

## Restricted Markets, Effective July 1, 2009

MGIC has designated a number of States and Core-Based Statistical Areas (CBSAs) as "Tier 1 or Tier 2 Restricted Markets." Each Tier has its own set of underwriting guidelines that are available within [MGIC's Underwriting Summary](#).

**Below are listing of States affected and the specific CBSAs. To see the counties associated with a specific state, click on the state link below. To view the counties tied to a specific CBSA, click on the code number below.**

State		CBSA	Tier
<a href="#">Alabama</a>	<a href="#">13820</a>	Birmingham-Hoover, AL	1
<a href="#">Arizona</a>		Entire State	2
<a href="#">Arkansas</a>	<a href="#">32820</a>	Memphis, TN-MS-AR	1
<a href="#">California</a>		Entire State	2
<a href="#">Colorado</a>	<a href="#">19740</a>	Denver-Aurora-Broomfield, CO	1
	<a href="#">24540</a>	Greeley, CO	1
<a href="#">Connecticut</a>	<a href="#">14860</a>	Bridgeport-Stamford-Norwalk, CT	1
	<a href="#">25540</a>	Hartford-West Hartford-East Hartford, CT	1
	<a href="#">35300</a>	New Haven-Milford, CT	1
	<a href="#">35980</a>	Norwich-New London, CT	1
<a href="#">Delaware</a>	<a href="#">20100</a>	Dover, DE	1
	<a href="#">48864</a>	Wilmington, DE-MD-NJ	1
<a href="#">District of Columbia</a>	<a href="#">47894</a>	Washington-Arlington-Alexandria, DC-VA-MD-WV	1
<a href="#">Florida</a>		Entire State	2
<a href="#">Georgia</a>	<a href="#">12060</a>	Atlanta-Sandy Springs-Marietta, GA	1
<a href="#">Hawaii</a>		Entire State	1
<a href="#">Idaho</a>	<a href="#">14260</a>	Boise City-Nampa, ID	1
	<a href="#">17660</a>	Coeur d'Alene, ID	1
<a href="#">Illinois</a>	<a href="#">16974</a>	Chicago-Naperville-Joliet, IL	2
	<a href="#">29404</a>	Lake County-Kenosha County, IL-WI	1
	<a href="#">41180</a>	St. Louis, MO-IL	1
<a href="#">Indiana</a>	<a href="#">17140</a>	Cincinnati-Middletown, OH-KY-IN	1
	<a href="#">21140</a>	Elkhart-Goshen, IN	1
	<a href="#">23844</a>	Gary, IN	1
	<a href="#">31140</a>	Louisville-Jefferson County, KY-IN	1

