Increase of the share of affordable listings by income level from lower mortgage rates (from 6.8% to 6.0% $^{\circ}$
rate)

Absorbing Abso		\$15,000	\$25,000	\$35,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000	\$500,000	\$500,000+
Scheinerfady- Troy, NY Albecquerque, NM	Akron, OH	0.9%	1.0%	3.0%	5.4%	2.7%	3.5%	1.7%	1.8%	0.6%	0.4%	0.1%	0.0%
Troy, NY	Albany-												
Troy, NY	-												
ABASTURIPOPURI, NM M ASTRICTION, Balteritorius Balteritori		0.0%	0.2%	0.2%	1.2%	3.5%	3.3%	2.0%	3.3%	3.5%	2.0%	0.5%	0.0%
NM	Albuquerque,												
Allertoon- Betthehemen		0.0%	0.0%	0.5%	0.4%	3.9%	7.2%	4.8%	3.3%	2.4%	0.8%	0.1%	0.0%
Bethlehem et al. PA-NJ 0,2% 0,5% 0,4% 0,9% 5,3% 4,0% 4,1% 4,5% 2,3% 1,2% 0,0% 0,0% 4,8 1,9 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0	Allentown-												
Alsentin Sarrely Springs et al, Case Case Case Case Case Case Case Case													
Alternate Sanely Springer of I, GA	al, PA-NJ	0.2%	0.5%	0.4%	0.9%	5.3%	40%	41%	45%	2.3%	12%	0.0%	0.0%
Springs et al. Ca	Atlanta-Sandy												
CA 0,0% 0,1% 0,1% 0,1% 0,0% 2,5% 5,5% 5,2% 3,4% 2,5% 1,4% 0,4% 0,0% algustate Richmond County, CA SC	-												
Rightstan Richmond County, GA-SC Austin-Round Rock, TX ODR ODR ODR ODR ODR ODR ODR OD		0.0%	0.1%	0.1%	0.5%	2.5%	6.3%	52%	3.4%	2.6%	14%	0.4%	0.0%
Bichmond County, GA SC	Augusta-												
County, GA-SC Austin-Round Rock, TX ODM ODM ODM ODM ODM ODM ODM OD	_												
Austin-Round Austin-Round Rock, TX 0.0% 0													
Austin-Round Rock, TX	3,	0.2%	0.2%	0.6%	19%	6.4%	64%	2.8%	21%	0.7%	0.7%	01%	0.0%
Book TX	Austin-Round	0.270	0.270	0.070	1.570	0.170	0.170	2.070	2.170	0.770	0.770	0.170	0.070
Baktersfield, CA		0.0%	0.1%	0.0%	0.0%	0.5%	21%	41%	37%	2 3%	21%	0.4%	0.0%
Baltimore Columbia Towson, MD Bolse Boltone Columbia Towson, MD Bolse Boltone Columbia Towson, MD Bolse Both Rouge, LA Dille Down All Down		0.070	0.1.70	0.070	0.070	0.070	2.170	11170	0.770	2.070	2.170	0.170	0.070
Ealtimore Columbia	Bartersheld, Crt	0.0%	0.1%	0.1%	0.7%	37%	6.4%	61%	43%	15%	0.7%	0.2%	0.0%
Columbia Towson, MD	Baltimore-	0.0%	0.170	0.170	0.770	3.770	0.470	0.170	4.570	1.370	0.770	0.270	0.0%
Towson, MD													
Baton Rouge, LA 0.1% 0.8% 0.9% 0.9% 2.1% 4.6% 4.7% 2.8% 1.9% 1.2% 0.9% 0.9% 0.2% 0.0% Boise City, ID 0.0% 0.0		0.6%	0.8%	0.6%	2.0%	7 70/	7. 20%	/ ₁ ∩%	7 704	2 7%	1 7.04	0.3%	0.0%
LA		0.070	0.070	0.070	2.070	3.370	4.270	4.070	J.Z /0	2.770	1.470	0.570	0.0%
Birmingham-Hoover, AL		0.1%	0.8%	0.9%	2 104	4.6%	/, 7 0/	2 8%	1 00%	1 204	0.9%	0.2%	0.0%
Hoover, Al.		0.170	0.670	0.570	2.170	4.070	4.770	2.070	1.570	1.270	0.570	0.270	0.0%
Boise City, ID	-	0.494	0.7%	1 20/	2 4 04	E E0/	7 00/	7 10/	2 4 04	1 70/	0.00/	0.10/	0.0%
