%	\$539,879	\$253,919	\$509,929	\$285,960	\$29,950
Jersey City, NJ	\$653,810	\$3,048	\$3,173	\$1,362	\$4,535	\$1,487		\$744,400	\$350,110	\$677,291	\$394,290	\$67,109
Paterson, NJ	\$527,848	\$2,088	\$2,562	\$1,100	\$3,661	\$1,573		\$600,985	\$282,659	\$624,716	\$318,327	-\$23,731
Lakewood, NJ	\$569,448	\$2,313	\$2,764	\$1,186	\$3,950	\$1,637		\$648,349	\$304,935	\$661,318	\$343,414	-\$12,968
Elizabeth, NJ	\$533,247	\$2,293	\$2,588	\$1,111	\$3,699	\$1,406		\$607,133	\$285,550	\$592,724	\$321,583	\$14,408
31. New Mexico												

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Albuquerque, NM	\$338,329	\$1,457	\$1,642	\$705	\$2,347	\$890	79%	\$378,441	\$181,173	\$375,614	\$197,268	\$2,827
Las Cruces, NM	\$286,242	\$1,290	\$1,389	\$596	\$1,986	\$696		\$320,178	\$153,280	\$305,809	\$166,898	\$14,369
Rio Rancho, NM	\$356,585	\$1,902	\$1,731	\$743	\$2,473	\$571		\$398,861	\$190,949	\$319,307	\$207,912	\$79,554
Santa Fe, NM	\$570,822	\$1,939	\$2,770	\$1,189	\$3,959	\$2,020		\$638,497	\$305,671	\$742,247	\$332,827	-\$103,749
Roswell, NM	\$171,380	\$1,237	\$832	\$357	\$1,189	-\$48		\$191,698	\$91,773		\$99,926	
32. New York												
New York, NY	\$812,534	\$3,706	\$3,943	\$1,693	\$5,636	\$1,930	80%	\$916,992	\$435,106	\$858,845	\$481,886	\$58,147
Hempstead, NY	\$616,733	\$3,791	\$2,993	\$1,285	\$4,278	\$487		\$696,019	\$330,256	\$447,468	\$365,763	\$248,550
Brookhaven, NY	\$682,583	\$1,895*	\$3,313	\$1,422	\$4,735	\$2,840		\$770,334	\$365,518	\$976,111	\$404,816	-\$205,777
Islip, NY	\$647,268	\$1,895*	\$3,141	\$1,348	\$4,490	\$2,595		\$730,479	\$346,607	\$905,119	\$383,872	-\$174,640
Oyster Bay, NY	\$998,330	\$3,739	\$4,845	\$2,080	\$6,925	\$3,186		\$1,126,673	\$534,598	\$1,225,446	\$592,075	-\$98,773
33. North Carolina												
Charlotte, NC	\$393,846	\$1,705	\$1,911	\$821	\$2,732	\$1,027	109%	\$558,693	\$210,902	\$435,385	\$347,792	\$123,308

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Raleigh, NC	\$428,831	\$1,567	\$2,081	\$893	\$2,975	\$1,408		\$608,322	\$229,636	\$534,556	\$378,686	\$73,765
Greensboro, NC	\$261,036	\$1,382	\$1,267	\$544	\$1,811	\$429		\$370,295	\$139,783	\$235,910	\$230,512	\$134,385
Durham, NC	\$393,151	\$1,651	\$1,908	\$819	\$2,727	\$1,076		\$557,707	\$210,529	\$445,274	\$347,178	\$112,433
Winston-Salem, NC	\$260,277	\$1,445	\$1,263	\$542	\$1,805	\$360		\$369,218	\$139,376	\$221,217	\$229,842	\$148,001
34. North Dakota												
Fargo, ND	\$312,872	\$1,096	\$1,518	\$652	\$2,170	\$1,074	44%	\$240,460	\$167,541	\$399,888	\$72,920	-\$159,428
Bismarck, ND	\$363,860	\$1,374	\$1,766	\$758	\$2,524	\$1,150		\$279,647	\$194,844	\$444,285	\$84,803	-\$164,638
Grand Forks, ND	\$286,976	\$1,201	\$1,393	\$598	\$1,991	\$790		\$220,558	\$153,673	\$325,885	\$66,884	-\$105,328
Minot, ND	\$269,511	\$982	\$1,308	\$561	\$1,869	\$887		\$207,135	\$144,321	\$336,548	\$62,814	-\$129,413
West Fargo, ND	\$348,706	\$1,336	\$1,692	\$726	\$2,419	\$1,083		\$268,001	\$186,729	\$421,764	\$81,271	-\$153,763
35. Ohio												
Columbus, OH	\$243,005	\$1,415	\$1,179	\$506	\$1,686	\$271	91%	\$300,976	\$130,127	\$192,766	\$170,848	\$108,210
Cleveland, OH	\$113,669	\$1,344	\$552	\$237	\$788	-\$556		\$140,786	\$60,869		\$79,917	

