

United Guaranty's Declining Markets
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

Zip Codes: 36505, 36509, 36512, 36521, 36522, 36523, 36525, 36528, 36541, 36544, 36560, 36568, 36571, 36572, 36575, 36582, 36587, 36590, 36601, 36602, 36603, 36604, 36605, 36606, 36607, 36608, 36609, 36610, 36611, 36612, 36613, 36615, 36616, 36617, 36618, 36619, 36625, 36628, 36630, 36633, 36640, 36641, 36644, 36652, 36660, 36663, 36670, 36671, 36675, 36685, 36688, 36689, 36691, 36693, 36695

Alaska

Anchorage, AK CBSA (11260)

This CBSA is considered to be a Moderately Declining Market

Counties: Anchorage, Matanuska Susitna

Zip Codes: 99501, 99502, 99503, 99504, 99505, 99506, 99507, 99508, 99509, 99510, 99511, 99513, 99514, 99515, 99516, 99517, 99518, 99519, 99520, 99521, 99522, 99523, 99524, 99529, 99530, 99540, 99567, 99577, 99587, 99599, 99629, 99645, 99652, 99654, 99667, 99674, 99676, 99683, 99687, 99688, 99694, 99695

Arizona

The entire state is considered to be Severely Declining

Arkansas

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

Counties: Benton, Madison, Washington, Mcdonald

Zip Codes: 72701, 72702, 72703, 72704, 72711, 72712, 72714, 72715, 72716, 72717, 72718, 72719, 72721, 72722, 72727, 72728, 72729, 72730, 72732, 72733, 72734, 72735, 72736, 72737, 72738, 72739, 72740, 72741, 72742, 72744, 72745, 72747, 72749, 72751, 72752, 72753, 72756, 72757, 72758, 72760, 72761, 72762, 72764, 72765, 72766, 72768, 72769, 72770, 72773, 72774, 72776, 72959, 64831, 64843, 64847, 64854, 64856, 64861, 64863, 64868, 65730

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California

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Colorado

Grand Junction, CO CBSA (24300)

Counties: Mesa

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

Greeley, CO CBSA (24540)

Counties: Weld

Zip Codes: 80504, 80514, 80520, 80530, 80534, 80542, 80543, 80546, 80550, 80551, 80603, 80610, 80611, 80612, 80615, 80620, 80621, 80622, 80623, 80624, 80631, 80632, 80633, 80634, 80638, 80639, 80642, 80643, 80644, 80645, 80646, 80648, 80650, 80651, 80652, 80729, 80732, 80742, 80754

Connecticut

Bridgeport-Stamford-Norwalk, CT CBSA (14860)

This CBSA is considered to be a Moderately Declining Market

Counties: Fairfield

Zip Codes: 06404, 06440, 06468, 06470, 06482, 06484, 06491, 06497, 06601, 06602, 06604, 06605, 06606, 06607, 06608, 06610, 06611, 06612, 06614, 06615, 06650, 06673, 06699, 06784, 06801, 06804, 06807, 06810, 06811, 06812, 06813, 06814, 06816, 06817, 06820, 06824, 06825, 06828, 06829, 06830, 06831, 06836, 06838, 06840, 06850, 06851, 06852, 06853, 06854, 06855, 06856, 06857, 06858, 06859, 06860, 06870, 06875, 06876, 06877, 06878, 06879, 06880, 06881, 06883, 06888, 06889, 06890, 06896, 06897, 06901, 06902, 06903, 06904, 06905, 06906, 06907, 06910, 06911, 06912, 06913, 06914, 06920, 06921, 06922, 06925, 06926, 06927, 06928

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

Delaware

Dover, DE CBSA (20100)

Counties: Kent

Zip Codes: 19901, 19902, 19903, 19904, 19905, 19906, 19934, 19936, 19938, 19943, 19946, 19952, 19953, 19954, 19955, 19961, 19962, 19964, 19977, 19979, 19980

Wilmington, DE-MD-NJ CBSA (48864)

Counties: New Castle, Cecil, Salem

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, 21901, 21902, 21903, 21904, 21911, 21912, 21913, 21914, 21915, 21916, 21917, 21918, 21919, 21920, 21921, 21922, 21930, 08001, 08023, 08038, 08067, 08069, 08070, 08072, 08079, 08098, 08318, 08343, 08347

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District of Columbia

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

Counties: District Of Columbia, Calvert, Charles, Prince Georges, Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City, Jefferson

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, 56901, 56902, 56904, 56915, 56920, 56933, 56944, 56972, 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, 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, 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446

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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

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

Chattanooga, TN-GA CBSA (16860)

This CBSA is considered to be a Moderately Declining Market

Counties: Catoosa, Dade, Walker, Hamilton, Marion, Sequatchie

Zip Codes: 30707, 30725, 30726, 30728, 30736, 30738, 30739, 30741, 30742, 30750, 30752, 30756, 30757, 37302, 37304, 37308, 37315, 37327, 37340, 37341, 37343, 37347, 37350, 37351, 37363, 37373, 37374, 37377, 37379, 37380, 37384, 37396, 37397, 37401, 37402, 37403, 37404, 37405, 37406, 37407, 37408, 37409, 37410, 37411, 37412, 37414, 37415, 37416, 37419, 37421, 37422, 37424, 37450

Dalton, GA CBSA (19140)

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)

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

Boise City-Nampa, ID CBSA (14260)

This CBSA is considered to be a Severely Declining Market

Counties: Ada, Boise, Canyon, Gem, Owyhee

Zip Codes: 83602, 83604, 83605, 83606, 83607, 83616, 83617, 83622, 83624, 83626, 83628, 83629, 83630, 83631, 83634, 83636, 83637, 83639, 83641, 83642, 83644, 83646, 83650, 83651, 83652, 83653, 83656, 83657, 83660, 83666, 83669, 83670, 83676, 83680, 83686, 83687, 83701, 83702, 83703, 83704, 83705, 83706, 83707, 83708, 83709, 83711, 83712, 83713, 83714, 83715, 83716, 83717, 83719, 83720, 83722, 83724, 83725, 83726, 83728, 83729, 83731, 83732, 83735, 83756, 83799

Coeur d'Alene, ID CBSA (17660)

Counties: Kootenai

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

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Pocatello, ID CBSA (38540)

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)

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

Danville, IL CBSA (19180)

This CBSA is considered to be a Moderately Declining Market

Counties: Vermilion

Zip Codes: 60932, 60942, 60960, 60963, 61810, 61811, 61812, 61814, 61817, 61831, 61832, 61833, 61834, 61841, 61844, 61846, 61848, 61850, 61857, 61858, 61865, 61870, 61876, 61883

Kankakee-Bradley, IL CBSA (28100)

This CBSA is considered to be a Moderately Declining Market

Counties: Kankakee

Zip Codes: 60901, 60910, 60913, 60914, 60915, 60917, 60935, 60940, 60941, 60944, 60950, 60954, 60958, 60961, 60964, 60969

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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

Indiana

Anderson, IN CBSA (11300)

This CBSA is considered to be a Moderately Declining Market

Counties: Madison

Zip Codes: 46001, 46011, 46012, 46013, 46014, 46015, 46016, 46017, 46018, 46036, 46044, 46048, 46051, 46056, 46063, 46064, 46070

Kokomo, IN CBSA (29020)

This CBSA is considered to be a Moderately Declining Market

Counties: Howard, Tipton

Zip Codes: 46045, 46047, 46049, 46068, 46072, 46076, 46901, 46902, 46903, 46904, 46936, 46937, 46965, 46979, 46995

