

United Guaranty's Declining Markets List  
Summary Effective July 22, 2009

**Severely Declining Market States**

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

**Moderately Declining Market CBSAs**

Fifty-six CBSAs are considered to be Moderately Declining Markets and are subject to the Declining Market Policy

**Declining Markets CBSAs**

The following CBSAs are considered to be Declining Markets. All properties located in these CBSAs are subject to the Declining Market policies. Any CBSA that does not indicate Severely or Moderately Declining considered to be a Standard Declining Market CBSA.

**Alabama**

Mobile, AL CBSA (33660)

This CBSA is considered to be a Moderately Declining Market

Counties: Mobile

**Alaska**

Anchorage, AK CBSA (11260)

This CBSA is considered to be a Moderately Declining Market

Counties: Anchorage, Matanuska Susitna

**Arizona**

The entire state is considered to be Severely Declining

**Arkansas**

Fayetteville-Springdale-Rogers, AR-MO CBSA (22220)

Counties: Benton, Madison, Washington

**California**

The entire state is considered to be Severely Declining

**Colorado**

Grand Junction, CO CBSA (24300)

Counties: Mesa

Greeley, CO CBSA (24540)

Counties: Weld

**Connecticut**

Bridgeport-Stamford-Norwalk, CT CBSA (14860)

This CBSA is considered to be a Moderately Declining Market

Counties: Fairfield

Norwich-New London, CT CBSA (35980)

This CBSA is considered to be a Moderately Declining Market

Counties: New London

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**Delaware**

**Dover, DE CBSA (20100)**

*Counties:* Kent

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

*Counties:* New Castle

**District of Columbia**

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

*Counties:* District Of Columbia

**Florida**

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

**Georgia**

**Brunswick, GA CBSA (15260)**

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

*Counties:* Brantley, Glynn, McIntosh

**Chattanooga, TN-GA CBSA (16860)**

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

*Counties:* Catoosa, Dade, Walker

**Dalton, GA CBSA (19140)**

*Counties:* Murray, Whitfield

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

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

*Counties:* Liberty, Long

**Hawaii**

**Honolulu, HI CBSA (26180)**

*Counties:* Honolulu

**Idaho**

**Boise City-Nampa, ID CBSA (14260)**

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

*Counties:* Ada, Boise, Canyon, Gem, Owyhee

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

*Counties:* Kootenai

**Pocatello, ID CBSA (38540)**

*Counties:* Bannock, Power

**Illinois**

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

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

**Danville, IL CBSA (19180)**

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

*Counties:* Vermilion

**Kankakee-Bradley, IL CBSA (28100)**

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

*Counties:* Kankakee

**Rockford, IL CBSA (40420)**

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

*Counties:* Boone, Winnebago

**St. Louis, MO-IL CBSA (41180)**

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

*Counties:* Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, Saint Clair

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**Indiana**

**Anderson, IN CBSA (11300)**

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

*Counties:* Madison

**Kokomo, IN CBSA (29020)**

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

*Counties:* Howard, Tipton

**Kansas**

**Manhattan, KS CBSA (31740)**

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

*Counties:* Geary, Pottawatomie, Riley

**Kentucky**

**Elizabethtown, KY CBSA (21060)**

*Counties:* Hardin, Larue

**Louisiana**

**Baton Rouge, LA CBSA (12940)**

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

*Counties:* Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, Saint Helena, West Baton Rouge, West Feliciana

**New Orleans-Metairie-Kenner, LA CBSA (35380)**

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

*Counties:* Jefferson, Orleans, Plaquemines, Saint Bernard, Saint Charles, St John The Baptist, Saint Tammany

**Maine**

**Lewiston-Auburn, ME CBSA (30340)**

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

*Counties:* Androscoggin

**Maryland**

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

*Counties:* Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Annes, Baltimore City

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

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

*Counties:* Frederick, Montgomery

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

*Counties:* Allegany

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

*Counties:* Washington

**Salisbury, MD CBSA (41540)**

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

*Counties:* Somerset, Wicomico

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

*Counties:* Calvert, Charles, Prince Georges

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

*Counties:* Cecil

**Massachusetts**

**Barnstable Town, MA CBSA (12700)**

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

*Counties:* Barnstable

**Boston-Quincy, MA CBSA (14484)**

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

*Counties:* Norfolk, Plymouth, Suffolk

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**Peabody, MA CBSA (37764)**

