

Declining Markets

This list becomes a part of your Policy. Please print it and keep it with your Policy. It is subject to periodic revision and replacement.

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Published Date: March 26, 2010

Effective Date: May 1, 2010

State	Core Based Statistical Area (CBSA) or Division	Type
AZ	Lake Havasu City-Kingman	CBSA
AZ	Phoenix-Mesa-Glendale	CBSA
AZ	Prescott	CBSA
AZ	Tucson	CBSA
AZ	Yuma	CBSA
AZ-UT	Flagstaff	CBSA
CA	Bakersfield-Delano	CBSA
CA	Chico	CBSA
CA	El Centro	CBSA
CA	Fresno	CBSA
CA	Hanford-Corcoran	CBSA
CA	Los Angeles-Long Beach-Glendale	Division
CA	Madera-Chowchilla	CBSA
CA	Merced	CBSA
CA	Modesto	CBSA
CA	Napa	CBSA
CA	Oakland-Fremont-Hayward	Division
CA	Oxnard-Thousand Oaks-Ventura	CBSA
CA	Redding	CBSA
CA	Riverside-San Bernardino-Ontario	CBSA
CA	Sacramento-Arden-Arcade-Roseville	CBSA
CA	Salinas	CBSA
CA	San Diego-Carlsbad-San Marcos	CBSA
CA	San Francisco-San Mateo-Redwood City	Division
CA	San Jose-Sunnyvale-Santa Clara	CBSA
CA	San Luis Obispo-Paso Robles	CBSA
CA	Santa Ana-Anaheim-Irvine	Division
CA	Santa Barbara-Santa Maria-Goleta	CBSA
CA	Santa Cruz-Watsonville	CBSA
CA	Santa Rosa-Petaluma	CBSA
CA	Stockton	CBSA
CA	Vallejo-Fairfield	CBSA
CA	Visalia-Porterville	CBSA
CA	Yuba City	CBSA
CO	Grand Junction	CBSA
CT	Bridgeport-Stamford-Norwalk	CBSA
CT	New Haven-Milford	CBSA
DC-VA-MD-WV	Washington-Arlington-Alexandria	Division
DE-MD-NJ	Wilmington	Division
FL	Cape Coral-Fort Myers	CBSA

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FL	Crestview-Fort Walton Beach-Destin	CBSA
FL	Deltona-Daytona Beach-Ormond Beach	CBSA
FL	Ft. Lauderdale-Pompano Bch.-Deerfield Bch.	Division
FL	Gainesville	CBSA
FL	Jacksonville	CBSA
FL	Lakeland-Winter Haven	CBSA
FL	Miami-Miami Beach-Kendall	Division
FL	Naples-Marco Island	CBSA
FL	North Port-Bradenton-Sarasota	CBSA
FL	Ocala	CBSA
FL	Orlando-Kissimmee-Sanford	CBSA
FL	Palm Bay-Melbourne-Titusville	CBSA
FL	Palm Coast	CBSA
FL	Panama City-Lynn Haven-Panama City Beach	CBSA
FL	Pensacola-Ferry Pass-Brent	CBSA
FL	Port St. Lucie	CBSA
FL	Punta Gorda	CBSA
FL	Sebastian-Vero Beach	CBSA
FL	Tallahassee	CBSA
FL	Tampa-St. Petersburg-Clearwater	CBSA
FL	West Palm Beach-Boca Raton-Boynton Beach	Division
GA	Atlanta-Sandy Springs-Marietta	CBSA
GA	Dalton	CBSA
GA	Gainesville	CBSA
GA	Macon	CBSA
GA	Savannah	CBSA
GA-SC	Augusta-Richmond County	CBSA
HI	Honolulu	CBSA
ID	Boise City-Nampa	CBSA
ID	Coeur d'Alene	CBSA
ID	Pocatello	CBSA
IL	Champaign-Urbana	CBSA
IL	Chicago-Joliet-Naperville	Division
IL	Rockford	CBSA
IL-WI	Lake County-Kenosha County	Division
IN	Elkhart-Goshen	CBSA
IN	Fort Wayne	CBSA
IN	Gary	Division
IN-MI	South Bend-Mishawaka	CBSA
KS	Wichita	CBSA