State	CBSA		Tier
<a href="#">Kentucky</a>	<a href="#">17140</a>	Cincinnati-Middletown, OH-KY-IN	1
	<a href="#">31140</a>	Louisville-Jefferson County, KY-IN	1
<a href="#">Louisiana</a>	<a href="#">35380</a>	New Orleans-Metairie-Kenner, LA	1
<a href="#">Maryland</a>	<a href="#">12580</a>	Baltimore-Towson, MD	1
	<a href="#">13644</a>	Bethesda-Frederick-Rockville, MD	1
	<a href="#">25180</a>	Hagerstown-Martinsburg, MD-WV	1
	<a href="#">47894</a>	Washington-Arlington-Alexandria, DC-VA-MD-WV	1
	<a href="#">48864</a>	Wilmington, DE-MD-NJ	1
<a href="#">Massachusetts</a>	<a href="#">12700</a>	Barnstable Town, MA	1
	<a href="#">14484</a>	Boston-Quincy, MA	1
	<a href="#">39300</a>	Providence-New Bedford-Fall River, RI-MA	1
	<a href="#">49340</a>	Worcester, MA	1
<a href="#">Michigan</a>		Entire State – except CBSA 19804	1
	<a href="#">19804</a>	Detroit-Livonia-Dearborn, MI	2
<a href="#">Minnesota</a>	<a href="#">33460</a>	Minneapolis-St. Paul-Bloomington, MN-WI	1
<a href="#">Mississippi</a>	<a href="#">32820</a>	Memphis, TN-MS-AR	1
<a href="#">Missouri</a>	<a href="#">41180</a>	St. Louis, MO-IL	1
<a href="#">Nevada</a>		Entire State	2
<a href="#">New Hampshire</a>	<a href="#">31700</a>	Manchester, NH	1
	<a href="#">40484</a>	Rockingham County-Strafford County, NH	1
<a href="#">New Jersey</a>	<a href="#">12100</a>	Atlantic City-Hammonton, NJ	1
	<a href="#">15804</a>	Camden, NJ	1
	<a href="#">20764</a>	Edison-New Brunswick, NJ	1
	<a href="#">35084</a>	Newark-Union, NJ-PA	1
	<a href="#">36140</a>	Ocean City, NJ	1
	<a href="#">35644</a>	New York-White Plains-Wayne, NY-NJ	1
	<a href="#">45940</a>	Trenton-Ewing, NJ	1
	<a href="#">48864</a>	Wilmington, DE-MD-NJ	1
<a href="#">New Mexico</a>	<a href="#">10740</a>	Albuquerque, NM	1
<a href="#">New York</a>	<a href="#">35004</a>	Nassau-Suffolk, NY	1
	<a href="#">35644</a>	New York-White Plains-Wayne, NY-NJ	1
	<a href="#">39100</a>	Poughkeepsie-Newburgh-Middletown, NY	1

State	CBSA		Tier
<a href="#">Ohio</a>	<a href="#">10420</a>	Akron, OH	1
	<a href="#">17140</a>	Cincinnati-Middletown, OH-KY-IN	1
	<a href="#">17460</a>	Cleveland-Elyria-Mentor, OH	1
	<a href="#">18140</a>	Columbus, OH	1
	<a href="#">19380</a>	Dayton, OH	1
	<a href="#">45780</a>	Toledo, OH	1
	<a href="#">49660</a>	Youngstown-Warren-Boardman, OH-PA	1
<a href="#">Oregon</a>	<a href="#">13460</a>	Bend, OR	1
	<a href="#">21660</a>	Eugene-Springfield, OR	1
	<a href="#">32780</a>	Medford, OR	1
	<a href="#">38900</a>	Portland-Vancouver-Beaverton, OR-WA	1
	<a href="#">41420</a>	Salem, OR	1
<a href="#">Pennsylvania</a>	<a href="#">35084</a>	Newark-Union, NJ-PA	1
	<a href="#">49660</a>	Youngstown-Warren-Boardman, OH-PA	1
<a href="#">Rhode Island</a>	<a href="#">39300</a>	Providence-New Bedford-Fall River, RI-MA	1
<a href="#">Tennessee</a>	<a href="#">32820</a>	Memphis, TN-MS-AR	1
<a href="#">Utah</a>	<a href="#">36260</a>	Odgen-Clearfield, UT	1
	<a href="#">39340</a>	Provo-Orem, UT	1
	<a href="#">41100</a>	St. George, UT	1
	<a href="#">41620</a>	Salt Lake City, UT	1
<a href="#">Virginia</a>	<a href="#">47894</a>	Washington-Arlington-Alexandria, DC-VA-MD-WV	1
	<a href="#">49020</a>	Winchester, VA-WV	1
<a href="#">Washington</a>	<a href="#">38900</a>	Portland-Vancouver-Beaverton, OR-WA	1
	<a href="#">42644</a>	Seattle-Bellevue-Everett, WA	1
	<a href="#">45104</a>	Tacoma, WA	1
<a href="#">West Virginia</a>	<a href="#">25180</a>	Hagerstown-Martinsburg, MD-WV	1
	<a href="#">47894</a>	Washington-Arlington-Alexandria, DC-VA-MD-WV	1
	<a href="#">49020</a>	Winchester, VA-WV	1
<a href="#">Wisconsin</a>	<a href="#">29404</a>	Lake County-Kenosha County, IL-WI	1
	<a href="#">33460</a>	Minneapolis-St. Paul-Bloomington, MN-WI	1

