

United Guaranty's Declining Markets
Effective Oct 27, 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

Flagstaff, AZ CBSA (22380)

The entire state is considered to be Severely Declining
Counties: Coconino

Zip Codes: 85931, 86001, 86002, 86003, 86004, 86011, 86015, 86016, 86017, 86018, 86020, 86022, 86023, 86024, 86035, 86036, 86038, 86040, 86044, 86045, 86046, 86052, 86053, 86339, 86435

Lake Havasu City-Kingman, AZ CBSA (29420)

The entire state is considered to be Severely Declining
Counties: Mohave

Zip Codes: 85360, 86021, 86401, 86402, 86403, 86404, 86405, 86406, 86409, 86411, 86412, 86413, 86426, 86427, 86429, 86430, 86431, 86432, 86433, 86434, 86436, 86437, 86438, 86439, 86440, 86441, 86442, 86443, 86444, 86445, 86446

Phoenix-Mesa-Scottsdale, AZ CBSA (38060)

The entire state is considered to be Severely Declining
Counties: Maricopa, Pinal

Zip Codes: 85001, 85002, 85003, 85004, 85005, 85006, 85007, 85008, 85009, 85010, 85011, 85012, 85013, 85014, 85015, 85016, 85017, 85018, 85019, 85020, 85021, 85022, 85023, 85024, 85025, 85026, 85027, 85028, 85029, 85030, 85031, 85032, 85033, 85034, 85035, 85036, 85037, 85038, 85039, 85040, 85041, 85042, 85043, 85044, 85045, 85046, 85048, 85050, 85051, 85053, 85054, 85055, 85060, 85061, 85062, 85063, 85064, 85065, 85066, 85067, 85068, 85069, 85070, 85071, 85072, 85073, 85074, 85075, 85076, 85078, 85079, 85080, 85082, 85083, 85085, 85086, 85087, 85097, 85098, 85099, 85117, 85118, 85119, 85120, 85121, 85122, 85123, 85127, 85128, 85130, 85131, 85132, 85137, 85138, 85139, 85140, 85141, 85142, 85143, 85145, 85147, 85172, 85173, 85178, 85190, 85191, 85193, 85194, 85201, 85202, 85203, 85204, 85205, 85206, 85207, 85208, 85209, 85210, 85211, 85212, 85213, 85214, 85215, 85216, 85217, 85218, 85219, 85220, 85221, 85222, 85223, 85224, 85225, 85226, 85227, 85228, 85230, 85231, 85232, 85233, 85234, 85236, 85237, 85238, 85239, 85240, 85241, 85242, 85243, 85244, 85245, 85246, 85247, 85248, 85249, 85250, 85251, 85252, 85253, 85254, 85255, 85256, 85257, 85258, 85259, 85260, 85261, 85262, 85263, 85264, 85266, 85267, 85268, 85269, 85271, 85272, 85273, 85274, 85275, 85277, 85278, 85280, 85281, 85282, 85283, 85284, 85285, 85286, 85287, 85290, 85291, 85293, 85294, 85295, 85296, 85297, 85298, 85299, 85301, 85302, 85303, 85304, 85305, 85306, 85307, 85308, 85309, 85310, 85311, 85312, 85318, 85320, 85322, 85323, 85326, 85327, 85329, 85331, 85335, 85337, 85338, 85339, 85340, 85342, 85343, 85345, 85351, 85353, 85354, 85355, 85358, 85361, 85363, 85372, 85373, 85374, 85375, 85376, 85377, 85378, 85379, 85380, 85381, 85382, 85383, 85385, 85387, 85388, 85390, 85392, 85395, 85396, 85618, 85623, 85631

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Prescott, AZ CBSA (39140)

The entire state is considered to be Severely Declining
Counties: Yavapai

Zip Codes: 85324, 85332, 85362, 86301, 86302, 86303, 86304, 86305, 86312, 86313, 86314, 86315, 86320, 86321, 86322, 86323, 86324, 86325, 86326, 86327, 86329, 86330, 86331, 86332, 86333, 86334, 86335, 86336, 86337, 86338, 86340, 86341, 86342, 86343, 86351

Tucson, AZ CBSA (46060)

The entire state is considered to be Severely Declining
Counties: Pima

Zip Codes: 85321, 85341, 85601, 85614, 85619, 85622, 85629, 85633, 85634, 85639, 85641, 85652, 85653, 85654, 85658, 85701, 85702, 85703, 85704, 85705, 85706, 85707, 85708, 85709, 85710, 85711, 85712, 85713, 85714, 85715, 85716, 85717, 85718, 85719, 85720, 85721, 85722, 85723, 85724, 85725, 85726, 85728, 85730, 85731, 85732, 85733, 85734, 85735, 85736, 85737, 85738, 85739, 85740, 85741, 85742, 85743, 85744, 85745, 85746, 85747, 85748, 85749, 85750, 85751, 85752, 85754, 85755, 85756, 85757, 85775

Yuma, AZ CBSA (49740)

The entire state is considered to be Severely Declining
Counties: Yuma

Zip Codes: 85333, 85336, 85347, 85349, 85350, 85352, 85356, 85364, 85365, 85366, 85367, 85369

California

Bakersfield, CA CBSA (12540)

The entire state is considered to be Severely Declining
Counties: Kern

Zip Codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93527, 93528, 93531, 93554, 93555, 93556, 93560, 93561, 93581, 93596

Chico, CA CBSA (17020)

The entire state is considered to be Severely Declining
Counties: Butte

Zip Codes: 95914, 95916, 95917, 95926, 95927, 95928, 95929, 95930, 95938, 95940, 95941, 95942, 95948, 95954, 95958, 95965, 95966, 95967, 95968, 95969, 95973, 95974, 95976, 95978

El Centro, CA CBSA (20940)

The entire state is considered to be Severely Declining
Counties: Imperial

Zip Codes: 92222, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92275, 92281, 92283

Fresno, CA CBSA (23420)

The entire state is considered to be Severely Declining
Counties: Fresno

Zip Codes: 93210, 93234, 93242, 93602, 93605, 93606, 93607, 93608, 93609, 93611, 93612, 93613, 93616, 93619, 93621, 93622, 93624, 93625, 93626, 93627, 93628, 93630, 93631, 93634, 93640, 93641, 93642, 93646, 93648, 93649, 93650, 93651, 93652, 93654, 93656, 93657, 93660, 93662, 93664, 93667, 93668, 93675, 93701, 93702, 93703, 93704, 93705, 93706, 93707, 93708, 93709, 93710, 93711, 93712, 93714, 93715, 93716, 93717, 93718, 93720, 93721, 93722, 93723, 93724, 93725, 93726, 93727, 93728, 93729, 93730, 93740, 93741, 93744, 93745, 93747, 93750, 93755, 93760, 93761, 93764, 93765, 93771, 93772, 93773, 93774, 93775, 93776, 93777, 93778, 93779, 93780, 93784, 93786, 93790, 93791, 93792, 93793, 93794, 93844, 93888

Hanford-Corcoran, CA CBSA (25260)

