

United Guaranty's Declining Markets
Summary Effective 1/30/09

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 seven 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.

Standard Declining Market States

The entire state of Ohio is considered to be a Standard Declining Market State. All properties located in this state are subject to the Declining Market policies.

Moderately Declining Market CBSAs

Seventy-six CBSAs are considered to be Moderately Declining Markets and are subject to the Declining Market policies.

Standard Declining Market CBSAs

The following CBSAs are considered to be Standard Declining Markets. All properties located in these CBSAs are subject to the Declining Market policies.

Alabama

Decatur, AL (CBSA 19460)

This CBSA is considered a Moderately Declining Market

Counties: Lawrence AL, Morgan AL

Florence-Muscle Shoals, AL (CBSA 22520)

This CBSA is considered a Moderately Declining Market

Counties: Colbert AL, Lauderdale AL

Montgomery, AL (CBSA 33860)

This CBSA is considered a Moderately Declining Market

Counties: Autauga AL, Elmore AL, Lowndes AL, Montgomery AL

Alaska

Anchorage, AK (CBSA 11260)

This CBSA is considered a Moderately Declining Market

Counties: Anchorage AK, Matanuska Susitna AK

Fairbanks, AK (CBSA 21820)

This CBSA is considered a Moderately Declining Market

Counties: Fairbanks North Star AK

Arizona

The entire state is considered to be Severely Declining

Arkansas

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

Counties: Benton AR, Madison AR, McDonald MO, Washington AR

California

The entire state is considered to be Severely Declining

Colorado

Colorado Springs, CO (CBSA 17820)

Counties: El Paso CO, Teller CO

Denver-Aurora, CO (CBSA 19740)

This CBSA is considered a Moderately Declining Market

Counties: Adams CO, Arapahoe CO, Broomfield CO, Clear Creek CO, Denver CO, Douglas CO, Elbert CO, Gilpin CO, Jefferson CO, Park CO

Fort Collins-Loveland, CO (CBSA 22660)

This CBSA is considered a Moderately Declining Market

Counties: Larimer CO

Greeley, CO (CBSA 24540)

Counties: Weld CO

Pueblo, CO (CBSA 39380)

This CBSA is considered a Moderately Declining Market

Counties: Pueblo CO

Connecticut

Bridgeport-Stamford-Norwalk, CT (CBSA 14860)

Counties: Fairfield CT

Hartford-West Hartford-East Hartford, CT (CBSA 25540)

This CBSA is considered a Moderately Declining Market

Counties: Hartford CT, Middlesex CT, Tolland CT

New Haven-Milford, CT (CBSA 35300)

Counties: New Haven CT

Norwich-New London, CT (CBSA 35980)

Counties: New London CT

Delaware

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

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

Counties: Cecil MD, New Castle DE, Salem NJ

United Guaranty's Declining Markets
Summary Effective 1/30/09

District of Columbia

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)
Counties: Frederick MD, Montgomery MD

Washington-Arlington-Alexandria, DC-VA-MD-WV (CBSA 47894)
Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, Fauquier VA, Fredericksburg City VA, Jefferson WV, Loudoun VA, Manassas City VA, Manassas Park City VA, Prince Georges MD, Prince William VA, Spotsylvania VA, Stafford VA, Warren VA

Florida

The entire state is considered to be Severely Declining

Georgia

Albany, GA (CBSA 10500)
Counties: Baker GA, Dougherty GA, Lee GA, Terrell GA, Worth GA

Athens-Clarke County, GA (CBSA 12020)
This CBSA is considered a Moderately Declining Market
Counties: Clarke GA, Madison GA, Oconee GA, Oglethorpe GA

Atlanta-Sandy Springs-Marietta, GA (CBSA 12060)
This CBSA is considered a Moderately Declining Market
Counties: Barrow GA, Bartow GA, Butts GA, Carroll GA, Cherokee GA, Clayton GA, Cobb GA, Coweta GA, Dawson GA, DeKalb GA, Douglas GA, Fayette GA, Forsyth GA, Fulton GA, Gwinnett GA, Haralson GA, Heard GA, Henry GA, Jasper GA, Lamar GA, Meriwether GA, Newton GA, Paulding GA, Pickens GA, Pike GA, Rockdale GA, Spalding GA, Walton GA

Brunswick, GA (CBSA 15260)
This CBSA is considered a Moderately Declining Market
Counties: Brantley GA, Glynn GA, McIntosh GA

