

United Guaranty's Declining Markets  
Effective January 26, 2010

**Severely Declining Market**

The entire States of Arizona, California, Florida, Michigan, and Nevada are considered to be Severely Declining Market States. In addition, there are six CBSAs considered to be Severely Declining All properties located in these States and CBSAs are subject to the Declining Market Policy

**Standard Declining Markets**

Fifteen CBSAs are considered to be Standard Declining. All properties located in these CBSAs are subject to the Declining Market policy.

**Moderately Declining Market**

Fourty-Four CBSAs are considered to be Moderately Declining Markets and are subject to the Declining Market Policy

**Alabama**

**Columbus, GA-AL CBSA (17980)**

This CBSA is considered to be a Moderately Declining Market

Counties: Russell

Zip Codes: 36851, 36856, 36858, 36859, 36860, 36867, 36868, 36869, 36871, 36875

**Arizona**

**Flagstaff, AZ CBSA (22380)**

The entire state is considered to be Severely Declining

Counties: Coconino

Zip Codes: 85931, 86001, 86002, 86003, 86004, 86011, 86015, 86016, 86017, 86018, 86020, 86022, 86023, 86024, 86035, 86036, 86038, 86040, 86044, 86045, 86046, 86052, 86053, 86339, 86435

**Lake Havasu City-Kingman, AZ CBSA (29420)**

The entire state is considered to be Severely Declining

Counties: Mohave

Zip Codes: 85360, 86021, 86401, 86402, 86403, 86404, 86405, 86406, 86409, 86411, 86412, 86413, 86426, 86427, 86429, 86430, 86431, 86432, 86433, 86434, 86436, 86437, 86438, 86439, 86440, 86441, 86442, 86443, 86444, 86445, 86446

**Phoenix-Mesa-Scottsdale, AZ CBSA (38060)**

The entire state is considered to be Severely Declining

Counties: Maricopa, Pinal

Zip Codes: 85001, 85002, 85003, 85004, 85005, 85006, 85007, 85008, 85009, 85010, 85011, 85012, 85013, 85014, 85015, 85016, 85017, 85018, 85019, 85020, 85021, 85022, 85023, 85024, 85025, 85026, 85027, 85028, 85029, 85030, 85031, 85032, 85033, 85034, 85035, 85036, 85037, 85038, 85039, 85040, 85041, 85042, 85043, 85044, 85045, 85046, 85047, 85048, 85049, 85050, 85051, 85052, 85053, 85054, 85055, 85056, 85057, 85058, 85059, 85060, 85061, 85062, 85063, 85064, 85065, 85066, 85067, 85068, 85069, 85070, 85071, 85072, 85073, 85074, 85075, 85076, 85077, 85078, 85079, 85080, 85081, 85082, 85083, 85084, 85085, 85086, 85087, 85088, 85089, 85090, 85091, 85092, 85093, 85094, 85095, 85096, 85097, 85098, 85099, 85100, 85101, 85102, 85103, 85104, 85105, 85106, 85107, 85108, 85109, 85110, 85111, 85112, 85113, 85114, 85115, 85116, 85117, 85118, 85119, 85120, 85121, 85122, 85123, 85124, 85125, 85126, 85127, 85128, 85129, 85130, 85131, 85132, 85133, 85134, 85135, 85136, 85137, 85138, 85139, 85140, 85141, 85142, 85143, 85144, 85145, 85146, 85147, 85148, 85149, 85150, 85151, 85152, 85153, 85154, 85155, 85156, 85157, 85158, 85159, 85160, 85161, 85162, 85163, 85164, 85165, 85166, 85167, 85168, 85169, 85170, 85171, 85172, 85173, 85174, 85175, 85176, 85177, 85178, 85179, 85180, 85181, 85182, 85183, 85184, 85185, 85186, 85187, 85188, 85189, 85190, 85191, 85192, 85193, 85194, 85195, 85196, 85197, 85198, 85199, 85200, 85201, 85202, 85203, 85204, 85205, 85206, 85207, 85208, 85209, 85210, 85211, 85212, 85213, 85214, 85215, 85216, 85217, 85218, 85219, 85220, 85221, 85222, 85223, 85224, 85225, 85226, 85227, 85228, 85229, 85230, 85231, 85232, 85233, 85234, 85235, 85236, 85237, 85238, 85239, 85240, 85241, 85242, 85243, 85244, 85245, 85246, 85247, 85248, 85249, 85250, 85251, 85252, 85253, 85254, 85255, 85256, 85257, 85258, 85259, 85260, 85261, 85262, 85263, 85264, 85265, 85266, 85267, 85268, 85269, 85270, 85271, 85272, 85273, 85274, 85275, 85276, 85277, 85278, 85279, 85280, 85281, 85282, 85283, 85284, 85285, 85286, 85287, 85288, 85289, 85290, 85291, 85292, 85293, 85294, 85295, 85296, 85297, 85298, 85299, 85300, 85301, 85302, 85303, 85304, 85305, 85306, 85307, 85308, 85309, 85310, 85311, 85312, 85313, 85314, 85315, 85316, 85317, 85318, 85319, 85320, 85321, 85322, 85323, 85324, 85325, 85326, 85327, 85328, 85329, 85330, 85331, 85332, 85333, 85334, 85335, 85336, 85337, 85338, 85339, 85340, 85341, 85342, 85343, 85344, 85345, 85346, 85347, 85348, 85349, 85350, 85351, 85352, 85353, 85354, 85355, 85356, 85357, 85358, 85359, 85360, 85361, 85362, 85363, 85364, 85365, 85366, 85367, 85368, 85369, 85370, 85371, 85372, 85373, 85374, 85375, 85376, 85377, 85378, 85379, 85380, 85381, 85382, 85383, 85384, 85385, 85386, 85387, 85388, 85389, 85390, 85391, 85392, 85393, 85394, 85395, 85396, 85397, 85398, 85399, 85400

**Prescott, AZ CBSA (39140)**

The entire state is considered to be Severely Declining

Counties: Yavapai

Zip Codes: 85324, 85332, 85362, 86301, 86302, 86303, 86304, 86305, 86312, 86313, 86314, 86315, 86320, 86321, 86322, 86323, 86324, 86325, 86326, 86327, 86329, 86331, 86332, 86333, 86334, 86335, 86336, 86337, 86338, 86340, 86341, 86342, 86343, 86351

**Tucson, AZ CBSA (46060)**

The entire state is considered to be Severely Declining

Counties: Pima

Zip Codes: 85321, 85341, 85601, 85614, 85619, 85622, 85629, 85633, 85634, 85639, 85641, 85652, 85653, 85654, 85658, 85701, 85702, 85703, 85704, 85705, 85706, 85707, 85708, 85709, 85710, 85711, 85712, 85713, 85714, 85715, 85716, 85717, 85718, 85719, 85720, 85721, 85722, 85723, 85724, 85725, 85726, 85728, 85730, 85731, 85732, 85733, 85734, 85735, 85736, 85737, 85738, 85739, 85740, 85741, 85742, 85743, 85744, 85745, 85746, 85747, 85748, 85749, 85750, 85751, 85752, 85754, 85755, 85756, 85757, 85775

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**Yuma, AZ CBSA (49740)**

The entire state is considered to be Severely Declining

Counties: Yuma

Zip Codes: 85333, 85336, 85347, 85349, 85350, 85352, 85356, 85364, 85365, 85366, 85367, 85369

**California**

**Bakersfield, CA CBSA (12540)**

The entire state is considered to be Severely Declining

Counties: Kern

Zip Codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93527, 93528, 93531, 93554, 93555, 93556, 93560, 93561, 93581, 93596

**Chico, CA CBSA (17020)**

The entire state is considered to be Severely Declining

Counties: Butte

Zip Codes: 95914, 95916, 95917, 95926, 95927, 95928, 95929, 95930, 95938, 95940, 95941, 95942, 95948, 95954, 95958, 95965, 95966, 95967, 95968, 95969, 95973, 95974, 95976, 95978

**El Centro, CA CBSA (20940)**

The entire state is considered to be Severely Declining

Counties: Imperial

Zip Codes: 92222, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92275, 92281, 92283

**Fresno, CA CBSA (23420)**

The entire state is considered to be Severely Declining

Counties: Fresno

Zip Codes: 93210, 93234, 93242, 93602, 93605, 93606, 93607, 93608, 93609, 93611, 93612, 93613, 93616, 93619, 93621, 93622, 93624, 93625, 93626, 93627, 93628, 93630, 93631, 93634, 93640, 93641, 93642, 93646, 93648, 93649, 93650, 93651, 93652, 93654, 93656, 93657, 93660, 93662, 93664, 93667, 93668, 93675, 93701, 93702, 93703, 93704, 93705, 93706, 93707, 93708, 93709, 93710, 93711, 93712, 93714, 93715, 93716, 93717, 93718, 93720, 93721, 93722, 93723, 93724, 93725, 93726, 93727, 93728, 93729, 93730, 93740, 93741, 93744, 93745, 93747, 93750, 93755, 93760, 93761, 93764, 93765, 93771, 93772, 93773, 93774, 93775, 93776, 93777, 93778, 93779, 93784, 93786, 93790, 93791, 93792, 93793, 93794, 93844, 93888

**Hanford-Corcoran, CA CBSA (25260)**

The entire state is considered to be Severely Declining

Counties: Kings

Zip Codes: 93202, 93204, 93212, 93230, 93232, 93239, 93245, 93246, 93266

**Los Angeles-Long Beach-Glendale, CA CBSA (31084)**

The entire state is considered to be Severely Declining

Counties: Los Angeles

Zip Codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90101, 90103, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, 91618, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91797, 91801, 91802, 91803, 91804, 91896, 91899, 93510, 93532, 93534, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93552, 93553, 93563, 93584, 93586, 93590, 93591, 93599

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**Madera, CA CBSA (31460)**

The entire state is considered to be Severely Declining  
Counties: Madera

Zip Codes: 93601, 93604, 93610, 93614, 93636, 93637, 93638, 93639, 93643, 93644, 93645, 93653, 93669

**Merced, CA CBSA (32900)**

The entire state is considered to be Severely Declining  
Counties: Merced

Zip Codes: 93620, 93635, 93661, 93665, 95301, 95303, 95312, 95315, 95317, 95322, 95324, 95333, 95334, 95340, 95341, 95343, 95344, 95348, 95365, 95369, 95374, 95388

**Modesto, CA CBSA (33700)**

The entire state is considered to be Severely Declining  
Counties: Stanislaus

Zip Codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95360, 95361, 95363, 95367, 95368, 95380, 95381, 95382, 95386, 95387, 95397

**Napa, CA CBSA (34900)**

The entire state is considered to be Severely Declining  
Counties: Napa

Zip Codes: 94503, 94508, 94515, 94558, 94559, 94562, 94567, 94573, 94574, 94576, 94581, 94599

**Oakland-Fremont-Hayward, CA CBSA (36084)**

The entire state is considered to be Severely Declining  
Counties: Alameda, Contra Costa

Zip Codes: 94501, 94502, 94505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94525, 94526, 94527, 94528, 94529, 94530, 94531, 94536, 94537, 94538, 94539, 94540, 94541, 94542, 94543, 94544, 94545, 94546, 94547, 94548, 94549, 94550, 94551, 94552, 94553, 94555, 94556, 94557, 94560, 94561, 94563, 94564, 94565, 94566, 94568, 94569, 94570, 94572, 94575, 94577, 94578, 94579, 94580, 94582, 94583, 94586, 94587, 94588, 94595, 94596, 94597, 94598, 94601, 94602, 94603, 94604, 94605, 94606, 94607, 94608, 94609, 94610, 94611, 94612, 94613, 94614, 94615, 94617, 94618, 94619, 94620, 94621, 94622, 94623, 94624, 94649, 94659, 94660, 94661, 94662, 94666, 94701, 94702, 94703, 94704, 94705, 94706, 94707, 94708, 94709, 94710, 94712, 94720, 94801, 94802, 94803, 94804, 94805, 94806, 94807, 94808, 94820, 94850

**Oxnard-Thousand Oaks-Ventura, CA CBSA (37100)**

The entire state is considered to be Severely Declining  
Counties: Ventura

Zip Codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, 93099

**Redding, CA CBSA (39820)**

The entire state is considered to be Severely Declining  
Counties: Shasta

Zip Codes: 96001, 96002, 96003, 96007, 96008, 96011, 96013, 96016, 96017, 96019, 96022, 96028, 96033, 96040, 96047, 96049, 96051, 96062, 96065, 96069, 96070, 96071, 96073, 96076, 96079, 96084, 96087, 96088, 96089, 96095, 96096, 96099

**Riverside-San Bernardino-Ontario, CA CBSA (40140)**

The entire state is considered to be Severely Declining  
Counties: Riverside, San Bernardino

Zip Codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91752, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92225, 92226, 92230, 92234, 92235, 92236, 92239, 92240, 92241, 92242, 92247, 92248, 92252, 92253, 92254, 92255, 92256, 92258, 92260, 92261, 92262, 92263, 92264, 92267, 92268, 92270, 92274, 92276, 92277, 92278, 92280, 92282, 92284, 92285, 92286, 92292, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92320, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92331, 92332, 92333, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92363, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92423, 92424, 92427, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92539, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92660, 92677, 92678, 92679, 92680, 92681, 92682, 92683, 93558, 93562, 93592

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**Sacramento--Arden-Arcade--Roseville, CA CBSA (40900)**

The entire state is considered to be Severely Declining  
Counties: El Dorado, Placer, Sacramento, Yolo

