

**ADVERSE MARKET COUNTY LIST
CHAPTER 8**

County Name	Soft	Declining
ARIZONA		
Apache	✓	
Cochise	✓	
Coconino		✓
Gila	✓	
Graham		✓
Greenlee		✓
La Paz	✓	
Maricopa		✓
Mohave		✓
Pima		✓
Pinal		✓
Santa Cruz		✓
Yavapai		✓
Yuma		✓
CALIFORNIA		
Alameda		✓
Alpine		✓
Amador		✓
Butte		✓
Calaveras		✓
Colusa		✓
Contra Costa		✓
Del Norte		✓
El Dorado		✓
Fresno		✓
Glenn		✓
Humboldt	✓	
Imperial		✓
Inyo		✓
Kern		✓
Kings		✓
Lake		✓
Lassen	✓	
Los Angeles		✓
Madera		✓
Marin		✓
Mariposa		✓
Mendocino		✓
Merced		✓
Modoc		✓
Mono		✓
Monterey		✓
Napa		✓
Nevada		✓
Orange		✓
Placer		✓

County Name	Soft	Declining
CALIFORNIA		
Plumas		✓
Riverside		✓
Sacramento		✓
San Benito		✓
San Bernardino		✓
San Diego		✓
San Francisco		✓
San Joaquin		✓
San Luis Obispo		✓
San Mateo		✓
Santa Barbara		✓
Santa Clara		✓
Santa Cruz		✓
Shasta		✓
Sierra		✓
Siskiyou		✓
Solano		✓
Sonoma		✓
Stanislaus		✓
Sutter		✓
Tehama		✓
Trinity		✓
Tulare		✓
Tuolumne	✓	
Ventura		✓
Yolo		✓
Yuba		✓
COLORADO		
Adams		✓
Arapahoe		✓
Broomfield		✓
Clear Creek		✓
Denver		✓
Douglas		✓
El Paso		✓
Elbert		✓
Gilpin		✓
Jefferson		✓
Mesa		✓
Park		✓
Pueblo		✓
Teller		✓
Weld	✓	

County Name	Soft	Declining
CONNECTICUT		
Fairfield		✓
Hartford		✓
Litchfield	✓	
Middlesex		✓
New Haven	✓	
New London		✓
Tolland		✓
Windham		✓
County Name	Soft	Declining
FLORIDA (all activity ineligible effective 4/1/09)		
Alachua		✓
Baker		✓
Bay		✓
Bradford		✓
Brevard		✓
Broward		✓
Calhoun		✓
Charlotte		✓
Citrus		✓
Clay		✓
Collier		✓
Columbia		✓
DeSoto		✓
Dixie		✓
Duval		✓
Escambia		✓
Flagler		✓
Franklin		✓
Gadsden		✓
Gilchrist		✓
Glades		✓
Gulf		✓
Hamilton		✓
Hardy		✓
Hendry		✓
Hernando		✓
Highlands		✓
Hillsborough		✓
Holmes		✓
Indian River		✓
Jackson		✓
Jefferson		✓
Lafayette		✓
Lake		✓
Lee		✓
Leon		✓
Levy		✓
Liberty		✓
Madison		✓
Manatee		✓
Marion		✓
Martin		✓
Miami-Dade		✓

County Name	Soft	Declining
FLORIDA (all activity ineligible effective 4/1/09)		
Monroe		✓
Nassau		✓
Okaloosa		✓
Okeechobee	✓	
Orange		✓
Osceola		✓
Palm Beach		✓
Pasco		✓
Pinellas		✓
Polk		✓
Putnam	✓	
Santa Rosa		✓
Sarasota		✓
Seminole		✓
St. Johns		✓
St. Lucie		✓
Sumter		✓
Suwanee		✓
Taylor		✓
Union		✓
Volusia		✓
Wakulla		✓
Walton		✓
Washington		✓
GEORGIA		
Appling	✓	
Atkinson	✓	
Bacon	✓	
Baldwin	✓	
Banks	✓	
Barrow	✓	
Bartow	✓	
Beckley	✓	
Ben Hill	✓	
Berrien	✓	
Bibb	✓	
Brently	✓	
Bryan		✓
Bulloch	✓	
Burke	✓	
Butts	✓	
Calhoun	✓	
Camden	✓	
Candler	✓	
Carroll	✓	
Catoosa	✓	
Charlton	✓	
Chatham		✓
Chattooga	✓	
Cherokee	✓	
Clay	✓	
Clayton	✓	
Clinch	✓	