Chattanooga, TN-GA (CBSA 16860)
This CBSA is considered a Moderately Declining Market
Counties: Catoosa GA, Dade GA, Hamilton TN, Marion TN, Sequatchie TN, Walker GA

Columbus, GA (CBSA 17980)
Counties: Chattahoochee GA, Harris GA, Marion GA, Muscogee GA, Russell AL

Dalton, GA (CBSA 19140)
Counties: Murray GA, Whitfield GA

Hinesville-Fort Stewart, GA (CBSA 25980)
Counties: Liberty GA, Long GA

Hawaii

Honolulu, HI (CBSA 26180)
Counties: Honolulu HI

Idaho

Boise City-Nampa, ID (CBSA 14260)
This CBSA is considered a Severely Declining Market
Counties: Ada ID, Boise ID, Canyon ID, Gem ID, Owyhee ID

Coeur d'Alene, ID (CBSA 17660)
Counties: Kootenai ID

Idaho Falls, ID (CBSA 26820)
This CBSA is considered a Moderately Declining Market
Counties: Bonneville ID, Jefferson ID

Pocatello, ID (CBSA 38540)
Counties: Bannock ID, Power ID

Illinois

Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)
Counties: Cook IL, De Kalb IL, Du Page IL, Grundy IL, Kane IL, Kendall IL, McHenry IL, Will IL

Danville, IL (CBSA 19180)
This CBSA is considered a Moderately Declining Market
Counties: Vermilion IL

Davenport-Moline-Rock Island, IA-IL (CBSA 19340)
This CBSA is considered a Moderately Declining Market
Counties: Henry IL, Mercer IL, Rock Island IL, Scott IA

Gary, IL-IN-WI (CBSA 23844)
Counties: Jasper IN, Lake IN, Newton IN, Porter IN

Lake County-Kenosha County, IL-IN-WI (CBSA 29404)
Counties: Kenosha WI, Lake IL

Peoria, IL (CBSA 37900)
This CBSA is considered a Moderately Declining Market
Counties: Marshall IL, Peoria IL, Stark IL, Tazewell IL, Woodford IL

Rockford, IL (CBSA 40420)
Counties: Boone IL, Winnebago IL

St. Louis, MO-IL (CBSA 41180)
This CBSA is considered a Moderately Declining Market
Counties: Bond IL, Calhoun IL, Clinton IL, Crawford MO, Franklin MO, Jefferson MO, Jersey IL, Lincoln MO, Macoupin IL, Madison IL, Monroe IL, Saint Charles MO, Saint Clair IL, Saint Louis City MO, Saint Louis MO, Warren MO, Washington MO

Springfield, IL (CBSA 44100)
This CBSA is considered a Moderately Declining Market
Counties: Menard IL, Sangamon IL

Indiana

Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)
Counties: Cook IL, De Kalb IL, Du Page IL, Grundy IL, Kane IL, Kendall IL, McHenry IL, Will IL

United Guaranty's Declining Markets
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Cincinnati-Middletown, OH-KY-IN (CBSA 17140)

Counties: Boone KY, Bracken KY, Campbell KY, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Kenton KY, Ohio IN, Pendleton KY

Columbus, IN (CBSA 18020)

This CBSA is considered a Moderately Declining Market

Counties: Bartholomew IN

Fort Wayne, IN (CBSA 23060)

This CBSA is considered a Moderately Declining Market

Counties: Allen IN, Wells IN, Whitley IN

Gary, IL-IN-WI (CBSA 23844)

Counties: Jasper IN, Lake IN, Newton IN, Porter IN

Kokomo, IN (CBSA 29020)

Counties: Howard IN, Tipton IN

Lafayette, IN (CBSA 29140)

This CBSA is considered a Moderately Declining Market

Counties: Benton IN, Carroll IN, Tippecanoe IN

Lake County-Kenosha County, IL-IN-WI (CBSA 29404)

Counties: Kenosha WI, Lake IL

Muncie, IN (CBSA 34620)

Counties: Delaware IN

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

Counties: St Joseph IN

Iowa

Ames, IA (CBSA 11180)

This CBSA is considered a Moderately Declining Market

Counties: Story IA

Des Moines-West Des Moines, IA (CBSA 19780)

This CBSA is considered a Moderately Declining Market

Counties: Dallas IA, Guthrie IA, Madison IA, Polk IA, Warren IA

Davenport-Moline-Rock Island, IA-IL (CBSA 19340)

This CBSA is considered a Moderately Declining Market

Counties: Henry IL, Mercer IL, Rock Island IL, Scott IA

Iowa City, IA (CBSA 26980)