The entire state is considered to be Severely Declining
Counties: Kings

Zip Codes: 93202, 93204, 93212, 93230, 93232, 93239, 93245, 93246, 93266

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Los Angeles-Long Beach-Glendale, CA CBSA (31084)

The entire state is considered to be Severely Declining
Counties: Los Angeles

Zip Codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90101, 90103, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90855, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, 91618, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91759, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91797, 91801, 91802, 91803, 91804, 91896, 91899, 93510, 93532, 93534, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93552, 93553, 93563, 93584, 93586, 93590, 93591, 93599

Madera, CA CBSA (31460)

The entire state is considered to be Severely Declining
Counties: Madera

Zip Codes: 93601, 93604, 93610, 93614, 93636, 93637, 93638, 93639, 93643, 93644, 93645, 93653, 93669

Merced, CA CBSA (32900)

The entire state is considered to be Severely Declining
Counties: Merced

Zip Codes: 93620, 93635, 93661, 93665, 95301, 95303, 95312, 95315, 95317, 95322, 95324, 95333, 95334, 95340, 95341, 95343, 95344, 95348, 95365, 95369, 95374, 95388

Modesto, CA CBSA (33700)

The entire state is considered to be Severely Declining
Counties: Stanislaus

Zip Codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95360, 95361, 95363, 95367, 95368, 95380, 95381, 95382, 95386, 95387, 95397

Napa, CA CBSA (34900)

The entire state is considered to be Severely Declining
Counties: Napa

Zip Codes: 94503, 94508, 94515, 94558, 94559, 94562, 94567, 94573, 94574, 94576, 94581, 94599

Oakland-Fremont-Hayward, CA CBSA (36084)

The entire state is considered to be Severely Declining
Counties: Alameda, Contra Costa

Zip Codes: 94501, 94502, 94505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94525, 94526, 94527, 94528, 94529, 94530, 94531, 94536, 94537, 94538, 94539, 94540, 94541, 94542, 94543, 94544, 94545, 94546, 94547, 94548, 94549, 94550, 94551, 94552, 94553, 94555, 94556, 94557, 94560, 94561, 94563, 94564, 94565, 94566, 94568, 94569, 94570, 94572, 94575, 94577, 94578, 94579, 94580, 94582, 94583, 94586, 94587, 94588, 94595, 94596, 94597, 94598, 94601, 94602, 94603, 94604, 94605, 94606, 94607, 94608, 94609, 94610, 94611, 94612, 94613, 94614, 94615, 94617, 94618, 94619, 94620, 94621, 94622, 94623, 94624, 94649, 94659, 94660, 94661, 94662, 94666, 94701, 94702, 94703, 94704, 94705, 94706, 94707, 94708, 94709, 94710, 94712, 94720, 94801, 94802, 94803, 94804, 94805, 94806, 94807, 94808, 94820, 94850



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Oxnard-Thousand Oaks-Ventura, CA CBSA (37100)

The entire state is considered to be Severely Declining
Counties: Ventura

Zip Codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, 93099

Redding, CA CBSA (39820)

The entire state is considered to be Severely Declining
Counties: Shasta

Zip Codes: 96001, 96002, 96003, 96007, 96008, 96011, 96013, 96016, 96017, 96019, 96022, 96028, 96033, 96040, 96047, 96049, 96051, 96062, 96065, 96069, 96070, 96071, 96073, 96076, 96079, 96084, 96087, 96088, 96089, 96095, 96096, 96099

Riverside-San Bernardino-Ontario, CA CBSA (40140)

The entire state is considered to be Severely Declining
Counties: Riverside, San Bernardino

Zip Codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91752, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92225, 92226, 92230, 92234, 92235, 92236, 92239, 92240, 92241, 92242, 92247, 92248, 92252, 92253, 92254, 92255, 92256, 92258, 92260, 92261, 92262, 92263, 92264, 92267, 92268, 92270, 92274, 92276, 92277, 92278, 92280, 92282, 92284, 92285, 92286, 92292, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92320, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92331, 92332, 92333, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92363, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92423, 92424, 92427, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92539, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883, 93558, 93562, 93592

Sacramento-Arden-Arcade-Roseville, CA CBSA (40900)

The entire state is considered to be Severely Declining
Counties: El Dorado, Placer, Sacramento, Yolo

Zip Codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94246, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95602, 95603, 95604, 95605, 95606, 95607, 95608, 95609, 95610, 95611, 95612, 95613, 95614, 95615, 95616, 95617, 95618, 95619, 95621, 95623, 95624, 95626, 95627, 95628, 95630, 95631, 95632, 95633, 95634, 95635, 95636, 95637, 95638, 95639, 95641, 95645, 95648, 95650, 95651, 95652, 95653, 95655, 95656, 95658, 95660, 95661, 95662, 95663, 95664, 95667, 95670, 95671, 95672, 95673, 95677, 95678, 95679, 95680, 95681, 95682, 95683, 95684, 95690, 95691, 95693, 95694, 95695, 95697, 95698, 95701, 95703, 95709, 95713, 95714, 95715, 95717, 95720, 95721, 95722, 95726, 95735, 95736, 95741, 95742, 95746, 95747, 95757, 95758, 95759, 95762, 95763, 95765, 95776, 95798, 95799, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95887, 95894, 95899, 95937, 96140, 96141, 96142, 96143, 96145, 96146, 96148, 96150, 96151, 96152, 96154, 96155, 96156, 96157, 96158

Salinas, CA CBSA (41500)

The entire state is considered to be Severely Declining
Counties: Monterey

Zip Codes: 93426, 93450, 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93927, 93928, 93930, 93932, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93954, 93955, 93960, 93962, 95004, 95012, 95039

San Diego-Carlsbad-San Marcos, CA CBSA (41740)

The entire state is considered to be Severely Declining
Counties: San Diego

Zip Codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91934, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92004, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92066, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92086, 92088, 92090, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92194, 92195, 92196, 92197, 92198, 92199



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San Francisco-San Mateo-Redwood City, CA CBSA (41884)

The entire state is considered to be Severely Declining
Counties: Marin, San Francisco, San Mateo

Zip Codes: 94002, 94005, 94010, 94011, 94013, 94014, 94015, 94016, 94017, 94018, 94019, 94020, 94021, 94025, 94026, 94027, 94028, 94030, 94037, 94038, 94044, 94060, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94074, 94080, 94083, 94101, 94102, 94103, 94104, 94105, 94107, 94108, 94109, 94110, 94111, 94112, 94114, 94115, 94116, 94117, 94118, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94127, 94128, 94129, 94130, 94131, 94132, 94133, 94134, 94137, 94139, 94140, 94141, 94142, 94143, 94144, 94145, 94146, 94147, 94151, 94153, 94154, 94156, 94158, 94159, 94160, 94161, 94162, 94163, 94164, 94171, 94172, 94177, 94188, 94199, 94401, 94402, 94403, 94404, 94497, 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94929, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, 94998

San Jose-Sunnyvale-Santa Clara, CA CBSA (41940)

The entire state is considered to be Severely Declining
Counties: San Benito, Santa Clara

