

Largest ACUFactor Score Changes from 4Q08 to 1Q09



MSA Name	ACUFactor		Assessments / Predictions
	1Q09	4Q08	
Akron, OH	6	2	The increase in rank for Akron, OH, from 2 to 6 is driven by a large increase in the Economy Sector and a smaller increase in the Home Price Appreciation Sector. The increase in the Economy Sector from 4 to 8 was due to a rise in unemployment from 5.7% to 6.9%. The Home Price Appreciation Sector increased in rank from 1 to 4 due to a downturn in annual home price appreciation from .2% to -3.5%. The Delinquency and Stability sectors remained steady. Overall, the ACUFactor score of 6 indicates that Akron, OH, is currently at a moderate risk of overall future decline.
Anchorage, AK	2	6	The decrease in rank for Anchorage, AK, from 6 to 2 was brought about by a moderate decrease in the Economy Sector and smaller decreases in the Delinquency and Home Price Appreciation Sectors. The Economy Sector decreased from 5 to 2, due primarily to a decrease in unemployment from 6.1% to 5.9%. The Home Price Appreciation Sector also decreased from 7 to 5, due to an increase in annual home price appreciation from -.7% to .3%. The Delinquency Sector decreased from 3 to 1, due to a minor decrease in delinquency. The Stability Sector remained the same. Overall, the ACUFactor score of 2 indicates that Anchorage, AK, is currently at a low risk of overall future decline.
Charlotte-Gastonia-Concord, NC-SC	7	5	The increase in rank for Charlotte-Gastonia-Concord, NC-SC, from 5 to 7 is primarily due to a moderate increase in the Home Price Appreciation Sector and small increases in the Economy and Delinquency Sectors. The increase in the Home Price Appreciation Sector from 2 to 5 is driven by a decrease in annual home price appreciation from 5.1% to 1.6%. The Economy Sector rank increased from 8 to 9 due to an increase in unemployment from 5.8% to 6.9%. The Delinquency Sector increased from 5 to 6 due to an increase in delinquencies. The Stability Sector rank remained the same. Overall, the ACUFactor score of 7 indicates that Charlotte-Gastonia-Concord, NC-SC, is currently at a moderately high risk of overall future decline.
Little Rock-North Little Rock, AR	2	4	The decrease in rank for Little Rock-North Little Rock, AR, from 4 to 2 is primarily due to a moderate decrease in the Home Price Appreciation Sector and a small decrease in the Stability Sector. The Home Price Appreciation Sector decreased from 5 to 3 despite a decline in annual home price appreciation from 1.1% to 1.0%. The Stability Sector rank decreased from 7 to 6 due to an increase in population from 671,730 to 673,010. The Economy and Delinquency Sectors remained unchanged. Overall, the ACUFactor score of 2 indicates that Little Rock-North Little Rock, AR, is currently at a low risk of overall future decline.

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