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

*Counties:* Essex

**Pittsfield, MA CBSA (38340)**

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

*Counties:* Berkshire

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

*Counties:* Bristol

**Springfield, MA CBSA (44140)**

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

*Counties:* Franklin, Hampden, Hampshire

**Worcester, MA CBSA (49340)**

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

*Counties:* Worcester

**Michigan**

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

**Minnesota**

**Minneapolis-St. Paul-Bloomington, MN-WI CBSA (33460)**

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

*Counties:* Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright

**Mississippi**

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

*Counties:* Hancock, Harrison, Stone

**Pascagoula, MS CBSA (37700)**

*Counties:* George, Jackson

**Missouri**

**Fayetteville-Springdale-Rogers, AR-MO CBSA (22220)**

*Counties:* McDonald

**St. Louis, MO-IL CBSA (41180)**

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

*Counties:* Crawford, Franklin, Jefferson, Lincoln, Saint Charles, Saint Louis, Warren, Washington, Saint Louis City

**Montana**

**Great Falls, MT CBSA (24500)**

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

*Counties:* Cascade

**Nevada**

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

**New Hampshire**

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

*Counties:* Hillsborough

**New Jersey**

**Allentown-Bethlehem-Easton, PA-NJ CBSA (10900)**

*Counties:* Warren

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

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

*Counties:* Atlantic

**Camden, NJ CBSA (15804)**

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

*Counties:* Burlington, Camden, Gloucester

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

*Counties:* Middlesex, Monmouth, Ocean, Somerset

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

*Counties:* Bergen, Hudson, Passaic

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

*Counties:* Essex, Hunterdon, Morris, Sussex, Union

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

*Counties:* Cape May

**Trenton-Ewing, NJ CBSA (45940)**

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

*Counties:* Mercer

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

*Counties:* Cumberland

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

*Counties:* Salem

**New Mexico**

**Albuquerque, NM CBSA (10740)**

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

*Counties:* Bernalillo, Sandoval, Torrance, Valencia

**Farmington, NM CBSA (22140)**

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

*Counties:* San Juan

**Las Cruces, NM CBSA (29740)**

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

*Counties:* Dona Ana

**Santa Fe, NM CBSA (42140)**

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

*Counties:* Santa Fe

**New York**

**Albany-Schenectady-Troy, NY CBSA (10580)**

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

*Counties:* Albany, Rensselaer, Saratoga, Schenectady, Schoharie

**Kingston, NY CBSA (28740)**

*Counties:* Ulster

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

*Counties:* Nassau, Suffolk

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

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

**Poughkeepsie-Newburgh-Middletown, NY CBSA (39100)**

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

*Counties:* Dutchess, Orange

**North Carolina**

**Asheville, NC CBSA (11700)**

*Counties:* Buncombe, Haywood, Henderson, Madison

**Fayetteville, NC CBSA (22180)**

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

*Counties:* Cumberland, Hoke

**Jacksonville, NC CBSA (27340)**

*Counties:* Onslow

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

*Counties:* Currituck

**Wilmington, NC CBSA (48900)**

*Counties:* Brunswick, New Hanover, Pender

**Ohio**

**Akron, OH CBSA (10420)**

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

*Counties:* Portage, Summit

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

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

*Counties:* Carroll, Stark

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

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

*Counties:* Cuyahoga, Geauga, Lake, Lorain, Medina

**Dayton, OH CBSA (19380)**

*Counties:* Greene, Miami, Montgomery, Preble

**Lima, OH CBSA (30620)**

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

*Counties:* Allen

**Mansfield, OH CBSA (31900)**

*Counties:* Richland

**Sandusky, OH CBSA (41780)**

*Counties:* Erie

**Springfield, OH CBSA (44220)**

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

*Counties:* Clark

**Toledo, OH CBSA (45780)**

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

*Counties:* Fulton, Lucas, Ottawa, Wood

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

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

*Counties:* Mahoning, Trumbull

**Oregon**

**Bend, OR CBSA (13460)**

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

*Counties:* Deschutes

**Corvallis, OR CBSA (18700)**

*Counties:* Benton

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

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

*Counties:* Lane

**Medford, OR CBSA (32780)**

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

*Counties:* Jackson

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

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

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

**Salem, OR CBSA (41420)**

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

*Counties:* Marion, Polk

**Pennsylvania**

**Allentown-Bethlehem-Easton, PA-NJ CBSA (10900)**

*Counties:* Carbon, Lehigh, Northampton

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**Altoona, PA CBSA (11020)**