Illinois

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, Crawford, Franklin, Jefferson, Lincoln, Saint Charles, Saint Louis, Warren, Washington, Saint Louis City
Zip Codes: 62001, 62002, 62006, 62009, 62010, 62012, 62013, 62014, 62018, 62021, 62022, 62023, 62024, 62025, 62026, 62028, 62030, 62031, 62033, 62034, 62035, 62036, 62037, 62040, 62045, 62046, 62047, 62048, 62052, 62053, 62058, 62059, 62060, 62061, 62062, 62063, 62065, 62067, 62069, 62070, 62071, 62074, 62079, 62084, 62085, 62086, 62087, 62088, 62090, 62093, 62095, 62097, 62201, 62202, 62203, 62204, 62205, 62206, 62207, 62208, 62215, 62216, 62218, 62219, 62220, 62221, 62222, 62223, 62225, 62226, 62230, 62231, 62232, 62234, 62236, 62239, 62240, 62243, 62244, 62245, 62246, 62248, 62249, 62250, 62252, 62253, 62254, 62255, 62256, 62257, 62258, 62260, 62262, 62264, 62265, 62266, 62269, 62273, 62275, 62279, 62281, 62282, 62284, 62285, 62289, 62293, 62294, 62295, 62298, 62626, 62630, 62640, 62649, 62667, 62672, 62674, 62683, 62685, 62690, 63001, 63005, 63006, 63010, 63011, 63012, 63013, 63014, 63015, 63016, 63017, 63019, 63020, 63021, 63022, 63023, 63024, 63025, 63026, 63028, 63030, 63031, 63032, 63033, 63034, 63037, 63038, 63039, 63040, 63041, 63042, 63043, 63044, 63045, 63047, 63048, 63049, 63050, 63051, 63052, 63053, 63055, 63056, 63057, 63060, 63061, 63065, 63066, 63068, 63069, 63070, 63071, 63072, 63073, 63074, 63077, 63079, 63080, 63084, 63088, 63089, 63090, 63099, 63101, 63102, 63103, 63104, 63105, 63106, 63107, 63108, 63109, 63110, 63111, 63112, 63113, 63114, 63115, 63116, 63117, 63118, 63119, 63120, 63121, 63122, 63123, 63124, 63125, 63126, 63127, 63128, 63129, 63130, 63131, 63132, 63133, 63134, 63135, 63136, 63137, 63138, 63139, 63140, 63141, 63143, 63144, 63145, 63146, 63147, 63150, 63151, 63155, 63156, 63157, 63158, 63160, 63163, 63164, 63166, 63167, 63169, 63171, 63177, 63178, 63179, 63180, 63182, 63188, 63190, 63195, 63197, 63198, 63199, 63301, 63302, 63303, 63304, 63332, 63338, 63341, 63342, 63343, 63346, 63347, 63348, 63349, 63357, 63362, 63365, 63366, 63367, 63368, 63369, 63370, 63373, 63376, 63377, 63378, 63379, 63381, 63383, 63385, 63386, 63387, 63389, 63390, 63622, 63630, 63631, 63648, 63660, 63664, 63674, 65441, 65446, 65449, 65453, 65456, 65535, 65565, 65586

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Kansas

Manhattan, KS CBSA (31740)

This CBSA is considered to be a Moderately Declining Market

Counties: Geary, Pottawatomie, Riley

Zip Codes: 66407, 66422, 66426, 66432, 66441, 66442, 66449, 66502, 66503, 66505, 66506, 66514, 66517, 66520, 66521, 66531, 66535, 66536, 66547, 66549, 66554

Kentucky

Elizabethtown, KY CBSA (21060)

Counties: Hardin, Larue

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

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

Zip Codes: 70346, 70441, 70449, 70453, 70462, 70704, 70706, 70707, 70710, 70711, 70712, 70714, 70715, 70718, 70719, 70721, 70722, 70725, 70726, 70727, 70728, 70729, 70730, 70732, 70733, 70734, 70736, 70737, 70738, 70739, 70740, 70744, 70747, 70748, 70749, 70752, 70753, 70754, 70755, 70756, 70757, 70759, 70760, 70761, 70762, 70764, 70765, 70767, 70769, 70770, 70772, 70773, 70774, 70775, 70776, 70777, 70778, 70780, 70782, 70783, 70784, 70785, 70786, 70787, 70788, 70789, 70791, 70801, 70802, 70803, 70804, 70805, 70806, 70807, 70808, 70809, 70810, 70811, 70812, 70813, 70814, 70815, 70816, 70817, 70818, 70819, 70820, 70821, 70822, 70823, 70825, 70826, 70827, 70831, 70833, 70835, 70836, 70837, 70873, 70874, 70879, 70884, 70891, 70892, 70893, 70894, 70895, 70896, 70898

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

Zip Codes: 70001, 70002, 70003, 70004, 70005, 70006, 70009, 70010, 70011, 70030, 70031, 70032, 70033, 70036, 70037, 70038, 70039, 70040, 70041, 70043, 70044, 70047, 70049, 70050, 70051, 70053, 70054, 70055, 70056, 70057, 70058, 70059, 70060, 70062, 70063, 70064, 70065, 70067, 70068, 70069, 70070, 70072, 70073, 70075, 70076, 70078, 70079, 70080, 70081, 70082, 70083, 70084, 70085, 70087, 70091, 70092, 70093, 70094, 70096, 70097, 70112, 70113, 70114, 70115, 70116, 70117, 70118, 70119, 70121, 70122, 70123, 70124, 70125, 70126, 70127, 70128, 70129, 70130, 70131, 70139, 70140, 70141, 70142, 70143, 70145, 70146, 70148, 70149, 70150, 70151, 70152, 70153, 70154, 70156, 70157, 70158, 70159, 70160, 70161, 70162, 70163, 70164, 70165, 70166, 70167, 70170, 70172, 70174, 70175, 70176, 70177, 70178, 70179, 70181, 70182, 70183, 70184, 70185, 70186, 70187, 70189, 70190, 70195, 70358, 70420, 70431, 70433, 70434, 70435, 70437, 70445, 70447, 70448, 70452, 70457, 70458, 70459, 70460, 70461, 70463, 70464, 70469, 70470, 70471

Maine

Lewiston-Auburn, ME CBSA (30340)

This CBSA is considered to be a Moderately Declining Market

Counties: Androscoggin

Zip Codes: 04210, 04211, 04212, 04222, 04223, 04228, 04230, 04236, 04240, 04241, 04243, 04250, 04252, 04253, 04254, 04256, 04258, 04263, 04266, 04274, 04280, 04282, 04288, 04291

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Maryland

Baltimore-Towson, MD CBSA (12580)

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, 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, 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)

Counties: Allegany, Mineral
Zip Codes: 21501, 21502, 21503, 21504, 21505, 21521, 21524, 21528, 21529, 21530, 21532, 21539, 21540, 21542, 21543, 21545, 21555, 21556, 21557, 21560, 21562, 21766, 26710, 26717, 26719, 26726, 26743, 26750, 26753, 26767

Hagerstown-Martinsburg, MD-WV CBSA (25180)

Counties: Washington, Berkeley, Morgan
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, 25401, 25402, 25403, 25404, 25405, 25411, 25413, 25419, 25420, 25421, 25422, 25427, 25428, 25429, 25434, 25440