Zip Codes: 94022, 94023, 94024, 94035, 94039, 94040, 94041, 94042, 94043, 94085, 94086, 94087, 94088, 94089, 94301, 94302, 94303, 94304, 94305, 94306, 94309, 95002, 95008, 95009, 95011, 95013, 95014, 95015, 95020, 95021, 95023, 95024, 95026, 95030, 95031, 95032, 95035, 95036, 95037, 95038, 95042, 95043, 95044, 95045, 95046, 95050, 95051, 95052, 95053, 95054, 95055, 95056, 95070, 95071, 95075, 95101, 95103, 95106, 95108, 95109, 95110, 95111, 95112, 95113, 95115, 95116, 95117, 95118, 95119, 95120, 95121, 95122, 95123, 95124, 95125, 95126, 95127, 95128, 95129, 95130, 95131, 95132, 95133, 95134, 95135, 95136, 95138, 95139, 95140, 95141, 95148, 95150, 95151, 95152, 95153, 95154, 95155, 95156, 95157, 95158, 95159, 95160, 95161, 95164, 95170, 95172, 95173, 95190, 95191, 95192, 95193, 95194, 95196

San Luis Obispo-Paso Robles, CA CBSA (42020)

The entire state is considered to be Severely Declining
Counties: San Luis Obispo

Zip Codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93452, 93453, 93461, 93465, 93475, 93483

Santa Ana-Anaheim-Irvine, CA CBSA (42044)

The entire state is considered to be Severely Declining
Counties: Orange

Zip Codes: 90620, 90621, 90622, 90623, 90624, 90630, 90631, 90632, 90633, 90680, 90720, 90721, 90740, 90742, 90743, 92602, 92603, 92604, 92605, 92606, 92607, 92609, 92610, 92612, 92614, 92615, 92616, 92617, 92618, 92619, 92620, 92623, 92624, 92625, 92626, 92627, 92628, 92629, 92630, 92637, 92646, 92647, 92648, 92649, 92650, 92651, 92652, 92653, 92654, 92655, 92656, 92657, 92658, 92659, 92660, 92661, 92662, 92663, 92672, 92673, 92674, 92675, 92676, 92677, 92678, 92679, 92683, 92684, 92685, 92688, 92690, 92691, 92692, 92693, 92694, 92697, 92698, 92701, 92702, 92703, 92704, 92705, 92706, 92707, 92708, 92711, 92712, 92725, 92728, 92735, 92780, 92781, 92782, 92799, 92801, 92802, 92803, 92804, 92805, 92806, 92807, 92808, 92809, 92811, 92812, 92814, 92815, 92816, 92817, 92821, 92822, 92823, 92825, 92831, 92832, 92833, 92834, 92835, 92836, 92837, 92838, 92840, 92841, 92842, 92843, 92844, 92845, 92846, 92850, 92856, 92857, 92859, 92861, 92862, 92863, 92864, 92865, 92866, 92867, 92868, 92869, 92870, 92871, 92885, 92886, 92887, 92899

Santa Barbara-Santa Maria-Goleta, CA CBSA (42060)

The entire state is considered to be Severely Declining
Counties: Santa Barbara

Zip Codes: 93013, 93014, 93067, 93101, 93102, 93103, 93105, 93106, 93107, 93108, 93109, 93110, 93111, 93116, 93117, 93118, 93120, 93121, 93130, 93140, 93150, 93160, 93190, 93199, 93254, 93427, 93429, 93434, 93436, 93437, 93438, 93440, 93441, 93454, 93455, 93456, 93457, 93458, 93460, 93463, 93464

Santa Cruz-Watsonville, CA CBSA (42100)

The entire state is considered to be Severely Declining
Counties: Santa Cruz

Zip Codes: 95001, 95003, 95005, 95006, 95007, 95010, 95017, 95018, 95019, 95033, 95041, 95060, 95061, 95062, 95063, 95064, 95065, 95066, 95067, 95073, 95076, 95077

Santa Rosa-Petaluma, CA CBSA (42220)

The entire state is considered to be Severely Declining
Counties: Sonoma

Zip Codes: 94922, 94923, 94926, 94927, 94928, 94931, 94951, 94952, 94953, 94954, 94955, 94972, 94975, 94999, 95401, 95402, 95403, 95404, 95405, 95406, 95407, 95409, 95412, 95416, 95419, 95421, 95425, 95430, 95431, 95433, 95436, 95439, 95441, 95442, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471, 95472, 95473, 95476, 95480, 95486, 95487, 95492, 95497

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Stockton, CA CBSA (44700)

The entire state is considered to be Severely Declining
Counties: San Joaquin

Zip Codes: 95201, 95202, 95203, 95204, 95205, 95206, 95207, 95208, 95209, 95210, 95211, 95212, 95213, 95215, 95219, 95220, 95227, 95230, 95231, 95234, 95236, 95237, 95240, 95241, 95242, 95253, 95258, 95267, 95269, 95296, 95297, 95304, 95320, 95330, 95336, 95337, 95366, 95376, 95377, 95378, 95385, 95391, 95686

Vallejo-Fairfield, CA CBSA (46700)

The entire state is considered to be Severely Declining
Counties: Solano

Zip Codes: 94510, 94512, 94533, 94534, 94535, 94571, 94585, 94589, 94590, 94591, 94592, 95620, 95625, 95687, 95688, 95696

Visalia-Porterville, CA CBSA (47300)

The entire state is considered to be Severely Declining
Counties: Tulare

Zip Codes: 93201, 93207, 93208, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93258, 93260, 93261, 93262, 93265, 93267, 93270, 93271, 93272, 93274, 93275, 93277, 93278, 93279, 93282, 93286, 93290, 93291, 93292, 93603, 93615, 93618, 93633, 93647, 93666, 93670, 93673

Yuba City, CA CBSA (49700)

The entire state is considered to be Severely Declining
Counties: Sutter, Yuba

Zip Codes: 95659, 95668, 95674, 95676, 95692, 95901, 95903, 95918, 95919, 95922, 95925, 95935, 95953, 95957, 95961, 95962, 95972, 95981, 95982, 95991, 95992, 95993

Colorado

Grand Junction, CO CBSA (24300)

This CBSA is considered to be a Standard Declining Market
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)

This CBSA is considered to be a Moderately Declining Market
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, 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)

This CBSA is considered to be a Standard Declining Market
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



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Wilmington, DE-MD-NJ CBSA (48864)

This CBSA is considered to be a Standard Declining Market
Counties: New Castle

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

District of Columbia

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

This CBSA is considered to be a Standard Declining Market
Counties: District Of Columbia

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, 56950, 56972

Florida

Bradenton-Sarasota-Venice, FL CBSA (14600)

The entire state is considered to be Severely Declining
Counties: Manatee, Sarasota

Zip Codes: 34201, 34202, 34203, 34204, 34205, 34206, 34207, 34208, 34209, 34210, 34211, 34212, 34215, 34216, 34217, 34218, 34219, 34220, 34221, 34222, 34223, 34228, 34229, 34230, 34231, 34232, 34233, 34234, 34235, 34236, 34237, 34238, 34239, 34240, 34241, 34242, 34243, 34250, 34251, 34260, 34264, 34270, 34272, 34274, 34275, 34276, 34277, 34278, 34280, 34281, 34282, 34284, 34285, 34286, 34287, 34288, 34289, 34290, 34291, 34292, 34293, 34295

