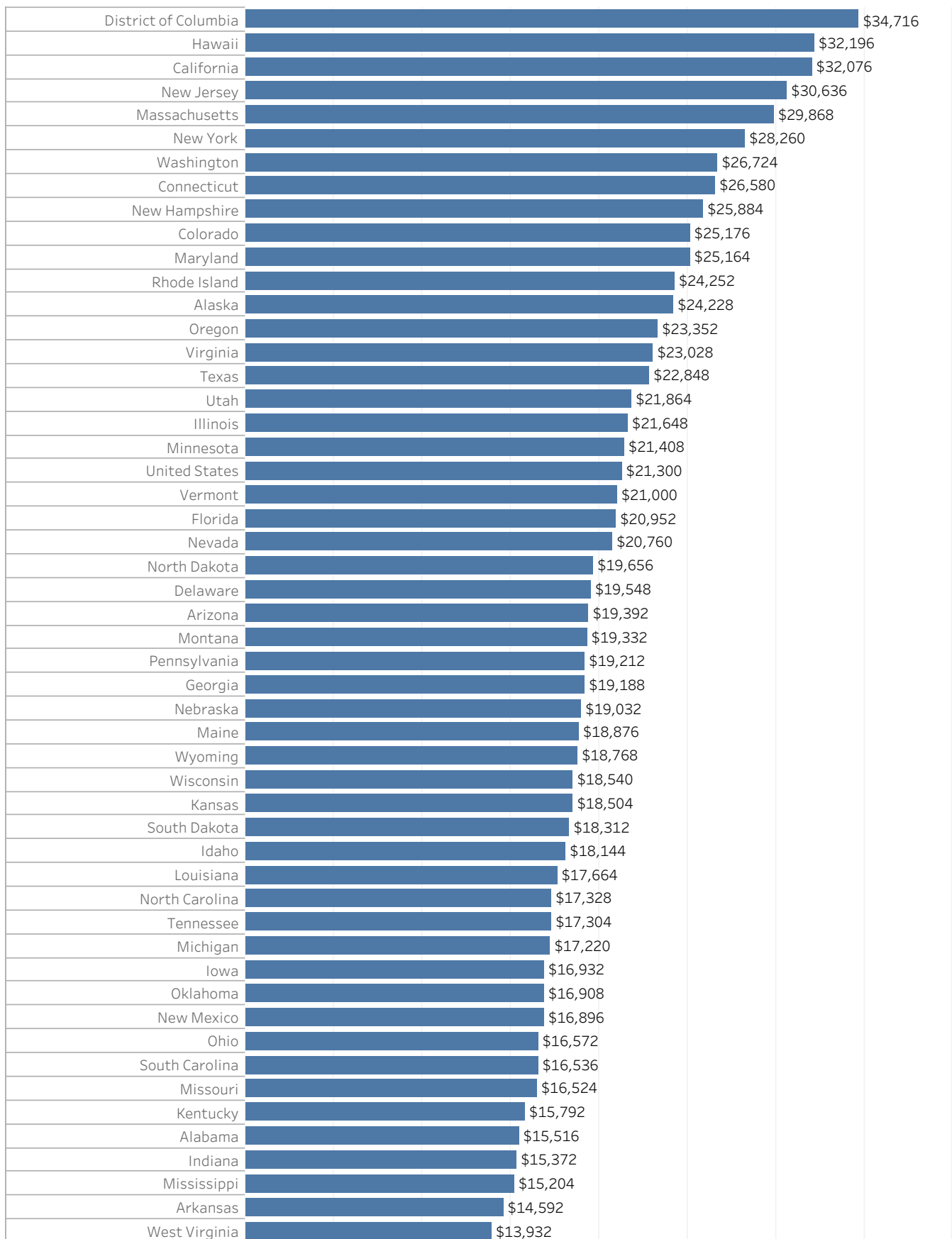


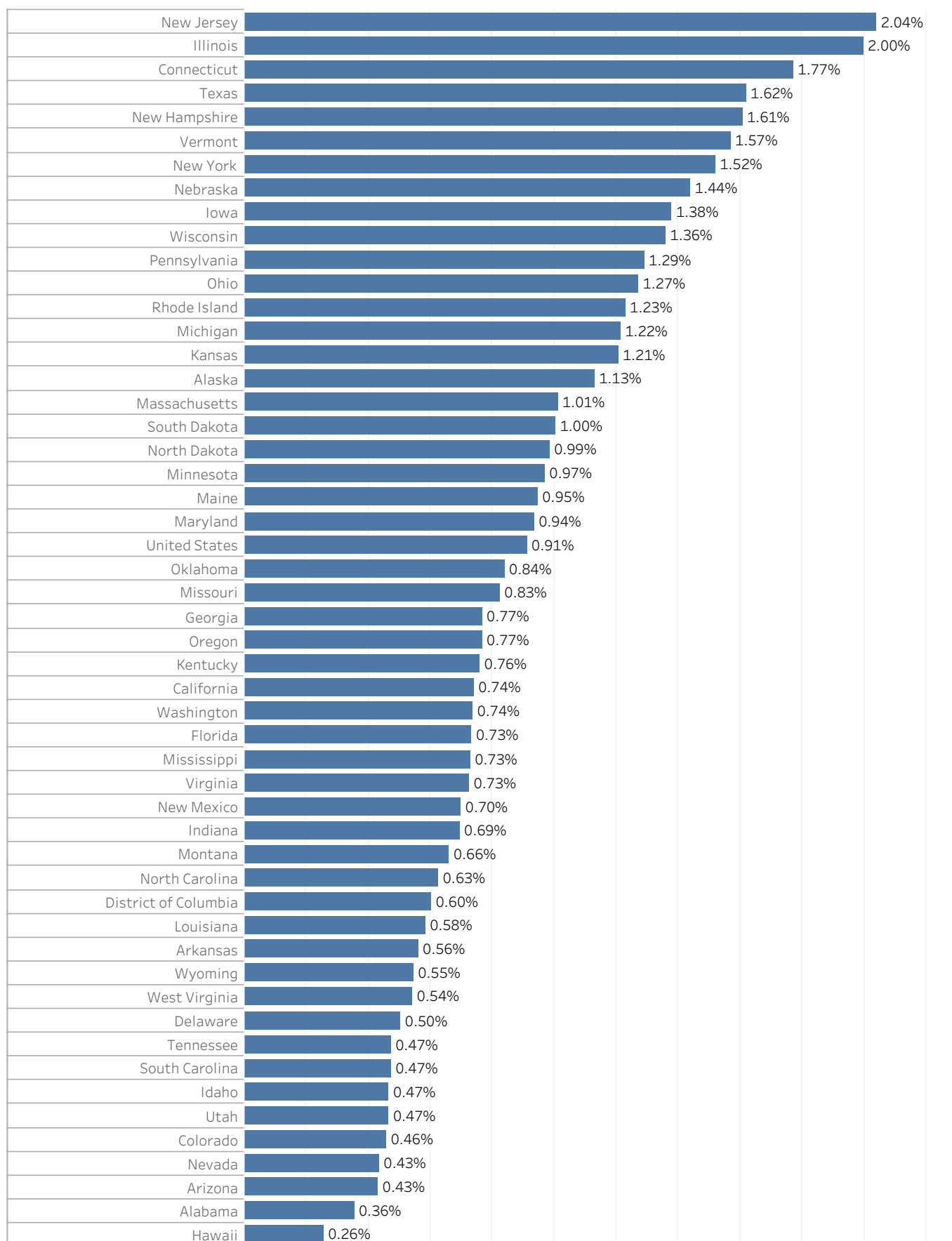
Annual Housing Cost of Homeowners with a Mortgage in 2022

Based on selected owner costs for mortgage, insurance (fire, hazard, flood), utilities, condo fees and mobile home costs.



Source: MIAMI Realtors® analysis of US Census Bureau American Community Survey 2022 1-year estimates.