This CBSA is considered a Moderately Declining Market

Counties: Johnson IA, Washington IA

Sioux City, IA-NE-SD (CBSA 43580)

This CBSA is considered a Moderately Declining Market

Counties: Dakota NE, Dixon NE, Union SD, Woodbury IA

Kansas

Kansas City, MO-KS (CBSA 28140)

Counties: Bates MO, Caldwell MO, Cass MO, Clay MO, Clinton MO, Franklin KS, Jackson MO, Johnson KS, Lafayette MO, Leavenworth KS, Linn KS, Miami KS, Platte MO, Ray MO, Wyandotte KS

St. Joseph, MO-KS (CBSA 41140)

This CBSA is considered a Moderately Declining Market

Counties: Andrew MO, Buchanan MO, Dekalb MO, Doniphan KS

Wichita, KS (CBSA 48620)

This CBSA is considered a Moderately Declining Market

Counties: Butler KS, Harvey KS, Sedgwick KS, Sumner KS

Kentucky

Bowling Green, KY (CBSA 14540)

This CBSA is considered a Moderately Declining Market

Counties: Edmonson KY, Warren KY

Cincinnati-Middletown, OH-KY-IN (CBSA 17140)

Counties: Boone KY, Bracken KY, Campbell KY, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Kenton KY, Ohio IN, Pendleton KY

Elizabethtown, KY (CBSA 21060)

Counties: Hardin KY, Larue KY

Huntington-Ashland, WV-KY-OH (CBSA 26580)

Counties: Boyd KY, Cabell WV, Greenup KY, Wayne WV

Owensboro, KY (CBSA 36980)

This CBSA is considered a Moderately Declining Market

Counties: Daviess KY, Hancock KY, McLean KY

Louisiana

Baton Rouge, LA (CBSA 12940)

This CBSA is considered a Moderately Declining Market

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

Houma-Bayou Cane-Thibodaux, LA (CBSA 26380)

This CBSA is considered a Moderately Declining Market

Counties: Lafourche LA, Terrebonne LA

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

Counties: Jefferson LA, Orleans LA, Plaquemines LA, Saint Bernard LA, Saint Charles LA, Saint Tammany LA, St John the Baptist LA

Maine

Lewiston-Auburn, ME (CBSA 30340)

This CBSA is considered a Moderately Declining Market

Counties: Androscoggin ME

Portland-South Portland-Biddeford, ME (CBSA 38860)

Counties: Cumberland ME, Sagadahoc ME, York ME

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Maryland

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

Baltimore-Towson, MD (CBSA 12580)

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

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)

Counties: Frederick MD, Montgomery MD

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

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

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

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

Counties: Cecil MD, New Castle DE, Salem NJ

Massachusetts

Barnstable Town, MA (CBSA 12700)

Counties: Barnstable MA

Boston-Quincy, MA-NH (CBSA 14484)

Counties: Norfolk MA, Plymouth MA, Suffolk MA

Cambridge-Newton-Framingham, MA-NH (CBSA 15764)

Counties: Middlesex MA

Peabody, MA (CBSA 37764)

Counties: Essex MA

Pittsfield, MA (CBSA 38340)

This CBSA is considered a Moderately Declining Market

Counties: Berkshire MA

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

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

Rockingham County-Strafford County, MA-NH (CBSA 40484)

Counties: Rockingham NH, Strafford NH

Springfield, MA (CBSA 44140)

Counties: Franklin MA, Hampden MA, Hampshire MA

Worcester, MA (CBSA 49340)

This CBSA is considered a Moderately Declining Market

Counties: Worcester MA

Michigan

The entire state is considered to be Severely Declining

Minnesota

Duluth, MN-WI (CBSA 20260)

This CBSA is considered a Moderately Declining Market

Counties: Carlton MN, Douglas WI, Saint Louis MN

La Crosse, WI-MN (CBSA 29100)

This CBSA is considered a Moderately Declining Market

Counties: Houston MN, La Crosse WI

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

Counties: Anoka MN, Carver MN, Chisago MN, Dakota MN, Hennepin MN, Isanti MN, Pierce WI, Ramsey MN, Saint Croix WI, Scott MN, Sherburne MN, Washington MN, Wright MN

Rochester, MN (CBSA 40340)

Counties: Dodge MN, Olmsted MN, Wabasha MN

St. Cloud, MN (CBSA 41060)

Counties: Benton MN, Stearns MN

Mississippi

Gulfport-Biloxi, MS (CBSA 25060)