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MA	Barnstable Town	CBSA
MA	Boston-Quincy	Division
MA	Peabody	Division
MA	Springfield	CBSA
MD	Baltimore-Towson	CBSA
MD	Bethesda-Rockville-Frederick	Division
MD	Salisbury	CBSA
MD-WV	Hagerstown-Martinsburg	CBSA
ME	Portland-South Portland-Biddeford	CBSA
MI	Ann Arbor	CBSA
MI	Battle Creek	CBSA
MI	Bay City	CBSA
MI	Detroit-Livonia-Dearborn	Division
MI	Flint	CBSA
MI	Grand Rapids-Wyoming	CBSA
MI	Holland-Grand Haven	CBSA
MI	Jackson	CBSA
MI	Kalamazoo-Portage	CBSA
MI	Lansing-East Lansing	CBSA
MI	Monroe	CBSA
MI	Muskegon-North Shores	CBSA
MI	Niles-Benton Harbor	CBSA
MI	Saginaw-Saginaw Township North	CBSA
MI	Warren-Troy-Farmington Hills	Division
MN-WI	Duluth	CBSA
MN-WI	Minneapolis-St. Paul-Bloomington	CBSA
NC	Asheville	CBSA
NC	Rocky Mount	CBSA
NC	Wilmington	CBSA
NH	Manchester-Nashua	CBSA
NH	Rockingham County-Strafford County	Division
NJ	Atlantic City-Hammonton	CBSA
NJ	Camden	Division
NJ	Edison-New Brunswick	Division
NJ	Ocean City	CBSA
NJ	Trenton-Ewing	CBSA
NJ	Vineland-Millville-Bridgeton	CBSA
NJ-PA	Newark-Union	Division
NM	Albuquerque	CBSA
NM	Santa Fe	CBSA



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NV	Carson City	CBSA
NV	Las Vegas-Paradise	CBSA
NV	Reno-Sparks	CBSA
NY	Kingston	CBSA
NY	Nassau-Suffolk	Division
NY	Poughkeepsie-Newburgh-Middletown	CBSA
NY-NJ	New York-White Plains-Wayne	Division
OH	Akron	CBSA
OH	Canton-Massillon	CBSA
OH	Cleveland-Elyria-Mentor	CBSA
OH	Dayton	CBSA
OH	Toledo	CBSA
OH-PA	Youngstown-Warren-Boardman	CBSA
OR	Bend	CBSA
OR	Corvallis	CBSA
OR	Eugene-Springfield	CBSA
OR	Medford	CBSA
OR	Salem	CBSA
OR-WA	Portland-Vancouver-Hillsboro	CBSA
PA	Reading	CBSA
PA	York-Hanover	CBSA
PA-NJ	Allentown-Bethlehem-Easton	CBSA
RI-MA	Providence-New Bedford-Fall River	CBSA
SC	Charleston-North Charleston-Summerville	CBSA
SC	Myrtle Beach-North Myrtle Beach-Conway	CBSA
SC	Spartanburg	CBSA
TN	Cleveland	CBSA
TN-MS-AR	Memphis	CBSA
UT	Ogden-Clearfield	CBSA
UT	Provo-Orem	CBSA
UT	Salt Lake City	CBSA
UT	St. George	CBSA
VA	Danville	CBSA
VA	Richmond	CBSA
VA-NC	Virginia Beach-Norfolk-Newport News	CBSA
WA	Bellingham	CBSA
WA	Bremerton-Silverdale	CBSA
WA	Longview	CBSA
WA	Mount Vernon-Anacortes	CBSA
WA	Olympia	CBSA



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WA	Seattle-Bellevue-Everett	Division
WA	Spokane	CBSA
WA	Tacoma	Division
WA	Wenatchee-East Wenatchee	CBSA
WI	Eau Claire	CBSA
WI	Racine	CBSA

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