Salisbury, MD CBSA (41540)

This CBSA is considered to be a Moderately 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

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

Counties: District Of Columbia, Calvert, Charles, Prince Georges, Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City, Jefferson

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, 56901, 56902, 56904, 56915, 56920, 56933, 56944, 56972, 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, 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, 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446

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Wilmington, DE-MD-NJ CBSA (48864)

Counties: New Castle, Cecil, Salem

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, 21901, 21902, 21903, 21904, 21911, 21912, 21913, 21914, 21915, 21916, 21917, 21918, 21919, 21920, 21921, 21922, 21930, 08001, 08023, 08038, 08067, 08069, 08070, 08072, 08079, 08098, 08318, 08343, 08347

Massachusetts

Barnstable Town, MA CBSA (12700)

This CBSA is considered to be a Moderately Declining Market

Counties: Barnstable

Zip Codes: 02532, 02534, 02536, 02537, 02540, 02541, 02542, 02543, 02553, 02556, 02559, 02561, 02562, 02563, 02565, 02574, 02601, 02630, 02631, 02632, 02633, 02634, 02635, 02636, 02637, 02638, 02639, 02641, 02642, 02643, 02644, 02645, 02646, 02647, 02648, 02649, 02650, 02651, 02652, 02653, 02655, 02657, 02659, 02660, 02661, 02662, 02663, 02664, 02666, 02667, 02668, 02669, 02670, 02671, 02672, 02673, 02675

Boston-Quincy, MA CBSA (14484)

This CBSA is considered to be a Moderately Declining Market

Counties: Norfolk, Plymouth, Suffolk

Zip Codes: 02018, 02019, 02020, 02021, 02025, 02026, 02027, 02030, 02032, 02035, 02038, 02040, 02041, 02043, 02044, 02045, 02047, 02050, 02051, 02052, 02053, 02054, 02055, 02056, 02059, 02060, 02061, 02062, 02065, 02066, 02067, 02070, 02071, 02072, 02081, 02090, 02093, 02108, 02109, 02110, 02111, 02112, 02113, 02114, 02115, 02116, 02117, 02118, 02119, 02120, 02121, 02122, 02123, 02124, 02125, 02126, 02127, 02128, 02129, 02130, 02131, 02132, 02133, 02134, 02135, 02136, 02137, 02150, 02151, 02152, 02163, 02169, 02170, 02171, 02184, 02185, 02186, 02187, 02188, 02189, 02190, 02191, 02196, 02199, 02201, 02203, 02204, 02205, 02206, 02210, 02211, 02212, 02215, 02217, 02222, 02228, 02241, 02266, 02269, 02283, 02284, 02293, 02295, 02297, 02298, 02301, 02302, 02303, 02304, 02305, 02322, 02324, 02325, 02327, 02330, 02331, 02332, 02333, 02337, 02338, 02339, 02340, 02341, 02343, 02344, 02345, 02346, 02347, 02348, 02349, 02350, 02351, 02355, 02358, 02359, 02360, 02361, 02362, 02364, 02366, 02367, 02368, 02370, 02379, 02381, 02382, 02445, 02446, 02447, 02457, 02481, 02482, 02492, 02494, 02538, 02558, 02571, 02576, 02738, 02739, 02762, 02770

Peabody, MA CBSA (37764)

This CBSA is considered to be a Moderately Declining Market

Counties: Essex

Zip Codes: 01810, 01812, 01830, 01831, 01832, 01833, 01834, 01835, 01840, 01841, 01842, 01843, 01844, 01845, 01860, 01885, 01899, 01901, 01902, 01903, 01904, 01905, 01906, 01907, 01908, 01910, 01913, 01915, 01921, 01922, 01923, 01929, 01930, 01931, 01936, 01937, 01938, 01940, 01944, 01945, 01949, 01950, 01951, 01952, 01960, 01961, 01965, 01966, 01969, 01970, 01971, 01982, 01983, 01984, 01985, 05501, 05544

Pittsfield, MA CBSA (38340)

This CBSA is considered to be a Moderately Declining Market

Counties: Berkshire

Zip Codes: 01029, 01201, 01202, 01203, 01220, 01222, 01223, 01224, 01225, 01226, 01227, 01229, 01230, 01235, 01236, 01237, 01238, 01240, 01242, 01244, 01245, 01247, 01252, 01253, 01254, 01255, 01256, 01257, 01258, 01259, 01260, 01262, 01263, 01264, 01266, 01267, 01270, 01343

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

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

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, 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

Springfield, MA CBSA (44140)

This CBSA is considered to be a Moderately Declining Market

Counties: Franklin, Hampden, Hampshire

Zip Codes: 01001, 01002, 01003, 01004, 01007, 01008, 01009, 01010, 01011, 01012, 01013, 01014, 01020, 01021, 01022, 01026, 01027, 01028, 01030, 01032, 01033, 01034, 01035, 01036, 01038, 01039, 01040, 01041, 01050, 01053, 01054, 01056, 01057, 01059, 01060, 01061, 01062, 01063, 01066, 01069, 01070, 01071, 01072, 01073, 01075, 01077, 01079, 01080, 01081, 01082, 01084, 01085, 01086, 01088, 01089, 01090, 01093, 01095, 01096, 01097, 01098, 01101, 01102, 01103, 01104, 01105, 01106, 01107, 01108, 01109, 01111, 01115, 01116, 01118, 01119, 01128, 01129, 01138, 01139, 01144, 01151, 01152, 01199, 01243, 01301, 01302, 01330, 01337, 01338, 01339, 01340, 01341, 01342, 01344, 01346, 01347, 01349, 01350, 01351, 01354, 01355, 01360, 01364, 01367, 01370, 01373, 01375, 01376, 01378, 01379, 01380, 01521

Worcester, MA CBSA (49340)

This CBSA is considered to be a Moderately Declining Market

Counties: Worcester

Zip Codes: 01005, 01031, 01037, 01068, 01074, 01083, 01092, 01094, 01331, 01366, 01368, 01420, 01430, 01436, 01438, 01440, 01441, 01451, 01452, 01453, 01462, 01467, 01468, 01473, 01475, 01477, 01501, 01503, 01504, 01505, 01506, 01507, 01508, 01509, 01510, 01515, 01516, 01517, 01518, 01519, 01520, 01522, 01523, 01524, 01525, 01526, 01527, 01529, 01531, 01532, 01534, 01535, 01536, 01537, 01538, 01540, 01541, 01542, 01543, 01545, 01546, 01550, 01560, 01561, 01562, 01564, 01566, 01568, 01569, 01570, 01571, 01580, 01581, 01582, 01583, 01585, 01586, 01588, 01590, 01601, 01602, 01603, 01604, 01605, 01606, 01607, 01608, 01609, 01610, 01611, 01612, 01613, 01614, 01615, 01653, 01654, 01655, 01740, 01745, 01747, 01756, 01757, 01772

