

# Home Price ACUFactor Score and CBSA Risk 1Q09

(For use in 1Q09 based on data through 3Q08)



Sorted by Home Price Score

Page	CBSA Name	Home Price Score	CBSA Risk
690	Tuscaloosa, AL	1	Low
402	Lincoln, NE	1	Low
220	Evansville, IN-KY	1	Low
534	Pittsburgh, PA	1	Low
266	Goldsboro, NC	1	Low
320	Indianapolis, IN	1	Low
428	Mansfield, OH	1	Low
152	Columbia, MO	1	Low
372	Lake Charles, LA	1	Low
668	Syracuse, NY	1	Low
178	Dayton, OH	1	Low
454	Monroe, LA	1	Low
256	Gadsden, AL	1	Low
180	Decatur, AL	1	Low
396	Lewiston-Auburn, ME	1	Low
80	Bloomington, IN	1	Low
430	Mc Allen-Edinburg-Pharr, TX	1	Low
44	Augusta-Richmond County, GA-SC	1	Low
16	Altoona, PA	1	Low
168	Dallas-Plano-Irving, TX	1	Low
300	Hickory-Morganton-Lenoir, NC	1	Low
650	Spartanburg, SC	1	Low
100	Buffalo-Cheektowaga-Tonawanda, NY	1	Low
236	Florence, SC	1	Low
562	Rapid City, SD	1	Low
324	Ithaca, NY	1	Low
398	Lexington-Fayette, KY	1	Low
354	Kennewick-Richland-Pasco, WA	1	Low
88	Boulder, CO	1	Low
280	Greensboro-High Point, NC	1	Low
250	Fort Wayne, IN	1	Low
284	Greenville, SC	1	Low
72	Binghamton, NY	1	Low
312	Houston-Baytown-Sugar Land, TX	1	Low
182	Decatur, IL	1	Low
416	Lubbock, TX	1	Low
420	Macon, GA	1	Low
224	Fargo, ND-MN	2	Low
78	Blacksburg-Christiansburg-Radford, VA	2	Low
74	Birmingham-Hoover, AL	2	Low
406	Logan, UT-ID	2	Low
216	Erie, PA	2	Low
24	Anderson, IN	2	Low
646	Sioux Falls, SD	2	Low
260	Gainesville, GA	2	Low
340	Johnson City, TN	2	Low
648	South Bend-Mishawaka, IN-MI	2	Low
90	Bowling Green, KY	2	Low
102	Burlington, NC	2	Low
18	Amarillo, TX	2	Low

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414	Louisville, KY-IN	2	Low
242	Fort Collins-Loveland, CO	2	Low
148	College Station-Bryan, TX	2	Low
316	Huntsville, AL	2	Low
140	Clarksville, TN-KY	2	Low
512	Owensboro, KY	2	Low
186	Denver-Aurora, CO	2	Low
282	Greenville, NC	2	Low
252	Fort Worth-Arlington, TX	2	Low
82	Bloomington-Normal, IL	2	Low
120	Champaign-Urbana, IL	2	Low
718	Waterloo-Cedar Falls, IA	2	Low
468	Muskegon-Norton Shores, MI	2	Low
154	Columbia, SC	2	Low
688	Tulsa, OK	2	Low
702	Victoria, TX	2	Low
46	Austin-Round Rock, TX	2	Low
710	Waco, TX	2	Low
118	Cedar Rapids, IA	2	Low
560	Raleigh-Cary, NC	2	Low
586	Rome, GA	2	Low
358	Kingsport-Bristol, TN-VA	2	Low
510	Oshkosh-Neenah, WI	2	Low
368	Lafayette, IN	2	Low
246	Fort Smith, AR-OK	2	Low
434	Memphis, TN-MS-AR	3	Relatively Low
314	Huntington-Ashland, WV-KY-OH	3	Relatively Low
408	Longview, TX	3	Relatively Low
322	Iowa City, IA	3	Relatively Low
506	Omaha-Council Bluffs, NE-IA	3	Relatively Low
644	Sioux City, IA-NE-SD	3	Relatively Low
642	Shreveport-Bossier City, LA	3	Relatively Low
654	Springfield, IL	3	Relatively Low
142	Cleveland, TN	3	Relatively Low
192	Dothan, AL	3	Relatively Low
110	Canton-Massillon, OH	3	Relatively Low
578	Rochester, NY	3	Relatively Low
400	Lima, OH	3	Relatively Low
42	Auburn-Opelika, AL	3	Relatively Low
404	Little Rock-North Little Rock, AR	3	Relatively Low
346	Joplin, MO	3	Relatively Low
308	Hot Springs, AR	3	Relatively Low
342	Johnstown, PA	3	Relatively Low
26	Anderson, SC	3	Relatively Low
732	Wichita, KS	3	Relatively Low
344	Jonesboro, AR	3	Relatively Low
450	Mobile, AL	3	Relatively Low
28	Ann Arbor, MI	3	Relatively Low
388	Lawrence, KS	3	Relatively Low
356	Killeen-Temple-Fort Hood, TX	3	Relatively Low