Effective Median Real Estate Tax on Owner-Occupied Units with a Mortgage in 2022



Source: MIAMI Realtors® analysis of US Census Bureau American Community Survey 2022 1-year estimates. Median real estate tax rate=median real estate taxes/median property value

Annual Housing Cost of Homeowners with a Mortgage in 2022

US: \$21,300 (19.6% of median household income)

State	Rank, by owner costs (including US)	Annualized median selected owner costs	Median property value with a mortgage	Median household income with a mortgage	Owner cost to income
District of Columbia	1	\$34,716	\$706,600	\$171,105	20.3%
Hawaii	2	\$32,196	\$845,700	\$126,095	25.5%
California	3	\$32,076	\$738,000	\$134,629	23.8%
New Jersey	4	\$30,636	\$445,100	\$142,183	21.5%
Massachusetts	5	\$29,868	\$548,400	\$140,149	21.3%
New York	6	\$28,260	\$432,100	\$125,708	22.5%
Washington	7	\$26,724	\$597,800	\$126,943	21.1%
Connecticut	8	\$26,580	\$354,000	\$129,320	20.6%
New Hampshire	9	\$25,884	\$398,700	\$125,404	20.6%
Colorado	10	\$25,176	\$549,900	\$121,075	20.8%
Maryland	11	\$25,164	\$411,900	\$131,594	19.1%
Rhode Island	12	\$24,252	\$386,000	\$120,661	20.1%
Alaska	13	\$24,228	\$357,600	\$118,096	20.5%
Oregon	14	\$23,352	\$492,200	\$109,082	21.4%
Virginia	15	\$23,028	\$390,400	\$121,648	18.9%
Texas	16	\$22,848	\$316,200	\$111,986	20.4%
Utah	17	\$21,864	\$512,300	\$116,132	18.8%
Illinois	18	\$21,648	\$267,700	\$108,886	19.9%
Minnesota	19	\$21,408	\$328,600	\$115,060	18.6%
United States	20	\$21,300	\$354,100	\$108,421	19.6%
Vermont	21	\$21,000	\$312,600	\$102,198	20.5%
Florida	22	\$20,952	\$376,600	\$97,083	21.6%
Nevada	23	\$20,760	\$446,400	\$100,556	20.6%
North Dakota	24	\$19,656	\$271,300	\$105,304	18.7%
Delaware	25	\$19,548	\$346,800	\$106,601	18.3%
Arizona	26	\$19,392	\$435,200	\$102,270	19.0%
Montana	27	\$19,332	\$394,600	\$95,131	20.3%
Pennsylvania	28	\$19,212	\$266,800	\$105,872	18.1%
Georgia	29	\$19,188	\$326,000	\$103,726	18.5%
Nebraska	30	\$19,032	\$248,500	\$104,908	18.1%
Maine	31	\$18,876	\$307,600	\$95,336	19.8%
Wyoming	32	\$18,768	\$315,700	\$97,239	19.3%
Wisconsin	33	\$18,540	\$263,900	\$101,674	18.2%
Kansas	34	\$18,504	\$234,500	\$100,847	18.3%
South Dakota	35	\$18,312	\$271,500	\$99,449	18.4%
Idaho	36	\$18,144	\$447,500	\$93,029	19.5%
Louisiana	37	\$17,664	\$239,600	\$94,320	18.7%
North Carolina	38	\$17,328	\$309,300	\$98,194	17.6%
Tennessee	39	\$17,304	\$314,400	\$94,510	18.3%
Michigan	40	\$17,220	\$244,000	\$95,084	18.1%
Iowa	41	\$16,932	\$208,900	\$97,147	17.4%
Oklahoma	42	\$16,908	\$218,900	\$91,850	18.4%
New Mexico	43	\$16,896	\$274,500	\$87,502	19.3%
Ohio	44	\$16,572	\$223,700	\$98,122	16.9%
South Carolina	45	\$16,536	\$288,500	\$91,731	18.0%
Missouri	46	\$16,524	\$237,100	\$95,216	17.4%
Kentucky	47	\$15,792	\$222,200	\$91,309	17.3%
Alabama	48	\$15,516	\$236,000	\$91,415	17.0%
Indiana	49	\$15,372	\$223,200	\$93,394	16.5%
Mississippi	50	\$15,204	\$195,200	\$81,125	18.7%
Arkansas	51	\$14,592	\$211,200	\$85,764	17.0%
West Virginia	52	\$13,932	\$186,900	\$87,492	15.9%