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, Pierce, Saint Croix

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Zip Codes: 55001, 55002, 55003, 55005, 55006, 55008, 55010, 55011, 55012, 55013, 55014, 55016, 55017, 55020, 55024, 55025, 55029, 55031, 55032, 55033, 55038, 55040, 55042, 55043, 55044, 55045, 55047, 55054, 55055, 55056, 55065, 55068, 55069, 55070, 55071, 55073, 55074, 55075, 55076, 55077, 55078, 55079, 55080, 55082, 55083, 55084, 55085, 55090, 55092, 55101, 55102, 55103, 55104, 55105, 55106, 55107, 55108, 55109, 55110, 55111, 55112, 55113, 55114, 55115, 55116, 55117, 55118, 55119, 55120, 55121, 55122, 55123, 55124, 55125, 55126, 55127, 55128, 55129, 55130, 55133, 55144, 55145, 55146, 55150, 55155, 55164, 55165, 55166, 55168, 55169, 55170, 55171, 55172, 55175, 55187, 55188, 55301, 55302, 55303, 55304, 55305, 55306, 55308, 55309, 55311, 55313, 55315, 55316, 55317, 55318, 55319, 55320, 55321, 55322, 55323, 55327, 55328, 55330, 55331, 55337, 55339, 55340, 55341, 55343, 55344, 55345, 55346, 55347, 55348, 55349, 55352, 55356, 55357, 55358, 55359, 55360, 55361, 55362, 55363, 55364, 55365, 55367, 55368, 55369, 55372, 55373, 55374, 55375, 55376, 55377, 55378, 55379, 55380, 55382, 55383, 55384, 55386, 55387, 55388, 55390, 55391, 55392, 55393, 55394, 55397, 55398, 55399, 55401, 55402, 55403, 55404, 55405, 55406, 55407, 55408, 55409, 55410, 55411, 55412, 55413, 55414, 55415, 55416, 55417, 55418, 55419, 55420, 55421, 55422, 55423, 55424, 55425, 55426, 55427, 55428, 55429, 55430, 55431, 55432, 55433, 55434, 55435, 55436, 55437, 55438, 55439, 55440, 55441, 55442, 55443, 55444, 55445, 55446, 55447, 55448, 55449, 55450, 55454, 55455, 55458, 55459, 55460, 55467, 55470, 55472, 55473, 55474, 55478, 55479, 55480, 55483, 55484, 55485, 55486, 55487, 55488, 55550, 55551, 55552, 55553, 55554, 55555, 55556, 55557, 55558, 55559, 55560, 55561, 55562, 55563, 55564, 55565, 55566, 55567, 55568, 55569, 55570, 55571, 55572, 55573, 55574, 55575, 55576, 55577, 55578, 55579, 55580, 55581, 55582, 55583, 55584, 55585, 55586, 55587, 55588, 55589, 55590, 55591, 55592, 55593, 55594, 55595, 55596, 55597, 55598, 55599, 56011, 56071, 54002, 54003, 54007, 54010, 54011, 54013, 54014, 54015, 54016, 54017, 54021, 54022, 54023, 54025, 54027, 54028, 54082, 54723, 54740, 54750, 54761, 54767

Mississippi

Gulfport-Biloxi, MS CBSA (25060)

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

Pascagoula, MS CBSA (37700)

Counties: George, Jackson

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

Missouri

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

Counties: Benton, Madison, Washington, Mcdonald

Zip Codes: 72701, 72702, 72703, 72704, 72711, 72712, 72714, 72715, 72716, 72717, 72718, 72719, 72721, 72722, 72727, 72728, 72729, 72730, 72732, 72733, 72734, 72735, 72736, 72737, 72738, 72739, 72740, 72741, 72742, 72744, 72745, 72747, 72749, 72751, 72752, 72753, 72756, 72757, 72758, 72760, 72761, 72762, 72764, 72765, 72766, 72768, 72769, 72770, 72773, 72774, 72776, 72959, 64831, 64843, 64847, 64854, 64856, 64861, 64863, 64868, 65730

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, Crawford, Franklin, Jefferson, Lincoln, Saint Charles, Saint Louis, Warren, Washington, Saint Louis City

Zip Codes: 62001, 62002, 62006, 62009, 62010, 62012, 62013, 62014, 62018, 62021, 62022, 62023, 62024, 62025, 62026, 62028, 62030, 62031, 62033, 62034, 62035, 62036, 62037, 62040, 62045, 62046, 62047, 62048, 62052, 62053, 62058, 62059, 62060, 62061, 62062, 62063, 62065, 62067, 62069, 62070, 62071, 62074, 62079, 62084, 62085, 62086, 62087, 62088, 62090, 62093,

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62095, 62097, 62201, 62202, 62203, 62204, 62205, 62206, 62207, 62208, 62215, 62216, 62218, 62219, 62220, 62221, 62222, 62223, 62225, 62226, 62230, 62231, 62232, 62234, 62236, 62239, 62240, 62243, 62244, 62245, 62246, 62248, 62249, 62250, 62252, 62253, 62254, 62255, 62256, 62257, 62258, 62260, 62262, 62264, 62265, 62266, 62269, 62273, 62275, 62279, 62281, 62282, 62284, 62285, 62289, 62293, 62294, 62295, 62298, 62626, 62630, 62640, 62649, 62667, 62672, 62674, 62683, 62685, 62690, 63001, 63005, 63006, 63010, 63011, 63012, 63013, 63014, 63015, 63016, 63017, 63019, 63020, 63021, 63022, 63023, 63024, 63025, 63026, 63028, 63030, 63031, 63032, 63033, 63034, 63037, 63038, 63039, 63040, 63041, 63042, 63043, 63044, 63045, 63047, 63048, 63049, 63050, 63051, 63052, 63053, 63055, 63056, 63057, 63060, 63061, 63065, 63066, 63068, 63069, 63070, 63071, 63072, 63073, 63074, 63077, 63079, 63080, 63084, 63088, 63089, 63090, 63099, 63101, 63102, 63103, 63104, 63105, 63106, 63107, 63108, 63109, 63110, 63111, 63112, 63113, 63114, 63115, 63116, 63117, 63118, 63119, 63120, 63121, 63122, 63123, 63124, 63125, 63126, 63127, 63128, 63129, 63130, 63131, 63132, 63133, 63134, 63135, 63136, 63137, 63138, 63139, 63140, 63141, 63143, 63144, 63145, 63146, 63147, 63150, 63151, 63155, 63156, 63157, 63158, 63160, 63163, 63164, 63166, 63167, 63169, 63171, 63177, 63178, 63179, 63180, 63182, 63188, 63190, 63195, 63197, 63198, 63199, 63301, 63302, 63303, 63304, 63332, 63338, 63341, 63342, 63343, 63346, 63347, 63348, 63349, 63357, 63362, 63365, 63366, 63367, 63368, 63369, 63370, 63373, 63376, 63377, 63378, 63379, 63381, 63383, 63385, 63386, 63387, 63389, 63390, 63622, 63630, 63631, 63648, 63660, 63664, 63674, 65441, 65446, 65449, 65453, 65456, 65535, 65565, 65586

Montana

Great Falls, MT CBSA (24500)

This CBSA is considered to be a Moderately Declining Market

Counties: Cascade

Zip Codes: 59401, 59402, 59403, 59404, 59405, 59406, 59412, 59414, 59421, 59443, 59463, 59465, 59472, 59477, 59480, 59483, 59485, 59487

Nevada

The entire state is considered to be Severely Declining

New Hampshire

Manchester-Nashua, NH CBSA (31700)

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

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

Counties: Warren, Carbon, Lehigh, Northampton

Zip Codes: 07820, 07823, 07825, 07829, 07831, 07832, 07833, 07838, 07840, 07844, 07846, 07863, 07865, 07880, 07882, 08808, 08865, 08886, 18001, 18002, 18003, 18010, 18011, 18012, 18013, 18014, 18015, 18016, 18017, 18018, 18020, 18025, 18030, 18031, 18032, 18034, 18035, 18036, 18037, 18038, 18040, 18042, 18043, 18044, 18045, 18046, 18049, 18050, 18051, 18052, 18053, 18055, 18059, 18060, 18062, 18063, 18064, 18065, 18066, 18067, 18068, 18069, 18071,