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30	Anniston-Oxford, AL	3	Relatively Low
526	Peoria, IL	3	Relatively Low
520	Parkersburg-Marietta, WV-OH	3	Relatively Low
338	Jefferson City, MO	3	Relatively Low
160	Columbus, OH	3	Relatively Low
592	Saint Cloud, MN	3	Relatively Low
20	Ames, IA	3	Relatively Low
682	Topeka, KS	3	Relatively Low
502	Oklahoma City, OK	3	Relatively Low
122	Charleston, WV	3	Relatively Low
132	Cheyenne, WY	3	Relatively Low
350	Kankakee-Bradley, IL	3	Relatively Low
138	Cincinnati-Middletown, OH-KY-IN	3	Relatively Low
476	Nashville-Davidson-Murfreesboro, TN	4	Relatively Low
96	Brownsville-Harlingen, TX	4	Relatively Low
362	Knoxville, TN	4	Relatively Low
86	Boston-Quincy, MA-NH	4	Relatively Low
742	Winston-Salem, NC	4	Relatively Low
130	Chattanooga, TN-GA	4	Relatively Low
598	Saint Louis, MO-IL	4	Relatively Low
720	Wausau, WI	4	Relatively Low
38	Atlanta-Sandy Springs-Marietta, GA	4	Relatively Low
658	Springfield, MO	4	Relatively Low
440	Michigan City-La Porte, IN	4	Relatively Low
188	Des Moines, IA	4	Relatively Low
462	Morristown, TN	4	Relatively Low
460	Morgantown, WV	4	Relatively Low
176	Davenport-Moline-Rock Island, IA-IL	4	Relatively Low
662	State College, PA	4	Relatively Low
532	Pine Bluff, AR	4	Relatively Low
466	Muncie, IN	4	Relatively Low
584	Rocky Mount, NC	4	Relatively Low
304	Holland-Grand Haven, MI	4	Relatively Low
542	Portland-South Portland, ME	4	Relatively Low
4	Akron, OH	4	Relatively Low
214	Elmira, NY	4	Relatively Low
278	Green Bay, WI	4	Relatively Low
56	Baton Rouge, LA	4	Relatively Low
202	Eau Claire, WI	4	Relatively Low
6	Albany, GA	4	Relatively Low
382	Laredo, TX	4	Relatively Low
238	Florence-Muscle Shoals, AL	4	Relatively Low
196	Dubuque, IA	4	Relatively Low
576	Rochester, MN	4	Relatively Low
106	Cambridge-Newton-Framingham, MA-NH	4	Relatively Low
228	Fayetteville, NC	4	Relatively Low
574	Roanoke, VA	4	Relatively Low
200	Durham, NC	4	Relatively Low
52	Bangor, ME	4	Relatively Low
310	Houma-Bayou Cane-Thibodaux, LA	4	Relatively Low