Source: MIAMI Realtors® analysis of US Census Bureau American Community Survey 2022 1-year estimates. Median owner cost=annualized selected monthly owner cost/median property value with mortgage

Real Estate Taxes on Owner-Occupied Properties With a Mortgage in 2022

United States: \$3,237 (0.91% of median property value)

State	Rank, by tax rate (including US)	Median real estate tax rate-with a mortgage	Median real estate taxes paid for units with a mortgage	Median property value with a mortgage
New Jersey	1	2.04%	\$9,085	\$445,100
Illinois	2	2.00%	\$5,350	\$267,700
Connecticut	3	1.77%	\$6,270	\$354,000
Texas	4	1.62%	\$5,123	\$316,200
New Hampshire	5	1.61%	\$6,407	\$398,700
Vermont	6	1.57%	\$4,904	\$312,600
New York	7	1.52%	\$6,566	\$432,100
Nebraska	8	1.44%	\$3,579	\$248,500
Iowa	9	1.38%	\$2,883	\$208,900
Wisconsin	10	1.36%	\$3,587	\$263,900
Pennsylvania	11	1.29%	\$3,443	\$266,800
Ohio	12	1.27%	\$2,844	\$223,700
Rhode Island	13	1.23%	\$4,742	\$386,000
Michigan	14	1.22%	\$2,968	\$244,000
Kansas	15	1.21%	\$2,828	\$234,500
Alaska	16	1.13%	\$4,039	\$357,600
Massachusetts	17	1.01%	\$5,552	\$548,400
South Dakota	18	1.00%	\$2,726	\$271,500
North Dakota	19	0.99%	\$2,673	\$271,300
Minnesota	20	0.97%	\$3,189	\$328,600
Maine	21	0.95%	\$2,915	\$307,600
Maryland	22	0.94%	\$3,857	\$411,900
United States	23	0.91%	\$3,237	\$354,100
Oklahoma	24	0.84%	\$1,839	\$218,900
Missouri	25	0.83%	\$1,960	\$237,100
Georgia	26	0.77%	\$2,506	\$326,000
Oregon	27	0.77%	\$3,771	\$492,200
Kentucky	28	0.76%	\$1,688	\$222,200
California	29	0.74%	\$5,479	\$738,000
Washington	30	0.74%	\$4,400	\$597,800
Florida	31	0.73%	\$2,765	\$376,600
Mississippi	32	0.73%	\$1,427	\$195,200
Virginia	33	0.73%	\$2,837	\$390,400
New Mexico	34	0.70%	\$1,920	\$274,500
Indiana	35	0.69%	\$1,550	\$223,200
Montana	36	0.66%	\$2,602	\$394,600
North Carolina	37	0.63%	\$1,938	\$309,300
District of Columbia	38	0.60%	\$4,268	\$706,600
Louisiana	39	0.58%	\$1,396	\$239,600
Arkansas	40	0.56%	\$1,183	\$211,200
Wyoming	41	0.55%	\$1,729	\$315,700
West Virginia	42	0.54%	\$1,012	\$186,900
Delaware	43	0.50%	\$1,744	\$346,800
Tennessee	44	0.47%	\$1,490	\$314,400
South Carolina	45	0.47%	\$1,363	\$288,500
Idaho	46	0.47%	\$2,086	\$447,500
Utah	47	0.47%	\$2,385	\$512,300
Colorado	48	0.46%	\$2,529	\$549,900
Nevada	49	0.43%	\$1,940	\$446,400
Arizona	50	0.43%	\$1,873	\$435,200
Alabama	51	0.36%	\$842	\$236,000
Hawaii	52	0.26%	\$2,165	\$845,700

Source: MIAMI Realtors® analysis of US Census Bureau American Community Survey 2022 1-year estimates. Median real estate tax rate=median real estate tax/median property value

Annual Housing Cost of Homeowners with a Mortgage in 2022 in Counties with Population of at Least 1Million in 2022

US: \$21,300 (19.6% of median household income)