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Cincinnati, OH	\$244,309	\$1,425	\$1,186	\$509	\$1,695	\$270		\$302,591	\$130,826	\$193,297	\$171,765	\$109,294
Toledo, OH	\$126,270	\$1,060	\$613	\$263	\$876	-\$184		\$156,393	\$67,617		\$88,776	
Akron, OH	\$134,376	\$1,134	\$652	\$280	\$932	-\$202		\$166,432	\$71,957		\$94,475	
36. Oklahoma												
Oklahoma City, OK	\$203,329	\$1,255	\$987	\$424	\$1,410	\$155		\$215,236	\$108,881	\$146,447	\$106,354	\$68,788
Tulsa, OK	\$212,757	\$1,207	\$1,033	\$443	\$1,476	\$269		\$225,216	\$113,930	\$175,432	\$111,286	\$49,784
Norman, OK	\$257,977	\$1,289	\$1,252	\$537	\$1,789	\$500	73%	\$273,084	\$138,145	\$249,198	\$134,939	\$23,886
Broken Arrow, OK	\$283,474	\$1,671	\$1,376	\$591	\$1,966	\$295		\$300,074	\$151,798	\$220,615	\$148,275	\$79,459
Edmond, OK	\$349,726	\$1,640	\$1,697	\$729	\$2,426	\$786		\$370,205	\$187,276	\$360,278	\$182,930	\$9,928
37. Oregon												
Portland, OR	\$524,251	\$1,710	\$2,544	\$1,092	\$3,636	\$1,926		\$686,013	\$280,732	\$696,488	\$405,280	-\$10,475
Salem, OR	\$432,341	\$1,600	\$2,098	\$901	\$2,999	\$1,399	98%	\$565,743	\$231,515	\$534,715	\$334,228	\$31,028
Eugene, OR	\$467,032	\$1,988	\$2,267	\$973	\$3,240	\$1,252		\$611,138	\$250,092	\$523,361	\$361,046	\$87,778

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Gresham, OR	\$463,410	\$1,594	\$2,249	\$965	\$3,214	\$1,620		\$606,399	\$248,153	\$598,426	\$358,246	\$7,973
Hillsboro, OR	\$516,726	\$1,869	\$2,508	\$1,077	\$3,584	\$1,715		\$676,166	\$276,703	\$648,130	\$399,463	\$28,036
38. Pennsylvania												
Philadelphia, PA	\$229,411	\$1,734	\$1,113	\$478	\$1,591	-\$143	73%	\$242,845	\$122,848		\$119,997	
Pittsburgh, PA	\$230,723	\$1,516	\$1,120	\$481	\$1,600	\$84		\$244,234	\$123,550	\$146,967	\$120,683	\$97,267
Allentown, PA	\$304,235	\$1,699	\$1,476	\$634	\$2,110	\$411		\$322,050	\$162,916	\$256,498	\$159,135	\$65,553
Reading, PA	\$256,603	\$1,404	\$1,245	\$535	\$1,780	\$376		\$271,629	\$137,409	\$222,400	\$134,220	\$49,229
Erie, PA	\$194,885	\$1,038	\$946	\$406	\$1,352	\$314		\$206,297	\$104,359	\$174,826	\$101,938	\$31,471
39. Rhode Island												
Providence, RI	\$420,051	\$2,187	\$2,039	\$875	\$2,914	\$727	111%	\$604,268	\$224,934	\$387,325	\$379,333	\$216,943
Cranston, RI	\$439,251	\$1,979	\$2,132	\$915	\$3,047	\$1,068		\$631,888	\$235,216	\$469,395	\$396,672	\$162,493
Warwick, RI	\$404,953	\$2,408	\$1,965	\$844	\$2,809	\$401		\$582,548	\$216,849	\$310,785	\$365,699	\$271,763
Pawtucket, RI	\$387,713	\$1,804	\$1,882	\$808	\$2,689	\$885		\$557,748	\$207,617	\$402,365	\$350,130	\$155,383

