



PMI Quarterly Distressed Markets Policy Update – Effective December 1, 2008

Based on our analysis of recently released economic data and the continued volatility in the housing market, we are updating the PMI Distressed Markets List with the following changes effective **December 1, 2008**:

One MSA has been removed from the PMI Distressed Markets List:

- Gulfport-Biloxi, MS

The following MSA/MSADs have been added with Level 1 eligibility:

- Tallahassee, FL
- Honolulu, HI
- Muncie, IN
- Worcester, MA
- Bethesda-Frederick-Gaithersburg, MD (MSAD)
- Edison-New Brunswick, NJ (MSAD)
- Newark-Union, NJ (MSAD)
- Mansfield, OH
- Memphis, TN-MS-AR

The following MSA/MSADs have been added with Level 2 eligibility:

- Flagstaff, AZ-UT
- Tucson, AZ
- Chicago-Naperville-Joliet, IL (MSAD)
- Nassau-Suffolk, NY (MSAD)
- New York-Wayne-White Plains, NY-NJ (MSAD)
- Poughkeepsie-Newburgh-Middletown, NY
- Cleveland-Elyria-Mentor, OH
- Toledo, OH

One MSA has been moved from Level 1 to Level 2 eligibility:

- Niles-Benton Harbor, MI

Please view the [PMI Distressed Markets List](#), which has been updated to include these changes.

We are committed to achieving affordable, responsible and sustainable homeownership in all the communities we serve, and we appreciate the opportunity to work with you to achieve this goal. If you have any questions please contact your local PMI representative or call **800.966.4PMI (4764)**.