Cape Coral-Fort Myers, FL CBSA (15980)

The entire state is considered to be Severely Declining
Counties: Lee

Zip Codes: 33900, 33901, 33902, 33903, 33904, 33905, 33906, 33907, 33908, 33909, 33910, 33911, 33912, 33913, 33914, 33915, 33916, 33917, 33918, 33919, 33920, 33921, 33922, 33924, 33928, 33929, 33931, 33932, 33936, 33945, 33956, 33957, 33965, 33966, 33967, 33970, 33971, 33972, 33973, 33974, 33976, 33990, 33991, 33993, 33994, 34133, 34134, 34135, 34136

Deltona-Daytona Beach-Ormond Beach, FL CBSA (19660)

The entire state is considered to be Severely Declining
Counties: Volusia

Zip Codes: 32105, 32114, 32115, 32116, 32117, 32118, 32119, 32120, 32121, 32122, 32123, 32124, 32125, 32126, 32127, 32128, 32129, 32130, 32132, 32141, 32168, 32169, 32170, 32173, 32174, 32175, 32176, 32180, 32190, 32198, 32706, 32713, 32720, 32721, 32722, 32723, 32724, 32725, 32728, 32738, 32739, 32744, 32753, 32759, 32763, 32764, 32774

Fort Lauderdale-Pompano Beach-Deerfield Beach, FL CBSA (22744)

The entire state is considered to be Severely Declining
Counties: Broward

Zip Codes: 33004, 33008, 33009, 33019, 33020, 33021, 33022, 33023, 33024, 33025, 33026, 33027, 33028, 33029, 33060, 33061, 33062, 33063, 33064, 33065, 33066, 33067, 33068, 33069, 33071, 33072, 33073, 33074, 33075, 33076, 33077, 33081, 33082, 33083, 33084, 33089, 33097, 33301, 33302, 33303, 33304, 33305, 33306, 33307, 33308, 33309, 33310, 33311, 33312, 33313, 33314, 33315, 33316, 33317, 33318, 33319, 33320, 33321, 33322, 33323, 33324, 33325, 33326, 33327, 33328, 33329, 33330, 33331, 33332, 33334, 33335, 33336, 33337, 33338, 33339, 33340, 33345, 33346, 33348, 33349, 33351, 33355, 33359, 33388, 33394, 33441, 33442, 33443

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Fort Walton Beach-Crestview-Destin, FL CBSA (23020)

The entire state is considered to be Severely Declining
Counties: Okaloosa

Zip Codes: 32531, 32536, 32537, 32539, 32540, 32541, 32542, 32544, 32547, 32548, 32549, 32564, 32567, 32569, 32578, 32579, 32580, 32588

Gainesville, FL CBSA (23540)

The entire state is considered to be Severely Declining
Counties: Alachua, Gilchrist

Zip Codes: 32601, 32602, 32603, 32604, 32605, 32606, 32607, 32608, 32609, 32610, 32611, 32612, 32613, 32614, 32615, 32616, 32618, 32619, 32627, 32631, 32633, 32635, 32640, 32641, 32643, 32653, 32654, 32655, 32658, 32662, 32667, 32669, 32693, 32694

Jacksonville, FL CBSA (27260)

The entire state is considered to be Severely Declining
Counties: Baker, Clay, Duval, Nassau, Saint Johns

Zip Codes: 32003, 32004, 32006, 32009, 32011, 32030, 32033, 32034, 32035, 32040, 32041, 32043, 32046, 32050, 32063, 32065, 32067, 32068, 32072, 32073, 32079, 32080, 32081, 32082, 32084, 32085, 32086, 32087, 32092, 32095, 32097, 32099, 32145, 32160, 32201, 32202, 32203, 32204, 32205, 32206, 32207, 32208, 32209, 32210, 32211, 32212, 32214, 32215, 32216, 32217, 32218, 32219, 32220, 32221, 32222, 32223, 32224, 32225, 32226, 32227, 32228, 32229, 32230, 32231, 32232, 32233, 32234, 32235, 32236, 32237, 32238, 32239, 32240, 32241, 32244, 32245, 32246, 32247, 32250, 32254, 32255, 32256, 32257, 32258, 32259, 32260, 32266, 32277, 32656

Lakeland-Winter Haven, FL CBSA (29460)

The entire state is considered to be Severely Declining
Counties: Polk

Zip Codes: 33801, 33802, 33803, 33804, 33805, 33806, 33807, 33809, 33810, 33811, 33812, 33813, 33815, 33820, 33823, 33827, 33830, 33831, 33835, 33836, 33837, 33838, 33839, 33840, 33841, 33843, 33844, 33845, 33846, 33847, 33849, 33850, 33851, 33853, 33854, 33855, 33856, 33858, 33859, 33860, 33863, 33867, 33868, 33877, 33880, 33881, 33882, 33883, 33884, 33885, 33888, 33896, 33897, 33898, 34759

Miami-Miami Beach-Kendall, FL CBSA (33124)

The entire state is considered to be Severely Declining
Counties: Miami-Dade

Zip Codes: 33002, 33010, 33011, 33012, 33013, 33014, 33015, 33016, 33017, 33018, 33030, 33031, 33032, 33033, 33034, 33035, 33039, 33054, 33055, 33056, 33090, 33092, 33101, 33102, 33109, 33111, 33112, 33114, 33116, 33119, 33122, 33124, 33125, 33126, 33127, 33128, 33129, 33130, 33131, 33132, 33133, 33134, 33135, 33136, 33137, 33138, 33139, 33140, 33141, 33142, 33143, 33144, 33145, 33146, 33147, 33149, 33150, 33151, 33152, 33153, 33154, 33155, 33156, 33157, 33158, 33159, 33160, 33161, 33162, 33163, 33164, 33165, 33166, 33167, 33168, 33169, 33170, 33172, 33173, 33174, 33175, 33176, 33177, 33178, 33179, 33180, 33181, 33182, 33183, 33184, 33185, 33186, 33187, 33188, 33189, 33190, 33193, 33194, 33196, 33197, 33199, 33222, 33231, 33233, 33234, 33238, 33239, 33242, 33243, 33245, 33247, 33255, 33256, 33257, 33261, 33265, 33266, 33269, 33280, 33283, 33296, 33299, 34141

Naples-Marco Island, FL CBSA (34940)

The entire state is considered to be Severely Declining
Counties: Collier

Zip Codes: 34101, 34102, 34103, 34104, 34105, 34106, 34107, 34108, 34109, 34110, 34112, 34113, 34114, 34116, 34117, 34119, 34120, 34137, 34138, 34139, 34140, 34142, 34143, 34145, 34146

Ocala, FL CBSA (36100)

The entire state is considered to be Severely Declining
Counties: Marion

Zip Codes: 32111, 32113, 32133, 32134, 32179, 32182, 32183, 32192, 32195, 32617, 32634, 32663, 32664, 32681, 32686, 34420, 34421, 34430, 34431, 34432, 34470, 34471, 34472, 34473, 34474, 34475, 34476, 34477, 34478, 34479, 34480, 34481, 34482, 34483, 34488, 34489, 34491, 34492