Zip Codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94246, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95602, 95603, 95604, 95605, 95606, 95607, 95608, 95609, 95610, 95611, 95612, 95613, 95614, 95615, 95616, 95617, 95618, 95619, 95621, 95623, 95624, 95626, 95627, 95628, 95630, 95631, 95632, 95633, 95634, 95635, 95636, 95637, 95638, 95639, 95641, 95645, 95648, 95650, 95651, 95652, 95653, 95655, 95656, 95658, 95660, 95661, 95662, 95663, 95664, 95667, 95670, 95671, 95672, 95673, 95677, 95678, 95679, 95680, 95681, 95682, 95683, 95684, 95690, 95691, 95693, 95694, 95695, 95697, 95698, 95701, 95703, 95709, 95713, 95714, 95715, 95717, 95720, 95721, 95722, 95726, 95735, 95736, 95741, 95742, 95746, 95747, 95757, 95758, 95759, 95762, 95763, 95765, 95776, 95799, 95799, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95868, 95894, 95899, 95937, 96140, 96141, 96142, 96143, 96145, 96146, 96148, 96150, 96151, 96152, 96154, 96155, 96156, 96157, 96158

**Salinas, CA CBSA (41500)**

The entire state is considered to be Severely Declining  
Counties: Monterey

Zip Codes: 93426, 93450, 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93927, 93928, 93930, 93932, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93954, 93955, 93960, 93962, 95004, 95012, 95039

**San Diego-Carlsbad-San Marcos, CA CBSA (41740)**

The entire state is considered to be Severely Declining  
Counties: San Diego

Zip Codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91934, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92004, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92066, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92086, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92156, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92194, 92195, 92196, 92197, 92198, 92199

**San Francisco-San Mateo-Redwood City, CA CBSA (41884)**

The entire state is considered to be Severely Declining  
Counties: Marin, San Francisco, San Mateo

Zip Codes: 94002, 94005, 94010, 94011, 94013, 94014, 94015, 94016, 94017, 94018, 94019, 94020, 94021, 94025, 94026, 94027, 94028, 94030, 94037, 94038, 94044, 94060, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94074, 94080, 94083, 94101, 94102, 94103, 94104, 94105, 94107, 94108, 94109, 94110, 94111, 94112, 94114, 94115, 94116, 94117, 94118, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94127, 94128, 94137, 94139, 94140, 94141, 94142, 94143, 94144, 94145, 94146, 94147, 94151, 94153, 94154, 94156, 94158, 94159, 94160, 94161, 94162, 94163, 94164, 94171, 94172, 94177, 94188, 94199, 94401, 94402, 94403, 94404, 94497, 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94929, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, 94998

**San Jose-Sunnyvale-Santa Clara, CA CBSA (41940)**

The entire state is considered to be Severely Declining  
Counties: San Benito, Santa Clara

Zip Codes: 94022, 94023, 94024, 94035, 94039, 94040, 94041, 94042, 94043, 94085, 94086, 94087, 94088, 94089, 94301, 94302, 94303, 94304, 94305, 94306, 94309, 95002, 95008, 95009, 95011, 95013, 95014, 95015, 95020, 95021, 95023, 95024, 95026, 95030, 95031, 95032, 95035, 95036, 95037, 95038, 95042, 95043, 95044, 95045, 95046, 95050, 95051, 95052, 95053, 95054, 95055, 95056, 95070, 95071, 95075, 95101, 95103, 95106, 95108, 95109, 95110, 95111, 95112, 95113, 95115, 95116, 95117, 95118, 95119, 95120, 95121, 95122, 95123, 95124, 95125, 95126, 95127, 95128, 95129, 95130, 95131, 95132, 95133, 95134, 95135, 95136, 95138, 95139, 95140, 95141, 95148, 95150, 95151, 95152, 95153, 95154, 95155, 95156, 95157, 95158, 95159, 95160, 95161, 95164, 95170, 95172, 95173, 95190, 95191, 95192, 95193, 95194, 95196

**San Luis Obispo-Paso Robles, CA CBSA (42020)**

The entire state is considered to be Severely Declining  
Counties: San Luis Obispo

Zip Codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93452, 93453, 93461, 93465, 93475, 93483

**Santa Ana-Anaheim-Irvine, CA CBSA (42044)**

The entire state is considered to be Severely Declining  
Counties: Orange

Zip Codes: 90620, 90621, 90622, 90623, 90624, 90630, 90631, 90632, 90633, 90680, 90720, 90721, 90740, 90742, 90743, 92602, 92603, 92604, 92605, 92606, 92607, 92609, 92610, 92612, 92614, 92615, 92616, 92617, 92618, 92619, 92620, 92623, 92624, 92625, 92626, 92627, 92628, 92629, 92630, 92637, 92646, 92647, 92648, 92649, 92650, 92651, 92652, 92653, 92654, 92655, 92656, 92657, 92658, 92659, 92660, 92661, 92662, 92663, 92672, 92673, 92674, 92675, 92676, 92677, 92678, 92679, 92683, 92684, 92685, 92688, 92690, 92691, 92692, 92693, 92694, 92697, 92698, 92701, 92702, 92703, 92704, 92705, 92706, 92707, 92708, 92711, 92712, 92725, 92728, 92735, 92780, 92781, 92782, 92799, 92801, 92802, 92803, 92804, 92805, 92806, 92807, 92808, 92809, 92811, 92812, 92814, 92815, 92816, 92817, 92821, 92822, 92823, 92825, 92831, 92832, 92833, 92834, 92835, 92836, 92837, 92838, 92840, 92841, 92842, 92843, 92844, 92845, 92846, 92850, 92855, 92857, 92859, 92861, 92862, 92863, 92864, 92865, 92866, 92867, 92868, 92869, 92870, 92871, 92885, 92886, 92887, 92899

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**Santa Barbara-Santa Maria-Goleta, CA CBSA (42060)**

The entire state is considered to be Severely Declining  
Counties: Santa Barbara

Zip Codes: 93013, 93014, 93067, 93101, 93102, 93103, 93105, 93106, 93107, 93108, 93109, 93110, 93111, 93116, 93117, 93118, 93120, 93121, 93130, 93140, 93150, 93160, 93190, 93199, 93254, 93427, 93429, 93434, 93436, 93437, 93438, 93440, 93441, 93454, 93455, 93456, 93457, 93458, 93460, 93463, 93464

**Santa Cruz-Watsonville, CA CBSA (42100)**

The entire state is considered to be Severely Declining  
Counties: Santa Cruz

Zip Codes: 95001, 95003, 95005, 95006, 95007, 95010, 95017, 95018, 95019, 95033, 95041, 95060, 95061, 95062, 95063, 95064, 95065, 95066, 95067, 95073, 95076, 95077

**Santa Rosa-Petaluma, CA CBSA (42220)**

The entire state is considered to be Severely Declining  
Counties: Sonoma

Zip Codes: 94922, 94923, 94926, 94927, 94928, 94931, 94951, 94952, 94953, 94954, 94955, 94972, 94975, 94999, 95401, 95402, 95403, 95404, 95405, 95406, 95407, 95409, 95412, 95416, 95419, 95421, 95425, 95430, 95431, 95433, 95436, 95439, 95441, 95442, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471, 95472, 95473, 95476, 95480, 95486, 95487, 95492, 95497

**Stockton, CA CBSA (44700)**

The entire state is considered to be Severely Declining  
Counties: San Joaquin

Zip Codes: 95201, 95202, 95203, 95204, 95205, 95206, 95207, 95208, 95209, 95210, 95211, 95212, 95213, 95215, 95219, 95220, 95227, 95230, 95231, 95234, 95236, 95237, 95240, 95241, 95242, 95253, 95258, 95267, 95269, 95296, 95297, 95304, 95320, 95330, 95336, 95337, 95366, 95376, 95377, 95378, 95385, 95391, 95686

**Vallejo-Fairfield, CA CBSA (46700)**

The entire state is considered to be Severely Declining  
Counties: Solano

Zip Codes: 94510, 94512, 94533, 94534, 94535, 94571, 94585, 94589, 94590, 94591, 94592, 95620, 95625, 95687, 95688, 95696

**Visalia-Porterville, CA CBSA (47300)**

The entire state is considered to be Severely Declining  
Counties: Tulare

Zip Codes: 93201, 93207, 93208, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93258, 93260, 93261, 93262, 93265, 93267, 93270, 93271, 93272, 93274, 93275, 93277, 93278, 93279, 93282, 93286, 93290, 93291, 93292, 93603, 93615, 93618, 93633, 93647, 93666, 93670, 93673

**Yuba City, CA CBSA (49700)**

The entire state is considered to be Severely Declining  
Counties: Sutter, Yuba

Zip Codes: 95659, 95668, 95674, 95676, 95692, 95901, 95903, 95918, 95919, 95922, 95925, 95935, 95953, 95957, 95961, 95962, 95972, 95981, 95982, 95991, 95992, 95993

**Colorado**

**Grand Junction, CO CBSA (24300)**

This CBSA is considered to be a Standard Declining Market  
Counties: Mesa

Zip Codes: 81501, 81502, 81503, 81504, 81505, 81506, 81507, 81520, 81521, 81522, 81523, 81524, 81525, 81526, 81527, 81624, 81630, 81643, 81646

**Connecticut**

**Norwich-New London, CT CBSA (35980)**

This CBSA is considered to be a Moderately Declining Market  
Counties: New London

Zip Codes: 06249, 06254, 06320, 06330, 06333, 06334, 06335, 06336, 06338, 06339, 06340, 06349, 06350, 06351, 06353, 06355, 06357, 06359, 06360, 06365, 06370, 06371, 06372, 06375, 06376, 06378, 06379, 06380, 06382, 06383, 06384, 06385, 06388, 06389, 06415, 06420, 06439, 06474

United Guaranty's Declining Markets  
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**Delaware**  
**Wilmington, DE-MD-NJ CBSA (48864)**

This CBSA is considered to be a Moderately Declining Market  
Counties: New Castle

**Zip Codes:** 19701, 19702, 19703, 19706, 19707, 19708, 19709, 19710, 19711, 19712, 19713, 19714, 19715, 19716, 19717, 19718, 19720, 19721, 19725, 19726, 19730, 19731, 19732, 19733, 19734, 19735, 19736, 19801, 19802, 19803, 19804, 19805, 19806, 19807, 19808, 19809, 19810, 19850, 19880, 19884, 19885, 19886, 19890, 19891, 19892, 19893, 19894, 19895, 19896, 19897, 19898, 19899

**District of Columbia**  
**Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)**

This CBSA is considered to be a Moderately Declining Market  
Counties: District Of Columbia

**Zip Codes:** 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, 20009, 20010, 20011, 20012, 20013, 20015, 20016, 20017, 20018, 20019, 20020, 20022, 20023, 20024, 20026, 20027, 20029, 20030, 20032, 20033, 20035, 20036, 20037, 20038, 20039, 20040, 20041, 20042, 20043, 20044, 20045, 20046, 20047, 20049, 20050, 20051, 20052, 20053, 20055, 20056, 20057, 20058, 20059, 20060, 20061, 20062, 20063, 20064, 20065, 20066, 20067, 20068, 20069, 20070, 20071, 20073, 20074, 20075, 20076, 20077, 20078, 20080, 20081, 20082, 20088, 20090, 20091, 20097, 20098, 20201, 20202, 20203, 20204, 20206, 20207, 20208, 20210, 20211, 20212, 20213, 20214, 20215, 20216, 20217, 20218, 20219, 20220, 20221, 20222, 20223, 20224, 20226, 20227, 20228, 20229, 20230, 20232, 20233, 20235, 20237, 20238, 20239, 20240, 20241, 20242, 20244, 20245, 20250, 20251, 20254, 20260, 20261, 20262, 20265, 20266, 20268, 20270, 20277, 20289, 20299, 20301, 20303, 20306, 20307, 20310, 20314, 20317, 20318, 20319, 20330, 20340, 20350, 20355, 20370, 20372, 20373, 20374, 20375, 20376, 20380, 20388, 20389, 20390, 20391, 20392, 20393, 20394, 20395, 20398, 20401, 20402, 20403, 20404, 20405, 20406, 20407, 20408, 20409, 20410, 20411, 20412, 20413, 20414, 20415, 20416, 20418, 20419, 20420, 20421, 20422, 20423, 20424, 20425, 20426, 20427, 20428, 20429, 20431, 20433, 20434, 20435, 20436, 20437, 20439, 20440, 20441, 20442, 20444, 20447, 20451, 20453, 20456, 20460, 20463, 20468, 20469, 20470, 20472, 20500, 20501, 20502, 20503, 20504, 20505, 20506, 20507, 20508, 20509, 20510, 20511, 20515, 20520, 20521, 20522, 20523, 20524, 20525, 20526, 20527, 20528, 20529, 20530, 20531, 20532, 20533, 20534, 20535, 20536, 20537, 20538, 20539, 20540, 20541, 20542, 20543, 20544, 20546, 20547, 20548, 20549, 20551, 20552, 20553, 20554, 20555, 20557, 20558, 20559, 20560, 20565, 20566, 20570, 20571, 20572, 20573, 20575, 20576, 20577, 20578, 20579, 20580, 20581, 20585, 20586, 20590, 20591, 20593, 20594, 20597, 20599, 20691, 20692, 20694, 20695, 20696, 20697, 20698, 20699

**Florida**  
**Bradenton-Sarasota-Venice, FL CBSA (14600)**

The entire state is considered to be Severely Declining  
Counties: Manatee, Sarasota