County Name	Soft	Declining
GEORGIA		
Cobb	✓	
Coffee	✓	
Colquitt	✓	
Columbia	✓	
Cook	✓	
Coweta	✓	
Crawford	✓	
Crisp	✓	
Dade	✓	
Dawson	✓	
Decatur	✓	
DeKalb	✓	
Dodge	✓	
Dooley	✓	
Douglas	✓	
Early	✓	
Effingham		✓
Elbert	✓	
Emanuel	✓	
Evans	✓	
Fannin	✓	
Fayette	✓	
Forsyth	✓	
Franklin	✓	
Fulton	✓	
Gilmer	✓	
Glascocock	✓	
Glynn	✓	
Gordon	✓	
Grady	✓	
Greene	✓	
Gwinnett	✓	
Habersham	✓	
Hall	✓	
Hancock	✓	
Haralson	✓	
Hart	✓	
Heard	✓	
Henry	✓	
Houston	✓	
Irwin	✓	
Jackson	✓	
Jasper	✓	
Jeff Davis	✓	
Jenkins	✓	
Johnson	✓	
Jones	✓	
Lamar	✓	
Laurens	✓	
Liberty	✓	
Lincoln	✓	
Lumpkin	✓	
Macon	✓	
Mcduffie	✓	

County Name	Soft	Declining
GEORGIA		
McIntosh	✓	
Meriwether	✓	
Miller	✓	
Mitchell	✓	
Monroe	✓	
Montgomery	✓	
Morgan	✓	
Murray		✓
Newton	✓	
Paulding	✓	
Peach	✓	
Pickens	✓	
Pierce	✓	
Pike	✓	
Polk	✓	
Pulaski	✓	
Putnam	✓	
Rabun	✓	
Randolph	✓	
Richmond	✓	
Rockdale	✓	
Schley	✓	
Screven	✓	
Seminole	✓	
Spalding	✓	
Stephens	✓	
Stewart	✓	
Sumter	✓	
Talbot	✓	
Tallaferro	✓	
Tattnall	✓	
Taylor	✓	
Telfair	✓	
Thomas	✓	
Tift	✓	
Toombs	✓	
Towns	✓	
Treuten	✓	
Troup	✓	
Turner	✓	
Twiggs	✓	
Union	✓	
Upson	✓	
Walker	✓	
Walton	✓	
Ware	✓	
Warren	✓	
Washington	✓	
Wayne	✓	
Webster	✓	
Wheeler	✓	
White	✓	
Whitfield		✓
Wilcox	✓	

County Name	Soft	Declining
GEORGIA		
Wilkes	✓	
Wilkinson	✓	
HAWAII		
Hawaii		✓
Honolulu		✓
Kalawao	✓	
Maui	✓	
IDAHO		
Ada		✓
Bannock	✓	
Boise		✓
Bonneville	✓	
Canyon		✓
Franklin	✓	
Gem		✓
Jefferson	✓	
Kootenai		✓
Nez Perce	✓	
Owyhee		✓
INDIANA		
Allen	✓	
Benton	✓	
Boone	✓	
Brown	✓	
Carroll	✓	
Clark	✓	
Clay	✓	
Dearborn		✓
Elkhart	✓	
Floyd	✓	
Franklin		✓
Hamilton	✓	
Hancock	✓	
Harrison	✓	
Hendricks	✓	
Howard	✓	
Jasper	✓	
Johnson	✓	
Lake	✓	
Madison	✓	
Marion	✓	
Morgan	✓	
Newton	✓	
Ohio		✓
Porter	✓	
Putnam	✓	
Shelby	✓	
Sullivan	✓	
Tippecanoe	✓	
Tipton	✓	
Vermillion	✓	
Vigo	✓	
Washington	✓	