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12	Alexandria, LA	4	Relatively Low
150	Colorado Springs, CO	5	Neutral
62	Beaumont-Port Arthur, TX	5	Neutral
712	Warner Robins, GA	5	Neutral
580	Rockford, IL	5	Neutral
660	Springfield, OH	5	Neutral
680	Toledo, OH	5	Neutral
162	Corpus Christi, TX	5	Neutral
124	Charleston-North Charleston, SC	5	Neutral
426	Manchester-Nashua, NH	5	Neutral
444	Milwaukee-Waukesha-West Allis, WI	5	Neutral
36	Athens-Clarke County, GA	5	Neutral
264	Glens Falls, NY	5	Neutral
302	Hinesville-Fort Stewart, GA	5	Neutral
240	Fond du Lac, WI	5	Neutral
22	Anchorage, AK	5	Neutral
366	La Crosse, WI-MN	5	Neutral
722	Weirton-Steubenville, WV-OH	5	Neutral
76	Bismarck, ND	5	Neutral
424	Madison, WI	5	Neutral
328	Jackson, MS	5	Neutral
640	Sherman-Denison, TX	5	Neutral
364	Kokomo, IN	5	Neutral
352	Kansas City, MO-KS	5	Neutral
330	Jackson, TN	5	Neutral
198	Duluth, MN-WI	5	Neutral
126	Charlotte-Gastonia-Concord, NC-SC	5	Neutral
276	Greeley, CO	5	Neutral
610	San Antonio, TX	5	Neutral
292	Harrisburg-Carlisle, PA	5	Neutral
274	Great Falls, MT	5	Neutral
694	Utica-Rome, NY	5	Neutral
212	Elkhart-Goshen, IN	5	Neutral
58	Battle Creek, MI	5	Neutral
262	Gary, IL-IN-WI	5	Neutral
676	Terre Haute, IN	5	Neutral
666	Sumter, SC	5	Neutral
70	Billings, MT	5	Neutral
672	Tallahassee, FL	6	Neutral
380	Lansing-East Lansing, MI	6	Neutral
334	Jacksonville, NC	6	Neutral
60	Bay City, MI	6	Neutral
156	Columbus, GA-AL	6	Neutral
298	Hattiesburg, MS	6	Neutral
748	York-Hanover, PA	6	Neutral
34	Asheville, NC	6	Neutral
166	Cumberland, MD-WV	6	Neutral
498	Odessa, TX	6	Neutral
8	Albany-Schenectady-Troy, NY	6	Neutral
678	Texarkana, TX-AR	6	Neutral

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394	Lewiston, ID-WA	6	Neutral
54	BarnstableTown, MA	6	Neutral
378	Lancaster, PA	6	Neutral
734	Williamsport, PA	6	Neutral
638	Sheboygan, WI	6	Neutral
634	Scranton-Wilkes-Barre, PA	6	Neutral
170	Dalton, GA	6	Neutral
104	Burlington-South Burlington, VT	6	Neutral
210	Elizabethtown, KY	6	Neutral
272	Grand Rapids-Wyoming, MI	6	Neutral
374	Lake County-Kenosha County, IL-IN-WI	6	Neutral
392	Lebanon, PA	6	Neutral
370	Lafayette, LA	6	Neutral
348	Kalamazoo-Portage, MI	6	Neutral
608	San Angelo, TX	6	Neutral
746	Yakima, WA	6	Neutral
458	Montgomery, AL	6	Neutral
558	Racine, WI	6	Neutral
456	Monroe, MI	6	Neutral
296	Hartford-West Hartford-East Hartford, CT	6	Neutral
418	Lynchburg, VA	6	Neutral
692	Tyler, TX	6	Neutral
144	Cleveland-Elyria-Mentor, OH	6	Neutral
2	Abilene, TX	6	Neutral
750	Youngstown-Warren-Boardman, OH-PA	6	Neutral
158	Columbus, IN	6	Neutral
14	Allentown-Bethlehem-Easton, PA-NJ	7	Relatively High
596	Saint Joseph, MO-KS	7	Relatively High
696	Valdosta, GA	7	Relatively High
410	Longview-Kelso, WA	7	Relatively High
194	Dover, DE	7	Relatively High
632	Savannah, GA	7	Relatively High
554	Pueblo, CO	7	Relatively High
204	Edison, NY-NJ-PA	7	Relatively High
570	Richmond, VA	7	Relatively High
32	Appleton, WI	7	Relatively High
446	Minneapolis-St. Paul-Bloomington, MN-WI	7	Relatively High
134	Chicago-Naperville-Joliet, IL-IN-WI	7	Relatively High
64	Bellingham, WA	7	Relatively High
226	Farmington, NM	7	Relatively High
128	Charlottesville, VA	7	Relatively High
230	Fayetteville-Springdale-Rogers, AR-MO	7	Relatively High
98	Brunswick, GA	7	Relatively High
390	Lawton, OK	7	Relatively High
738	Wilmington, PA-NJ-DE-MD	7	Relatively High
448	Missoula, MT	7	Relatively High
730	Wichita Falls, TX	7	Relatively High
528	Philadelphia, PA-NJ-DE-MD	7	Relatively High
744	Worcester, MA	7	Relatively High
728	Wheeling, WV-OH	7	Relatively High