**MGIC Restricted Markets:**

**Alabama**

[BACK](#)

Bibb County  
Blount County  
Chilton County  
Jefferson County  
St. Clair County  
Shelby County  
Walker County

**MGIC Restricted Markets:**

**Arizona**

[BACK](#)

*Entire State*

**MGIC Restricted Markets:**

**Arkansas**

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Crittenden County

**MGIC Restricted Markets:**

**California**

[BACK](#)

*Entire State*

**MGIC Restricted Markets:**

**Colorado**

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Adams County  
Arapahoe County  
Broomfield County  
Clear Creek County  
Denver County  
Douglas County  
Elbert County  
Gilpin County  
Jefferson County  
Park County  
Weld County

**MGIC Restricted Markets:**

**Connecticut**

Fairfield County

Hartford County

Middlesex County

New Haven County

Tolland County

**MGIC Restricted Markets:**

**Delaware**

Kent County

New Castle County

**MGIC Restricted Markets:**

**District of Columbia**

District of Columbia

**MGIC Restricted Markets:**

**Florida**

*Entire State*

## MGIC Restricted Markets:

## Georgia

Barrow County

Bartow County

Butts County

Carroll County

Cherokee County

Clayton County

Cobb County

Coweta County

Dawson County

DeKalb County

Douglas County

Fayette County

Forsyth County

Fulton County

Gwinnett County

Haralson County

Heard County

Henry County

Jasper County

Lamar County

Meriwether County

Newton County

Paulding County

Pickens County

Pike County

Rockdale County

Spalding County

Walton County

**MGIC Restricted Markets:**

**Hawaii**

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*Entire State*

**MGIC Restricted Markets:**

**Idaho**

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Ada County

Boise County

Canyon County

Gem County

Kootenai County

Owyhee County

**MGIC Restricted Markets:**

**Illinois**

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Bond County

Calhoun County

Clinton County

Cook County

DeKalb County

DuPage County

Grundy County

Jersey County

Kane County

Kendall County

Lake County

Macoupin County

Madison County

Monroe County

McHenry County

St. Clair County

Will County

## **MGIC Restricted Markets:**

## **Indiana**

Clark County  
Dearborn County  
Elkhart County  
Floyd County  
Franklin County  
Harrison County  
Jasper County  
Lake County  
Ohio County  
Newton County  
Porter County  
Washington County

## **MGIC Restricted Markets:**

## **Kentucky**

Boone County  
Bracken County  
Bullitt County  
Campbell County  
Gallatin County  
Grant County  
Henry County  
Kenton County  
Jefferson County  
Meade County  
Nelson County  
Oldham County  
Pendleton County  
Shelby County  
Spencer County  
Trimble County

## **MGIC Restricted Markets:**

## **Louisiana**

Jefferson Parrish

Orleans Parrish

Plaquemines Parrish

St. Bernard Parrish

St. Charles Parrish

St. John the Baptist Parish

St. Tammany Parish

## **MGIC Restricted Markets:**

## **Maryland**

Anne Arundel County

Baltimore City

Baltimore County

Calvert County

Carroll County

Cecil County

Charles County

Frederick County

Harford County

Howard County

Montgomery County

Prince George's County

Queen Anne's County

Washington County

**MGIC Restricted Markets:**

**Massachusetts**

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Barnstable County

Bristol County

Norfolk County

Plymouth County

Suffolk County

Worcester County

**MGIC Restricted Markets:**

**Michigan**

[BACK](#)

*Entire State*

**MGIC Restricted Markets:**

**Minnesota**

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Anoka County

Carver County

Chisago County

Dakota County

Hennepin County

Isanti County

Ramsey County

Scott County

Sherburne County

Washington County

Wright County

**MGIC Restricted Markets:**

**Mississippi**

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DeSoto County  
Marshall County  
Tate County  
Tunica County

**MGIC Restricted Markets:**

**Missouri**

[BACK](#)

Franklin County  
Jefferson County  
Lincoln County  
St. Charles County  
St. Louis County  
Warren County  
Washington County  
St. Louis City