	Rank	Annualized median selected owner costs	Median property value	Median household income	Owner cost to income
Santa Clara County, California	1	\$48,000	\$1,513,700	\$228,026	21.1%
New York County, New York	2	\$47,628	\$1,066,200	\$219,326	21.7%
Alameda County, California	3	\$42,108	\$1,131,300	\$199,329	21.1%
Nassau County, New York	4	\$41,820	\$665,400	\$174,811	23.9%
Kings County, New York	5	\$38,700	\$875,500	\$139,673	27.7%
Contra Costa County, California	6	\$37,284	\$889,800	\$165,148	22.6%
Orange County, California	7	\$36,972	\$969,700	\$158,103	23.4%
Suffolk County, New York	8	\$36,528	\$549,100	\$149,799	24.4%
King County, Washington	9	\$35,760	\$878,200	\$180,595	19.8%
Middlesex County, Massachusetts	10	\$35,148	\$699,000	\$171,667	20.5%
Fairfax County, Virginia	11	\$34,860	\$700,100	\$192,001	18.2%
San Diego County, California	12	\$34,572	\$868,100	\$144,613	23.9%
Los Angeles County, California	13	\$34,548	\$824,600	\$132,550	26.1%
Queens County, New York	14	\$34,020	\$696,700	\$119,009	28.6%
Bronx County, New York	15	\$32,364	\$539,000	\$111,517	29.0%
Montgomery County, Maryland	16	\$30,852	\$608,800	\$167,984	18.4%
Collin County, Texas	17	\$30,168	\$487,500	\$159,571	18.9%
Travis County, Texas	18	\$28,656	\$589,000	\$152,425	18.8%
Riverside County, California	19	\$27,840	\$581,500	\$116,320	23.9%
Miami-Dade County, Florida	20	\$26,796	\$464,800	\$101,801	26.3%
Sacramento County, California	21	\$26,712	\$553,900	\$120,425	22.2%
San Bernardino County, California	22	\$26,136	\$535,100	\$107,772	24.3%
Broward County, Florida	23	\$26,088	\$434,400	\$105,931	24.6%
Palm Beach County, Florida	24	\$25,704	\$464,800	\$106,285	24.2%
Fulton County, Georgia	25	\$25,668	\$453,400	\$140,783	18.2%
Cook County, Illinois	26	\$24,372	\$315,200	\$113,154	21.5%
Tarrant County, Texas	27	\$24,192	\$338,900	\$119,546	20.2%
Hennepin County, Minnesota	28	\$24,156	\$382,800	\$135,738	17.8%
Dallas County, Texas	29	\$23,940	\$333,600	\$113,904	21.0%
Fresno County, California	30	\$23,112	\$392,700	\$107,662	21.5%
Harris County, Texas	31	\$23,064	\$285,100	\$112,677	20.5%
Salt Lake County, Utah	32	\$22,908	\$539,700	\$122,392	18.7%
Wake County, North Carolina	33	\$22,776	\$476,500	\$136,688	16.7%
Orange County, Florida	34	\$22,176	\$394,100	\$104,729	21.2%
Oakland County, Michigan	35	\$21,972	\$350,000	\$125,015	17.6%
Bexar County, Texas	36	\$21,612	\$284,600	\$100,255	21.6%
Hillsborough County, Florida	37	\$21,528	\$386,300	\$104,882	20.5%
Maricopa County, Arizona	38	\$20,808	\$484,900	\$112,646	18.5%
Clark County, Nevada	39	\$20,712	\$441,500	\$98,815	21.0%
Mecklenburg County, North Carolina	40	\$20,628	\$407,500	\$123,888	16.7%
Franklin County, Ohio	41	\$19,620	\$286,500	\$109,535	17.9%
Duval County, Florida	42	\$18,960	\$330,400	\$97,032	19.5%
Allegheny County, Pennsylvania	43	\$18,336	\$242,300	\$109,746	16.7%
Philadelphia County, Pennsylvania	44	\$17,892	\$259,900	\$88,577	20.2%
Pima County, Arizona	45	\$17,628	\$333,800	\$91,181	19.3%
Cuyahoga County, Ohio	46	\$17,304	\$201,500	\$96,887	17.9%
Wayne County, Michigan	47	\$17,076	\$203,600	\$89,813	19.0%