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546	Poughkeepsie-Newburgh-Middletown, NY	7	Relatively High
336	Janesville, WI	7	Relatively High
482	New Orleans-Metairie-Kenner, LA	7	Relatively High
714	Warren-Farmington Hills-Troy, MI	7	Relatively High
604	Salisbury, MD	7	Relatively High
384	Las Cruces, NM	7	Relatively High
94	Bridgeport-Stamford-Norwalk, CT	7	Relatively High
208	El Paso, TX	7	Relatively High
490	Norwich-New London, CT	7	Relatively High
538	Pocatello, ID	7	Relatively High
270	Grand Junction, CO	7	Relatively High
268	Grand Forks, ND-MN	7	Relatively High
582	Rockingham County-Strafford County, MA-NH	7	Relatively High
684	Trenton-Ewing, NJ	7	Relatively High
614	San Francisco-San Mateo-Redwood City, CA	8	Relatively High
50	Baltimore-Towson, MD	8	Relatively High
234	Flint, MI	8	Relatively High
652	Spokane, WA	8	Relatively High
288	Hagerstown-Martinsburg, MD-WV	8	Relatively High
504	Olympia, WA	8	Relatively High
116	Casper, WY	8	Relatively High
706	Virginia Beach-Norfolk-Newport News, VA-NC	8	Relatively High
704	Vineland-Millville-Bridgeton, NJ	8	Relatively High
174	Danville, VA	8	Relatively High
486	Newark-Union, NY-NJ-PA	8	Relatively High
618	San Luis Obispo-Paso Robles, CA	8	Relatively High
484	New York-Wayne-White Plains, NY-NJ-PA	8	Relatively High
488	Niles-Benton Harbor, MI	8	Relatively High
500	Ogden-Clearfield, UT	8	Relatively High
524	Pensacola-Ferry Pass-Brent, FL	8	Relatively High
550	Providence-New Bedford-Fall River, RI-MA	8	Relatively High
306	Honolulu, HI	8	Relatively High
600	Salem, OR	8	Relatively High
114	Carson City, NV	8	Relatively High
478	Nassau-Suffolk, NY-NJ-PA	8	Relatively High
536	Pittsfield, MA	8	Relatively High
656	Springfield, MA	8	Relatively High
318	Idaho Falls, ID	8	Relatively High
190	Detroit-Livonia-Dearborn, MI	8	Relatively High
464	Mount Vernon-Anacortes, WA	8	Relatively High
294	Harrisonburg, VA	8	Relatively High
480	New Haven-Milford, CT	8	Relatively High
522	Pascagoula, MS	8	Relatively High
286	Gulfport-Biloxi, MS	8	Relatively High
108	Camden, PA-NJ-DE-MD	8	Relatively High
628	Santa Fe, NM	8	Relatively High
360	Kingston, NY	8	Relatively High
590	Saginaw-Saginaw Township North, MI	8	Relatively High
10	Albuquerque, NM	8	Relatively High
164	Corvallis, OR	8	Relatively High