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East Providence, RI	\$432,953	\$1,933	\$2,101	\$902	\$3,003	\$1,070		\$622,828	\$231,843	\$466,348	\$390,985	\$156,480
40. South Carolina												
Charleston, SC	\$581,145	\$2,127	\$2,820	\$1,211	\$4,031	\$1,904	106%	\$806,953	\$311,199	\$723,706	\$495,755	\$83,247
Columbia, SC	\$226,769	\$1,459	\$1,101	\$472	\$1,573	\$114		\$314,882	\$121,433	\$150,931	\$193,449	\$163,951
North Charleston, SC	\$307,981	\$1,670	\$1,495	\$642	\$2,136	\$466		\$427,649	\$164,922	\$270,089	\$262,728	\$157,560
Mount Pleasant, SC	\$865,394	\$2,353	\$4,200	\$1,803	\$6,003	\$3,650		\$1,201,650	\$463,412	\$1,247,886	\$738,238	-\$46,237
Rock Hill, SC	\$320,953	\$1,555	\$1,558	\$669	\$2,226	\$671		\$445,662	\$171,868	\$320,201	\$273,794	\$125,460
41. South Dakota												
Sioux Falls, SD	\$326,187	\$1,265	\$1,583	\$680	\$2,263	\$998	85%	\$384,430	\$174,671	\$391,334	\$209,760	-\$6,903
Rapid City, SD	\$356,038	\$1,297	\$1,728	\$742	\$2,470	\$1,173		\$419,611	\$190,656	\$444,654	\$228,956	-\$25,043
Aberdeen, SD	\$236,161	\$964	\$1,146	\$492	\$1,638	\$674		\$278,329	\$126,462	\$273,267	\$151,867	\$5,062
Brookings, SD	\$308,760	\$1,447	\$1,498	\$643	\$2,142	\$695		\$363,892	\$165,339	\$318,263	\$198,553	\$45,629
Watertown, SD	\$300,678	\$825	\$1,459	\$626	\$2,086	\$1,261		\$354,366	\$161,011	\$432,015	\$193,356	-\$77,648

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
42. Tennessee												
Nashville, TN	\$429,861	\$1,772	\$2,086	\$896	\$2,982	\$1,210	118%	\$648,470	\$230,187	\$493,782	\$418,283	\$154,689
Memphis, TN	\$142,870	\$1,234	\$693	\$298	\$991	-\$243		\$215,528	\$76,506	\$374,133	\$139,022	
Knoxville, TN	\$363,688	\$1,708	\$1,765	\$758	\$2,523	\$815		\$548,644	\$194,752	\$374,133	\$353,892	\$174,512
Chattanooga, TN	\$314,306	\$1,499	\$1,525	\$655	\$2,180	\$681		\$474,149	\$168,308	\$318,543	\$305,840	\$155,605
Clarksville, TN	\$316,024	\$1,376	\$1,534	\$658	\$2,192	\$816		\$476,740	\$169,228	\$347,704	\$307,512	\$129,036
43. Texas												
Houston, TX	\$261,976	\$1,542	\$1,271	\$546	\$1,817	\$275	99%	\$345,431	\$140,286	\$204,359	\$205,144	\$141,071
San Antonio, TX	\$247,132	\$1,361	\$1,199	\$515	\$1,714	\$353		\$325,858	\$132,337	\$212,348	\$193,521	\$113,510
Dallas, TX	\$305,523	\$1,591	\$1,483	\$637	\$2,119	\$528		\$402,850	\$163,605	\$281,659	\$239,244	\$121,191
Fort Worth, TX	\$295,822	\$1,554	\$1,436	\$616	\$2,052	\$498		\$390,058	\$158,410	\$269,891	\$231,648	\$120,168
Austin, TX	\$500,627	\$1,531	\$2,430	\$1,043	\$3,473	\$1,942		\$660,106	\$268,082	\$686,409	\$392,024	-\$26,303
44. Utah												