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18072, 18078, 18079, 18080, 18083, 18085, 18086, 18087, 18088, 18091, 18092, 18098, 18099,
18101, 18102, 18103, 18104, 18105, 18106, 18109, 18195, 18210, 18212, 18216, 18229, 18230,
18232, 18235, 18240, 18244, 18250, 18254, 18255, 18343, 18351, 18624

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 Moderately 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)

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,
08988, 08989

Newark-Union, NJ-PA CBSA (35084)

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

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, 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,

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

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

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

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, 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, 10196, 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, 11366, 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

Ocean City, NJ CBSA (36140)

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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, 08270

Trenton-Ewing, NJ CBSA (45940)

This CBSA is considered to be a Moderately Declining Market

Counties: Mercer

Zip Codes: 08520, 08525, 08534, 08540, 08541, 08542, 08543, 08544, 08550, 08560, 08561, 08601, 08602, 08603, 08604, 08605, 08606, 08607, 08608, 08609, 08610, 08611, 08618, 08619, 08620, 08625, 08628, 08629, 08638, 08645, 08646, 08647, 08648, 08650, 08666, 08690, 08691, 08695

Vineland-Millville-Bridgeton, NJ CBSA (47220)

Counties: Cumberland

Zip Codes: 08302, 08311, 08313, 08314, 08315, 08316, 08320, 08321, 08323, 08324, 08327, 08329, 08332, 08345, 08348, 08349, 08352, 08353, 08360, 08361, 08362

Wilmington, DE-MD-NJ CBSA (48864)

Counties: New Castle, Cecil, Salem

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

Las Cruces, NM CBSA (29740)

This CBSA is considered to be a Moderately Declining Market

Counties: Dona Ana

Zip Codes: 87936, 87937, 87940, 87941, 88001, 88002, 88003, 88004, 88005, 88006, 88007, 88008, 88011, 88012, 88013, 88021, 88024, 88027, 88032, 88033, 88044, 88046, 88047, 88048, 88052, 88054, 88058, 88063, 88072, 88081

Santa Fe, NM CBSA (42140)

This CBSA is considered to be a Moderately Declining Market

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Counties: Santa Fe

Zip Codes: 87010, 87015, 87056, 87501, 87502, 87503, 87504, 87505, 87506, 87507, 87508, 87509, 87535, 87540, 87567, 87574, 87592, 87594

New York

Albany-Schenectady-Troy, NY CBSA (10580)

This CBSA is considered to be a Moderately Declining Market

Counties: Albany, Rensselaer, Saratoga, Schenectady, Schoharie

Zip Codes: 12007, 12008, 12009, 12018, 12019, 12020, 12022, 12023, 12024, 12027, 12028, 12031, 12033, 12035, 12036, 12040, 12041, 12043, 12045, 12046, 12047, 12052, 12053, 12054, 12055, 12056, 12057, 12059, 12061, 12062, 12063, 12065, 12067, 12071, 12073, 12074, 12076, 12077, 12082, 12084, 12085, 12089, 12090, 12092, 12093, 12094, 12107, 12110, 12118, 12120, 12121, 12122, 12123, 12128, 12131, 12133, 12137, 12138, 12140, 12141, 12143, 12144, 12147, 12148, 12149, 12150, 12151, 12153, 12154, 12156, 12157, 12158, 12159, 12160, 12161, 12168, 12169, 12170, 12175, 12180, 12181, 12182, 12183, 12185, 12186, 12187, 12188, 12189, 12193, 12194, 12196, 12198, 12201, 12202, 12203, 12204, 12205, 12206, 12207, 12208, 12209, 12210, 12211, 12212, 12214, 12220, 12222, 12223, 12224, 12225, 12226, 12227, 12228, 12229, 12230, 12231, 12232, 12233, 12234, 12235, 12236, 12237, 12238, 12239, 12240, 12241, 12242, 12243, 12244, 12245, 12246, 12247, 12248, 12249, 12250, 12252, 12255, 12256, 12257, 12260, 12261, 12288, 12301, 12302, 12303, 12304, 12305, 12306, 12307, 12308, 12309, 12325, 12345, 12469, 12803, 12822, 12831, 12833, 12835, 12850, 12859, 12863, 12866, 12871, 12884, 13459

Kingston, NY CBSA (28740)

Counties: Ulster

Zip Codes: 12401, 12402, 12404, 12409, 12410, 12411, 12412, 12416, 12417, 12419, 12420, 12428, 12429, 12432, 12433, 12435, 12440, 12441, 12443, 12446, 12448, 12449, 12453, 12456, 12457, 12458, 12461, 12464, 12465, 12466, 12471, 12472, 12475, 12477, 12480, 12481, 12483, 12484, 12486, 12487, 12489, 12490, 12491, 12493, 12494, 12495, 12498, 12515, 12525, 12528, 12542, 12547, 12548, 12561, 12568, 12588, 12589

Nassau-Suffolk, NY CBSA (35004)

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, 11708, 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, 11750, 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, 11855, 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

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

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

Zip Codes: 07002, 07010, 07011, 07012, 07013, 07014, 07015, 07020, 07022, 07024, 07026,

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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, 10001, 10002, 10003, 10004, 10005, 10006, 10007, 10008,
10009, 10010, 10011, 10012, 10013, 10014, 10016, 10017, 10018, 10019, 10020, 10021, 10022,
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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,
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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, 10196, 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,
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11247, 11249, 11251, 11252, 11256, 11351, 11352, 11354, 11355, 11356, 11357, 11358, 11359,
11360, 11361, 11362, 11363, 11364, 11365, 11366, 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

Poughkeepsie-Newburgh-Middletown, NY CBSA (39100)

This CBSA is considered to be a Moderately Declining Market

Counties: Dutchess, Orange

Zip Codes: 10910, 10912, 10914, 10915, 10916, 10917, 10918, 10919, 10921, 10922, 10924,
10925, 10926, 10928, 10930, 10932, 10933, 10940, 10941, 10943, 10949, 10950, 10953, 10958,
10959, 10963, 10969, 10973, 10975, 10979, 10981, 10985, 10987, 10988, 10990, 10992, 10996,
10997, 10998, 12501, 12504, 12506, 12507, 12508, 12510, 12511, 12512, 12514, 12518, 12520,
12522, 12524, 12527, 12531, 12533, 12537, 12538, 12540, 12543, 12545, 12546, 12549, 12550,
12551, 12552, 12553, 12555, 12564, 12566, 12567, 12569, 12570, 12571, 12572, 12574, 12575,
12577, 12578, 12580, 12581, 12582, 12583, 12584, 12585, 12586, 12590, 12592, 12594, 12601,

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12602, 12603, 12604, 12729, 12746, 12771, 12780

North Carolina

Asheville, NC CBSA (11700)

Counties: Buncombe, Haywood, Henderson, Madison

Zip Codes: 28701, 28704, 28709, 28710, 28711, 28715, 28716, 28721, 28724, 28726, 28727, 28728, 28729, 28730, 28731, 28732, 28735, 28738, 28739, 28742, 28743, 28745, 28748, 28751, 28753, 28754, 28757, 28758, 28759, 28760, 28770, 28776, 28778, 28784, 28785, 28786, 28787, 28790, 28791, 28792, 28793, 28801, 28802, 28803, 28804, 28805, 28806, 28810, 28813, 28814, 28815, 28816