Orlando-Kissimmee, FL CBSA (36740)

The entire state is considered to be Severely Declining
Counties: Lake, Orange, Osceola, Seminole

Zip Codes: 32102, 32158, 32159, 32701, 32702, 32703, 32704, 32707, 32708, 32709, 32710, 32712, 32714, 32715, 32716, 32718, 32719, 32726, 32727, 32730, 32732, 32733, 32735, 32736, 32745, 32746, 32747, 32750, 32751, 32752, 32756, 32757, 32762, 32765, 32766, 32767, 32768, 32771, 32772, 32773, 32776, 32777, 32778, 32779, 32784, 32789, 32790, 32791, 32792, 32793, 32794, 32795, 32798, 32799, 32801, 32802, 32803, 32804, 32805, 32806, 32807, 32808, 32809, 32810, 32811, 32812, 32814, 32816, 32817, 32818, 32819, 32820, 32821, 32822, 32824, 32825, 32826, 32827, 32828, 32829, 32830, 32831, 32832, 32833, 32834, 32835, 32836, 32837, 32839, 32853, 32854, 32855, 32856, 32857, 32858, 32859, 32860, 32861, 32862, 32867, 32868, 32869, 32872, 32877, 32878, 32885, 32886, 32887, 32891, 32896, 32897, 33848, 34705, 34711, 34712, 34713, 34714, 34715, 34729, 34731, 34734, 34736, 34737, 34739, 34740, 34741, 34742, 34743, 34744, 34745, 34746, 34747, 34748, 34749, 34753, 34755, 34756, 34758, 34760, 34761, 34762, 34769, 34770, 34771, 34772, 34773, 34777, 34778, 34786, 34787, 34788, 34789, 34797

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Palm Bay-Melbourne-Titusville, FL CBSA (37340)

The entire state is considered to be Severely Declining
Counties: Brevard

Zip Codes: 32754, 32775, 32780, 32781, 32782, 32783, 32796, 32815, 32899, 32901, 32902, 32903, 32904, 32905, 32906, 32907, 32908, 32909, 32910, 32911, 32912, 32919, 32920, 32922, 32923, 32924, 32925, 32926, 32927, 32931, 32932, 32934, 32935, 32936, 32937, 32940, 32941, 32949, 32950, 32951, 32952, 32953, 32954, 32955, 32956, 32959, 32976

Palm Coast, FL CBSA (37380)

The entire state is considered to be Severely Declining
Counties: Flagler

Zip Codes: 32110, 32135, 32136, 32137, 32142, 32143, 32164

Panama City-Lynn Haven, FL CBSA (37460)

The entire state is considered to be Severely Declining
Counties: Bay

Zip Codes: 32401, 32402, 32403, 32404, 32405, 32406, 32407, 32408, 32409, 32410, 32411, 32412, 32413, 32417, 32438, 32444, 32466

Pensacola-Ferry Pass-Brent, FL CBSA (37860)

The entire state is considered to be Severely Declining
Counties: Escambia, Santa Rosa

Zip Codes: 32501, 32502, 32503, 32504, 32505, 32506, 32507, 32508, 32509, 32511, 32512, 32513, 32514, 32516, 32520, 32521, 32522, 32523, 32524, 32526, 32530, 32533, 32534, 32535, 32559, 32560, 32561, 32562, 32563, 32565, 32566, 32568, 32570, 32571, 32572, 32577, 32583, 32590, 32591, 32592

Port St. Lucie, FL CBSA (38940)

The entire state is considered to be Severely Declining
Counties: Martin, Saint Lucie

Zip Codes: 33455, 33475, 34945, 34946, 34947, 34948, 34949, 34950, 34951, 34952, 34953, 34954, 34956, 34957, 34958, 34979, 34981, 34982, 34983, 34984, 34985, 34986, 34987, 34988, 34990, 34991, 34992, 34994, 34995, 34996, 34997

Punta Gorda, FL CBSA (39460)

The entire state is considered to be Severely Declining
Counties: Charlotte

Zip Codes: 33927, 33938, 33946, 33947, 33948, 33949, 33950, 33951, 33952, 33953, 33954, 33955, 33980, 33981, 33982, 33983, 34224

Sebastian-Vero Beach, FL CBSA (42680)

The entire state is considered to be Severely Declining
Counties: Indian River

Zip Codes: 32948, 32957, 32958, 32960, 32961, 32962, 32963, 32964, 32965, 32966, 32967, 32968, 32969, 32970, 32971, 32978

Tallahassee, FL CBSA (45220)

The entire state is considered to be Severely Declining
Counties: Gadsden, Jefferson, Leon, Wakulla

Zip Codes: 32301, 32302, 32303, 32304, 32305, 32306, 32307, 32308, 32309, 32310, 32311, 32312, 32313, 32314, 32315, 32316, 32317, 32318, 32324, 32326, 32327, 32330, 32332, 32333, 32336, 32337, 32343, 32344, 32345, 32346, 32351, 32352, 32353, 32355, 32358, 32361, 32362, 32395, 32399

Tampa-St. Petersburg-Clearwater, FL CBSA (45300)

The entire state is considered to be Severely Declining
Counties: Hernando, Hillsborough, Pasco, Pinellas

Zip Codes: 33503, 33508, 33509, 33510, 33511, 33523, 33524, 33525, 33526, 33527, 33530, 33534, 33537, 33539, 33540, 33541, 33542, 33543, 33544, 33545, 33547, 33548, 33549, 33550, 33556, 33558, 33559, 33563, 33564, 33565, 33566, 33567, 33568, 33569, 33570, 33571, 33572, 33573, 33574, 33575, 33576, 33578, 33579, 33583, 33584, 33586, 33587, 33592, 33593, 33594, 33595, 33596, 33598, 33601, 33602, 33603, 33604, 33605, 33606, 33607, 33608, 33609, 33610, 33611, 33612, 33613, 33614, 33615, 33616, 33617, 33618, 33619, 33620, 33621, 33622, 33623, 33624, 33625, 33626, 33629, 33630, 33631, 33633, 33634, 33635, 33637, 33646, 33647, 33650, 33655, 33660, 33661, 33662, 33663, 33664, 33672, 33673, 33674, 33675, 33677, 33679, 33680, 33681, 33682, 33684, 33685, 33686, 33687, 33688, 33689, 33690, 33694, 33701, 33702, 33703, 33704, 33705, 33706, 33707, 33708, 33709, 33710, 33711, 33712, 33713, 33714, 33715, 33716, 33729, 33730, 33731, 33732, 33733, 33734, 33736, 33737, 33738, 33740, 33741, 33742, 33743, 33744, 33747, 33755, 33756, 33757, 33758, 33759, 33760, 33761, 33762, 33763, 33764, 33765, 33766, 33767, 33769, 33770, 33771, 33772, 33773, 33774, 33775, 33776, 33777, 33778, 33779, 33780, 33781, 33782, 33784, 33785, 33786, 34601, 34602, 34603, 34604, 34605, 34606, 34607, 34608, 34609, 34610, 34611, 34613, 34614, 34636, 34637, 34638, 34639, 34652, 34653, 34654, 34655, 34656, 34660, 34661, 34667, 34668, 34669, 34673, 34674, 34677, 34679, 34680, 34681, 34682, 34683, 34684, 34685, 34688, 34689, 34690, 34691, 34692, 34695, 34697, 34698