**Zip Codes:** 34201, 34202, 34203, 34204, 34205, 34206, 34207, 34208, 34209, 34210, 34211, 34212, 34215, 34216, 34217, 34218, 34219, 34220, 34221, 34222, 34223, 34228, 34229, 34230, 34231, 34232, 34233, 34234, 34235, 34236, 34237, 34238, 34239, 34240, 34241, 34242, 34243, 34250, 34251, 34260, 34264, 34270, 34272, 34274, 34275, 34276, 34277, 34278, 34280, 34281, 34282, 34284, 34285, 34286, 34287, 34288, 34289, 34290, 34291, 34292, 34293, 34295

**Cape Coral-Fort Myers, FL CBSA (15980)**

The entire state is considered to be Severely Declining  
Counties: Lee

**Zip Codes:** 33900, 33901, 33902, 33903, 33904, 33905, 33906, 33907, 33908, 33909, 33910, 33911, 33912, 33913, 33914, 33915, 33916, 33917, 33918, 33919, 33920, 33921, 33922, 33924, 33928, 33929, 33931, 33932, 33936, 33945, 33956, 33957, 33965, 33966, 33967, 33970, 33971, 33972, 33973, 33974, 33976, 33990, 33991, 33993, 33994, 34133, 34134, 34135, 34136

**Deltona-Daytona Beach-Ormond Beach, FL CBSA (19660)**

The entire state is considered to be Severely Declining  
Counties: Volusia

**Zip Codes:** 32105, 32114, 32115, 32116, 32117, 32118, 32119, 32120, 32121, 32122, 32123, 32124, 32125, 32126, 32127, 32128, 32129, 32130, 32132, 32141, 32168, 32169, 32170, 32173, 32174, 32175, 32176, 32180, 32190, 32198, 32706, 32713, 32720, 32721, 32722, 32723, 32724, 32725, 32728, 32738, 32739, 32744, 32753, 32759, 32763, 32764, 32774

**Fort Lauderdale-Pompano Beach-Deerfield Beach, FL CBSA (22744)**

The entire state is considered to be Severely Declining  
Counties: Broward

**Zip Codes:** 33004, 33008, 33009, 33019, 33020, 33021, 33022, 33023, 33024, 33025, 33026, 33027, 33028, 33029, 33060, 33061, 33062, 33063, 33064, 33065, 33066, 33067, 33068, 33069, 33071, 33072, 33073, 33074, 33075, 33076, 33077, 33081, 33082, 33083, 33084, 33093, 33097, 33301, 33302, 33303, 33304, 33305, 33306, 33307, 33308, 33309, 33310, 33311, 33312, 33313, 33314, 33315, 33316, 33317, 33318, 33319, 33320, 33321, 33322, 33323, 33324, 33325, 33326, 33327, 33328, 33329, 33330, 33331, 33332, 33334, 33335, 33336, 33337, 33338, 33339, 33340, 33345, 33346, 33348, 33349, 33351, 33355, 33359, 33388, 33394, 33441, 33442, 33443

**Fort Walton Beach-Crestview-Destin, FL CBSA (23020)**

The entire state is considered to be Severely Declining  
Counties: Okaloosa

**Zip Codes:** 32531, 32536, 32537, 32539, 32540, 32541, 32542, 32544, 32547, 32548, 32549, 32564, 32567, 32569, 32578, 32579, 32580, 32588

**Gainesville, FL CBSA (23540)**

The entire state is considered to be Severely Declining  
Counties: Alachua, Gilchrist

**Zip Codes:** 32601, 32602, 32603, 32604, 32605, 32606, 32607, 32608, 32609, 32610, 32611, 32612, 32613, 32614, 32615, 32616, 32618, 32619, 32627, 32631, 32633, 32635, 32640, 32641, 32643, 32653, 32654, 32655, 32658, 32662, 32667, 32669, 32693, 32694

United Guaranty's Declining Markets  
Effective January 26, 2010

**Jacksonville, FL CBSA (27260)**

The entire state is considered to be Severely Declining

Counties: Baker, Clay, Duval, Nassau, Saint Johns

Zip Codes: 32003, 32004, 32006, 32009, 32011, 32030, 32033, 32034, 32035, 32040, 32041, 32043, 32046, 32050, 32063, 32065, 32067, 32068, 32072, 32073, 32079, 32080, 32081, 32082, 32084, 32085, 32086, 32087, 32092, 32095, 32097, 32099, 32145, 32160, 32201, 32202, 32203, 32204, 32205, 32206, 32207, 32208, 32209, 32210, 32211, 32212, 32214, 32215, 32216, 32217, 32218, 32219, 32220, 32221, 32222, 32223, 32224, 32225, 32226, 32227, 32228, 32229, 32230, 32231, 32232, 32233, 32234, 32235, 32236, 32237, 32238, 32239, 32240, 32241, 32244, 32245, 32246, 32247, 32250, 32254, 32255, 32256, 32257, 32258, 32259, 32260, 32266, 32277, 32656

**Lakeland-Winter Haven, FL CBSA (29460)**

The entire state is considered to be Severely Declining

Counties: Polk

Zip Codes: 33801, 33802, 33803, 33804, 33805, 33806, 33807, 33809, 33810, 33811, 33812, 33813, 33815, 33820, 33823, 33827, 33830, 33831, 33835, 33836, 33837, 33838, 33839, 33840, 33841, 33843, 33844, 33845, 33846, 33847, 33849, 33850, 33851, 33853, 33854, 33855, 33856, 33858, 33859, 33860, 33863, 33867, 33868, 33877, 33880, 33881, 33882, 33883, 33884, 33885, 33888, 33896, 33897, 33898, 34759

**Miami-Miami Beach-Kendall, FL CBSA (33124)**

The entire state is considered to be Severely Declining

Counties: Miami-Dade

Zip Codes: 33002, 33010, 33011, 33012, 33013, 33014, 33015, 33016, 33017, 33018, 33030, 33031, 33032, 33033, 33034, 33035, 33039, 33054, 33055, 33056, 33090, 33092, 33101, 33102, 33109, 33111, 33112, 33114, 33116, 33119, 33122, 33124, 33125, 33126, 33127, 33128, 33129, 33130, 33131, 33132, 33133, 33134, 33135, 33136, 33137, 33138, 33139, 33140, 33141, 33142, 33143, 33144, 33145, 33146, 33147, 33149, 33150, 33151, 33152, 33153, 33154, 33155, 33156, 33157, 33158, 33159, 33160, 33161, 33162, 33163, 33164, 33165, 33166, 33167, 33168, 33169, 33170, 33172, 33173, 33174, 33175, 33176, 33177, 33178, 33179, 33180, 33181, 33182, 33183, 33184, 33185, 33186, 33187, 33188, 33189, 33190, 33193, 33194, 33196, 33197, 33199, 33222, 33231, 33233, 33234, 33238, 33239, 33242, 33243, 33245, 33247, 33255, 33256, 33257, 33261, 33265, 33266, 33269, 33280, 33283, 33296, 33299, 34141

**Naples-Marco Island, FL CBSA (34940)**

The entire state is considered to be Severely Declining

Counties: Collier

Zip Codes: 34101, 34102, 34103, 34104, 34105, 34106, 34107, 34108, 34109, 34110, 34112, 34113, 34114, 34116, 34117, 34119, 34120, 34137, 34138, 34139, 34140, 34142, 34143, 34145, 34146

**Ocala, FL CBSA (36100)**

The entire state is considered to be Severely Declining

Counties: Marion

Zip Codes: 32111, 32113, 32133, 32134, 32179, 32182, 32183, 32192, 32195, 32617, 32634, 32663, 32664, 32681, 32686, 34420, 34421, 34430, 34431, 34432, 34470, 34471, 34472, 34473, 34474, 34475, 34476, 34477, 34478, 34479, 34480, 34481, 34482, 34483, 34488, 34489, 34491, 34492

**Orlando-Kissimmee, FL CBSA (36740)**

The entire state is considered to be Severely Declining

Counties: Lake, Orange, Osceola, Seminole

Zip Codes: 32102, 32158, 32159, 32701, 32702, 32703, 32704, 32707, 32708, 32709, 32710, 32712, 32714, 32715, 32716, 32718, 32719, 32726, 32727, 32730, 32732, 32733, 32735, 32736, 32745, 32746, 32747, 32750, 32751, 32752, 32756, 32757, 32762, 32765, 32766, 32767, 32768, 32771, 32772, 32773, 32776, 32777, 32778, 32779, 32784, 32789, 32790, 32791, 32792, 32793, 32794, 32795, 32798, 32799, 32801, 32802, 32803, 32804, 32805, 32806, 32807, 32808, 32809, 32810, 32811, 32812, 32814, 32816, 32817, 32818, 32819, 32820, 32821, 32822, 32824, 32825, 32826, 32827, 32828, 32829, 32830, 32831, 32832, 32833, 32834, 32835, 32836, 32837, 32839, 32853, 32854, 32855, 32856, 32857, 32858, 32859, 32860, 32861, 32862, 32867, 32868, 32869, 32872, 32877, 32878, 32885, 32886, 32887, 32891, 32896, 32897, 33848, 34705, 34711, 34712, 34713, 34714, 34715, 34729, 34731, 34734, 34736, 34737, 34739, 34740, 34741, 34742, 34743, 34744, 34745, 34746, 34747, 34748, 34749, 34753, 34755, 34756, 34758, 34760, 34761, 34762, 34769, 34770, 34771, 34772, 34773, 34777, 34778, 34786, 34787, 34788, 34789, 34797

**Palm Bay-Melbourne-Titusville, FL CBSA (37340)**

The entire state is considered to be Severely Declining

Counties: Brevard

Zip Codes: 32754, 32775, 32780, 32781, 32782, 32783, 32796, 32815, 32899, 32901, 32902, 32903, 32904, 32905, 32906, 32907, 32908, 32909, 32910, 32911, 32912, 32919, 32920, 32922, 32923, 32924, 32925, 32926, 32927, 32931, 32932, 32934, 32935, 32936, 32937, 32940, 32941, 32949, 32950, 32951, 32952, 32953, 32954, 32955, 32956, 32959, 32976

**Palm Coast, FL CBSA (37380)**

The entire state is considered to be Severely Declining

Counties: Flagler

Zip Codes: 32110, 32135, 32136, 32137, 32142, 32143, 32164

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**Panama City-Lynn Haven, FL CBSA (37460)**

The entire state is considered to be Severely Declining  
Counties: Bay

Zip Codes: 32401, 32402, 32403, 32404, 32405, 32406, 32407, 32408, 32409, 32410, 32411, 32412, 32413, 32417, 32438, 32444, 32466

**Pensacola-Ferry Pass-Brent, FL CBSA (37860)**

The entire state is considered to be Severely Declining  
Counties: Escambia, Santa Rosa

Zip Codes: 32501, 32502, 32503, 32504, 32505, 32506, 32507, 32508, 32509, 32511, 32512, 32513, 32514, 32516, 32520, 32521, 32522, 32523, 32524, 32526, 32530, 32533, 32534, 32535, 32559, 32560, 32561, 32562, 32563, 32565, 32566, 32568, 32570, 32571, 32572, 32577, 32583, 32590, 32591, 32592

**Port St. Lucie, FL CBSA (38940)**

The entire state is considered to be Severely Declining  
Counties: Martin, Saint Lucie

Zip Codes: 33455, 33475, 34945, 34946, 34947, 34948, 34949, 34950, 34951, 34952, 34953, 34954, 34956, 34957, 34958, 34979, 34981, 34982, 34983, 34984, 34985, 34986, 34987, 34988, 34990, 34991, 34992, 34994, 34995, 34996, 34997

**Punta Gorda, FL CBSA (39460)**

The entire state is considered to be Severely Declining  
Counties: Charlotte

Zip Codes: 33927, 33938, 33946, 33947, 33948, 33949, 33950, 33951, 33952, 33953, 33954, 33955, 33980, 33981, 33982, 33983, 34224

**Sebastian-Vero Beach, FL CBSA (42680)**

The entire state is considered to be Severely Declining  
Counties: Indian River

Zip Codes: 32948, 32957, 32958, 32960, 32961, 32962, 32963, 32964, 32965, 32966, 32967, 32968, 32969, 32970, 32971, 32978

**Tallahassee, FL CBSA (45220)**

The entire state is considered to be Severely Declining  
Counties: Gadsden, Jefferson, Leon, Wakulla

Zip Codes: 32301, 32302, 32303, 32304, 32305, 32306, 32307, 32308, 32309, 32310, 32311, 32312, 32313, 32314, 32315, 32316, 32317, 32318, 32324, 32326, 32327, 32330, 32332, 32333, 32336, 32337, 32343, 32344, 32345, 32346, 32351, 32352, 32353, 32355, 32358, 32361, 32362, 32395, 32399

**Tampa-St. Petersburg-Clearwater, FL CBSA (45300)**

The entire state is considered to be Severely Declining  
Counties: Hernando, Hillsborough, Pasco, Pinellas

