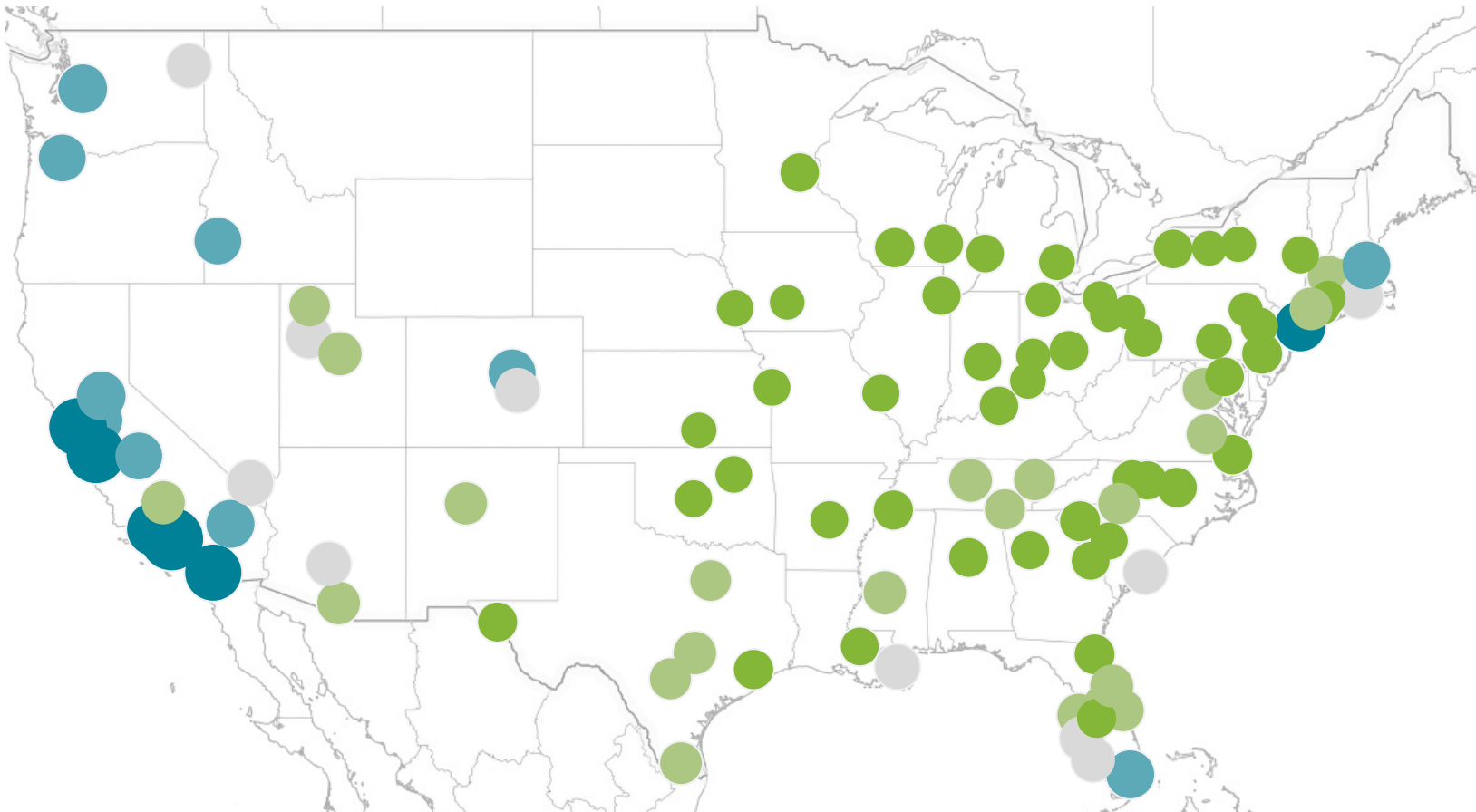


PAYMENT-TO-INCOME RATIO BY CBSA

GREEN = MORE AFFORDABLE THAN NATIONAL AVERAGE

BLUE = LESS AFFORDABLE THAN NATIONAL AVERAGE



***Payment-to-Income Ratio** is the share of median income needed to make the monthly principal and interest payment on the purchase of the median priced home using a 20% down 30-year fixed rate mortgage at the prevailing interest rate