County Name	Soft	Declining
INDIANA		
Wells	✓	
Whitley	✓	
MARYLAND		
Allegany	✓	
Anne Arundel		✓
Baltimore		✓
Calvert		✓
Caroline	✓	
Carroll		✓
Cecil	✓	
Charles		✓
Dorchester		✓
Frederick		✓
Garrett	✓	
Harford		✓
Howard		✓
Kent	✓	
Montgomery		✓
Prince George's		✓
Queen Anne's		✓
Somerset	✓	
St. Mary's	✓	
Talbot	✓	
Washington		✓
Wicomico	✓	
Worchester	✓	
MICHIGAN		
Alcona	✓	
Alger	✓	
Allegan	✓	
Alpena	✓	
Antrim	✓	
Arenac	✓	
Baraga	✓	
Barry		✓
Bay		✓
Benzie	✓	
Berrien		✓
Branch	✓	
Calhoun		✓
Charlevoix	✓	
Cheboygan	✓	
Chippewa	✓	
Clare	✓	
Clinton		✓
Crawford	✓	
Delta	✓	
Dickinson	✓	
Eaton		✓
Emmet	✓	
Genesee		✓
Gladwin	✓	
Goebic	✓	

County Name	Soft	Declining
MICHIGAN		
Grand Traverse	✓	
Gratiot	✓	
Hillsdale	✓	
Houghton	✓	
Huron	✓	
Ingham		✓
Ionia		✓
Iosca	✓	
Iron	✓	
Isabella	✓	
Jackson		✓
Kalamazoo		✓
Kalkaska	✓	
Kent		✓
Keweenaw	✓	
Lake	✓	
Lapeer		✓
Leelanau	✓	
Lenawee	✓	
Livingston		✓
Luce	✓	
Mackinac	✓	
Macomb		✓
Manistee	✓	
Marquette	✓	
Mason	✓	
Mecosta	✓	
Menominee	✓	
Midland	✓	
Missaukee	✓	
Monroe		✓
Montcalm	✓	
Montmorency	✓	
Muskegon		✓
Newaygo		✓
Oakland		✓
Oceana	✓	
Ogemaw	✓	
Ontonagon	✓	
Osceola	✓	
Oscoda	✓	
Otsego	✓	
Ottawa		✓
Presque Isle	✓	
Roscommon	✓	
Saginaw		✓
Sanilac	✓	
Schoolcraft	✓	
Shiawassee	✓	
St. Clair		✓
St. Joseph	✓	
Tuscola	✓	
Van Buren		✓

County Name	Soft	Declining
MICHIGAN		
Washtenaw		✓
Wayne		✓
Wexford	✓	
MISSOURI		
Bates	✓	
Boone	✓	
Caldwell	✓	
Cass	✓	
Clay	✓	
Clinton	✓	
Crawford		✓
Franklin		✓
Howard	✓	
Jackson	✓	
Jefferson		✓
Lafayette	✓	
Lincoln		✓
McDonald	✓	
Platte	✓	
Ray	✓	
St. Charles		✓
St. Louis		✓
St. Louis City		✓
Warren		✓
Washington		✓
NEVADA		
Carson City		✓
Churchill		✓
Clark		✓
Douglas		✓
Elko		✓
Esmeralda		✓
Eureka		✓
Humboldt		✓
Lander		✓
Lincoln		✓
Lyon		✓
Mineral		✓
Nye		✓
Pershing		✓
Storey		✓
Washoe		✓
White Plains		✓
NEW MEXICO		
Bernalillo	✓	
Dona Ana	✓	
San Juan	✓	
Sandoval	✓	
Santa Fe	✓	
Torrance	✓	
Valencia	✓	

County Name	Soft	Declining
OKLAHOMA		
Canadian	✓	
Cleveland	✓	
Comanche	✓	
Creek	✓	
Grady	✓	
Lincoln	✓	
Logan	✓	
Mcclain	✓	
Muskogee		✓
Oklahoma	✓	
Okmulgee	✓	
Osage	✓	
Pawnee	✓	
Rogers	✓	
Tulsa	✓	
Wagoner	✓	
OREGON		
Baker	✓	
Benton	✓	
Clackamas		✓
Clatsop	✓	
Columbia		✓
Coos	✓	
Crook	✓	
Curry	✓	
Deschutes		✓
Douglas	✓	
Gilliam	✓	
Grant	✓	
Harney	✓	
Hood River	✓	
Jackson		✓
Jefferson	✓	
Josephine	✓	
Klamath	✓	
Lake	✓	
Lane		✓
Lincoln	✓	
Linn	✓	
Marion		✓
Morrow	✓	
Multnomah		✓
Polk		✓
Sherman	✓	
Tillamook	✓	
Umatilla	✓	
Union	✓	
Wallowa	✓	
Wasco	✓	
Washington		✓
Wheeler	✓	
Yamhill		✓