Zip Codes: 33503, 33508, 33509, 33510, 33511, 33523, 33524, 33525, 33526, 33527, 33530, 33534, 33537, 33539, 33540, 33541, 33542, 33543, 33544, 33545, 33547, 33548, 33549, 33550, 33556, 33558, 33559, 33563, 33564, 33565, 33566, 33567, 33568, 33569, 33570, 33571, 33572, 33573, 33574, 33575, 33576, 33578, 33579, 33583, 33584, 33586, 33587, 33592, 33593, 33594, 33595, 33596, 33598, 33601, 33602, 33603, 33604, 33605, 33606, 33607, 33608, 33609, 33610, 33611, 33612, 33613, 33614, 33615, 33616, 33617, 33618, 33619, 33620, 33621, 33622, 33623, 33624, 33625, 33626, 33629, 33630, 33631, 33633, 33634, 33635, 33637, 33646, 33647, 33650, 33655, 33660, 33661, 33662, 33663, 33664, 33672, 33673, 33674, 33675, 33677, 33679, 33680, 33681, 33682, 33684, 33685, 33686, 33687, 33688, 33689, 33690, 33694, 33701, 33702, 33703, 33704, 33705, 33706, 33707, 33708, 33709, 33710, 33711, 33712, 33713, 33714, 33715, 33716, 33729, 33730, 33731, 33732, 33733, 33734, 33736, 33737, 33738, 33740, 33741, 33742, 33743, 33744, 33747, 33755, 33756, 33757, 33758, 33759, 33760, 33761, 33762, 33763, 33764, 33765, 33766, 33767, 33769, 33770, 33771, 33772, 33773, 33774, 33775, 33776, 33777, 33778, 33779, 33780, 33781, 33782, 33784, 33785, 33786, 34601, 34602, 34603, 34604, 34605, 34606, 34607, 34608, 34609, 34610, 34611, 34613, 34614, 34636, 34637, 34638, 34639, 34652, 34653, 34654, 34655, 34656, 34660, 34661, 34667, 34668, 34669, 34673, 34674, 34677, 34679, 34680, 34681, 34682, 34683, 34684, 34685, 34688, 34689, 34690, 34691, 34692, 34695, 34697, 34698

**West Palm Beach-Boca Raton-Boynton Beach, FL CBSA (48424)**

The entire state is considered to be Severely Declining  
Counties: Palm Beach

Zip Codes: 33401, 33402, 33403, 33404, 33405, 33406, 33407, 33408, 33409, 33410, 33411, 33412, 33413, 33414, 33415, 33416, 33417, 33418, 33419, 33420, 33421, 33422, 33424, 33425, 33426, 33427, 33428, 33429, 33430, 33431, 33432, 33433, 33434, 33435, 33436, 33437, 33438, 33439, 33444, 33445, 33446, 33448, 33449, 33454, 33458, 33459, 33460, 33461, 33462, 33463, 33464, 33465, 33466, 33467, 33468, 33469, 33470, 33472, 33473, 33474, 33476, 33477, 33478, 33480, 33481, 33482, 33483, 33484, 33486, 33487, 33488, 33493, 33496, 33497, 33498, 33499

**Georgia**

**Brunswick, GA CBSA (15260)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Brantley, Glynn, McIntosh

Zip Codes: 31304, 31305, 31319, 31327, 31331, 31520, 31521, 31522, 31523, 31524, 31525, 31527, 31542, 31543, 31553, 31561, 31566

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**Columbus, GA-AL CBSA (17980)**

This CBSA is considered to be a Moderately Declining Market

Counties: Chattahoochee, Harris, Marion, Muscogee

Zip Codes: 31058, 31803, 31804, 31805, 31807, 31808, 31811, 31820, 31822, 31823, 31826, 31829, 31831, 31901, 31902, 31903, 31904, 31905, 31906, 31907, 31908, 31909, 31914, 31917, 31993, 31995, 31997, 31998, 31999

**Dalton, GA CBSA (19140)**

This CBSA is considered to be a Moderately Declining Market

Counties: Murray, Whitfield

Zip Codes: 30705, 30708, 30710, 30711, 30719, 30720, 30721, 30722, 30724, 30740, 30751, 30755

**Hinesville-Fort Stewart, GA CBSA (25980)**

This CBSA is considered to be a Moderately Declining Market

Counties: Liberty, Long

Zip Codes: 31301, 31309, 31310, 31313, 31314, 31315, 31316, 31320, 31323, 31333

**Hawaii**

**Honolulu, HI CBSA (26180)**

This CBSA is considered to be a Standard Declining Market

Counties: Honolulu

Zip Codes: 96701, 96706, 96707, 96709, 96712, 96717, 96730, 96731, 96734, 96744, 96759, 96762, 96782, 96786, 96789, 96791, 96792, 96795, 96797, 96801, 96802, 96803, 96804, 96805, 96806, 96807, 96808, 96809, 96810, 96811, 96812, 96813, 96814, 96815, 96816, 96817, 96818, 96819, 96820, 96821, 96822, 96823, 96824, 96825, 96826, 96827, 96828, 96830, 96836, 96837, 96838, 96839, 96840, 96841, 96843, 96844, 96846, 96847, 96848, 96849, 96850, 96853, 96854, 96857, 96858, 96859, 96860, 96861, 96863, 96898

**Idaho**

**Coeur d'Alene, ID CBSA (17660)**

This CBSA is considered to be a Standard Declining Market

Counties: Kootenai

Zip Codes: 83801, 83803, 83810, 83814, 83815, 83816, 83833, 83835, 83842, 83854, 83858, 83869, 83876, 83877

**Pocatello, ID CBSA (38540)**

This CBSA is considered to be a Moderately Declining Market

Counties: Bannock, Power

Zip Codes: 83201, 83202, 83204, 83205, 83206, 83209, 83211, 83212, 83214, 83234, 83245, 83246, 83250, 83271, 83281

**Illinois**

**Chicago-Naperville-Joliet, IL CBSA (16974)**

This CBSA is considered to be a Severely Declining Market

Counties: Cook, Dekalb, Dupage, Grundy, Kane, Kendall, Mchenry, Will

Zip Codes: 60001, 60004, 60005, 60006, 60007, 60008, 60009, 60012, 60013, 60014, 60016, 60017, 60018, 60019, 60021, 60022, 60025, 60026, 60029, 60033, 60034, 60038, 60039, 60043, 60050, 60051, 60053, 60055, 60056, 60062, 60065, 60067, 60068, 60070, 60071, 60072, 60074, 60076, 60077, 60078, 60081, 60082, 60090, 60091, 60093, 60094, 60095, 60097, 60098, 60101, 60102, 60103, 60104, 60105, 60106, 60107, 60108, 60109, 60110, 60111, 60112, 60115, 60116, 60117, 60118, 60119, 60120, 60121, 60122, 60123, 60124, 60126, 60128, 60129, 60130, 60131, 60132, 60133, 60134, 60135, 60136, 60137, 60138, 60139, 60140, 60141, 60142, 60143, 60144, 60145, 60146, 60147, 60148, 60150, 60151, 60152, 60153, 60154, 60155, 60156, 60157, 60159, 60160, 60161, 60162, 60163, 60164, 60165, 60168, 60169, 60170, 60171, 60172, 60173, 60174, 60175, 60176, 60177, 60178, 60179, 60180, 60181, 60183, 60184, 60185, 60186, 60187, 60188, 60189, 60190, 60191, 60192, 60193, 60194, 60195, 60196, 60197, 60199, 60201, 60202, 60203, 60204, 60208, 60209, 60290, 60301, 60302, 60303, 60304, 60305, 60399, 60401, 60402, 60403, 60404, 60406, 60407, 60408, 60409, 60410, 60411, 60412, 60415, 60416, 60417, 60419, 60421, 60422, 60423, 60424, 60425, 60426, 60428, 60429, 60430, 60431, 60432, 60433, 60434, 60435, 60436, 60437, 60438, 60439, 60440, 60441, 60442, 60443, 60444, 60445, 60446, 60447, 60448, 60449, 60450, 60451, 60452, 60453, 60454, 60455, 60456, 60457, 60458, 60459, 60461, 60462, 60463, 60464, 60465, 60466, 60467, 60468, 60469, 60471, 60472, 60473, 60474, 60475, 60476, 60477, 60478, 60479, 60480, 60481, 60482, 60484, 60487, 60490, 60491, 60499, 60501, 60502, 60503, 60504, 60505, 60506, 60507, 60510, 60511, 60512, 60513, 60514, 60515, 60516, 60517, 60519, 60520, 60521, 60522, 60523, 60525, 60526, 60527, 60532, 60534, 60536, 60537, 60538, 60539, 60540, 60541, 60542, 60543, 60544, 60545, 60546, 60548, 60550, 60552, 60554, 60555, 60556, 60558, 60559, 60560, 60561, 60563, 60564, 60565, 60566, 60567, 60568, 60572, 60585, 60586, 60598, 60599, 60601, 60602, 60603, 60604, 60605, 60606, 60607, 60608, 60609, 60610, 60611, 60612, 60613, 60614, 60615, 60616, 60617, 60618, 60619, 60620, 60621, 60622, 60623, 60624, 60625, 60626, 60628, 60629, 60630, 60631, 60632, 60633, 60634, 60636, 60637, 60638, 60639, 60640, 60641, 60642, 60643, 60644, 60645, 60646, 60647, 60649, 60651, 60652, 60653, 60654, 60655, 60656, 60657, 60659, 60660, 60661, 60664, 60666, 60668, 60669, 60670, 60673, 60674, 60675, 60677, 60678, 60680, 60681, 60682, 60684, 60685, 60686, 60687, 60688, 60689, 60690, 60691, 60693, 60694, 60695, 60696, 60697, 60699, 60701, 60706, 60707, 60712, 60714, 60803, 60804, 60805, 60827

**Rockford, IL CBSA (40420)**

This CBSA is considered to be a Moderately Declining Market

Counties: Boone, Winnebago

Zip Codes: 61008, 61011, 61012, 61016, 61024, 61038, 61063, 61065, 61072, 61073, 61077, 61079, 61080, 61088, 61101, 61102, 61103, 61104, 61105, 61106, 61107, 61108, 61109, 61110, 61111, 61112, 61114, 61115, 61125, 61126, 61130, 61131, 61132

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**Indiana**  
**Elkhart-Goshen, IN CBSA (21140)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Elkhart

Zip Codes: 46507, 46514, 46515, 46516, 46517, 46526, 46527, 46528, 46540, 46543, 46550, 46553, 46573

**Kentucky**  
**Elizabethtown, KY CBSA (21060)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Hardin, Larue

Zip Codes: 40121, 40159, 40160, 40162, 40175, 40177, 42701, 42702, 42716, 42724, 42732, 42740, 42748, 42757, 42764, 42776, 42784, 42788

**Maryland**  
**Baltimore-Towson, MD CBSA (12580)**

This CBSA is considered to be a Standard Declining Market  
Counties: Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Annes, Baltimore City

Zip Codes: 20588, 20701, 20711, 20723, 20724, 20733, 20751, 20755, 20758, 20759, 20763, 20764, 20765, 20776, 20777, 20778, 20779, 20794, 21001, 21005, 21009, 21010, 21012, 21013, 21014, 21015, 21017, 21018, 21020, 21022, 21023, 21027, 21028, 21029, 21030, 21031, 21032, 21034, 21035, 21036, 21037, 21040, 21041, 21042, 21043, 21044, 21045, 21046, 21047, 21048, 21050, 21051, 21052, 21053, 21054, 21056, 21057, 21060, 21061, 21062, 21065, 21071, 21074, 21075, 21076, 21077, 21078, 21082, 21084, 21085, 21087, 21088, 21090, 21092, 21093, 21094, 21102, 21104, 21105, 21106, 21108, 21111, 21113, 21114, 21117, 21120, 21122, 21123, 21128, 21130, 21131, 21132, 21133, 21136, 21139, 21140, 21144, 21146, 21150, 21152, 21153, 21154, 21155, 21156, 21157, 21158, 21160, 21161, 21162, 21163, 21201, 21202, 21203, 21204, 21205, 21206, 21207, 21208, 21209, 21210, 21211, 21212, 21213, 21214, 21215, 21216, 21217, 21218, 21219, 21220, 21221, 21222, 21223, 21224, 21225, 21226, 21227, 21228, 21229, 21230, 21231, 21233, 21234, 21235, 21236, 21237, 21239, 21240, 21241, 21244, 21250, 21251, 21252, 21260, 21261, 21263, 21264, 21265, 21270, 21273, 21274, 21275, 21278, 21279, 21280, 21281, 21282, 21283, 21284, 21285, 21286, 21287, 21288, 21289, 21290, 21297, 21298, 21401, 21402, 21403, 21404, 21405, 21409, 21411, 21412, 21607, 21617, 21619, 21623, 21628, 21638, 21644, 21656, 21657, 21658, 21666, 21668, 21690, 21723, 21737, 21738, 21757, 21765, 21776, 21784, 21787, 21791, 21794, 21797

**Bethesda-Frederick-Gaithersburg, MD CBSA (13644)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Frederick, Montgomery

Zip Codes: 20810, 20811, 20812, 20813, 20814, 20815, 20816, 20817, 20818, 20824, 20825, 20827, 20830, 20832, 20833, 20837, 20838, 20839, 20841, 20842, 20847, 20848, 20849, 20850, 20851, 20852, 20853, 20854, 20855, 20857, 20859, 20860, 20861, 20862, 20866, 20868, 20871, 20872, 20874, 20875, 20876, 20877, 20878, 20879, 20880, 20882, 20883, 20884, 20885, 20886, 20889, 20891, 20892, 20894, 20895, 20896, 20897, 20898, 20899, 20901, 20902, 20903, 20904, 20905, 20906, 20907, 20908, 20910, 20911, 20912, 20913, 20914, 20915, 20916, 20918, 20919, 20993, 20997, 21701, 21702, 21703, 21704, 21705, 21709, 21710, 21714, 21716, 21717, 21718, 21727, 21754, 21755, 21758, 21759, 21762, 21769, 21770, 21771, 21773, 21774, 21775, 21777, 21778, 21780, 21788, 21790, 21792, 21793, 21798