Source: MIAMI Realtors® analysis of US Census Bureau American Community Survey 2022 1-year estimates. Median owner cost=annualized selected monthly owner cost/median property value with mortgage

County Real Estate Taxes on Owner-Occupied Properties With a Mortgage in 2022

United States: \$3,237 (0.91% of median property value)

	County Tax Rank	Median real estate tax rate- units with a mortgage	Median real estate taxes paid for units with a mortgage	Median property value
Cuyahoga County, Ohio	1	1.97%	\$3,960	\$201,500
Cook County, Illinois	2	1.88%	\$5,940	\$315,200
Bexar County, Texas	3	1.82%	\$5,185	\$284,600
Suffolk County, New York	4	1.82%	\$10,000	\$549,100
Harris County, Texas	5	1.75%	\$4,981	\$285,100
Tarrant County, Texas	6	1.73%	\$5,850	\$338,900
Dallas County, Texas	7	1.65%	\$5,500	\$333,600
Wayne County, Michigan	8	1.62%	\$3,300	\$203,600
Collin County, Texas	9	1.52%	\$7,408	\$487,500
Nassau County, New York	10	1.50%	\$10,000	\$665,400
Allegheny County, Pennsylvania	11	1.44%	\$3,494	\$242,300
Franklin County, Ohio	12	1.41%	\$4,046	\$286,500
Travis County, Texas	13	1.28%	\$7,567	\$589,000
Oakland County, Michigan	14	1.24%	\$4,338	\$350,000
Hennepin County, Minnesota	15	1.08%	\$4,130	\$382,800
Middlesex County, Massachusetts	16	0.98%	\$6,858	\$699,000
Fairfax County, Virginia	17	0.96%	\$6,736	\$700,100
Bronx County, New York	18	0.95%	\$5,145	\$539,000
Broward County, Florida	19	0.95%	\$4,123	\$434,400
New York County, New York	20	0.94%	\$10,000	\$1,066,200
Miami-Dade County, Florida	21	0.86%	\$3,985	\$464,800
Queens County, New York	22	0.85%	\$5,916	\$696,700
Contra Costa County, California	23	0.83%	\$7,416	\$889,800
Palm Beach County, Florida	24	0.82%	\$3,831	\$464,800
Fulton County, Georgia	25	0.82%	\$3,709	\$453,400
Alameda County, California	26	0.80%	\$9,051	\$1,131,300
Montgomery County, Maryland	27	0.80%	\$4,849	\$608,800
Hillsborough County, Florida	28	0.79%	\$3,043	\$386,300
Riverside County, California	29	0.77%	\$4,479	\$581,500
Philadelphia County, Pennsylvania	30	0.76%	\$1,967	\$259,900
King County, Washington	31	0.75%	\$6,583	\$878,200
Orange County, Florida	32	0.75%	\$2,953	\$394,100
Fresno County, California	33	0.75%	\$2,935	\$392,700
Sacramento County, California	34	0.73%	\$4,036	\$553,900
Los Angeles County, California	35	0.72%	\$5,933	\$824,600
San Diego County, California	36	0.70%	\$6,046	\$868,100
San Bernardino County, California	37	0.68%	\$3,656	\$535,100
Orange County, California	38	0.68%	\$6,583	\$969,700
Duval County, Florida	39	0.67%	\$2,225	\$330,400
Kings County, New York	40	0.67%	\$5,860	\$875,500
Santa Clara County, California	41	0.66%	\$10,000	\$1,513,700
Mecklenburg County, North Carolina	42	0.66%	\$2,692	\$407,500
Pima County, Arizona	43	0.64%	\$2,147	\$333,800
Wake County, North Carolina	44	0.64%	\$3,026	\$476,500
Salt Lake County, Utah	45	0.49%	\$2,654	\$539,700
Clark County, Nevada	46	0.44%	\$1,945	\$441,500
Maricopa County, Arizona	47	0.40%	\$1,947	\$484,900

Source: MIAMI Realtors® analysis of US Census Bureau American Community Survey 2022 1-year estimates. Capped values of \$10,000+ are reported here as simply \$10,000. Median tax rate=median real estate tax/median property value with mortgage