Counties: Hancock MS, Harrison MS, Stone MS

Jackson, MS (CBSA 27140)

This CBSA is considered a Moderately Declining Market

Counties: Copiah MS, Hinds MS, Madison MS, Rankin MS, Simpson MS

Pascagoula, MS (CBSA 37700)

Counties: George MS, Jackson MS

Missouri

Columbia, MO (CBSA 17860)

This CBSA is considered a Moderately Declining Market

Counties: Boone MO, Howard MO

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

Counties: Benton AR, Madison AR, McDonald MO, Washington AR

Joplin, MO (CBSA 27900)

This CBSA is considered a Moderately Declining Market

Counties: Jasper MO, Newton MO

Kansas City, MO-KS (CBSA 28140)

Counties: Bates MO, Caldwell MO, Cass MO, Clay MO, Clinton MO, Franklin KS, Jackson MO, Johnson KS, Lafayette MO, Leavenworth KS, Linn KS, Miami KS, Platte MO, Ray MO, Wyandotte KS

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St. Joseph, MO-KS (CBSA 41140)

This CBSA is considered a Moderately Declining Market

Counties: Andrew MO, Buchanan MO, Dekalb MO, Doniphan KS

St. Louis, MO-IL (CBSA 41180)

This CBSA is considered a Moderately Declining Market

Counties: Bond IL, Calhoun IL, Clinton IL, Crawford MO, Franklin MO, Jefferson MO, Jersey IL, Lincoln MO, Macoupin IL, Madison IL, Monroe IL, Saint Charles MO, Saint Clair IL, Saint Louis City MO, Saint Louis MO, Warren MO, Washington MO

Springfield, MO (CBSA 44180)

This CBSA is considered a Moderately Declining Market

Counties: Christian MO, Dallas MO, Greene MO, Polk MO, Webster MO

Montana

Billings, MT (CBSA 13740)

This CBSA is considered a Moderately Declining Market

Counties: Carbon MT, Yellowstone MT

Great Falls, MT (CBSA 24500)

Counties: Cascade MT

Nebraska

Sioux City, IA-NE-SD (CBSA 43580)

This CBSA is considered a Moderately Declining Market

Counties: Dakota NE, Dixon NE, Union SD, Woodbury IA

Nevada

The entire state is considered to be Severely Declining

New Hampshire

Boston-Quincy, MA-NH (CBSA 14484)

Counties: Norfolk MA, Plymouth MA, Suffolk MA

Cambridge-Newton-Framingham, MA-NH (CBSA 15764)

Counties: Middlesex MA

Manchester-Nashua, NH (CBSA 31700)

Counties: Hillsborough NH

Rockingham County-Strafford County, MA-NH (CBSA 40484)

Counties: Rockingham NH, Strafford NH

New Jersey

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

Counties: Carbon PA, Lehigh PA, Northampton PA, Warren NJ

Atlantic City, NJ (CBSA 12100)

This CBSA is considered a Severely Declining Market

Counties: Atlantic NJ

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

Edison, NY-NJ-PA (CBSA 20764)

Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

Nassau-Suffolk, NY-NJ-PA (CBSA 35004)

Counties: Nassau NY, Suffolk NY

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

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

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

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

Ocean City, NJ (CBSA 36140)

Counties: Cape May NJ

Trenton-Ewing, NJ (CBSA 45940)

Counties: Mercer NJ

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

Counties: Cecil MD, New Castle DE, Salem NJ

New Mexico

Albuquerque, NM (CBSA 10740)

This CBSA is considered a Moderately Declining Market

Counties: Bernalillo NM, Sandoval NM, Tarrant NM, Valencia NM

Farmington, NM (CBSA 22140)

This CBSA is considered a Moderately Declining Market

Counties: San Juan NM

Santa Fe, NM (CBSA 42140)

Counties: Santa Fe NM

New York

Albany-Schenectady-Troy, NY (CBSA 10580)

This CBSA is considered a Moderately Declining Market

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

Edison, NY-NJ-PA (CBSA 20764)

Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

Ithaca, NY (CBSA 27060)

This CBSA is considered a Moderately Declining Market

Counties: Tompkins NY

Kingston, NY (CBSA 28740)

This CBSA is considered a Moderately Declining Market

Counties: Ulster NY

United Guaranty's Declining Markets
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Nassau-Suffolk, NY-NJ-PA (CBSA 35004)

Counties: Nassau NY, Suffolk NY

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

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

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

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

Poughkeepsie-Newburgh-Middletown, NY (CBSA 39100)