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736	Wilmington, NC	8	Relatively High
564	Reading, PA	8	Relatively High
716	Washington-Arlington-Alexandria, DC-VA-MD-W	9	High
566	Redding, CA	9	High
612	San Diego-Carlsbad-San Marcos, CA	9	High
548	Prescott, AZ	9	High
568	Reno-Sparks, NV	9	High
724	Wenatchee, WA	9	High
496	Ocean City, NJ	9	High
594	Saint George, UT	9	High
630	Santa Rosa-Petaluma, CA	9	High
248	Fort Walton Beach-Crestview-Destin, FL	9	High
432	Medford, OR	9	High
620	Sandusky, OH	9	High
232	Flagstaff, AZ	9	High
616	San Jose-Sunnyvale-Santa Clara, CA	9	High
258	Gainesville, FL	9	High
624	Santa Barbara-Santa Maria-Goleta, CA	9	High
84	Boise City-Nampa, ID	9	High
686	Tucson, AZ	9	High
552	Provo-Orem, UT	9	High
92	Bremerton-Silverdale, WA	9	High
40	Atlantic City, NJ	9	High
518	Panama City-Lynn Haven, FL	9	High
626	Santa Cruz-Watsonville, CA	9	High
332	Jacksonville, FL	9	High
606	Salt Lake City, UT	9	High
172	Danville, IL	9	High
146	Coeur d'Alene, ID	9	High
68	Bethesda-Frederick-Gaithersburg, DC-VA-MD-W	9	High
470	Myrtle Beach-Conway-North Myrtle Beach, SC	9	High
136	Chico, CA	9	High
670	Tacoma, WA	9	High
442	Midland, TX	9	High
636	Seattle-Bellevue-Everett, WA	9	High
222	Fairbanks, AK	9	High
326	Jackson, MI	9	High
754	Yuma, AZ	9	High
218	Eugene-Springfield, OR	9	High
544	Portland-Vancouver-Beaverton, OR-WA	9	High
436	Merced, CA	10	High
664	Stockton, CA	10	High
572	Riverside-San Bernardino-Ontario, CA	10	High
452	Modesto, CA	10	High
602	Salinas, CA	10	High
698	Vallejo-Fairfield, CA	10	High
48	Bakersfield, CA	10	High
422	Madera, CA	10	High
386	Las Vegas-Paradise, NV	10	High
112	Cape Coral-Fort Myers, FL	10	High

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474	Naples-Marco Island, FL	10	High
438	Miami-Miami Beach-Kendall, FL	10	High
540	Port St. Lucie-Fort Pierce, FL	10	High
244	Fort Lauderdale-Pompano Beach-Deerfield Beach	10	High
254	Fresno, CA	10	High
206	El Centro, CA	10	High
726	West Palm Beach-Boca Raton-Boynton Beach, F	10	High
752	Yuba City-Marysville, CA	10	High
412	Los Angeles-Long Beach-Glendale, CA	10	High
530	Phoenix-Mesa-Scottsdale, AZ	10	High
708	Visalia-Porterville, CA	10	High
508	Orlando, FL	10	High
184	Deltona-Daytona Beach-Ormond Beach, FL	10	High
290	Hanford-Corcoran, CA	10	High
494	Ocala, FL	10	High
514	Oxnard-Thousand Oaks-Ventura, CA	10	High
588	Sacramento-Arden-Arcade-Roseville, CA	10	High
492	Oakland-Fremont-Hayward, CA	10	High
556	Punta Gorda, FL	10	High
622	Santa Ana-Anaheim-Irvine, CA	10	High
516	Palm Bay-Melbourne-Titusville, FL	10	High
674	Tampa-St. Petersburg-Clearwater, FL	10	High
66	Bend, OR	10	High
700	Vero Beach, FL	10	High
376	Lakeland-Winter Haven, FL	10	High
740	Winchester, VA-WV	10	High
472	Napa, CA	10	High