

CASA Coverage Guide

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Geographic Coverage

CASA is currently available for single-family detached properties and condominiums throughout the United States.

Tier I Coverage

CASA reports for properties within Tier I coverage areas are available with a hit rate of approximately 70-90% when a valid single-family address is the only system input (Hit rates for condominiums and other non-detached and residential property type variants are lower). Tier I coverage areas are listed by county below.

Tier II Coverage

CASA reports may also be available within Tier II coverage areas (not listed below) with a hit rate of less than 70%.

Tier I Coverage, by County

Last modified: October 19, 2009

Alabama (AL)

Jefferson
Mobile
Montgomery
Shelby

Alaska (AK)

Anchorage

Arizona (AZ)

Cochise
Coconino
Maricopa
Mohave
Pima
Yavapai
Yuma

Arkansas (AR)

Pulaski

California (CA)

Alameda
Amador
Butte
Contra Costa
El Dorado
Fresno
Glenn
Imperial
Kern
Kings
Los Angeles
Marin
Merced
Monterey
Napa

Orange

Placer

Riverside

Sacramento

San Benito

San Bernardino

San Diego

San Francisco

San Joaquin

San Luis Obispo

San Mateo

Santa Barbara

Santa Clara

Santa Cruz

Shasta

Solano

Sonoma

Stanislaus

Sutter

Tulare

Ventura

Yolo

Yuba

Colorado (CO)

Adams

Arapahoe

Boulder

Broomfield

Denver

Douglas

El Paso

Elbert

Garfield

Jefferson

Larimer

Mesa

Pueblo

Teller

Weld

Connecticut (CT)

Fairfield

Hartford

Litchfield

Middlesex

New Haven

New London

Tolland

Windham

Delaware (DE)

New Castle

District of

Columbia (DC)

Washington DC

Florida (FL)

Alachua

Bay

Brevard

Broward

Clay

Collier

Duval

Escambia

Flagler

Hernando

Hillsborough

Indian River

Lake

Leon

Manatee

Marion

Martin

Miami-Dade

Nassau

Okaloosa

Orange

Osceola

Palm Beach

Pasco

Pinellas

Polk

Saint Johns

Saint Lucie

Santa Rosa

Sarasota

Seminole

Volusia

Georgia (GA)

Barrow

Bibb

Chatham

Cherokee

Clayton

Cobb

Coweta

De Kalb

Douglas

Fayette

Forsyth

Fulton

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Georgia (GA) cont.

Gwinnett
Hall
Henry
Muscogee
Newton
Paulding
Richmond
Rockdale
Spalding
Walton

Hawaii (HI)

Honolulu

Illinois (IL)

Champaign
Cook
Du Page
Kane
Kendall
Lake
Madison
Mchenry
Peoria
Rock Island
Saint Clair
Tazewell
Will
Winnebago

Iowa (IA)

Linn
Polk

Kentucky (KY)

Jefferson
Kenton

Louisiana (LA)

Lafayette

Maryland (MD)

Anne Arundel
Baltimore
Calvert
Caroline
Carroll
Cecil
Charles
Frederick
Harford
Howard
Montgomery

Prince Georges
Queen Annes
Saint Marys
Talbot
Washington
Wicomico
Worcester

Massachusetts (MA)

Barnstable
Berkshire
Bristol
Dukes
Essex
Franklin
Hampden
Hampshire
Middlesex
Norfolk
Plymouth
Suffolk
Worcester

Michigan (MI)

Calhoun
Eaton
Ingham
Kalamazoo
Kent
Livingston
Macomb
Oakland
Ottawa
Washtenaw
Wayne

Minnesota (MN)

Anoka
Carver
Chisago
Dakota
Hennepin
Ramsey
Scott
Washington

Nebraska (NE)

Lancaster
Sarpy

Nevada (NV)

Carson City

Clark
Douglas
Lyon
Washoe

New Hampshire (NH)

Hillsborough
Rockingham

New Jersey (NJ)

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

New York (NY)

Albany
Bronx
Chemung
Cortland
Dutchess
Erie
Genesee
Kings (Brooklyn)
Monroe
Nassau
Niagara
Onondaga
Ontario
Orange
Orleans
Putnam
Queens
Rensselaer
Richmond

Rockland
Saratoga
Schenectady
Suffolk
Tompkins
Warren
Wayne
Westchester

North Carolina (NC)

Alamance
Buncombe
Cabarrus
Cumberland
Davidson
Durham
Forsyth
Gaston
Guilford
Iredell
Mecklenburg
New Hanover
Onslow
Orange
Pitt
Randolph
Union
Wake

Ohio (OH)

Butler
Clark
Clermont
Cuyahoga
Delaware
Erie
Fairfield
Franklin
Geauga
Greene
Hamilton
Lake
Lorain
Lucas
Mahoning
Medina
Miami
Montgomery
Portage

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Ohio (OH) cont.