Counties: Dutchess NY, Orange NY

Rochester, NY (CBSA 40380)

This CBSA is considered a Moderately Declining Market

Counties: Livingston NY, Monroe NY, Ontario NY, Orleans NY, Wayne NY

Syracuse, NY (CBSA 45060)

This CBSA is considered a Moderately Declining Market

Counties: Madison NY, Onondaga NY, Oswego NY

North Carolina

Burlington, NC (CBSA 15500)

Counties: Alamance NC

Jacksonville, NC (CBSA 27340)

Counties: Onslow NC

Rocky Mount, NC (CBSA 40580)

This CBSA is considered a Moderately Declining Market

Counties: Edgecombe NC, Nash NC

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

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

Wilmington, NC (CBSA 48900)

Counties: Brunswick NC, New Hanover NC, Pender NC

Ohio

The entire state is considered to be Declining

Oklahoma

Lawton, OK (CBSA 30020)

This CBSA is considered a Moderately Declining Market

Counties: Comanche OK

Oregon

Bend, OR (CBSA 13460)

This CBSA is considered a Severely Declining Market

Counties: Deschutes OR

Corvallis, OR (CBSA 18700)

This CBSA is considered a Moderately Declining Market

Counties: Benton OR

Eugene-Springfield, OR (CBSA 21660)

Counties: Lane OR

Medford, OR (CBSA 32780)

This CBSA is considered a Severely Declining Market

Counties: Jackson OR

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

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

Salem, OR (CBSA 41420)

Counties: Marion OR, Polk OR

Pennsylvania

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

Counties: Carbon PA, Lehigh PA, Northampton PA, Warren NJ

Altoona, PA (CBSA 11020)

Counties: Blair PA

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

Edison, NY-NJ-PA (CBSA 20764)

Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

Johnstown, PA (CBSA 27780)

Counties: Cambria PA

Lebanon, PA (CBSA 30140)

This CBSA is considered a Moderately Declining Market

Counties: Lebanon PA

Nassau-Suffolk, NY-NJ-PA (CBSA 35004)

Counties: Nassau NY, Suffolk NY

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

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

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

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

Scranton--Wilkes-Barre, PA (CBSA 42540)

Counties: Lackawanna PA, Luzerne PA, Wyoming PA

United Guaranty's Declining Markets
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Williamsport, PA (CBSA 48700)

This CBSA is considered a Moderately Declining Market
Counties: Lycoming PA

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

Counties: Cecil MD, New Castle DE, Salem NJ

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

Counties: Mercer PA

Rhode Island

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

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

South Carolina

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

This CBSA is considered a Severely Declining Market
Counties: Horry SC

Sumter, SC (CBSA 44940)

Counties: Sumter SC

South Dakota

Sioux City, IA-NE-SD (CBSA 43580)

This CBSA is considered a Moderately Declining Market
Counties: Dakota NE, Dixon NE, Union SD, Woodbury IA

Tennessee

Chattanooga, TN-GA (CBSA 16860)

This CBSA is considered a Moderately Declining Market
Counties: Catoosa GA, Dade GA, Hamilton TN, Marion TN, Sequatchie TN, Walker GA

Jackson, TN (CBSA 27180)

This CBSA is considered a Moderately Declining Market
Counties: Chester TN, Madison TN

Texas

Abilene, TX (CBSA 10180)

This CBSA is considered a Moderately Declining Market
Counties: Callahan TX, Jones TX, Taylor TX

Austin-Round Rock, TX (CBSA 12420)

This CBSA is considered a Moderately Declining Market
Counties: Bastrop TX, Caldwell TX, Hays TX, Travis TX, Williamson TX

Brownsville-Harlingen, TX (CBSA 15180)

This CBSA is considered a Moderately Declining Market
Counties: Cameron TX

Corpus Christi, TX (CBSA 18580)

This CBSA is considered a Moderately Declining Market
Counties: Aransas TX, Nueces TX, San Patricio TX

Fort Worth-Arlington, TX (CBSA 23104)

Counties: Johnson TX, Parker TX, Tarrant TX, Wise TX

Sherman-Denison, TX (CBSA 43300)

This CBSA is considered a Moderately Declining Market
Counties: Grayson TX

Tyler, TX (CBSA 46340)

This CBSA is considered a Moderately Declining Market
Counties: Smith TX

Victoria, TX (CBSA 47020)

This CBSA is considered a Moderately Declining Market
Counties: Calhoun TX, Goliad TX, Victoria TX