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

*Counties:* Blair

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

*Counties:* Pike

**Reading, PA CBSA (39740)**

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

*Counties:* Berks

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

*Counties:* York

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

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

*Counties:* Mercer

**Rhode Island**

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

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

**South Carolina**

**Charleston-North Charleston-Summerville, SC CBSA (16700)**

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

*Counties:* Berkeley, Charleston, Dorchester

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

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

*Counties:* Horry

**Sumter, SC CBSA (44940)**

*Counties:* Sumter

**Tennessee**

**Chattanooga, TN-GA CBSA (16860)**

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

*Counties:* Hamilton, Marion, Sequatchie

**Kingsport-Bristol-Bristol, TN-VA CBSA (28700)**

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

*Counties:* Hawkins, Sullivan

**Texas**

**El Paso, TX CBSA (21340)**

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

*Counties:* El Paso

**Odessa, TX CBSA (36220)**

*Counties:* Ector

**Utah**

**Ogden-Clearfield, UT CBSA (36260)**

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

*Counties:* Davis, Morgan, Weber

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

*Counties:* Juab, Utah

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

*Counties:* Salt Lake, Summit, Tooele

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

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

*Counties:* Washington

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**Vermont**

**Burlington-South Burlington, VT CBSA (15540)**

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

*Counties:* Chittenden, Franklin, Grand Isle

**Virginia**

**Charlottesville, VA CBSA (16820)**

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

*Counties:* Albemarle, Fluvanna, Greene, Nelson, Charlottesville City

**Danville, VA CBSA (19260)**

*Counties:* Pittsylvania, Danville City

**Harrisonburg, VA CBSA (25500)**

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

*Counties:* Rockingham, Harrisonburg City

**Kingsport-Bristol-Bristol, TN-VA CBSA (28700)**

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

*Counties:* Scott, Washington, Bristol

**Richmond, VA CBSA (40060)**

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

*Counties:* Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King And Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex, Colonial Heights City, Hopewell City, Petersburg City, Richmond City

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

*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

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

*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

**Winchester, VA-WV CBSA (49020)**

*Counties:* Frederick, Winchester City

**Washington**

**Bellingham, WA CBSA (13380)**

*Counties:* Whatcom

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

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

*Counties:* Kitsap

**Longview, WA CBSA (31020)**

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

*Counties:* Cowlitz

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

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

*Counties:* Skagit

**Olympia, WA CBSA (36500)**

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

*Counties:* Thurston

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

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

*Counties:* Clark, Skamania

**Seattle-Bellevue-Everett, WA CBSA (42644)**

*Counties:* King, Snohomish

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**Spokane, WA CBSA (44060)**

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

*Counties:* Spokane

**Tacoma, WA CBSA (45104)**

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

*Counties:* Pierce

**Wenatchee, WA CBSA (48300)**

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

*Counties:* Chelan, Douglas

**Yakima, WA CBSA (49420)**

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

*Counties:* Yakima

**West Virginia**

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

*Counties:* Mineral

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

*Counties:* Berkeley, Morgan

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

*Counties:* Jefferson

**Winchester, VA-WV CBSA (49020)**

*Counties:* Hampshire

**Wisconsin**

**Milwaukee-Waukesha-West Allis, WI CBSA (33340)**

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

*Counties:* Milwaukee, Ozaukee, Washington, Waukesha

**Minneapolis-St. Paul-Bloomington, MN-WI CBSA (33460)**

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

*Counties:* Pierce, Saint Croix

**Racine, WI CBSA (39540)**

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

*Counties:* Racine