

# Legit Calc Launches State Mortgage Calculators to Reflect Regional Housing Costs

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Legit Calc has introduced a new collection of state-specific mortgage calculators designed to help potential homebuyers estimate monthly housing costs based on where they plan to purchase a home. The tools account for regional differences in property taxes, homeowners insurance, home prices, and other localized expenses that can significantly affect the true cost of homeownership.

The expanded offering, part of Legit Calc - State Mortgage Calculators, currently features dedicated tools for Minnesota, Florida, Texas, California, Ohio, and Wisconsin. Each calculator estimates mortgage payments including principal, interest, property taxes, insurance, private mortgage insurance, and homeowners association fees. Additional calculators are organized by region, covering the Northeast, Midwest, Southeast, Southwest, and West.

The development addresses a common gap in home financing planning. A home with the same purchase price can carry substantially different monthly ownership costs depending on the state, largely due to variations in property taxes, insurance rates, and regional home values. National estimates often overlook these differences, leaving buyers with figures that may not reflect their actual obligations.

"Buyers frequently underestimate how much location shapes the real cost of owning a home," said Devin Glavin, spokesperson for Legit Calc. "A mortgage estimate built on national averages can be misleading when property taxes and insurance vary so widely from one state to another. These state calculators give people a clearer starting point grounded in local conditions."

The calculators sit alongside a broader library of Legit Calc - Free Online Calculators, which spans mortgage, refinance, home equity, reverse mortgage, and debt-to-income tools. The company designed the resources to function on any device and to remain accessible to users across all levels of financial literacy.

The state pages are also connected to related educational material, including guides on property taxes by state, homeowners insurance costs by state, mortgage rates by state, and first-time homebuyer programs. A frequently asked questions section explains why mortgage payments differ across states, whether interest rates vary by location, and how property taxes factor into the estimates.

Glavin noted that the state-focused approach reflects how the company views financial planning tools. "Clarity matters most when someone is making one of the largest decisions of their life," Glavin said. "Presenting information in a way that reflects real regional differences helps people plan with more confidence."

The launch adds to Legit Calc - Free Online Mortgage Calculators, and the company has indicated interest in extending state-specific coverage further over time. The tools join an existing catalog that also includes a debt-to-income ratio calculator and a sleep calculator, along with a blog covering financial topics such as the time value of money and long-term wealth building.

Legit Calc is an online platform offering a suite of financial calculators built to provide clear, accurate insights that support informed financial decisions. Its tools cover mortgages, refinancing, home equity, reverse mortgages, and debt-to-income analysis, and are accessible on any device. The company also maintains a blog that shares financial insights and guidance on topics ranging from home purchases to loan planning.

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## Legit Calc

*Legit Calc is a platform offering easy-to-use, free online calculators to help people make informed decisions about money, health, and business.*

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