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West Palm Beach-Boca Raton-Boynton Beach, FL CBSA (48424)

The entire state is considered to be Severely Declining
Counties: Palm Beach

Zip Codes: 33401, 33402, 33403, 33404, 33405, 33406, 33407, 33408, 33409, 33410, 33411, 33412, 33413, 33414, 33415, 33416, 33417, 33418, 33419, 33420, 33421, 33422, 33424, 33425, 33426, 33427, 33428, 33429, 33430, 33431, 33432, 33433, 33434, 33435, 33436, 33437, 33438, 33439, 33444, 33445, 33446, 33448, 33449, 33454, 33458, 33459, 33460, 33461, 33462, 33463, 33464, 33465, 33466, 33467, 33468, 33469, 33470, 33472, 33473, 33474, 33476, 33477, 33478, 33480, 33481, 33482, 33483, 33484, 33486, 33487, 33488, 33493, 33496, 33497, 33498, 33499

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

Zip Codes: 30707, 30725, 30726, 30728, 30736, 30738, 30739, 30741, 30742, 30750, 30752, 30756, 30757

Dalton, GA CBSA (19140)

This CBSA is considered to be a Standard Declining Market
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)

This CBSA is considered to be a Standard Declining Market
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)

This CBSA is considered to be a Standard Declining Market
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)

This CBSA is considered to be a Standard Declining Market

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)

This CBSA is considered to be a Severely Declining Market

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

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

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

This CBSA is considered to be a Moderately Declining Market

Counties: Lake

Zip Codes: 60002, 60010, 60011, 60015, 60020, 60030, 60031, 60035, 60037, 60040, 60041, 60042, 60044, 60045, 60046, 60047, 60048, 60049, 60060, 60061, 60064, 60069, 60073, 60075, 60079, 60083, 60084, 60085, 60086, 60087, 60088, 60089, 60092, 60096, 60099

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

Elkhart-Goshen, IN CBSA (21140)

This CBSA is considered to be a Moderately Declining Market

Counties: Elkhart

Zip Codes: 46507, 46514, 46515, 46516, 46517, 46526, 46527, 46528, 46540, 46543, 46550, 46553, 46573

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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

Kentucky

Elizabethtown, KY CBSA (21060)

This CBSA is considered to be a Standard Declining Market
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

Bangor, ME CBSA (12620)

This CBSA is considered to be a Moderately Declining Market
Counties: Penobscot

Zip Codes: 04401, 04402, 04410, 04411, 04412, 04417, 04418, 04419, 04422, 04427, 04428, 04429, 04430, 04434, 04435, 04444, 04448, 04449, 04450, 04451, 04453, 04455, 04456, 04457, 04459, 04460, 04461, 04462, 04468, 04469, 04473, 04474, 04475, 04487, 04488, 04489, 04493, 04495, 04765, 04777, 04928, 04930, 04932, 04933, 04939, 04953, 04969

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

Maryland

Baltimore-Towson, MD CBSA (12580)

This CBSA is considered to be a Standard Declining Market
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

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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)

This CBSA is considered to be a Standard Declining Market
Counties: Allegany

Zip Codes: 21501, 21502, 21503, 21504, 21505, 21521, 21524, 21528, 21529, 21530, 21532, 21539, 21540, 21542, 21543, 21545, 21555, 21556, 21557, 21560, 21562, 21766

Hagerstown-Martinsburg, MD-WV CBSA (25180)

This CBSA is considered to be a Standard Declining Market
Counties: Washington

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

Salisbury, MD CBSA (41540)

This CBSA is considered to be a Standard 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

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

This CBSA is considered to be a Standard Declining Market
Counties: Calvert, Charles, Prince Georges

Zip Codes: 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

Wilmington, DE-MD-NJ CBSA (48864)

This CBSA is considered to be a Standard Declining Market
Counties: Cecil

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

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

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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

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

This CBSA is considered to be a Standard Declining Market
Counties: Bristol

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

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

Ann Arbor, MI CBSA (11460)

The entire state is considered to be Severely Declining
Counties: Washtenaw

Zip Codes: 48103, 48104, 48105, 48106, 48107, 48108, 48109, 48113, 48115, 48118, 48130, 48158, 48175, 48176, 48189, 48190, 48191, 48197, 48198

Battle Creek, MI CBSA (12980)

The entire state is considered to be Severely Declining
Counties: Calhoun

Zip Codes: 49011, 49014, 49015, 49016, 49017, 49018, 49020, 49029, 49033, 49037, 49051, 49068, 49069, 49092, 49224, 49245

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Bay City, MI CBSA (13020)

The entire state is considered to be Severely Declining
Counties: Bay

Zip Codes: 48611, 48613, 48631, 48634, 48650, 48706, 48707, 48708, 48710, 48732, 48747

Detroit-Livonia-Dearborn, MI CBSA (19804)

The entire state is considered to be Severely Declining
Counties: Wayne

Zip Codes: 48101, 48111, 48112, 48120, 48121, 48122, 48123, 48124, 48125, 48126, 48127, 48128, 48134, 48135, 48136, 48138, 48141, 48146, 48150, 48151, 48152, 48153, 48154, 48164, 48167, 48168, 48170, 48173, 48174, 48180, 48183, 48184, 48185, 48186, 48187, 48188, 48192, 48193, 48195, 48201, 48202, 48203, 48204, 48205, 48206, 48207, 48208, 48209, 48210, 48211, 48212, 48213, 48214, 48215, 48216, 48217, 48218, 48219, 48221, 48222, 48223, 48224, 48225, 48226, 48227, 48228, 48229, 48230, 48231, 48232, 48233, 48234, 48235, 48236, 48238, 48239, 48240, 48242, 48243, 48244, 48255, 48260, 48264, 48265, 48266, 48267, 48268, 48269, 48272, 48275, 48277, 48278, 48279, 48288

Flint, MI CBSA (22420)

The entire state is considered to be Severely Declining
Counties: Genesee

Zip Codes: 48411, 48420, 48423, 48430, 48433, 48436, 48437, 48438, 48439, 48449, 48451, 48457, 48458, 48463, 48473, 48480, 48501, 48502, 48503, 48504, 48505, 48506, 48507, 48509, 48519, 48529, 48531, 48532, 48550, 48551, 48552, 48553, 48554, 48555, 48556, 48557

Grand Rapids-Wyoming, MI CBSA (24340)

The entire state is considered to be Severely Declining
Counties: Barry, Ionia, Kent, Newaygo