County Name	Soft	Declining
TEXAS		
Bastrop	✓	
Caldwell	✓	
Callahan	✓	
Cameron	✓	
Crosby	✓	
Ector	✓	
El Paso	✓	
Grayson	✓	
Hays	✓	
Hidalgo	✓	
Jones	✓	
Lubbock	✓	
Taylor	✓	
Travis	✓	
Williamson	✓	
UTAH		
Cache		✓
Juab		✓
Salt Lake		✓
Summit		✓
Tooele		✓
Utah		✓
Washington		✓
Weber	✓	
VIRGINIA		
Accomack	✓	
Albemarle	✓	
Alexandria		✓
Allegheny	✓	
Amelia	✓	
Arlington		✓
Augusta	✓	
Bath	✓	
Bland	✓	
Brunswick	✓	
Buchanan	✓	
Buckingham	✓	
Buena Vista	✓	
Caroline	✓	
Carroll	✓	
Charles	✓	
Charlotte	✓	
Charlottesville	✓	
Chesapeake		✓
Chesterfield	✓	
Clarke		✓
Colonial Heights	✓	
Covington	✓	
Culpepper		✓
Cumberland	✓	
Danville City	✓	
Dickenson	✓	

County Name	Soft	Declining
VIRGINIA		
Dinwiddie	✓	
Emporia	✓	
Essex	✓	
Fairfax		✓
Falls Church		✓
Fauquier		✓
Floyd	✓	
Fluvanna	✓	
Franklin	✓	
Frederick		✓
Fredericksburg		✓
Galax	✓	
Gloucester		✓
Goochland	✓	
Grayson	✓	
Greene	✓	
Greensville	✓	
Halifax	✓	
Hampton		✓
Hanover	✓	
Henrico	✓	
Henry	✓	
Highland	✓	
Hopewell	✓	
Isle of Wight		✓
James City		✓
King and Queen	✓	
King George	✓	
King William	✓	
Lancaster	✓	
Lee	✓	
Lexington	✓	
Loudoun		✓
Louisa	✓	
Lunenburg	✓	
Madison	✓	
Manassas		✓
Manassas Park		✓
Martinsville	✓	
Mathews		✓
Mecklenburg	✓	
Middlesex	✓	
Nelson	✓	
New Kent	✓	
Newport News		✓
Norfolk		✓
Northampton	✓	
Northumberland	✓	
Norton	✓	
Nottoway	✓	
Orange	✓	
Page	✓	
Patrick	✓	

County Name	Soft	Declining
VIRGINIA		
Petersburg	✓	
Poquoson		✓
Portsmouth		✓
Powhatan	✓	
Prince Edward	✓	
Prince George	✓	
Prince William		✓
Rappahannock	✓	
Richmond	✓	
Rockbridge	✓	
Russell	✓	
Shenandoah	✓	
Smyth	✓	
Southampton	✓	
Spotsylvania		✓
Stafford		✓
Stauton	✓	
Suffolk		✓
Surry		✓
Sussex	✓	
Tazewell	✓	
Virginia Beach		✓
Warren		✓
Waynesboro	✓	
Westmoreland	✓	
Williamsburg		✓
Winchester		✓
Wise	✓	
Wythe	✓	
York		✓
WASHINGTON		
Adams	✓	
Asotin	✓	
Benton		✓
Chelan	✓	
Clallam	✓	
Clark		✓
Columbia	✓	
Cowlitz		✓
Douglas	✓	
Ferry	✓	
Franklin		✓
Garfield	✓	
Grant	✓	
Grays Harbor	✓	
Island	✓	
Jefferson	✓	
King		✓
Kitsap		✓
Kittitas	✓	
Klickitat	✓	
Lewis	✓	
Lincoln	✓	

County Name	Soft	Declining
WASHINGTON		
Mason	✓	
Okanogan	✓	
Pacific	✓	
Pend	✓	
Pierce		✓
San Juan	✓	
Skagit	✓	
Skamania		✓
Snohomish		✓
Spokane		✓
Stevens	✓	
Thurston	✓	
Wahkiakum	✓	
Walla Walla	✓	
Whatcom	✓	
Whitman	✓	
Yakima	✓	
WYOMING		
Laramie	✓	
Natrona		✓