**Cumberland, MD-WV CBSA (19060)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Allegany

Zip Codes: 21501, 21502, 21503, 21504, 21505, 21521, 21524, 21528, 21529, 21530, 21532, 21539, 21540, 21542, 21543, 21545, 21555, 21556, 21557, 21560, 21562, 21766

**Hagerstown-Martinsburg, MD-WV CBSA (25180)**

This CBSA is considered to be a Standard Declining Market  
Counties: Washington

Zip Codes: 21711, 21713, 21715, 21719, 21720, 21721, 21722, 21733, 21734, 21740, 21741, 21742, 21746, 21747, 21748, 21749, 21750, 21756, 21767, 21779, 21781, 21782, 21783, 21795

**Salisbury, MD CBSA (41540)**

This CBSA is considered to be a Standard Declining Market  
Counties: Somerset, Wicomico

Zip Codes: 21801, 21802, 21803, 21804, 21810, 21814, 21817, 21821, 21824, 21826, 21830, 21836, 21837, 21838, 21840, 21849, 21850, 21852, 21853, 21856, 21857, 21861, 21865, 21866, 21867, 21871, 21874, 21875, 21890

**Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Calvert, Charles, Prince Georges

Zip Codes: 20601, 20602, 20603, 20604, 20607, 20608, 20610, 20611, 20612, 20613, 20615, 20616, 20617, 20623, 20625, 20629, 20632, 20637, 20639, 20640, 20643, 20645, 20646, 20657, 20658, 20661, 20662, 20664, 20675, 20676, 20677, 20678, 20682, 20685, 20688, 20689, 20693, 20695, 20697, 20703, 20704, 20705, 20706, 20707, 20708, 20709, 20710, 20712, 20714, 20715, 20716, 20717, 20718, 20719, 20720, 20721, 20722, 20725, 20726, 20731, 20732, 20735, 20736, 20737, 20738, 20740, 20741, 20742, 20743, 20744, 20745, 20746, 20747, 20748, 20749, 20750, 20752, 20753, 20754, 20757, 20762, 20768, 20769, 20770, 20771, 20772, 20773, 20774, 20775, 20781, 20782, 20783, 20784, 20785, 20787, 20788, 20790, 20791, 20792, 20797, 20799

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**Wilmington, DE-MD-NJ CBSA (48864)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Cecil

Zip Codes: 21901, 21902, 21903, 21904, 21911, 21912, 21913, 21914, 21915, 21916, 21917, 21918, 21919, 21920, 21921, 21922, 21930

**Massachusetts**

**Providence-New Bedford-Fall River, RI-MA CBSA (39300)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Bristol

Zip Codes: 02031, 02048, 02334, 02356, 02357, 02375, 02702, 02703, 02712, 02714, 02715, 02717, 02718, 02719, 02720, 02721, 02722, 02723, 02724, 02725, 02726, 02740, 02741, 02742, 02743, 02744, 02745, 02746, 02747, 02748, 02760, 02761, 02763, 02764, 02766, 02767, 02768, 02769, 02771, 02777, 02779, 02780, 02783, 02790, 02791

**Michigan**

**Ann Arbor, MI CBSA (11460)**

The entire state is considered to be Severely Declining  
Counties: Washtenaw

Zip Codes: 48103, 48104, 48105, 48106, 48107, 48108, 48109, 48113, 48115, 48118, 48130, 48158, 48175, 48176, 48189, 48190, 48191, 48197, 48198

**Battle Creek, MI CBSA (12980)**

The entire state is considered to be Severely Declining  
Counties: Calhoun

Zip Codes: 49011, 49014, 49015, 49016, 49017, 49018, 49020, 49029, 49033, 49037, 49051, 49068, 49069, 49092, 49224, 49245

**Bay City, MI CBSA (13020)**

The entire state is considered to be Severely Declining  
Counties: Bay

Zip Codes: 48611, 48613, 48631, 48634, 48650, 48706, 48707, 48708, 48710, 48732, 48747

**Detroit-Livonia-Dearborn, MI CBSA (19804)**

The entire state is considered to be Severely Declining  
Counties: Wayne

Zip Codes: 48101, 48111, 48112, 48120, 48121, 48122, 48123, 48124, 48125, 48126, 48127, 48128, 48134, 48135, 48136, 48138, 48141, 48146, 48150, 48151, 48152, 48153, 48154, 48164, 48167, 48168, 48170, 48173, 48174, 48174, 48180, 48183, 48184, 48185, 48186, 48187, 48188, 48192, 48193, 48195, 48201, 48202, 48203, 48204, 48205, 48206, 48207, 48208, 48209, 48210, 48211, 48212, 48213, 48214, 48215, 48216, 48217, 48218, 48219, 48221, 48222, 48223, 48224, 48225, 48226, 48227, 48228, 48229, 48230, 48231, 48232, 48233, 48234, 48235, 48236, 48238, 48239, 48240, 48242, 48243, 48244, 48255, 48260, 48264, 48265, 48266, 48267, 48268, 48269, 48272, 48275, 48277, 48278, 48279, 48288

**Flint, MI CBSA (22420)**

The entire state is considered to be Severely Declining  
Counties: Genesee

Zip Codes: 48411, 48420, 48423, 48430, 48433, 48436, 48437, 48438, 48439, 48449, 48451, 48457, 48458, 48463, 48473, 48480, 48501, 48502, 48503, 48504, 48505, 48506, 48507, 48508, 48509, 48510, 48512, 48514, 48515, 48516, 48518, 48505, 48506, 48507, 48509, 48519, 48529, 48531, 48532, 48550, 48551, 48552, 48553, 48554, 48555, 48556, 48557

**Grand Rapids-Wyoming, MI CBSA (24340)**

The entire state is considered to be Severely Declining  
Counties: Barry, Ionia, Kent, Newaygo

Zip Codes: 48809, 48815, 48845, 48846, 48849, 48851, 48860, 48865, 48870, 48873, 48875, 48881, 48887, 48897, 49035, 49046, 49050, 49058, 49060, 49073, 49301, 49302, 49306, 49309, 49312, 49315, 49316, 49317, 49319, 49321, 49325, 49326, 49327, 49330, 49331, 49333, 49337, 49341, 49343, 49345, 49349, 49351, 49355, 49356, 49357, 49412, 49413, 49418, 49468, 49501, 49502, 49503, 49504, 49505, 49506, 49507, 49508, 49509, 49510, 49512, 49514, 49515, 49516, 49518, 49519, 49523, 49525, 49528, 49530, 49534, 49544, 49546, 49548, 49550, 49555, 49560, 49588, 49599

**Holland-Grand Haven, MI CBSA (26100)**

The entire state is considered to be Severely Declining  
Counties: Ottawa

Zip Codes: 49401, 49403, 49404, 49409, 49417, 49422, 49423, 49424, 49426, 49427, 49428, 49429, 49430, 49434, 49435, 49448, 49456, 49460, 49464

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**Jackson, MI CBSA (27100)**

The entire state is considered to be Severely Declining  
Counties: Jackson

Zip Codes: 49201, 49202, 49203, 49204, 49230, 49234, 49237, 49240, 49241, 49246, 49254, 49259, 49261, 49263, 49269, 49272, 49277, 49283, 49284

**Kalamazoo-Portage, MI CBSA (28020)**

The entire state is considered to be Severely Declining  
Counties: Kalamazoo, Van Buren

Zip Codes: 49001, 49002, 49003, 49004, 49005, 49006, 49007, 49008, 49009, 49012, 49013, 49019, 49024, 49026, 49027, 49034, 49041, 49043, 49045, 49048, 49052, 49053, 49055, 49056, 49057, 49062, 49063, 49064, 49065, 49071, 49074, 49077, 49079, 49081, 49083, 49087, 49088, 49090, 49097

**Lansing-East Lansing, MI CBSA (29620)**

The entire state is considered to be Severely Declining  
Counties: Clinton, Eaton, Ingham

Zip Codes: 48805, 48808, 48813, 48819, 48820, 48821, 48822, 48823, 48824, 48825, 48826, 48827, 48831, 48833, 48835, 48837, 48840, 48842, 48853, 48854, 48861, 48864, 48866, 48876, 48879, 48890, 48892, 48894, 48895, 48901, 48906, 48908, 48909, 48910, 48911, 48912, 48913, 48915, 48916, 48917, 48918, 48919, 48921, 48922, 48924, 48929, 48930, 48933, 48937, 48950, 48951, 48956, 48980, 49021, 49076, 49096, 49251, 49264, 49285

**Monroe, MI CBSA (33780)**

The entire state is considered to be Severely Declining  
Counties: Monroe

Zip Codes: 48110, 48117, 48131, 48133, 48140, 48144, 48145, 48157, 48159, 48160, 48161, 48162, 48166, 48177, 48179, 48182, 49267, 49270

**Muskegon-Norton Shores, MI CBSA (34740)**

The entire state is considered to be Severely Declining  
Counties: Muskegon

Zip Codes: 49303, 49318, 49415, 49425, 49437, 49440, 49441, 49442, 49443, 49444, 49445, 49451, 49457, 49461, 49463

**Niles-Benton Harbor, MI CBSA (35660)**

The entire state is considered to be Severely Declining  
Counties: Berrien

Zip Codes: 49022, 49023, 49038, 49039, 49084, 49085, 49098, 49101, 49102, 49103, 49104, 49106, 49107, 49111, 49113, 49115, 49116, 49117, 49119, 49120, 49121, 49125, 49126, 49127, 49128, 49129

**Saginaw-Saginaw Township North, MI CBSA (40980)**

The entire state is considered to be Severely Declining  
Counties: Saginaw

Zip Codes: 48415, 48417, 48601, 48602, 48603, 48604, 48605, 48606, 48607, 48608, 48609, 48614, 48616, 48623, 48626, 48637, 48638, 48649, 48655, 48663, 48722, 48724, 48734, 48787

**South Bend-Mishawaka, IN-MI CBSA (43780)**

The entire state is considered to be Severely Declining  
Counties: Cass

Zip Codes: 49031, 49047, 49061, 49067, 49095, 49112, 49130

**Warren-Troy-Farmington Hills, MI CBSA (47644)**

The entire state is considered to be Severely Declining  
Counties: Lapeer, Livingston, Macomb, Oakland, Saint Clair

Zip Codes: 48001, 48002, 48003, 48004, 48005, 48006, 48007, 48009, 48012, 48014, 48015, 48017, 48021, 48022, 48023, 48025, 48026, 48027, 48028, 48030, 48032, 48033, 48034, 48035, 48036, 48037, 48038, 48039, 48040, 48041, 48042, 48043, 48044, 48045, 48046, 48047, 48048, 48049, 48050, 48051, 48054, 48059, 48060, 48061, 48062, 48063, 48064, 48065, 48066, 48067, 48068, 48069, 48070, 48071, 48072, 48073, 48074, 48075, 48076, 48079, 48080, 48081, 48082, 48083, 48084, 48085, 48086, 48088, 48089, 48090, 48091, 48092, 48093, 48094, 48095, 48096, 48097, 48098, 48099, 48114, 48116, 48137, 48139, 48143, 48165, 48169, 48178, 48220, 48237, 48301, 48302, 48303, 48304, 48306, 48307, 48308, 48309, 48310, 48311, 48312, 48313, 48314, 48315, 48316, 48317, 48318, 48320, 48321, 48322, 48323, 48324, 48325, 48326, 48327, 48328, 48329, 48330, 48331, 48332, 48333, 48334, 48335, 48336, 48340, 48341, 48342, 48343, 48346, 48347, 48348, 48350, 48353, 48356, 48357, 48359, 48360, 48361, 48362, 48363, 48366, 48367, 48370, 48371, 48374, 48375, 48376, 48377, 48380, 48381, 48382, 48383, 48386, 48387, 48390, 48391, 48393, 48397, 48412, 48421, 48428, 48440, 48442, 48444, 48446, 48455, 48461, 48462, 48464, 48727, 48760, 48816, 48836, 48843, 48844, 48855, 48863

**Mississippi**

**Gulfport-Biloxi, MS CBSA (25060)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Hancock, Harrison, Stone

Zip Codes: 39501, 39502, 39503, 39505, 39506, 39507, 39520, 39521, 39522, 39525, 39529, 39530, 39531, 39532, 39533, 39534, 39535, 39540, 39556, 39558, 39560, 39561, 39571, 39572, 39573, 39574, 39576, 39577

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**Pascagoula, MS CBSA (37700)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** George, Jackson

**Zip Codes:** 39452, 39552, 39553, 39555, 39562, 39563, 39564, 39565, 39566, 39567, 39568, 39569, 39581, 39595

**Nevada**

**Carson City, NV CBSA (16180)**

**The entire state is considered to be Severely Declining**

**Counties:** Carson City

**Zip Codes:** 89701, 89702, 89703, 89706, 89711, 89712, 89713, 89714, 89721

**Las Vegas-Paradise, NV CBSA (29820)**

**The entire state is considered to be Severely Declining**

**Counties:** Clark

**Zip Codes:** 89901, 89905, 89902, 89904, 89905, 89906, 89907, 89909, 89911, 89912, 89914, 89915, 89916, 89918, 89919, 89921, 89924, 89925, 89926, 89927, 89928, 89929, 89930, 89931, 89932, 89933, 89934, 89936, 89937, 89939, 89940, 89944, 89946, 89952, 89953, 89954, 89967, 89970, 89974, 89977, 89981, 89984, 89985, 89986, 89987, 899101, 899102, 899103, 899104, 899105, 899106, 899107, 899108, 899109, 899110, 899111, 899112, 899113, 899114, 899115, 899116, 899117, 899118, 899119, 899120, 899121, 899122, 899123, 899124, 899125, 899126, 899127, 899128, 899129, 899130, 899131, 899132, 899133, 899134, 899135, 899136, 899137, 899138, 899139, 899140, 899141, 899142, 899143, 899144, 899145, 899146, 899147, 899148, 899149, 899150, 899151, 899152, 899153, 899154, 899155, 899156, 899157, 899159, 899160, 899161, 899162, 899163, 899164, 899165, 899166, 899169, 899170, 899173, 899177, 899178, 899179, 899180, 899183, 899185, 899191, 899193, 899195, 899199