**MGIC Restricted Markets:**

**Nevada**

[BACK](#)

*Entire State*

**MGIC Restricted Markets:**

**New Hampshire**

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Hillsborough County  
Rockingham County  
Strafford County

**MGIC Restricted Markets:**

**New Jersey**

Atlantic County  
Bergen County  
Burlington County  
Camden County  
Cape May County  
Essex County  
Gloucester County  
Hudson County  
Hunterdon County  
Mercer County  
Middlesex County  
Monmouth County  
Morris County  
Passaic County  
Ocean County  
Salem County  
Somerset County  
Sussex County  
Union County

**MGIC Restricted Markets:**

**New Mexico**

Bernalillo County  
Sandoval County  
Torrance County  
Valencia County

**MGIC Restricted Markets:**

**New York**

Bronx County

Dutchess County

Kings County

Nassau County

New York County

Orange County

Putnam County

Queens County

Richmond County

Rockland County

Suffolk County

Westchester County

**MGIC Restricted Markets:****Ohio**

Brown County

Butler County

Clermont county

Cuyahoga County

Delaware County

Fairfield County

Franklin County

Fulton County

Geauga County

Greene County

Hamilton County

Lake County

Licking County

Lorain County

Lucas County

Madison County

Mahoning County

Medina County

Miami County

Montgomery County

Morrow County

Ottawa County

Pickaway County

Portage County

Preble County

Summit County

Trumbull County

Union County

Warren County

Wood County

## **MGIC Restricted Markets:**

## **Oregon**

[BACK](#)

Clackamas County  
Columbia County  
Deschutes County  
Jackson County  
Lane County  
Marion County  
Multnomah County  
Polk County  
Washington County  
Yamhill County

## **MGIC Restricted Markets:**

## **Pennsylvania**

[BACK](#)

Mercer County  
Pike County

## **MGIC Restricted Markets:**

## **Rhode Island**

[BACK](#)

Bristol County  
Kent County  
Newport County  
Providence County  
Washington County

## **MGIC Restricted Markets:**

## **Tennessee**

[BACK](#)

Fayette County  
Shelby County  
Tipton County

## **MGIC Restricted Markets:**

## **Utah**

Davis County  
Juab County  
Morgan County  
Salt Lake County  
Summit County  
Tooele County  
Utah County  
Washington County  
Weber County

## **MGIC Restricted Markets:**

## **Virginia**

Arlington County  
Clarke County  
Fairfax County  
Fauquier County  
Frederick County  
Loudoun County  
Prince William County  
Spotsylvania County  
Stafford County  
Warren County  
Alexandria City  
Fairfax City  
Falls Church City  
Fredericksburg City  
Manassas City  
Manassas Park City  
Winchester City

**MGIC Restricted Markets:**

**Washington**

Clark County  
King County  
Pierce County  
Skamania County  
Snohomish County

**MGIC Restricted Markets:**

**West Virginia**

Berkeley County  
Hampshire County  
Jefferson County  
Morgan County

**MGIC Restricted Markets:**

**Wisconsin**

Kenosha County  
Pierce County  
St. Croix County

**MGIC Restricted Markets:  
Akron, OH Metropolitan Statistical Area**

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**CBSA Code 10420**

Portage County, OH

Summit County, OH

**MGIC Restricted Markets:  
Albuquerque, NM Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 10740**

Bernalillo County, NM

Sandoval County, NM

Torrance County, NM

Valencia County, NM

**MGIC Restricted Markets:  
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area**[BACK](#)**CBSA Code 12060**

Barrow County, GA  
Bartow County, GA  
Butts County, GA  
Carroll County, GA  
Cherokee County, GA  
Clayton County, GA  
Cobb County, GA  
Coweta County, GA  
Dawson County, GA  
DeKalb County, GA  
Douglas County, GA  
Fayette County, GA  
Forsyth County, GA  
Fulton County, GA  
Gwinnett County, GA  
Haralson County, GA  
Heard County, GA  
Henry County, GA  
Jasper County, GA  
Lamar County, GA  
Meriwether County, GA  
Newton County, GA  
Paulding County, GA  
Pickens County, GA  
Pike County, GA  
Rockdale County, GA  
Spalding County, GA  
Walton County, GA