Zip Codes: 48809, 48815, 48845, 48846, 48849, 48851, 48860, 48865, 48870, 48873, 48875, 48881, 48887, 48897, 49035, 49046, 49050, 49058, 49060, 49073, 49301, 49302, 49306, 49309, 49312, 49315, 49316, 49317, 49319, 49321, 49325, 49326, 49327, 49330, 49331, 49333, 49337, 49341, 49343, 49345, 49349, 49351, 49355, 49356, 49357, 49412, 49413, 49418, 49468, 49501, 49502, 49503, 49504, 49505, 49506, 49507, 49508, 49509, 49510, 49512, 49514, 49515, 49516, 49518, 49519, 49523, 49525, 49528, 49530, 49534, 49544, 49546, 49548, 49550, 49555, 49560, 49588, 49599

Holland-Grand Haven, MI CBSA (26100)

The entire state is considered to be Severely Declining
Counties: Ottawa

Zip Codes: 49401, 49403, 49404, 49409, 49417, 49422, 49423, 49424, 49426, 49427, 49428, 49429, 49430, 49434, 49435, 49448, 49456, 49460, 49464

Jackson, MI CBSA (27100)

The entire state is considered to be Severely Declining
Counties: Jackson

Zip Codes: 49201, 49202, 49203, 49204, 49230, 49234, 49237, 49240, 49241, 49246, 49254, 49259, 49261, 49263, 49269, 49272, 49277, 49283, 49284

Kalamazoo-Portage, MI CBSA (28020)

The entire state is considered to be Severely Declining
Counties: Kalamazoo, Van Buren

Zip Codes: 49001, 49002, 49003, 49004, 49005, 49006, 49007, 49008, 49009, 49012, 49013, 49019, 49024, 49026, 49027, 49034, 49041, 49043, 49045, 49048, 49052, 49053, 49055, 49056, 49057, 49062, 49063, 49064, 49065, 49071, 49074, 49077, 49079, 49081, 49083, 49087, 49088, 49090, 49097

Lansing-East Lansing, MI CBSA (29620)

The entire state is considered to be Severely Declining
Counties: Clinton, Eaton, Ingham

Zip Codes: 48805, 48808, 48813, 48819, 48820, 48821, 48822, 48823, 48824, 48825, 48826, 48827, 48831, 48833, 48835, 48837, 48840, 48842, 48853, 48854, 48861, 48864, 48866, 48876, 48879, 48890, 48892, 48894, 48895, 48901, 48906, 48908, 48909, 48910, 48911, 48912, 48913, 48915, 48916, 48917, 48918, 48919, 48921, 48922, 48924, 48929, 48930, 48933, 48937, 48950, 48951, 48956, 48980, 49021, 49076, 49096, 49251, 49264, 49285

Monroe, MI CBSA (33780)

The entire state is considered to be Severely Declining
Counties: Monroe

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Zip Codes: 48110, 48117, 48131, 48133, 48140, 48144, 48145, 48157, 48159, 48160, 48161, 48162, 48166, 48177, 48179, 48182, 49267, 49270

Muskegon-Norton Shores, MI CBSA (34740)

**The entire state is considered to be Severely Declining
Counties:** Muskegon

Zip Codes: 49303, 49318, 49415, 49425, 49437, 49440, 49441, 49442, 49443, 49444, 49445, 49451, 49457, 49461, 49463

Niles-Benton Harbor, MI CBSA (35660)

**The entire state is considered to be Severely Declining
Counties:** Berrien

Zip Codes: 49022, 49023, 49038, 49039, 49084, 49085, 49098, 49101, 49102, 49103, 49104, 49106, 49107, 49111, 49113, 49115, 49116, 49117, 49119, 49120, 49121, 49125, 49126, 49127, 49128, 49129

Saginaw-Saginaw Township North, MI CBSA (40980)

**The entire state is considered to be Severely Declining
Counties:** Saginaw

Zip Codes: 48415, 48417, 48601, 48602, 48603, 48604, 48605, 48606, 48607, 48608, 48609, 48614, 48616, 48623, 48626, 48637, 48638, 48649, 48655, 48663, 48722, 48724, 48734, 48787

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

**The entire state is considered to be Severely Declining
Counties:** Cass

Zip Codes: 49031, 49047, 49061, 49067, 49095, 49112, 49130

Warren-Troy-Farmington Hills, MI CBSA (47644)

**The entire state is considered to be Severely Declining
Counties:** Lapeer, Livingston, Macomb, Oakland, Saint Clair

Zip Codes: 48001, 48002, 48003, 48004, 48005, 48006, 48007, 48009, 48012, 48014, 48015, 48017, 48021, 48022, 48023, 48025, 48026, 48027, 48028, 48030, 48032, 48033, 48034, 48035, 48036, 48037, 48038, 48039, 48040, 48041, 48042, 48043, 48044, 48045, 48046, 48047, 48048, 48049, 48050, 48051, 48054, 48059, 48060, 48061, 48062, 48063, 48064, 48065, 48066, 48067, 48068, 48069, 48070, 48071, 48072, 48073, 48074, 48075, 48076, 48079, 48080, 48081, 48082, 48083, 48084, 48085, 48086, 48088, 48089, 48090, 48091, 48092, 48093, 48094, 48095, 48096, 48097, 48098, 48099, 48114, 48116, 48137, 48139, 48143, 48165, 48169, 48178, 48220, 48237, 48301, 48302, 48303, 48304, 48306, 48307, 48308, 48309, 48310, 48311, 48312, 48313, 48314, 48315, 48316, 48317, 48318, 48320, 48321, 48322, 48323, 48324, 48325, 48326, 48327, 48328, 48329, 48330, 48331, 48332, 48333, 48334, 48335, 48336, 48340, 48341, 48342, 48343, 48346, 48347, 48348, 48350, 48353, 48356, 48357, 48359, 48360, 48361, 48362, 48363, 48366, 48367, 48370, 48371, 48374, 48375, 48376, 48377, 48380, 48381, 48382, 48383, 48386, 48387, 48390, 48391, 48393, 48397, 48412, 48421, 48428, 48440, 48442, 48444, 48446, 48455, 48461, 48462, 48464, 48727, 48760, 48816, 48836, 48843, 48844, 48855, 48863

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

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

Mississippi

Gulfport-Biloxi, MS CBSA (25060)

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



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Pascagoula, MS CBSA (37700)

This CBSA is considered to be a Standard Declining Market
Counties: George, Jackson

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

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

Carson City, NV CBSA (16180)

The entire state is considered to be Severely Declining
Counties: Carson City

Zip Codes: 89701, 89702, 89703, 89706, 89711, 89712, 89713, 89714, 89721

Las Vegas-Paradise, NV CBSA (29820)