**Reno-Sparks, NV CBSA (39900)**

**The entire state is considered to be Severely Declining**

**Counties:** Storey, Washoe

**Zip Codes:** 89402, 89405, 89412, 89424, 89431, 89432, 89433, 89434, 89435, 89436, 89439, 89440, 89441, 89442, 89450, 89451, 89452, 89501, 89502, 89503, 89504, 89505, 89506, 89507, 89508, 89509, 89510, 89511, 89512, 89513, 89515, 89519, 89520, 89521, 89523, 89533, 89555, 89557, 89570, 89595, 89599, 89704

**New Hampshire**

**Manchester-Nashua, NH CBSA (31700)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Hillsborough

**Zip Codes:** 03031, 03033, 03043, 03045, 03047, 03048, 03049, 03051, 03052, 03054, 03055, 03057, 03060, 03061, 03062, 03063, 03064, 03070, 03071, 03076, 03082, 03084, 03086, 03101, 03102, 03103, 03104, 03105, 03107, 03108, 03109, 03110, 03111, 03244, 03281, 03440, 03442, 03449, 03458, 03468

**New Jersey**

**Atlantic City-Hammonton, NJ CBSA (12100)**

**This CBSA is considered to be a Severely Declining Market**

**Counties:** Atlantic

**Zip Codes:** 08037, 08201, 08203, 08205, 08213, 08215, 08217, 08220, 08221, 08225, 08231, 08232, 08234, 08240, 08241, 08244, 08310, 08317, 08319, 08326, 08330, 08340, 08341, 08342, 08346, 08350, 08401, 08402, 08403, 08404, 08405, 08406

**Camden, NJ CBSA (15804)**

**This CBSA is considered to be a Standard Declining Market**

**Counties:** Burlington, Camden, Gloucester

**Zip Codes:** 08002, 08003, 08004, 08007, 08009, 08010, 08011, 08012, 08014, 08015, 08016, 08018, 08019, 08020, 08021, 08022, 08025, 08026, 08027, 08028, 08029, 08030, 08031, 08032, 08033, 08034, 08035, 08036, 08039, 08041, 08042, 08043, 08045, 08046, 08048, 08049, 08051, 08052, 08053, 08054, 08055, 08056, 08057, 08059, 08060, 08061, 08062, 08063, 08064, 08065, 08066, 08068, 08071, 08073, 08074, 08075, 08076, 08077, 08078, 08080, 08081, 08083, 08084, 08085, 08086, 08088, 08089, 08090, 08091, 08093, 08094, 08095, 08096, 08097, 08099, 08101, 08102, 08103, 08104, 08105, 08106, 08107, 08108, 08109, 08110, 08224, 08312, 08322, 08328, 08344, 08505, 08511, 08515, 08518, 08554, 08562, 08640, 08641

**Edison-New Brunswick, NJ CBSA (20764)**

**This CBSA is considered to be a Standard Declining Market**

**Counties:** Middlesex, Monmouth, Ocean, Somerset

**Zip Codes:** 07001, 07008, 07059, 07064, 07067, 07069, 07077, 07080, 07095, 07701, 07702, 07703, 07704, 07709, 07710, 07711, 07712, 07715, 07716, 07717, 07718, 07719, 07720, 07721, 07722, 07723, 07724, 07726, 07727, 07728, 07730, 07731, 07732, 07733, 07734, 07735, 07737, 07738, 07739, 07740, 07746, 07747, 07748, 07750, 07751, 07752, 07753, 07754, 07755, 07756, 07757, 07758, 07760, 07762, 07763, 07764, 07765, 07799, 07920, 07921, 07924, 07931, 07934, 07938, 07939, 07977, 07978, 08005, 08006, 08008, 08050, 08087, 08092, 08501, 08502, 08504, 08510, 08512, 08514, 08526, 08527, 08528, 08533, 08535, 08536, 08553, 08555, 08558, 08701, 08720, 08721, 08722, 08723, 08724, 08730, 08731, 08732, 08733, 08734, 08735, 08736, 08738, 08739, 08740, 08741, 08742, 08750, 08751, 08752, 08753, 08754, 08755, 08756, 08757, 08758, 08759, 08805, 08807, 08810, 08812, 08816, 08817, 08818, 08820, 08821, 08823, 08824, 08828, 08830, 08831, 08832, 08835, 08836, 08837, 08840, 08844, 08846, 08850, 08852, 08853, 08854, 08855, 08857, 08859, 08861, 08862, 08863, 08869, 08871, 08872, 08873, 08875, 08876, 08879, 08880, 08882, 08884, 08890, 08899, 08901, 08902, 08903, 08904, 08905, 08906, 08922, 08933, 08968, 08989

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**New York-White Plains-Wayne, NY-NJ CBSA (35644)**

This CBSA is considered to be a Standard Declining Market  
Counties: Bergen, Hudson, Passaic

Zip Codes: 07002, 07010, 07011, 07012, 07013, 07014, 07015, 07020, 07022, 07024, 07026, 07029, 07030, 07031, 07032, 07047, 07055, 07057, 07070, 07071, 07072, 07073, 07074, 07075, 07086, 07087, 07093, 07094, 07096, 07097, 07099, 07302, 07303, 07304, 07305, 07306, 07307, 07308, 07309, 07310, 07311, 07395, 07399, 07401, 07403, 07407, 07410, 07417, 07420, 07421, 07423, 07424, 07430, 07432, 07435, 07436, 07438, 07442, 07446, 07450, 07451, 07452, 07456, 07458, 07463, 07465, 07470, 07474, 07480, 07481, 07495, 07501, 07502, 07503, 07504, 07505, 07506, 07507, 07508, 07509, 07510, 07511, 07512, 07513, 07514, 07522, 07524, 07533, 07538, 07543, 07544, 07601, 07602, 07603, 07604, 07605, 07606, 07607, 07608, 07620, 07621, 07624, 07626, 07627, 07628, 07630, 07631, 07632, 07640, 07641, 07642, 07643, 07644, 07645, 07646, 07647, 07648, 07649, 07650, 07652, 07653, 07656, 07657, 07660, 07661, 07662, 07663, 07666, 07670, 07675, 07676, 07677, 07699

**Newark-Union, NJ-PA CBSA (35084)**

This CBSA is considered to be a Standard Declining Market  
Counties: Essex, Hunterdon, Morris, Sussex, Union

Zip Codes: 07003, 07004, 07005, 07006, 07007, 07009, 07016, 07017, 07018, 07019, 07021, 07023, 07027, 07028, 07033, 07034, 07035, 07036, 07039, 07040, 07041, 07042, 07043, 07044, 07045, 07046, 07050, 07051, 07052, 07054, 07058, 07060, 07061, 07062, 07063, 07065, 07066, 07068, 07076, 07078, 07079, 07081, 07082, 07083, 07088, 07090, 07091, 07092, 07101, 07102, 07103, 07104, 07105, 07106, 07107, 07108, 07109, 07110, 07111, 07112, 07114, 07175, 07184, 07188, 07189, 07191, 07192, 07193, 07195, 07196, 07198, 07199, 07201, 07202, 07203, 07204, 07205, 07206, 07207, 07208, 07405, 07416, 07418, 07419, 07422, 07428, 07439, 07440, 07444, 07457, 07460, 07461, 07462, 07801, 07802, 07803, 07806, 07821, 07822, 07826, 07827, 07828, 07830, 07834, 07836, 07837, 07839, 07842, 07843, 07845, 07847, 07848, 07849, 07850, 07851, 07852, 07853, 07855, 07856, 07857, 07860, 07866, 07869, 07870, 07871, 07874, 07875, 07876, 07877, 07878, 07879, 07881, 07885, 07890, 07901, 07902, 07922, 07926, 07927, 07928, 07930, 07932, 07933, 07935, 07936, 07940, 07945, 07946, 07950, 07960, 07961, 07962, 07963, 07970, 07974, 07976, 07979, 07980, 07981, 07999, 08530, 08551, 08556, 08557, 08559, 08801, 08802, 08803, 08804, 08809, 08822, 08825, 08826, 08827, 08829, 08833, 08834, 08848, 08858, 08867, 08868, 08870, 08885, 08887, 08888, 08889

**Ocean City, NJ CBSA (36140)**

This CBSA is considered to be a Standard Declining Market  
Counties: Cape May

Zip Codes: 08202, 08204, 08210, 08212, 08214, 08218, 08219, 08223, 08226, 08230, 08242, 08243, 08245, 08246, 08247, 08248, 08250, 08251, 08252, 08260,

**Vineland-Millville-Bridgeton, NJ CBSA (47220)**

This CBSA is considered to be a Standard Declining Market  
Counties: Cumberland

Zip Codes: 08302, 08311, 08313, 08314, 08315, 08316, 08320, 08321, 08323, 08324, 08327, 08329, 08332, 08345, 08348, 08349, 08352, 08353, 08360, 08361,

**Wilmington, DE-MD-NJ CBSA (48864)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Salem

Zip Codes: 08001, 08023, 08038, 08067, 08069, 08070, 08072, 08079, 08098, 08318, 08343, 08347

**New Mexico**

**Albuquerque, NM CBSA (10740)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Bernalillo, Sandoval, Torrance, Valencia

Zip Codes: 87001, 87002, 87004, 87006, 87008, 87009, 87013, 87016, 87018, 87022, 87023, 87024, 87025, 87027, 87031, 87032, 87034, 87035, 87036, 87041, 87042, 87043, 87044, 87046, 87047, 87048, 87052, 87053, 87059, 87060, 87061, 87063, 87068, 87070, 87072, 87083, 87101, 87102, 87103, 87104, 87105, 87106, 87107, 87108, 87109, 87110, 87111, 87112, 87113, 87114, 87115, 87116, 87117, 87119, 87120, 87121, 87122, 87123, 87124, 87125, 87131, 87144, 87151, 87153, 87154, 87158, 87174, 87176, 87181, 87184, 87185, 87187, 87190, 87191, 87192, 87193, 87194, 87195, 87196, 87197, 87198, 87199, 88321

**Farmington, NM CBSA (22140)**

This CBSA is considered to be a Moderately Declining Market  
Counties: San Juan

Zip Codes: 87037, 87364, 87401, 87402, 87410, 87412, 87413, 87415, 87416, 87417, 87418, 87419, 87420, 87421, 87455, 87461, 87499

**New York**

**Nassau-Suffolk, NY CBSA (35004)**

This CBSA is considered to be a Standard Declining Market  
Counties: Nassau, Suffolk

Zip Codes: 00501, 00544, 06390, 11001, 11002, 11003, 11010, 11020, 11021, 11022, 11023, 11024, 11026, 11027, 11030, 11040, 11042, 11050, 11051, 11052, 11053, 11054, 11055, 11096, 11501, 11507, 11509, 11510, 11514, 11516, 11518, 11520, 11530, 11531, 11535, 11542, 11545, 11547, 11548, 11549, 11550, 11551, 11552, 11553, 11554, 11555, 11556, 11557, 11558, 11559, 11560, 11561, 11563, 11565, 11566, 11568, 11569, 11570, 11571, 11572, 11575, 11576, 11577, 11579, 11580, 11581, 11582, 11590, 11594, 11596, 11597, 11598, 11599, 11701, 11702, 11703, 11704, 11705, 11706, 11707, 11709, 11710, 11713, 11714, 11715, 11716, 11717, 11718, 11719, 11720, 11721, 11722, 11724, 11725, 11726, 11727, 11729, 11730, 11731, 11732, 11733, 11735, 11736, 11737, 11738, 11739, 11740, 11741, 11742, 11743, 11746, 11747, 11749, 11751, 11752, 11753, 11754, 11755, 11756, 11757, 11758, 11760, 11762, 11763, 11764, 11765, 11766, 11767, 11768, 11769, 11770, 11771, 11772, 11773, 11774, 11775, 11776, 11777, 11778, 11779, 11780, 11782, 11783, 11784, 11786, 11787, 11788, 11789, 11790, 11791, 11792, 11793, 11794, 11795, 11796, 11797, 11798, 11801, 11802, 11803, 11804, 11815, 11819, 11853, 11854, 11901, 11930, 11931, 11932, 11933, 11934, 11935, 11937, 11939, 11940, 11941, 11942, 11944, 11946, 11947, 11948, 11949, 11950, 11951, 11952, 11953, 11954, 11955, 11956, 11957, 11958, 11959, 11960, 11961, 11962, 11963, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11973, 11975, 11976, 11977, 11978, 11980

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**New York-White Plains-Wayne, NY-NJ CBSA (35644)**