Wichita Falls, TX (CBSA 48660)

Counties: Archer TX, Clay TX, Wichita TX

Utah

Ogden-Clearfield, UT (CBSA 36260)

This CBSA is considered a Moderately Declining Market
Counties: Davis UT, Morgan UT, Weber UT

Provo-Orem, UT (CBSA 39340)

Counties: Juab UT, Utah UT

St. George, UT (CBSA 41100)

This CBSA is considered a Severely Declining Market
Counties: Washington UT

Salt Lake City, UT (CBSA 41620)

Counties: Salt Lake UT, Summit UT, Tooele UT

Vermont

Burlington-South Burlington, VT (CBSA 15540)

This CBSA is considered a Moderately Declining Market
Counties: Chittenden VT, Franklin VT, Grand Isle VT

Virginia

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)

Counties: Frederick MD, Montgomery MD

Danville, VA (CBSA 19260)

Counties: Danville City VA, Pittsylvania VA

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Harrisonburg, VA (CBSA 25500)

This CBSA is considered a Moderately Declining Market
Counties: Harrisonburg City VA, Rockingham VA

Richmond, VA (CBSA 40060)

This CBSA is considered a Moderately Declining Market

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

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

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

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

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

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

Washington

Bellingham, WA (CBSA 13380)

Counties: Whatcom WA

Bremerton-Silverdale, WA (CBSA 14740)

This CBSA is considered a Severely Declining Market
Counties: Kitsap WA

Longview, WA (CBSA 31020)

Counties: Cowlitz WA

Olympia, WA (CBSA 36500)

Counties: Thurston WA

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

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

Seattle-Bellevue-Everett, WA (CBSA 42644)

Counties: King WA, Snohomish WA

Spokane, WA (CBSA 44060)

Counties: Spokane WA

Tacoma, WA (CBSA 45104)

Counties: Pierce WA

Wenatchee, WA (CBSA 48300)

Counties: Chelan WA, Douglas WA

Yakima, WA (CBSA 49420)

Counties: Yakima WA

West Virginia

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)

Counties: Frederick MD, Montgomery MD

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

Huntington-Ashland, WV-KY-OH (CBSA 26580)

Counties: Boyd KY, Cabell WV, Greenup KY, Wayne WV

Parkersburg-Marietta-Vienna, WV-OH (CBSA 37620)

Counties: Pleasants WV, Wirt WV, Wood WV

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

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

Weirton-Stebenville, WV-OH (CBSA 48260)

Counties: Brooke WV, Hancock WV

Wheeling, WV-OH (CBSA 48540)

Counties: Marshall WV, Ohio WV

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

Wisconsin

Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)

Counties: Cook IL, De Kalb IL, Du Page IL, Grundy IL, Kane IL, Kendall IL, McHenry IL, Will IL

Duluth, MN-WI (CBSA 20260)

This CBSA is considered a Moderately Declining Market

Counties: Carlton MN, Douglas WI, Saint Louis MN

Eau Claire, WI (CBSA 20740)

This CBSA is considered a Moderately Declining Market

Counties: Chippewa WI, Eau Claire WI

Fond du Lac, WI (CBSA 22540)

This CBSA is considered a Moderately Declining Market

Counties: Fond du Lac WI

United Guaranty's Declining Markets
Summary Effective 1/30/09

Gary, IL-IN-WI (CBSA 23844)

Counties: Jasper IN, Lake IN, Newton IN, Porter IN

La Crosse, WI-MN (CBSA 29100)

This CBSA is considered a Moderately Declining Market

Counties: Houston MN, La Crosse WI

Lake County-Kenosha County, IL-IN-WI (CBSA 29404)

Counties: Kenosha WI, Lake IL

Madison, WI (CBSA 31540)

Counties: Columbia WI, Dane WI, Iowa WI

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

This CBSA is considered a Moderately Declining Market

Counties: Milwaukee WI, Ozaukee WI, Washington WI, Waukesha WI

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

Counties: Anoka MN, Carver MN, Chisago MN, Dakota MN, Hennepin MN, Isanti MN, Pierce WI, Ramsey MN, Saint Croix WI, Scott MN, Sherburne MN, Washington MN, Wright MN

Racine, WI (CBSA 39540)

This CBSA is considered a Moderately Declining Market

Counties: Racine WI

Sheboygan, WI (CBSA 43100)

Counties: Sheboygan WI

Wausau, WI (CBSA 48140)

This CBSA is considered a Moderately Declining Market

Counties: Marathon WI