The entire state is considered to be Severely Declining
Counties: Clark

Zip Codes: 88901, 88905, 89002, 89004, 89005, 89006, 89007, 89009, 89011, 89012, 89014, 89015, 89016, 89018, 89019, 89021, 89024, 89025, 89026, 89027, 89028, 89029, 89030, 89031, 89032, 89033, 89034, 89036, 89037, 89039, 89040, 89044, 89046, 89052, 89053, 89054, 89067, 89070, 89074, 89077, 89081, 89084, 89085, 89086, 89087, 89101, 89102, 89103, 89104, 89105, 89106, 89107, 89108, 89109, 89110, 89111, 89112, 89113, 89114, 89115, 89116, 89117, 89118, 89119, 89120, 89121, 89122, 89123, 89124, 89125, 89126, 89127, 89128, 89129, 89130, 89131, 89132, 89133, 89134, 89135, 89136, 89137, 89138, 89139, 89140, 89141, 89142, 89143, 89144, 89145, 89146, 89147, 89148, 89149, 89150, 89151, 89152, 89153, 89154, 89155, 89156, 89157, 89159, 89160, 89161, 89162, 89163, 89164, 89165, 89166, 89169, 89170, 89173, 89177, 89178, 89179, 89180, 89183, 89185, 89191, 89193, 89195, 89199

Reno-Sparks, NV CBSA (39900)

The entire state is considered to be Severely Declining
Counties: Storey, Washoe

Zip Codes: 89402, 89405, 89412, 89424, 89431, 89432, 89433, 89434, 89435, 89436, 89439, 89440, 89441, 89442, 89450, 89451, 89452, 89501, 89502, 89503, 89504, 89505, 89506, 89507, 89508, 89509, 89510, 89511, 89512, 89513, 89515, 89519, 89520, 89521, 89523, 89533, 89555, 89557, 89570, 89595, 89599, 89704

New Hampshire

Manchester-Nashua, NH CBSA (31700)

This CBSA is considered to be a Standard Declining Market
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)

This CBSA is considered to be a Moderately Declining Market
Counties: Warren

Zip Codes: 07820, 07823, 07825, 07829, 07831, 07832, 07833, 07838, 07840, 07844, 07846, 07863, 07865, 07880, 07882, 08808, 08865, 08886

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

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Camden, NJ CBSA (15804)

This CBSA is considered to be a Standard 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)

This CBSA is considered to be a Standard Declining Market
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

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

This CBSA is considered to be a Standard Declining Market
Counties: Bergen, Hudson, Passaic

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

Newark-Union, NJ-PA CBSA (35084)

This CBSA is considered to be a Standard Declining Market
Counties: Essex, Hunterdon, Morris, Sussex, Union

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, 07115, 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, 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

Ocean City, NJ CBSA (36140)

This CBSA is considered to be a Standard Declining Market
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

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Vineland-Millville-Bridgeton, NJ CBSA (47220)

This CBSA is considered to be a Standard Declining Market
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)

This CBSA is considered to be a Standard Declining Market
Counties: Salem

Zip Codes: 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

New York

Kingston, NY CBSA (28740)

This CBSA is considered to be a Standard Declining Market
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)

This CBSA is considered to be a Standard Declining Market
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

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

This CBSA is considered to be a Standard Declining Market

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

Zip Codes: 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, 10186, 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

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

North Carolina

Asheville, NC CBSA (11700)

This CBSA is considered to be a Standard Declining Market

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

Burlington, NC CBSA (15500)

This CBSA is considered to be a Moderately Declining Market

Counties: Alamance

Zip Codes: 27201, 27202, 27215, 27216, 27217, 27244, 27253, 27258, 27302, 27340, 27349, 27359

Jacksonville, NC CBSA (27340)

This CBSA is considered to be a Moderately Declining Market

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)

This CBSA is considered to be a Standard Declining Market

Counties: Currituck

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

Wilmington, NC CBSA (48900)

This CBSA is considered to be a Standard Declining Market

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



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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, 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)

This CBSA is considered to be a Standard Declining Market

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, 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)

This CBSA is considered to be a Standard Declining Market

Counties: Richland

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

Sandusky, OH CBSA (41780)

This CBSA is considered to be a Standard Declining Market

Counties: Erie

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

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

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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

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

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)

This CBSA is considered to be a Standard Declining Market
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
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

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

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

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Pennsylvania

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

This CBSA is considered to be a Moderately Declining Market

Counties: Carbon, Lehigh, Northampton

Zip Codes: 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

Newark-Union, NJ-PA CBSA (35084)

This CBSA is considered to be a Standard Declining Market

Counties: Pike

Zip Codes: 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)

This CBSA is considered to be a Moderately Declining Market

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: Mercer

Zip Codes: 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)

This CBSA is considered to be a Standard Declining Market

Counties: Bristol, Kent, Newport, Providence, Washington

Zip Codes: 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

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)

This CBSA is considered to be a Standard Declining Market

Counties: Sumter

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



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Tennessee

Chattanooga, TN-GA CBSA (16860)

This CBSA is considered to be a Moderately Declining Market

Counties: Hamilton, Marion, Sequatchie

Zip Codes: 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

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

Odessa, TX CBSA (36220)

This CBSA is considered to be a Standard Declining Market

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)

This CBSA is considered to be a Standard Declining Market

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)

This CBSA is considered to be a Standard Declining Market

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

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Vermont

Burlington-South Burlington, VT CBSA (15540)

This CBSA is considered to be a Moderately Declining Market

Counties: Chittenden, Franklin, Grand Isle

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

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)

This CBSA is considered to be a Moderately Declining Market

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

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)

This CBSA is considered to be a Standard Declining Market

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

Zip Codes: 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

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

This CBSA is considered to be a Standard Declining Market

Counties: Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City

Zip Codes: 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

Winchester, VA-WV CBSA (49020)

This CBSA is considered to be a Standard Declining Market

Counties: Frederick, Winchester City

Zip Codes: 22601, 22602, 22603, 22604, 22622, 22624, 22625, 22637, 22645, 22654, 22655, 22656

Washington

Bellingham, WA CBSA (13380)

This CBSA is considered to be a Moderately Declining Market

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: Clark, Skamania

Zip Codes: 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

United Guaranty's Declining Markets
Effective Oct 27, 2009

Seattle-Bellevue-Everett, WA CBSA (42644)

This CBSA is considered to be a Standard Declining Market
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

West Virginia

Cumberland, MD-WV CBSA (19060)

This CBSA is considered to be a Standard Declining Market
Counties: Mineral

Zip Codes: 26710, 26717, 26719, 26726, 26743, 26750, 26753, 26767

Hagerstown-Martinsburg, MD-WV CBSA (25180)

This CBSA is considered to be a Standard Declining Market
Counties: Berkeley, Morgan

Zip Codes: 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)

This CBSA is considered to be a Standard Declining Market
Counties: Jefferson

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

Winchester, VA-WV CBSA (49020)

This CBSA is considered to be a Standard Declining Market
Counties: Hampshire

Zip Codes: 25431, 25437, 25444, 26704, 26711, 26714, 26722, 26755, 26757, 26761, 26763, 26808, 26817, 26823, 26852, 26865

United Guaranty's Declining Markets
Effective Oct 27, 2009

Wisconsin

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

This CBSA is considered to be a Moderately Declining Market

Counties: Kenosha

Zip Codes: 53101, 53102, 53104, 53109, 53140, 53141, 53142, 53143, 53144, 53152, 53158, 53159, 53168, 53170, 53171, 53179, 53181, 53192, 53194, 53199

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

This CBSA is considered to be a Moderately Declining Market

Counties: Pierce, Saint Croix

Zip Codes: 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