This CBSA is considered to be a Standard Declining Market

Counties: Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, Westchester

Zip Codes: 10001, 10002, 10003, 10004, 10005, 10006, 10007, 10008, 10009, 10010, 10011, 10012, 10013, 10014, 10016, 10017, 10018, 10019, 10020, 10021, 10022, 10023, 10024, 10025, 10026, 10027, 10028, 10029, 10030, 10031, 10032, 10033, 10034, 10035, 10036, 10037, 10038, 10039, 10040, 10041, 10043, 10044, 10045, 10046, 10055, 10060, 10065, 10069, 10072, 10075, 10079, 10080, 10081, 10082, 10087, 10090, 10094, 10095, 10096, 10098, 10099, 10101, 10102, 10103, 10104, 10105, 10106, 10107, 10108, 10109, 10110, 10111, 10112, 10113, 10114, 10115, 10116, 10117, 10118, 10119, 10120, 10121, 10122, 10123, 10124, 10125, 10126, 10128, 10129, 10130, 10131, 10132, 10133, 10138, 10149, 10150, 10151, 10152, 10153, 10154, 10155, 10156, 10157, 10158, 10159, 10160, 10161, 10162, 10163, 10164, 10165, 10166, 10167, 10168, 10169, 10170, 10171, 10172, 10173, 10174, 10175, 10176, 10177, 10178, 10179, 10184, 10185, 10186, 10197, 10199, 10203, 10211, 10212, 10213, 10242, 10249, 10256, 10257, 10258, 10259, 10260, 10261, 10265, 10268, 10269, 10270, 10271, 10272, 10273, 10274, 10275, 10276, 10277, 10278, 10279, 10280, 10281, 10282, 10285, 10286, 10292, 10301, 10302, 10303, 10304, 10305, 10306, 10307, 10308, 10309, 10310, 10311, 10312, 10313, 10314, 10451, 10452, 10453, 10454, 10455, 10456, 10457, 10458, 10459, 10460, 10461, 10462, 10463, 10464, 10465, 10466, 10467, 10468, 10469, 10470, 10471, 10472, 10473, 10474, 10475, 10499, 10501, 10502, 10503, 10504, 10505, 10506, 10507, 10509, 10510, 10511, 10512, 10514, 10516, 10517, 10518, 10519, 10520, 10521, 10522, 10523, 10524, 10526, 10527, 10528, 10530, 10532, 10533, 10535, 10536, 10537, 10538, 10540, 10541, 10542, 10543, 10545, 10546, 10547, 10548, 10549, 10550, 10551, 10552, 10553, 10560, 10562, 10566, 10567, 10570, 10571, 10572, 10573, 10576, 10577, 10578, 10579, 10580, 10583, 10587, 10588, 10589, 10590, 10591, 10594, 10595, 10596, 10597, 10598, 10601, 10602, 10603, 10604, 10605, 10606, 10607, 10610, 10701, 10702, 10703, 10704, 10705, 10706, 10707, 10708, 10709, 10710, 10801, 10802, 10803, 10804, 10805, 10901, 10911, 10913, 10920, 10923, 10927, 10931, 10952, 10954, 10956, 10960, 10962, 10964, 10965, 10968, 10970, 10974, 10976, 10977, 10980, 10982, 10983, 10984, 10986, 10989, 10993, 10994, 11004, 11005, 11101, 11102, 11103, 11104, 11105, 11106, 11109, 11120, 11201, 11202, 11203, 11204, 11205, 11206, 11207, 11208, 11209, 11210, 11211, 11212, 11213, 11214, 11215, 11216, 11217, 11218, 11219, 11220, 11221, 11222, 11223, 11224, 11225, 11226, 11228, 11229, 11230, 11231, 11232, 11233, 11234, 11235, 11236, 11237, 11238, 11239, 11240, 11241, 11242, 11243, 11245, 11247, 11249, 11251, 11252, 11256, 11351, 11352, 11354, 11355, 11356, 11357, 11358, 11359, 11360, 11361, 11362, 11363, 11364, 11365, 11367, 11368, 11369, 11370, 11371, 11372, 11373, 11374, 11375, 11377, 11378, 11379, 11380, 11381, 11385, 11386, 11390, 11405, 11411, 11412, 11413, 11414, 11415, 11416, 11417, 11418, 11419, 11420, 11421, 11422, 11423, 11424, 11425, 11426, 11427, 11428, 11429, 11430, 11431, 11432, 11433, 11434, 11435, 11436, 11439, 11451, 11499, 11690, 11691, 11692, 11693, 11694, 11695, 11697, 12563

**North Carolina**

**Hickory-Lenoir-Morganton, NC CBSA (25860)**

This CBSA is considered to be a Moderately Declining Market

Counties: Alexander, Burke, Caldwell, Catawba

Zip Codes: 28601, 28602, 28603, 28609, 28610, 28611, 28612, 28613, 28619, 28628, 28630, 28633, 28636, 28637, 28638, 28641, 28645, 28647, 28650, 28655, 28658, 28661, 28666, 28667, 28671, 28673, 28678, 28680, 28681, 28682, 28690

**Virginia Beach-Norfolk-Newport News, VA-NC CBSA (47260)**

This CBSA is considered to be a Standard Declining Market

Counties: Currituck

Zip Codes: 27916, 27917, 27923, 27927, 27929, 27939, 27941, 27947, 27950, 27956, 27958, 27964, 27965, 27966, 27973

**Ohio**

**Akron, OH CBSA (10420)**

This CBSA is considered to be a Moderately Declining Market

Counties: Portage, Summit

Zip Codes: 44056, 44067, 44087, 44201, 44202, 44203, 44210, 44211, 44216, 44221, 44222, 44223, 44224, 44231, 44232, 44234, 44236, 44237, 44240, 44241, 44242, 44243, 44250, 44255, 44260, 44262, 44264, 44265, 44266, 44272, 44278, 44285, 44286, 44288, 44301, 44302, 44303, 44304, 44305, 44306, 44307, 44308, 44309, 44310, 44311, 44312, 44313, 44314, 44315, 44316, 44317, 44319, 44320, 44321, 44325, 44326, 44328, 44333, 44334, 44372, 44393, 44396, 44398, 44399, 44411, 44412, 44449

**Canton-Massillon, OH CBSA (15940)**

This CBSA is considered to be a Moderately Declining Market

Counties: Carroll, Stark

Zip Codes: 44601, 44607, 44608, 44613, 44614, 44615, 44620, 44626, 44630, 44631, 44632, 44639, 44640, 44641, 44643, 44644, 44646, 44647, 44648, 44650, 44651, 44652, 44657, 44662, 44666, 44669, 44670, 44675, 44685, 44688, 44689, 44701, 44702, 44703, 44704, 44705, 44706, 44707, 44708, 44709, 44710, 44711, 44714, 44718, 44720, 44721, 44730, 44735, 44750, 44767, 44799

**Cleveland-Elyria-Mentor, OH CBSA (17460)**

This CBSA is considered to be a Moderately Declining Market

Counties: Cuyahoga, Geauga, Lake, Lorain, Medina

Zip Codes: 44001, 44011, 44012, 44017, 44021, 44022, 44023, 44024, 44026, 44028, 44033, 44035, 44036, 44039, 44040, 44044, 44045, 44046, 44049, 44050, 44052, 44053, 44054, 44055, 44057, 44060, 44061, 44062, 44064, 44065, 44070, 44072, 44073, 44074, 44077, 44080, 44081, 44086, 44090, 44092, 44094, 44095, 44096, 44097, 44101, 44102, 44103, 44104, 44105, 44106, 44107, 44108, 44109, 44110, 44111, 44112, 44113, 44114, 44115, 44116, 44117, 44118, 44119, 44120, 44121, 44122, 44123, 44124, 44125, 44126, 44127, 44128, 44129, 44130, 44131, 44132, 44133, 44134, 44135, 44136, 44137, 44138, 44139, 44140, 44141, 44142, 44143, 44144, 44145, 44146, 44147, 44149, 44181, 44188, 44190, 44191, 44192, 44193, 44194, 44195, 44197, 44198, 44199, 44212, 44215, 44233, 44235, 44251, 44253, 44254, 44256, 44258, 44273, 44274, 44275, 44280, 44281, 44282

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**Dayton, OH CBSA (19380)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Greene, Miami, Montgomery, Preble

**Zip Codes:** 45070, 45301, 45305, 45307, 45308, 45309, 45311, 45312, 45314, 45315, 45316, 45317, 45318, 45320, 45321, 45322, 45324, 45325, 45326, 45327, 45330, 45335, 45337, 45338, 45339, 45342, 45343, 45345, 45347, 45354, 45356, 45359, 45361, 45370, 45371, 45373, 45374, 45377, 45378, 45381, 45382, 45383, 45384, 45385, 45387, 45400, 45401, 45402, 45403, 45404, 45405, 45406, 45408, 45409, 45410, 45412, 45413, 45414, 45415, 45416, 45417, 45418, 45419, 45420, 45422, 45423, 45424, 45426, 45427, 45428, 45429, 45430, 45431, 45432, 45433, 45434, 45435, 45437, 45439, 45440, 45441, 45448, 45449, 45454, 45458, 45459, 45469, 45470, 45475, 45479, 45481, 45482, 45490

**Mansfield, OH CBSA (31900)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Richland

**Zip Codes:** 44813, 44822, 44843, 44862, 44875, 44878, 44901, 44902, 44903, 44904, 44905, 44906, 44907

**Sandusky, OH CBSA (41780)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Erie

**Zip Codes:** 43438, 44089, 44814, 44816, 44824, 44839, 44846, 44870, 44871

**Toledo, OH CBSA (45780)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Fulton, Lucas, Ottawa, Wood

**Zip Codes:** 43402, 43403, 43406, 43408, 43412, 43413, 43414, 43416, 43430, 43432, 43433, 43434, 43436, 43437, 43439, 43440, 43441, 43443, 43445, 43446, 43447, 43449, 43450, 43451, 43452, 43456, 43457, 43458, 43460, 43462, 43463, 43465, 43466, 43467, 43468, 43502, 43504, 43511, 43515, 43521, 43522, 43525, 43528, 43529, 43533, 43537, 43540, 43541, 43542, 43547, 43551, 43552, 43553, 43558, 43560, 43565, 43566, 43567, 43569, 43571, 43601, 43603, 43604, 43605, 43606, 43607, 43608, 43609, 43610, 43611, 43612, 43613, 43614, 43615, 43616, 43617, 43618, 43619, 43620, 43623, 43635, 43652, 43654, 43656, 43657, 43659, 43660, 43661, 43666, 43667, 43681, 43682, 43697, 43699, 44817, 45872

**Youngstown-Warren-Boardman, OH-PA CBSA (49660)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Mahoning, Trumbull

**Zip Codes:** 44401, 44402, 44403, 44404, 44405, 44406, 44410, 44416, 44417, 44418, 44420, 44422, 44424, 44425, 44428, 44429, 44430, 44436, 44437, 44438, 44439, 44440, 44442, 44443, 44444, 44446, 44450, 44451, 44452, 44453, 44454, 44470, 44471, 44473, 44481, 44482, 44483, 44484, 44485, 44486, 44488, 44491, 44501, 44502, 44503, 44504, 44505, 44506, 44507, 44509, 44510, 44511, 44512, 44513, 44514, 44515, 44555, 44609, 44619, 44672

**Oregon**

**Bend, OR CBSA (13460)**

**This CBSA is considered to be a Severely Declining Market**

**Counties:** Deschutes

**Zip Codes:** 97701, 97702, 97707, 97708, 97709, 97712, 97739, 97756, 97759

**Corvallis, OR CBSA (18700)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Benton

**Zip Codes:** 97324, 97326, 97330, 97331, 97333, 97339, 97370, 97456

**Eugene-Springfield, OR CBSA (21660)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Lane

**Zip Codes:** 97401, 97402, 97403, 97404, 97405, 97408, 97409, 97412, 97413, 97419, 97424, 97426, 97427, 97430, 97431, 97434, 97437, 97438, 97439, 97440, 97448, 97451, 97452, 97453, 97454, 97455, 97461, 97463, 97477, 97478, 97480, 97482, 97487, 97488, 97489, 97490, 97492, 97493

**Medford, OR CBSA (32780)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Jackson

**Zip Codes:** 97501, 97502, 97503, 97504, 97520, 97522, 97524, 97525, 97530, 97535, 97536, 97537, 97539, 97540, 97541

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**Portland-Vancouver-Beaverton, OR-WA CBSA (38900)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Clackamas, Columbia, Multnomah, Washington, Yamhill

**Zip Codes:** 97004, 97005, 97006, 97007, 97008, 97009, 97010, 97011, 97013, 97015, 97016, 97017, 97018, 97019, 97022, 97023, 97024, 97027, 97028, 97030, 97034, 97035, 97036, 97038, 97042, 97045, 97048, 97049, 97051, 97053, 97054, 97055, 97056, 97060, 97062, 97064, 97067, 97068, 97070, 97075, 97076, 97077, 97080, 97086, 97089, 97101, 97106, 97109, 97111, 97113, 97114, 97115, 97116, 97117, 97119, 97123, 97124, 97125, 97127, 97128, 97132, 97133, 97140, 97144, 97148, 97201, 97202, 97203, 97204, 97205, 97206, 97207, 97208, 97209, 97210, 97211, 97212, 97213, 97214, 97215, 97216, 97217, 97218, 97219, 97220, 97221, 97222, 97223, 97224, 97225, 97227, 97228, 97229, 97230, 97231, 97232, 97233, 97236, 97238, 97239, 97240, 97242, 97256, 97258, 97266, 97267, 97268, 97269, 97280, 97281, 97282, 97283, 97286, 97290, 97291, 97292, 97293, 97294, 97296, 97298, 97299, 97378, 97396

**Salem, OR CBSA (41420)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Marion, Polk

**Zip Codes:** 97002, 97020, 97026, 97032, 97071, 97137, 97301, 97302, 97303, 97304, 97305, 97306, 97307, 97308, 97309, 97310, 97311, 97312, 97314, 97317, 97325, 97338, 97342, 97344, 97346, 97347, 97350, 97351, 97352, 97361, 97362, 97371, 97373, 97375, 97381, 97383, 97384, 97385, 97392