Shelby
Stark
Summit
Trumbull
Union
Warren
Wood

Oklahoma (OK)

Canadian
Oklahoma
Tulsa

Oregon (OR)

Benton
Clackamas
Columbia
Jackson
Lane
Linn
Marion
Multnomah
Polk
Washington
Yamhill

Pennsylvania (PA)

Allegheny
Berks
Bucks
Butler
Chester
Cumberland
Dauphin
Delaware
Erie
Lancaster
Lehigh
Montgomery
Northampton
Philadelphia
Westmoreland
York

Rhode Island (RI)

Bristol
Kent
Newport
Providence
Washington

South Carolina (SC)

Beaufort
Berkeley
Charleston
Dorchester
Florence
Greenville
Lancaster
Lexington
Richland
York

Tennessee (TN)

Blount
Bradley
Davidson
Dickson
Hamblen
Hamilton
Jefferson
Knox
Montgomery
Putnam
Rutherford
Sevier
Shelby
Sullivan
Sumner
Tipton
Washington
Williamson

Texas (TX)

Bexar
Brazoria
Collin

Dallas
Denton
El Paso
Fort Bend
Galveston
Harris
Lubbock
Montgomery
Tarrant
Williamson

Virginia (VA)

Alexandria City
Arlington
Chesapeake City
Chesterfield
Culpeper
Fairfax
Fauquier
Frederick
Fredericksburg City
Hampton City
Hanover
Henrico
James City
Loudoun
Newport News City
Portsmouth City
Prince William
Richmond City
Spotsylvania
Stafford
Virginia Beach City
York

Washington (WA)

Clark
Cowlitz
Island
King
Kitsap
Pierce
Skagit

Snohomish
Spokane
Thurston
Whatcom

Wisconsin (WI)

Brown
Dane
Marathon
Milwaukee
Waukesha

More information about Tier I coverage

Before any county is added to CASA Tier I coverage, Fiserv Lending Solutions performs rigorous tests to determine hit rate and accuracy. If standards are met, a given county can be added to Tier I coverage. Fiserv Lending Solutions periodically re-calibrates CASA for each Tier I county to ensure that accuracy and hit rate standards are maintained. Though not required, users are encouraged to provide accurate Known Value information when available to optimize system performance.

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More information about Tier II coverage

Fiserv Lending Solutions routinely examines and tests combinations of the CASA algorithms within various Tier II counties with a view towards upgrading these markets to Tier I status.

Hit Rate

Hit Rate refers to the number of delivered CASA valuations, as a percentage of the total number of valid properties submitted to the system for analysis. Hit rate within Tier I counties tends to be 70-90% when a valid address is the only system input. Tier II hit rates tend to be lower. If CASA does not return a value estimate, it provides the user with an explanation for its inability to produce a valuation on the subject property. Unless otherwise agreed with the customer, Fiserv Lending Solutions only charges clients for delivered valuations.

Accuracy

Accuracy is determined by comparing CASA's value estimates for a set of properties with actual recent sale prices for those properties. Fiserv Lending Solutions routinely performs tests on sample properties by county. Test sample size varies according to the size of the test market, but samples are generally comprised of thousands of recently sold properties to ensure statistical validity. If a county sample does not pass Fiserv Lending Solutions accuracy tests, CASA will only deliver value estimates for properties within that county when Known Value information is supplied by the client. Such reports will not include Confidence Levels.

Known Value Information

Known Value information refers to an optional client input to CASA that can enhance both hit rate and accuracy within either coverage tier. Known Value information must include three elements: the dollar amount, the corresponding date (year & month) and the type of Known Value. Possible Known Value types are historical sale prices, past sale appraisals, or past refinance appraisals. If a historical sale price is submitted, it should reflect an "arms-length" market transaction for a verified single-family property address. Known Value information that cannot be reconciled with values in our database may result in CASA's inability to produce a value estimate. If internal sale price information for the subject property has failed to pass our data quality checks or is otherwise not available within our database, CASA may rely upon the client's Known Value information as the subject property's historical value benchmark for the value estimation process (provided their input passes Fiserv Lending Solutions accuracy filtering process). When this occurs, the CASA report will not include a Confidence Level. In all cases, CASA analysis begins with the assumption that any Known Value information supplied by the client is of typical accuracy.