Fayetteville, NC CBSA (22180)

This CBSA is considered to be a Moderately Declining Market

Counties: Cumberland, Hoke

Zip Codes: 28301, 28302, 28303, 28304, 28305, 28306, 28307, 28308, 28309, 28310, 28311, 28312, 28314, 28331, 28342, 28348, 28356, 28376, 28390, 28391, 28395

Jacksonville, NC CBSA (27340)

Counties: Onslow

Zip Codes: 28445, 28460, 28539, 28540, 28541, 28542, 28543, 28544, 28545, 28546, 28547, 28574, 28584

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

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

Wilmington, NC CBSA (48900)

Counties: Brunswick, New Hanover, Pender

Zip Codes: 28401, 28402, 28403, 28404, 28405, 28406, 28407, 28408, 28409, 28410, 28411, 28412, 28420, 28421, 28422, 28425, 28428, 28429, 28435, 28443, 28449, 28451, 28452, 28454, 28457, 28459, 28461, 28462, 28465, 28467, 28468, 28469, 28470, 28478, 28479, 28480

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,

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44317, 44319, 44320, 44321, 44322, 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

Dayton, OH CBSA (19380)

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, 45463, 45469, 45470,
45475, 45479, 45481, 45482, 45490

Lima, OH CBSA (30620)

This CBSA is considered to be a Moderately Declining Market

Counties: Allen

Zip Codes: 45801, 45802, 45804, 45805, 45807, 45808, 45809, 45817, 45820, 45833, 45850,
45854, 45887

Mansfield, OH CBSA (31900)

Counties: Richland

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

Sandusky, OH CBSA (41780)

Counties: Erie

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

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Springfield, OH CBSA (44220)

This CBSA is considered to be a Moderately Declining Market

Counties: Clark

Zip Codes: 43010, 45319, 45323, 45341, 45344, 45349, 45368, 45369, 45372, 45501, 45502, 45503, 45504, 45505, 45506

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, Mercer

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

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)

Counties: Benton

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

Eugene-Springfield, OR CBSA (21660)

This CBSA is considered to be a Severely 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 Severely Declining Market

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Counties: Jackson

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

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

This CBSA is considered to be a Severely Declining Market

Counties: Clackamas, Columbia, Multnomah, Washington, Yamhill, Clark, Skamania

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, 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

Salem, OR CBSA (41420)

This CBSA is considered to be a Severely 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

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

Counties: Warren, Carbon, Lehigh, Northampton

Zip Codes: 07820, 07823, 07825, 07829, 07831, 07832, 07833, 07838, 07840, 07844, 07846, 07863, 07865, 07880, 07882, 08808, 08865, 08886, 18001, 18002, 18003, 18010, 18011, 18012, 18013, 18014, 18015, 18016, 18017, 18018, 18020, 18025, 18030, 18031, 18032, 18034, 18035, 18036, 18037, 18038, 18040, 18042, 18043, 18044, 18045, 18046, 18049, 18050, 18051, 18052, 18053, 18055, 18059, 18060, 18062, 18063, 18064, 18065, 18066, 18067, 18068, 18069, 18071, 18072, 18078, 18079, 18080, 18083, 18085, 18086, 18087, 18088, 18091, 18092, 18098, 18099, 18101, 18102, 18103, 18104, 18105, 18106, 18109, 18195, 18210, 18212, 18216, 18229, 18230, 18232, 18235, 18240, 18244, 18250, 18254, 18255, 18343, 18351, 18624

Altoona, PA CBSA (11020)

This CBSA is considered to be a Moderately Declining Market

Counties: Blair

Zip Codes: 16601, 16602, 16603, 16617, 16625, 16631, 16635, 16637, 16648, 16662, 16665, 16673, 16682, 16684, 16686, 16693

Newark-Union, NJ-PA CBSA (35084)

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

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, 07198, 07199, 07201, 07202, 07203, 07204, 07205,

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

Reading, PA CBSA (39740)

This CBSA is considered to be a Moderately Declining Market

Counties: Berks

Zip Codes: 18056, 19503, 19504, 19505, 19506, 19507, 19508, 19510, 19511, 19512, 19516, 19518, 19519, 19522, 19523, 19526, 19529, 19530, 19533, 19534, 19535, 19536, 19538, 19539, 19540, 19541, 19542, 19543, 19544, 19545, 19547, 19548, 19550, 19551, 19554, 19555, 19559, 19560, 19562, 19564, 19565, 19567, 19601, 19602, 19603, 19604, 19605, 19606, 19607, 19608, 19609, 19610, 19611, 19612

York-Hanover, PA CBSA (49620)

Counties: York

Zip Codes: 17019, 17302, 17309, 17311, 17312, 17313, 17314, 17315, 17317, 17318, 17319, 17321, 17322, 17323, 17327, 17329, 17331, 17332, 17333, 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: Mahoning, Trumbull, Mercer

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, 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)

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

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, 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

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South Carolina

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

This CBSA is considered to be a Moderately Declining Market

Counties: Berkeley, Charleston, Dorchester

Zip Codes: 29401, 29402, 29403, 29404, 29405, 29406, 29407, 29409, 29410, 29412, 29413, 29414, 29415, 29416, 29417, 29418, 29419, 29420, 29422, 29423, 29424, 29425, 29426, 29429, 29430, 29431, 29434, 29436, 29437, 29439, 29445, 29447, 29448, 29449, 29450, 29451, 29453, 29455, 29456, 29457, 29458, 29461, 29464, 29465, 29466, 29468, 29469, 29470, 29471, 29472, 29476, 29477, 29479, 29482, 29483, 29484, 29485, 29487, 29492

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, 29598

Sumter, SC CBSA (44940)

Counties: Sumter

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

Tennessee

Chattanooga, TN-GA CBSA (16860)

This CBSA is considered to be a Moderately Declining Market

Counties: Catoosa, Dade, Walker, Hamilton, Marion, Sequatchie

Zip Codes: 30707, 30725, 30726, 30728, 30736, 30738, 30739, 30741, 30742, 30750, 30752, 30756, 30757, 37302, 37304, 37308, 37315, 37327, 37340, 37341, 37343, 37347, 37350, 37351, 37363, 37373, 37374, 37377, 37379, 37380, 37384, 37396, 37397, 37401, 37402, 37403, 37404, 37405, 37406, 37407, 37408, 37409, 37410, 37411, 37412, 37414, 37415, 37416, 37419, 37421, 37422, 37424, 37450

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

This CBSA is considered to be a Moderately Declining Market

Counties: Hawkins, Sullivan, Scott, Washington, Bristol

Zip Codes: 37617, 37618, 37620, 37621, 37625, 37642, 37645, 37660, 37662, 37663, 37664, 37665, 37669, 37686, 37699, 37711, 37731, 37811, 37857, 37873, 24201, 24202, 24203, 24205, 24209, 24210, 24211, 24212, 24236, 24244, 24245, 24250, 24251, 24258, 24270, 24271, 24290, 24327, 24340, 24361

Texas

El Paso, TX CBSA (21340)