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Salt Lake City, UT	\$565,484	\$1,592	\$2,744	\$1,178	\$3,922	\$2,330	126%	\$898,304	\$302,812	\$804,039	\$595,492	\$94,265
West Valley City, UT	\$466,390	\$1,560	\$2,263	\$972	\$3,235	\$1,675		\$740,887	\$249,748	\$611,523	\$491,139	\$129,365
West Jordan, UT	\$555,810	\$1,651	\$2,697	\$1,158	\$3,855	\$2,204		\$882,936	\$297,632	\$772,261	\$585,304	\$110,675
Provo, UT	\$478,858	\$1,448	\$2,324	\$998	\$3,322	\$1,874		\$760,694	\$256,425	\$659,995	\$504,269	\$100,699
Saint George, UT	\$516,930	\$1,737	\$2,509	\$1,077	\$3,586	\$1,849		\$821,173	\$276,812	\$676,128	\$544,361	\$145,045
45. Vermont												
Burlington, VT	\$495,142	\$2,091	\$2,403	\$1,032	\$3,435	\$1,344	84%	\$578,602	\$265,145	\$558,342	\$313,457	\$20,260
South Burlington, VT	\$471,089	\$2,322	\$2,286	\$981	\$3,268	\$946		\$550,495	\$252,265	\$461,710	\$298,230	\$88,785
Colchester, VT	\$468,009	\$1,895*	\$2,271	\$975	\$3,246	\$1,351		\$546,896	\$250,615	\$544,762	\$296,280	\$2,134
Rutland City, VT	\$255,656	\$1,895*	\$1,241	\$533	\$1,773	-\$122		\$298,749	\$136,902		\$161,847	
Bennington, VT	\$244,646	\$1,895*	\$1,187	\$510	\$1,697	-\$198		\$285,883	\$131,006		\$154,877	
46. Virginia												
Virginia Beach, VA	\$418,508	\$1,953	\$2,031	\$872	\$2,903	\$950	73%	\$443,015	\$224,108	\$433,130	\$218,907	\$9,885

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Chesapeake, VA	\$413,755	\$2,002	\$2,008	\$862	\$2,870	\$868		\$437,984	\$221,563	\$413,334	\$216,421	\$24,650
Arlington, VA	\$811,245	\$2,591	\$3,937	\$1,690	\$5,627	\$3,036		\$858,750	\$434,416	\$1,089,290	\$424,334	-\$230,541
Richmond, VA	\$361,133	\$1,574	\$1,753	\$752	\$2,505	\$931		\$382,280	\$193,384	\$397,003	\$188,896	-\$14,723
Norfolk, VA	\$302,742	\$1,696	\$1,469	\$631	\$2,100	\$404		\$320,470	\$162,116	\$254,123	\$158,354	\$66,347
47. Washington												
Seattle, WA	\$848,869	\$2,187	\$4,120	\$1,768	\$5,888	\$3,701		\$1,339,989	\$454,563	\$1,249,361	\$885,426	\$90,628
Spokane, WA	\$389,884	\$1,456	\$1,892	\$812	\$2,704	\$1,248		\$615,454	\$208,780	\$479,462	\$406,674	\$135,993
Tacoma, WA	\$486,501	\$1,755	\$2,361	\$1,014	\$3,375	\$1,620	125%	\$767,970	\$260,518	\$611,196	\$507,452	\$156,774
Vancouver, WA	\$502,813	\$1,769	\$2,440	\$1,048	\$3,488	\$1,719		\$793,719	\$269,253	\$641,061	\$524,467	\$152,658
Bellevue, WA	\$1,485,210	\$2,582	\$7,208	\$3,094	\$10,302	\$7,720		\$2,344,490	\$795,319	\$2,446,017	\$1,549,171	-\$101,527
48. West Virginia												
Charleston, WV	\$158,399	\$1,193	\$769	\$330	\$1,099	-\$94		\$131,243	\$84,821		\$46,421	
Huntington, WV	\$136,892	\$968	\$664	\$285	\$950	-\$18	50%	\$113,423	\$73,305		\$40,118	