**Pennsylvania**

**Newark-Union, NJ-PA CBSA (35084)**

**This CBSA is considered to be a Standard Declining Market**

**Counties:** Pike

**Zip Codes:** 18324, 18328, 18336, 18337, 18340, 18371, 18373, 18425, 18426, 18428, 18435, 18451, 18457, 18458, 18464

**York-Hanover, PA CBSA (49620)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** York

**Zip Codes:** 17019, 17302, 17309, 17311, 17312, 17313, 17314, 17315, 17317, 17318, 17319, 17321, 17322, 17323, 17327, 17329, 17331, 17332, 17333, 17334, 17335, 17339, 17342, 17345, 17347, 17349, 17352, 17354, 17355, 17356, 17358, 17360, 17361, 17362, 17363, 17364, 17365, 17366, 17368, 17370, 17371, 17401, 17402, 17403, 17404, 17405, 17406, 17407, 17408, 17415

**Youngstown-Warren-Boardman, OH-PA CBSA (49660)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Mercer

**Zip Codes:** 16113, 16114, 16121, 16124, 16125, 16127, 16130, 16133, 16134, 16137, 16145, 16146, 16148, 16150, 16151, 16153, 16154, 16159, 16161, 16311

**Rhode Island**

**Providence-New Bedford-Fall River, RI-MA CBSA (39300)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Bristol, Kent, Newport, Providence, Washington

**Zip Codes:** 02801, 02802, 02804, 02806, 02807, 02808, 02809, 02812, 02813, 02814, 02815, 02816, 02817, 02818, 02822, 02823, 02824, 02825, 02826, 02827, 02828, 02829, 02830, 02831, 02832, 02833, 02835, 02836, 02837, 02838, 02839, 02840, 02841, 02842, 02852, 02854, 02857, 02858, 02859, 02860, 02861, 02862, 02863, 02864, 02865, 02871, 02872, 02873, 02874, 02875, 02876, 02877, 02878, 02879, 02880, 02881, 02882, 02883, 02885, 02886, 02887, 02888, 02889, 02891, 02892, 02893, 02894, 02895, 02896, 02898, 02901, 02902, 02903, 02904, 02905, 02906, 02907, 02908, 02909, 02910, 02911, 02912, 02914, 02915, 02916, 02917, 02918, 02919, 02920, 02921, 02940

**South Carolina**

**Myrtle Beach-North Myrtle Beach-Conway, SC CBSA (34820)**

**This CBSA is considered to be a Severely Declining Market**

**Counties:** Horry

**Zip Codes:** 29511, 29526, 29527, 29528, 29544, 29545, 29566, 29568, 29569, 29572, 29575, 29576, 29577, 29578, 29579, 29581, 29582, 29587, 29588, 29597,

**Sumter, SC CBSA (44940)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Sumter

**Zip Codes:** 29040, 29062, 29104, 29125, 29128, 29150, 29151, 29152, 29153, 29154, 29168

**Texas**

**Odessa, TX CBSA (36220)**

**This CBSA is considered to be a Moderately Declining Market**

**Counties:** Ector

**Zip Codes:** 79741, 79758, 79759, 79760, 79761, 79762, 79763, 79764, 79765, 79766, 79768, 79769, 79776

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**Utah**

**Provo-Orem, UT CBSA (39340)**

This CBSA is considered to be a Standard Declining Market

Counties: Juab, Utah

Zip Codes: 84003, 84004, 84005, 84013, 84042, 84043, 84045, 84057, 84058, 84059, 84062, 84097, 84601, 84602, 84603, 84604, 84605, 84606, 84626, 84628, 84633, 84639, 84645, 84648, 84651, 84653, 84655, 84660, 84663, 84664

**Salt Lake City, UT CBSA (41620)**

This CBSA is considered to be a Moderately Declining Market

Counties: Salt Lake, Summit, Tooele

Zip Codes: 84006, 84017, 84020, 84022, 84024, 84029, 84033, 84034, 84036, 84044, 84047, 84055, 84060, 84061, 84065, 84068, 84069, 84070, 84071, 84074, 84080, 84081, 84083, 84084, 84088, 84090, 84091, 84092, 84093, 84094, 84095, 84096, 84098, 84101, 84102, 84103, 84104, 84105, 84106, 84107, 84108, 84109, 84110, 84111, 84112, 84113, 84114, 84115, 84116, 84117, 84118, 84119, 84120, 84121, 84122, 84123, 84124, 84125, 84126, 84127, 84128, 84130, 84131, 84132, 84133, 84134, 84136, 84138, 84139, 84141, 84143, 84144, 84145, 84147, 84148, 84150, 84151, 84152, 84157, 84158, 84165, 84170, 84171, 84180, 84184, 84189, 84190, 84199

**St. George, UT CBSA (41100)**

This CBSA is considered to be a Moderately Declining Market

Counties: Washington

Zip Codes: 84722, 84725, 84733, 84737, 84738, 84745, 84746, 84757, 84763, 84765, 84767, 84770, 84771, 84774, 84779, 84780, 84781, 84782, 84783, 84784, 84790, 84791

**Virginia**

**Virginia Beach-Norfolk-Newport News, VA-NC CBSA (47260)**

This CBSA is considered to be a Standard Declining Market

Counties: Gloucester, Isle Of Wight, James City, Mathews, Surry, York, Chesapeake City, Hampton City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City

Zip Codes: 23001, 23003, 23018, 23021, 23025, 23035, 23045, 23050, 23056, 23061, 23062, 23064, 23066, 23068, 23072, 23076, 23081, 23090, 23107, 23109, 23119, 23125, 23127, 23128, 23130, 23131, 23138, 23154, 23155, 23163, 23168, 23178, 23183, 23184, 23185, 23186, 23187, 23188, 23190, 23304, 23314, 23315, 23320, 23321, 23322, 23323, 23324, 23325, 23326, 23327, 23328, 23397, 23424, 23430, 23431, 23432, 23433, 23434, 23435, 23436, 23437, 23438, 23439, 23450, 23451, 23452, 23453, 23454, 23455, 23456, 23457, 23458, 23459, 23460, 23461, 23462, 23463, 23464, 23465, 23466, 23467, 23471, 23479, 23487, 23501, 23502, 23503, 23504, 23505, 23506, 23507, 23508, 23509, 23510, 23511, 23512, 23513, 23514, 23515, 23517, 23518, 23519, 23520, 23521, 23523, 23529, 23541, 23551, 23601, 23602, 23603, 23604, 23605, 23606, 23607, 23608, 23609, 23612, 23628, 23630, 23651, 23661, 23662, 23663, 23664, 23665, 23666, 23667, 23668, 23669, 23670, 23681, 23690, 23691, 23692, 23693, 23694, 23696, 23701, 23702, 23703, 23704, 23705, 23707, 23708, 23709, 23839, 23846, 23881, 23883, 23898, 23899

**Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)**

This CBSA is considered to be a Moderately Declining Market

Counties: Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City

Zip Codes: 20101, 20102, 20103, 20104, 20105, 20108, 20109, 20110, 20111, 20112, 20113, 20115, 20116, 20117, 20118, 20119, 20120, 20121, 20122, 20124, 20128, 20129, 20130, 20131, 20132, 20134, 20135, 20136, 20137, 20138, 20139, 20140, 20141, 20142, 20143, 20144, 20146, 20147, 20148, 20149, 20151, 20152, 20153, 20155, 20156, 20158, 20159, 20160, 20163, 20164, 20165, 20166, 20167, 20168, 20169, 20170, 20171, 20172, 20175, 20176, 20177, 20178, 20180, 20181, 20182, 20184, 20185, 20186, 20187, 20188, 20189, 20190, 20191, 20192, 20194, 20195, 20196, 20197, 20198, 20598, 22003, 22009, 22015, 22025, 22026, 22027, 22030, 22031, 22032, 22033, 22034, 22035, 22036, 22037, 22038, 22039, 22040, 22041, 22042, 22043, 22044, 22046, 22060, 22066, 22067, 22079, 22081, 22082, 22095, 22096, 22101, 22102, 22103, 22106, 22107, 22108, 22109, 22116, 22118, 22119, 22121, 22122, 22124, 22125, 22134, 22135, 22150, 22151, 22152, 22153, 22156, 22158, 22159, 22160, 22161, 22172, 22180, 22181, 22182, 22183, 22185, 22191, 22192, 22193, 22194, 22195, 22199, 22201, 22202, 22203, 22204, 22205, 22206, 22207, 22209, 22210, 22211, 22212, 22213, 22214, 22215, 22216, 22217, 22219, 22222, 22225, 22226, 22227, 22230, 22240, 22241, 22242, 22243, 22244, 22245, 22246, 22301, 22302, 22303, 22304, 22305, 22306, 22307, 22308, 22309, 22310, 22311, 22312, 22313, 22314, 22315, 22320, 22331, 22332, 22333, 22334, 22401, 22402, 22403, 22404, 22405, 22406, 22407, 22408, 22412, 22430, 22463, 22471, 22534, 22545, 22551, 22553, 22554, 22555, 22556, 22565, 22610, 22611, 22620, 22630, 22639, 22642, 22643, 22646, 22649, 22663, 22712, 22720, 22728, 22734, 22739, 22742

**Washington**

**Bellingham, WA CBSA (13380)**

This CBSA is considered to be a Moderately Declining Market

Counties: Whatcom

Zip Codes: 98220, 98225, 98226, 98227, 98228, 98229, 98230, 98231, 98240, 98244, 98247, 98248, 98262, 98264, 98266, 98276, 98281, 98295

**Bremerton-Silverdale, WA CBSA (14740)**

This CBSA is considered to be a Moderately Declining Market

Counties: Kitsap

Zip Codes: 98061, 98110, 98310, 98311, 98312, 98314, 98315, 98322, 98337, 98340, 98342, 98345, 98346, 98353, 98359, 98364, 98366, 98367, 98370, 98378, 98380, 98383, 98384, 98386, 98392, 98393

**Longview, WA CBSA (31020)**

This CBSA is considered to be a Severely Declining Market

Counties: Cowlitz

Zip Codes: 98581, 98603, 98609, 98611, 98616, 98625, 98626, 98632, 98645, 98649, 98674

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Effective January 26, 2010

**Mount Vernon-Anacortes, WA CBSA (34580)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Skagit

Zip Codes: 98221, 98232, 98233, 98235, 98237, 98238, 98255, 98257, 98263, 98267, 98273, 98274, 98283, 98284

**Olympia, WA CBSA (36500)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Thurston

Zip Codes: 98501, 98502, 98503, 98504, 98505, 98506, 98507, 98508, 98509, 98511, 98512, 98513, 98516, 98530, 98540, 98556, 98576, 98579, 98589, 98597,

**Portland-Vancouver-Beaverton, OR-WA CBSA (38900)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Clark, Skamania

Zip Codes: 98601, 98604, 98606, 98607, 98610, 98622, 98629, 98639, 98642, 98648, 98651, 98660, 98661, 98662, 98663, 98664, 98665, 98666, 98668, 98671, 98675, 98682, 98683, 98684, 98685, 98686, 98687

**Spokane, WA CBSA (44060)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Spokane

Zip Codes: 99001, 99003, 99004, 99005, 99006, 99009, 99011, 99012, 99014, 99016, 99018, 99019, 99020, 99021, 99022, 99023, 99025, 99026, 99027, 99030, 99031, 99036, 99037, 99039, 99201, 99202, 99203, 99204, 99205, 99206, 99207, 99208, 99209, 99210, 99211, 99212, 99213, 99214, 99215, 99216, 99217, 99218, 99219, 99220, 99223, 99224, 99228, 99251, 99252, 99256, 99258, 99260, 99299

**Tacoma, WA CBSA (45104)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Pierce

Zip Codes: 98303, 98304, 98321, 98323, 98327, 98328, 98329, 98330, 98332, 98333, 98335, 98338, 98344, 98348, 98349, 98351, 98352, 98354, 98360, 98371, 98372, 98373, 98374, 98375, 98385, 98387, 98388, 98390, 98391, 98394, 98395, 98396, 98397, 98398, 98401, 98402, 98403, 98404, 98405, 98406, 98407, 98408, 98409, 98411, 98412, 98413, 98415, 98416, 98417, 98418, 98419, 98421, 98422, 98424, 98430, 98431, 98433, 98438, 98439, 98442, 98443, 98444, 98445, 98446, 98447, 98448, 98464, 98465, 98466, 98467, 98471, 98481, 98490, 98492, 98493, 98496, 98497, 98498, 98499, 98558, 98580

**Wenatchee, WA CBSA (48300)**

This CBSA is considered to be a Severely Declining Market  
Counties: Chelan, Douglas

Zip Codes: 98801, 98802, 98807, 98811, 98813, 98815, 98816, 98817, 98821, 98822, 98826, 98828, 98830, 98831, 98836, 98843, 98845, 98847, 98850, 98852,

**West Virginia**

**Cumberland, MD-WV CBSA (19060)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Mineral

Zip Codes: 26710, 26717, 26719, 26726, 26743, 26750, 26753, 26767

**Hagerstown-Martinsburg, MD-WV CBSA (25180)**

This CBSA is considered to be a Standard Declining Market  
Counties: Berkeley, Morgan

Zip Codes: 25401, 25402, 25403, 25404, 25405, 25411, 25413, 25419, 25420, 25421, 25422, 25427, 25428, 25429, 25434, 25440

**Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)**

This CBSA is considered to be a Moderately Declining Market  
Counties: Jefferson

Zip Codes: 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446