This CBSA is considered to be a Moderately Declining Market

Counties: El Paso

Zip Codes: 79821, 79835, 79836, 79838, 79849, 79853, 79901, 79902, 79903, 79904, 79905, 79906, 79907, 79908, 79910, 79911, 79912, 79913, 79914, 79915, 79916, 79917, 79918, 79920, 79922, 79923, 79924, 79925, 79926, 79927, 79928, 79929, 79930, 79931, 79932, 79934, 79935, 79936, 79937, 79938, 79940, 79941, 79942, 79943, 79944, 79945, 79946, 79947, 79948, 79949, 79950, 79951, 79952, 79953, 79954, 79955, 79958, 79960, 79961, 79968, 79976, 79978, 79980, 79990, 79995, 79996, 79997, 79998, 79999, 88510, 88511, 88512, 88513, 88514, 88515, 88516, 88517, 88518, 88519, 88520, 88521, 88523, 88524, 88525, 88526, 88527, 88528, 88529, 88530, 88531, 88532, 88533, 88534, 88535, 88536, 88538, 88539, 88540, 88541, 88542, 88543, 88544, 88545, 88546, 88547, 88548, 88549, 88550, 88553, 88554, 88555, 88556, 88557, 88558, 88559, 88560, 88561, 88562, 88563, 88565, 88566, 88567, 88568, 88569, 88570, 88571, 88572, 88573,

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88574, 88575, 88576, 88577, 88578, 88579, 88580, 88581, 88582, 88583, 88584, 88585, 88586,
88587, 88588, 88589, 88590, 88595

Odessa, TX CBSA (36220)

Counties: Ector

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

Utah

Ogden-Clearfield, UT CBSA (36260)

This CBSA is considered to be a Moderately Declining Market

Counties: Davis, Morgan, Weber

Zip Codes: 84010, 84011, 84014, 84015, 84016, 84018, 84025, 84037, 84040, 84041, 84050,
84054, 84056, 84067, 84075, 84087, 84089, 84201, 84244, 84310, 84315, 84317, 84401, 84402,
84403, 84404, 84405, 84407, 84408, 84409, 84412, 84414, 84415

Provo-Orem, UT CBSA (39340)

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)

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 Severely 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

Vermont

Burlington-South Burlington, VT CBSA (15540)

This CBSA is considered to be a Moderately Declining Market

Counties: Chittenden, Franklin, Grand Isle

Zip Codes: 05401, 05402, 05403, 05404, 05405, 05406, 05407, 05408, 05439, 05440, 05441,
05444, 05445, 05446, 05447, 05448, 05449, 05450, 05451, 05452, 05453, 05454, 05455, 05457,
05458, 05459, 05460, 05461, 05462, 05463, 05465, 05466, 05468, 05470, 05471, 05474, 05476,
05477, 05478, 05479, 05481, 05482, 05483, 05485, 05486, 05488, 05489, 05490, 05494, 05495

Virginia

Charlottesville, VA CBSA (16820)

This CBSA is considered to be a Moderately Declining Market

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

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Zip Codes: 22901, 22902, 22903, 22904, 22905, 22906, 22907, 22908, 22909, 22910, 22911, 22920, 22922, 22924, 22931, 22932, 22935, 22936, 22937, 22938, 22940, 22943, 22945, 22946, 22947, 22949, 22958, 22959, 22963, 22964, 22965, 22967, 22968, 22969, 22971, 22973, 22974, 22976, 22987, 23022, 23055, 23084, 24464, 24553, 24581, 24590

Danville, VA CBSA (19260)

Counties: Pittsylvania, Danville City

Zip Codes: 24069, 24139, 24161, 24527, 24530, 24531, 24540, 24541, 24543, 24544, 24549, 24557, 24563, 24565, 24566, 24569, 24586, 24594

Harrisonburg, VA CBSA (25500)

This CBSA is considered to be a Moderately Declining Market

Counties: Rockingham, Harrisonburg City

Zip Codes: 22801, 22802, 22803, 22807, 22811, 22812, 22815, 22820, 22821, 22827, 22830, 22831, 22832, 22833, 22834, 22840, 22841, 22846, 22848, 22850, 22853, 24441, 24471

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

This CBSA is considered to be a Moderately Declining Market

Counties: Hawkins, Sullivan, Scott, Washington, Bristol

Zip Codes: 37617, 37618, 37620, 37621, 37625, 37642, 37645, 37660, 37662, 37663, 37664, 37665, 37669, 37686, 37699, 37711, 37731, 37811, 37857, 37873, 24201, 24202, 24203, 24205, 24209, 24210, 24211, 24212, 24236, 24244, 24245, 24250, 24251, 24258, 24270, 24271, 24290, 24327, 24340, 24361

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

Zip Codes: 22427, 22428, 22446, 22501, 22514, 22535, 22538, 22546, 22552, 22580, 23002, 23005, 23009, 23011, 23014, 23015, 23023, 23024, 23027, 23030, 23038, 23039, 23040, 23047, 23058, 23059, 23060, 23063, 23065, 23067, 23069, 23075, 23083, 23085, 23086, 23089, 23091, 23093, 23101, 23102, 23103, 23105, 23106, 23108, 23110, 23111, 23112, 23113, 23114, 23116, 23117, 23120, 23124, 23126, 23129, 23139, 23140, 23141, 23146, 23147, 23148, 23150, 23153, 23156, 23160, 23161, 23162, 23170, 23173, 23177, 23181, 23192, 23218, 23219, 23220, 23221, 23222, 23223, 23224, 23225, 23226, 23227, 23228, 23229, 23230, 23231, 23232, 23233, 23234, 23235, 23236, 23237, 23238, 23240, 23241, 23242, 23249, 23250, 23255, 23260, 23261, 23269, 23273, 23274, 23276, 23278, 23279, 23282, 23284, 23285, 23286, 23288, 23289, 23290, 23291, 23292, 23293, 23294, 23295, 23297, 23298, 23801, 23803, 23804, 23805, 23806, 23822, 23830, 23831, 23832, 23833, 23834, 23836, 23838, 23840, 23841, 23842, 23850, 23860, 23872, 23875, 23882, 23884, 23885, 23888, 23890, 23891, 23894, 23897

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

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

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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)

Counties: District Of Columbia, Calvert, Charles, Prince Georges, Arlington, Clarke, Fairfax,
Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City,
Falls Church City, Fredericksburg City, Manassas City, Manassas Park City, Jefferson

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

Winchester, VA-WV CBSA (49020)

Counties: Frederick, Winchester City, Hampshire
Zip Codes: 22601, 22602, 22603, 22604, 22622, 22624, 22625, 22637, 22645, 22654, 22655, 22656, 25431, 25437, 25444, 26704, 26711, 26714, 26722, 26755, 26757, 26761, 26763, 26808, 26817, 26823, 26852, 26865

Washington

Bellingham, WA CBSA (13380)

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 Severely 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

Mount Vernon-Anacortes, WA CBSA (34580)

This CBSA is considered to be a Severely 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 Severely 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, 98599

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

This CBSA is considered to be a Severely Declining Market

Counties: Clackamas, Columbia, Multnomah, Washington, Yamhill, Clark, Skamania
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,

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97256, 97258, 97266, 97267, 97268, 97269, 97280, 97281, 97282, 97283, 97286, 97290, 97291, 97292, 97293, 97294, 97296, 97298, 97299, 97378, 97396, 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

Seattle-Bellevue-Everett, WA CBSA (42644)