**MGIC Restricted Markets:  
Atlantic City-Hammonton, NJ Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 12100**

Atlantic County, NJ

**MGIC Restricted Markets:  
Baltimore-Towson, MD Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 12580**

Anne Arundel County, MD

Baltimore County, MD

Carroll County, MD

Harford County, MD

Howard County, MD

Queen Anne's County, MD

Baltimore City, MD

**MGIC Restricted Markets:  
Barnstable Town, MA Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 12700**

Barnstable County, MA

**MGIC Restricted Markets:  
Bend, OR Metropolitan Statistical Area**

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**CBSA Code 13460**

Deschutes County, OR

**MGIC Restricted Markets:  
Bethesda-Frederick-Rockville, MD Metropolitan Division**

[BACK](#)

**CBSA Code 13644**

Frederick County, MD

Montgomery County, MD

**MGIC Restricted Markets:  
Birmingham-Hoover, AL Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 13820**

Bibb County, AL

Blount County, AL

Chilton County, AL

Jefferson County, AL

St. Clair County, AL

Shelby County, AL

Walker County, AL

**MGIC Restricted Markets:  
Boise City-Nampa, ID Metropolitan Statistical Area****CBSA Code 14260**

Ada County, ID

Boise County, ID

Canyon County, ID

Gem County, ID

Owyhee County, ID

**MGIC Restricted Markets:  
Boston-Quincy, MA Metropolitan Division****CBSA Code 14484**

Norfolk County, MA

Plymouth County, MA

Suffolk County, MA

**MGIC Restricted Markets:  
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area****CBSA Code 14860**

Fairfield County, CT

**MGIC Restricted Markets:  
Camden, NJ Metropolitan Division****CBSA Code 15804**

Burlington County, NJ

Camden County, NJ

Gloucester County, NJ

**MGIC Restricted Markets:  
Chicago-Naperville-Joliet, IL Metropolitan Division**

[BACK](#)

**CBSA Code 16974**

Cook County, IL  
DeKalb County, IL  
DuPage County, IL  
Grundy County, IL  
Kane County, IL  
Kendall County, IL  
McHenry County, IL  
Will County, IL

**MGIC Restricted Markets:  
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 17140**

Dearborn County, IN  
Franklin County, IN  
Ohio County, IN  
Boone County, KY  
Bracken County, KY  
Campbell County, KY  
Gallatin County, KY  
Grant County, KY  
Kenton County, KY  
Pendleton County, KY  
Brown County, OH  
Butler County, OH  
Clermont County, OH  
Hamilton County, OH  
Warren County, OH

**MGIC Restricted Markets:  
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 17460**

Cuyahoga County, OH

Geauga County, OH

Lake County, OH

Lorain County, OH

Medina County, OH

**MGIC Restricted Markets:  
Coeur d'Alene, ID Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 17660**

Kootenai County, ID

**MGIC Restricted Markets:  
Columbus, OH Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 18140**

Delaware County, OH

Fairfield County, OH

Franklin County, OH

Licking County, OH

Madison County, OH

Morrow County, OH

Pickaway County, OH

Union County, OH

**MGIC Restricted Markets:  
Dayton, OH Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 19380**

Greene County, OH

Miami County, OH

Montgomery County, OH

Preble County, OH

**MGIC Restricted Markets:  
Denver-Aurora-Broomfield, CO Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 19740**

Adams County, CO

Arapahoe County, CO

Broomfield County, CO

Clear Creek County, CO

Denver County, CO

Douglas County, CO

Elbert County, CO

Gilpin County, CO

Jefferson County, CO

Park County, CO

**MGIC Restricted Markets:  
Detroit-Livonia-Dearborn, MI Metropolitan Division**

[BACK](#)

**CBSA Code 19804**

Wayne County, MI

**MGIC Restricted Markets:  
Dover, DE Metropolitan Statistical Area**

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**CBSA Code 20100**

Kent County, DE

**MGIC Restricted Markets:  
Edison-New Brunswick, NJ Metropolitan Division**

[BACK](#)