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Morgantown, WV	\$271,933	\$1,261	\$1,320	\$567	\$1,886	\$625		\$225,312	\$145,618	\$283,105	\$79,694	-\$57,793
Morgantown, WV	\$143,877	\$878	\$698	\$300	\$998	\$120		\$119,210	\$77,045	\$105,727	\$42,165	\$13,484
Wheeling, WV	\$142,594	\$822	\$692	\$297	\$989	\$167		\$118,147	\$76,358	\$114,852	\$41,789	\$3,296
49. Wisconsin												
Milwaukee, WI	\$216,278	\$1,398	\$1,050	\$451	\$1,500	\$102	91%	\$267,873	\$115,815	\$142,591	\$152,058	\$125,282
Madison, WI	\$415,530	\$1,649	\$2,017	\$866	\$2,882	\$1,233		\$514,658	\$222,513	\$490,680	\$292,145	\$23,978
Green Bay, WI	\$272,370	\$1,040	\$1,322	\$567	\$1,889	\$849		\$337,346	\$145,852	\$330,173	\$191,494	\$7,173
Kenosha, WI	\$268,075	\$1,692	\$1,301	\$558	\$1,859	\$167		\$332,026	\$143,552	\$185,270	\$188,474	\$146,757
Racine, WI	\$206,038	\$1,184	\$1,000	\$429	\$1,429	\$245		\$255,190	\$110,332	\$166,732	\$144,858	\$88,458
50. Wyoming												
Cheyenne, WY	\$380,882	\$1,513	\$1,848	\$794	\$2,642	\$1,129	66%	\$376,524	\$203,959	\$449,452	\$172,564	-\$72,929
Casper, WY	\$301,892	\$1,223	\$1,465	\$629	\$2,094	\$871		\$298,438	\$161,661	\$351,272	\$136,777	-\$52,835
Gillette, WY	\$321,965	\$1,189	\$1,563	\$671	\$2,233	\$1,044		\$318,281	\$172,410	\$398,730	\$145,871	-\$80,449

City	Typical Home Values	Typical Monthly Rent	Monthly Mortgage Payment	Monthly Ownership Overhead	Total Monthly Ownership Cost	Monthly Gap vs Rent	Projected Home Price Growth 10Y	Equity After 10Y	Value of Investing Down Payment Instead of Buying (S&P 500, 10Y)	Total Investment from Down Payment and Rent Savings (S&P 500, 10Y)	Equity Advantage (Buying - DP Only Investment, 10Y)	Equity Advantage (Buying - Renter Investment, 10Y)
Laramie, WY	\$363,855	\$1,142	\$1,766	\$758	\$2,524	\$1,382		\$359,692	\$194,842	\$492,763	\$164,850	-\$133,072
Rock Springs, WY	\$283,749	\$1,061	\$1,377	\$591	\$1,968	\$907		\$280,502	\$151,945	\$348,659	\$128,557	-\$68,156

*For markets marked with , rent values are based on national-level averages due to data limitations at the city level. All other markets use city-specific rental data, ensuring maximum local accuracy where available.

Methodology

All source data was pulled on March 17, 2026, and reflects market conditions at that time.

The study uses current city-level home values and rents, a national mortgage-rate assumption, state-level home-price growth assumptions, and a long-term stock-market benchmark to build standardized 10-year comparisons across 250 cities.

To create a consistent nationwide sample, AD Mortgage selected the five most populous incorporated cities in each U.S. state, resulting in a standardized dataset of 250 cities across all 50 states. This approach ensures geographical balance and comparability across states, focusing on high-density housing markets where rental and ownership dynamics are most representative of active conditions. Cities are not weighted by population beyond the initial selection.

A few notes are important:

- Home values are based on [Zillow Home Value Index](#) data at the city level
- Rents are based on [Zillow rent data](#) at the city level
- The mortgage-rate assumption is based on [Freddie Mac's Primary Mortgage Market Survey \(PMMS\)](#). The model uses a 30-year fixed mortgage rate of 6.11%, current as of March 17, 2026
- Projected future home values are based on state-level [House Price Index \(HPI\)](#) growth over the last 10 years
- The ownership model includes a simplified annual housing-cost assumption equal to 2.5% of home value to reflect taxes, insurance, and maintenance
- Homeowner equity after 10 years is calculated as: projected future home value – remaining loan balance

 **AD Mortgage****The 10-Year Rent vs. Buy Wealth Study, 2026**

- The renter-investment scenario is based on the S&P 500 total return index. The model uses a compound annual growth rate (CAGR) of 10.35%, calculated from the past 30 years of index performance, and applies it as a constant assumption over the 10-year horizon.
 - This approach represents a simplified growth model and assumes reinvestment of returns over time.
- The study compares modeled outcomes under fixed assumptions and is not personal financial advice.