Counties: King, Snohomish

Zip Codes: 98001, 98002, 98003, 98004, 98005, 98006, 98007, 98008, 98009, 98010, 98011, 98012, 98013, 98014, 98015, 98019, 98020, 98021, 98022, 98023, 98024, 98025, 98026, 98027, 98028, 98029, 98030, 98031, 98032, 98033, 98034, 98035, 98036, 98037, 98038, 98039, 98040, 98041, 98042, 98043, 98045, 98046, 98047, 98050, 98051, 98052, 98053, 98054, 98055, 98056, 98057, 98058, 98059, 98062, 98063, 98064, 98065, 98070, 98071, 98072, 98073, 98074, 98075, 98077, 98082, 98083, 98087, 98089, 98092, 98093, 98101, 98102, 98103, 98104, 98105, 98106, 98107, 98108, 98109, 98111, 98112, 98113, 98114, 98115, 98116, 98117, 98118, 98119, 98121, 98122, 98124, 98125, 98126, 98127, 98129, 98131, 98132, 98133, 98134, 98136, 98138, 98139, 98141, 98144, 98145, 98146, 98148, 98154, 98155, 98158, 98160, 98161, 98164, 98165, 98166, 98168, 98170, 98171, 98174, 98175, 98177, 98178, 98181, 98184, 98185, 98188, 98190, 98191, 98194, 98195, 98198, 98199, 98201, 98203, 98204, 98205, 98206, 98207, 98208, 98213, 98223, 98224, 98241, 98251, 98252, 98256, 98258, 98259, 98270, 98271, 98272, 98275, 98287, 98288, 98290, 98291, 98292, 98293, 98294, 98296

Spokane, WA CBSA (44060)

This CBSA is considered to be a Severely 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 Severely 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, 98858

Yakima, WA CBSA (49420)

This CBSA is considered to be a Moderately Declining Market

Counties: Yakima

Zip Codes: 98901, 98902, 98903, 98904, 98907, 98908, 98909, 98920, 98921, 98923, 98929, 98930, 98932, 98933, 98935, 98936, 98937, 98938, 98939, 98942, 98944, 98947, 98948, 98951, 98952, 98953

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West Virginia

Cumberland, MD-WV CBSA (19060)

Counties: Allegany, Mineral

Zip Codes: 21501, 21502, 21503, 21504, 21505, 21521, 21524, 21528, 21529, 21530, 21532, 21539, 21540, 21542, 21543, 21545, 21555, 21556, 21557, 21560, 21562, 21766, 26710, 26717, 26719, 26726, 26743, 26750, 26753, 26767

Hagerstown-Martinsburg, MD-WV CBSA (25180)

Counties: Washington, Berkeley, Morgan

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, 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)

Counties: District Of Columbia, Calvert, Charles, Prince Georges, Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City, Jefferson

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, 56901, 56902, 56904, 56915, 56920, 56933, 56944, 56972, 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, 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,

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25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446

Winchester, VA-WV CBSA (49020)

Counties: Frederick, Winchester City, Hampshire

Zip Codes: 22601, 22602, 22603, 22604, 22622, 22624, 22625, 22637, 22645, 22654, 22655,
22656, 25431, 25437, 25444, 26704, 26711, 26714, 26722, 26755, 26757, 26761, 26763, 26808,
26817, 26823, 26852, 26865

Wisconsin

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

This CBSA is considered to be a Moderately Declining Market

Counties: Milwaukee, Ozaukee, Washington, Waukesha

Zip Codes: 53002, 53004, 53005, 53007, 53008, 53012, 53017, 53018, 53021, 53022, 53024,
53027, 53029, 53033, 53037, 53040, 53045, 53046, 53051, 53052, 53056, 53058, 53060, 53064,
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53154, 53172, 53183, 53186, 53187, 53188, 53189, 53201, 53202, 53203, 53204, 53205, 53206,
53207, 53208, 53209, 53210, 53211, 53212, 53213, 53214, 53215, 53216, 53217, 53218, 53219,
53220, 53221, 53222, 53223, 53224, 53225, 53226, 53227, 53228, 53233, 53234, 53235, 53237,
53244, 53259, 53263, 53267, 53268, 53274, 53278, 53288, 53290, 53293, 53295

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, Pierce, Saint Croix

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Zip Codes: 55001, 55002, 55003, 55005, 55006, 55008, 55010, 55011, 55012, 55013, 55014, 55016, 55017, 55020, 55024, 55025, 55029, 55031, 55032, 55033, 55038, 55040, 55042, 55043, 55044, 55045, 55047, 55054, 55055, 55056, 55065, 55068, 55069, 55070, 55071, 55073, 55074, 55075, 55076, 55077, 55078, 55079, 55080, 55082, 55083, 55084, 55085, 55090, 55092, 55101, 55102, 55103, 55104, 55105, 55106, 55107, 55108, 55109, 55110, 55111, 55112, 55113, 55114, 55115, 55116, 55117, 55118, 55119, 55120, 55121, 55122, 55123, 55124, 55125, 55126, 55127, 55128, 55129, 55130, 55133, 55144, 55145, 55146, 55150, 55155, 55164, 55165, 55166, 55168, 55169, 55170, 55171, 55172, 55175, 55187, 55188, 55301, 55302, 55303, 55304, 55305, 55306, 55308, 55309, 55311, 55313, 55315, 55316, 55317, 55318, 55319, 55320, 55321, 55322, 55323, 55327, 55328, 55330, 55331, 55337, 55339, 55340, 55341, 55343, 55344, 55345, 55346, 55347, 55348, 55349, 55352, 55356, 55357, 55358, 55359, 55360, 55361, 55362, 55363, 55364, 55365, 55367, 55368, 55369, 55372, 55373, 55374, 55375, 55376, 55377, 55378, 55379, 55380, 55382, 55383, 55384, 55386, 55387, 55388, 55390, 55391, 55392, 55393, 55394, 55397, 55398, 55399, 55401, 55402, 55403, 55404, 55405, 55406, 55407, 55408, 55409, 55410, 55411, 55412, 55413, 55414, 55415, 55416, 55417, 55418, 55419, 55420, 55421, 55422, 55423, 55424, 55425, 55426, 55427, 55428, 55429, 55430, 55431, 55432, 55433, 55434, 55435, 55436, 55437, 55438, 55439, 55440, 55441, 55442, 55443, 55444, 55445, 55446, 55447, 55448, 55449, 55450, 55454, 55455, 55458, 55459, 55460, 55467, 55470, 55472, 55473, 55474, 55478, 55479, 55480, 55483, 55484, 55485, 55486, 55487, 55488, 55550, 55551, 55552, 55553, 55554, 55555, 55556, 55557, 55558, 55559, 55560, 55561, 55562, 55563, 55564, 55565, 55566, 55567, 55568, 55569, 55570, 55571, 55572, 55573, 55574, 55575, 55576, 55577, 55578, 55579, 55580, 55581, 55582, 55583, 55584, 55585, 55586, 55587, 55588, 55589, 55590, 55591, 55592, 55593, 55594, 55595, 55596, 55597, 55598, 55599, 56011, 56071, 54002, 54003, 54007, 54010, 54011, 54013, 54014, 54015, 54016, 54017, 54021, 54022, 54023, 54025, 54027, 54028, 54082, 54723, 54740, 54750, 54761, 54767

Racine, WI CBSA (39540)

This CBSA is considered to be a Moderately Declining Market

Counties: Racine

Zip Codes: 53105, 53108, 53126, 53139, 53167, 53177, 53182, 53185, 53401, 53402, 53403, 53404, 53405, 53406, 53407, 53408