**CBSA Code 20764**

Middlesex County, NJ

Monmouth County, NJ

Ocean County, NJ

Somerset County, NJ

**MGIC Restricted Markets:  
Elkhart-Goshen, IN Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 21140**

Elkhart County, IN

**MGIC Restricted Markets:  
Eugene-Springfield, OR  
Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 21660**

Lane County, OR

**MGIC Restricted Markets:  
Gary, IN Metropolitan Division**

[BACK](#)

**CBSA Code 23844**

Jasper County, IN

Lake County, IN

Newton County, IN

Porter County, IN

**MGIC Restricted Markets:  
Greeley, CO Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 24540**

Weld County, CO

**MGIC Restricted Markets:  
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 25180**

Washington County, MD

Berkeley County, WV

Morgan County, WV

**MGIC Restricted Markets:  
Hartford-West Hartford-East Hartford, CT  
Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 25540**

Hartford County, CT

Middlesex County, CT

Tolland County, CT

**MGIC Restricted Markets:  
Lake County-Kenosha County, IL-WI Metropolitan Division**

[BACK](#)

**CBSA Code 29404**

Lake County, IL

Kenosha County, WI

**MGIC Restricted Markets:  
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area****CBSA Code 31140**

Clark County, IN

Floyd County, IN

Harrison County, IN

Washington County, IN

Bullitt County, KY

Henry County, KY

Jefferson County, KY

Meade County, KY

Nelson County, KY

Oldham County, KY

Shelby County, KY

Spencer County, KY

Trimble County, KY

**MGIC Restricted Markets:  
Manchester-Nashua, NH Metropolitan Statistical Area****CBSA Code 31700**

Hillsborough County, NH

**MGIC Restricted Markets:  
Medford, OR Metropolitan Statistical Area****CBSA Code 32780**

Jackson County, OR

**MGIC Restricted Markets:  
Memphis, TN-MS-AR Metropolitan Statistical Area****CBSA Code 32820**

Crittenden County, AR

DeSoto County, MS

Marshall County, MS

Tate County, MS

Tunica County, MS

Fayette County, TN

Shelby County, TN

Tipton County, TN

**MGIC Restricted Markets:  
Minneapolis-St. Paul-Bloomington,  
MN-WI Metropolitan Statistical Area****CBSA Code 33460**

Anoka County, MN

Carver County, MN

Chisago County, MN

Dakota County, MN

Hennepin County, MN

Isanti County, MN

Ramsey County, MN

Scott County, MN

Sherburne County, MN

Washington County, MN

Wright County, MN

Pierce County, WI

St. Croix County, WI

**MGIC Restricted Markets:  
Nassau-Suffolk, NY Metropolitan Division**

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**CBSA Code 35004**

Nassau County, NY

Suffolk County, NY

**MGIC Restricted Markets:  
Newark-Union, NJ-PA Metropolitan Division**

[BACK](#)

**CBSA Code 35084**

Essex County, NJ

Hunterdon County, NJ

Morris County, NJ

Sussex County, NJ

Union County, NJ

Pike County, PA

**MGIC Restricted Markets:  
New Haven-Milford, CT Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 35300**

New Haven County, CT

**MGIC Restricted Markets:  
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area**

[BACK](#)

**CBSA Code 35380**

Jefferson Parrish, LA  
Orleans Parrish, LA  
Plaquemines Parrish, LA  
St. Bernard Parrish, LA  
St. Charles Parrish, LA  
St. John the Baptist Parish, LA  
St. Tammy Parish, LA

**MGIC Restricted Markets:  
New York-White Plains-Wayne, NY-NJ Metropolitan Division**

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**CBSA Code 35644**

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

**MGIC Restricted Markets:  
Norwich-New London, CT Metropolitan Statistical Area****CBSA Code 35980**

New London County, CT

**MGIC Restricted Markets:  
Ocean City, NJ Metropolitan Statistical Area****CBSA Code 36140**

Cape May County, NJ

**MGIC Restricted Markets:  
Ogden-Clearfield, UT Metropolitan Statistical Area****CBSA Code 36260**

Davis County, UT

Morgan County, UT

Weber County, UT

**MGIC Restricted Markets:  
Portland-Vancouver-Beaverton, OR-WA  
Metropolitan Statistical Area**

**CBSA Code 38900**

Clackamas County, OR

Columbia County, OR

Multnomah County, OR

Washington County, OR

Yamhill County, OR

Clark County, WA

Skamania County, WA

**MGIC Restricted Markets:  
Poughkeepsie-Newburgh-Middletown,  
NY Metropolitan Statistical Area**

**CBSA Code 39100**

Dutchess County, NY

Orange County, NY

**MGIC Restricted Markets:  
Providence-New Bedford-Fall River,  
RI-MA Metropolitan Statistical Area**

**CBSA Code 39300**

Bristol County, MA

Bristol County, RI

Kent County, RI

Newport County, RI

Providence County, RI

Washington County, RI

**MGIC Restricted Markets:  
Provo-Orem, UT Metropolitan Statistical Area**

**CBSA Code 39340**

Juab County, UT

Utah County, UT

**MGIC Restricted Markets:  
Rockingham County-Strafford County, NH Metropolitan Division**

**CBSA Code 40484**

Rockingham County, NH

Strafford County, NH

**MGIC Restricted Markets:  
St. George, UT Metropolitan Statistical Area**

**CBSA Code 41100**

Washington County, UT

**MGIC Restricted Markets:  
St. Louis, MO-IL Metropolitan Statistical Area**

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**CBSA Code 41180**

Bond County, IL  
Calhoun County, IL  
Clinton County, IL  
Jersey County, IL  
Macoupin County, IL  
Madison County, IL  
Monroe County, IL  
St. Clair County, IL  
Franklin County, MO  
Jefferson County, MO  
Lincoln County, MO  
St. Charles County, MO  
St. Louis County, MO  
Warren County, MO  
Washington County, MO  
St. Louis City, MO

**MGIC Restricted Markets:  
Salem, OR Metropolitan Statistical Area**

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**CBSA Code 41420**

Marion County, OR

Polk County, OR

**MGIC Restricted Markets:  
Salt Lake City, UT Metropolitan Statistical Area**

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**CBSA Code 41620**

Salt Lake County, UT

Summit County, UT

Tooele County, UT

**MGIC Restricted Markets:  
Seattle-Bellevue-Everett, WA Metropolitan Division**

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**CBSA Code 42644**

King County, WA

Snohomish County, WA

**MGIC Restricted Markets:  
Tacoma, WA Metropolitan Division****CBSA Code 45104**

Pierce County, WA

**MGIC Restricted Markets:  
Toledo, OH Metropolitan Statistical Area****CBSA Code 45780**

Fulton County, OH

Lucas County, OH

Ottawa County, OH

Wood County, OH

**MGIC Restricted Markets:  
Trenton-Ewing, NJ Metropolitan Statistical Area****CBSA Code 45940**

Mercer County, NJ

**MGIC Restricted Markets:  
Washington-Arlington-Alexandria,  
DC-VA-MD-WV Metropolitan Division**

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**CBSA Code 47894**

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

**MGIC Restricted Markets:  
Wilmington, DE-MD-NJ Metropolitan Division**

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**CBSA Code 48864**

New Castle County, DE

Cecil County, MD

Salem County, NJ

**MGIC Restricted Markets:  
Winchester, VA-WV Metropolitan Statistical Area**

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**CBSA Code 49020**

Frederick County, VA

Winchester City, VA

Hampshire County, WV

**MGIC Restricted Markets:  
Worcester, MA Metropolitan Statistical Area**

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**CBSA Code 49340**

Worcester County, MA

**MGIC Restricted Markets:  
Youngstown-Warren-Boardman, OH-PA  
Metropolitan Statistical Area**

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**CBSA Code 49660**

Mahoning County, OH

Trumbull County, OH

Mercer County, PA