Boston- Cambridge- Newton, MA-NH 0.0% 0.0% 0.0% 0.0% 0.2% 1.0% 2.7% 4.0% 5.5% 4.5% 2.8% 1.4% 0.0%													-
Cambridge-Newton, MA-NH		0.0%	0.0%	0.0%	0.0%	0.5%	4.1%	5.7%	5.5%	3.0%	1.7%	0.5%	0.0%
Newton, MA-NH 0.0% 0.0% 0.0% 0.0% 0.0% 0.2% 1.0% 2.7% 4.0% 5.5% 4.5% 2.8% 1.4% 0.0%													
Bridgeport- Stamford- Norwalk, CT	_												
Bridgeport Stamford Norwalk, CT O,1% O,1% O,1% O,2% O,6% 1,6% 3,0% 3,3% 2,0% 2,2% 1,3% O,0%	revion, in this	0.00/	0.00/	0.00/	0.20/	1.00/	2.70/	/ 00/	F F0/	/ 50/	2.00/	1/0/	0.00/
Stamford	Pridgeport	0.0%	0.0%	0.0%	0.2%	1.0%	2.7%	4.0%	5.5%	4.5%	2.6%	1.4%	0.0%
Norwalk, CT 0.1% 0.1% 0.1% 0.2% 0.6% 1.6% 3.0% 3.3% 2.0% 2.2% 1.3% 0.0% 1.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.3% 0.0% 1.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
Buffalo- Cheektowaga et al, NY O,1% O,7% O,7% O,7% O,7% O,7% O,7% O,7% O,7		0.10/	0.10/	0.10/	0.20/	0.00/	1.00/	7.00/	7.70/	2.00/	2.20/	1.70/	0.00/
Cheektowaga et al, NY 0.1% 0.7% 0.7% 3.1% 4.1% 2.9% 2.8% 1.7% 1.3% 1.0% 0.3% 0.0% Cape Coral-Fort Myers, FL 0.0% 0.1% 0.0% 0.4% 1.7% 5.8% 5.9% 4.2% 3.2% 2.1% 0.5% 0.0% Charleston-North 0.0% 0.0% 0.0% 0.6% 2.5% 7.4% 5.1% 3.0% 1.7% 2.2% 1.2% 0.0% Charleston, SC 0.0% 0.0% 0.6% 2.5% 7.4% 5.1% 3.0% 1.7% 2.2% 1.2% 0.0% Charlotte-Concord et al, NC-SC 0.0% 0.1% 0.4% 0.8% 3.2% 6.0% 5.3% 3.8% 2.3% 1.1% 0.5% 0.0% Chattanooga, TN-GA 0.0% 0.5% 0.2% 1.3% 3.9% 5.2% 5.5% 3.5% 2.3% 2.0% 0.4% 0.0% Chicago et al, IL-IN-WI 0.2% 0.3% 0.4% 1.7% <td></td> <td>0.1%</td> <td>0.1%</td> <td>0.1%</td> <td>0.2%</td> <td>0.6%</td> <td>1.0%</td> <td>3.0%</td> <td>3.3%</td> <td>2.0%</td> <td>2.2%</td> <td>1.5%</td> <td>0.0%</td>		0.1%	0.1%	0.1%	0.2%	0.6%	1.0%	3.0%	3.3%	2.0%	2.2%	1.5%	0.0%
et al, NY													
Cape Coral-Fort Myers, FL O.0% O.1% O.0% O.0	_	0.70/	0.50/	0.50/	7.10/	/ 30/	2.00/	2.00/	1.770/	1.70/	1.00/	0.70/	0.00/
Myers, FL 0.0% 0.1% 0.0% 0.4% 1.7% 5.8% 5.9% 4.2% 3.2% 2.1% 0.5% 0.0% Charleston-North Charleston, SC 0.0% 0.0% 0.0% 0.6% 2.5% 7.4% 5.1% 3.0% 1.7% 2.2% 1.2% 0.0% Charlotte-Concord et al, NC-SC 0.0% 0.1% 0.4% 0.8% 3.2% 6.0% 5.3% 3.8% 2.3% 1.1% 0.5% 0.0% Chattanooga, TN-GA 0.0% 0.5% 0.2% 1.3% 3.9% 5.2% 5.5% 3.5% 2.3% 2.0% 0.4% 0.0% Chicago et al, IL-IN-WI 0.2% 0.3% 0.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% 0.5% 0.0% Cincinnati, OH-KY-IN 0.2% 0.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% 0.2% 0.0% Cilveland-Elyria, OH 0.7% 1.1%		0.1%	0.7%	0.7%	3.1%	4.1%	2.9%	2.6%	1.7%	1.5%	1.0%	0.5%	0.0%
Charleston-North Charleston, SC 0.0% 0.0% 0.0% 0.6% 2.5% 7.4% 5.1% 3.0% 1.7% 2.2% 1.2% 0.0% Charlotte- Concord et al, NC-SC 0.0% 0.1% 0.4% 0.8% 3.2% 6.0% 5.3% 3.8% 2.3% 1.1% 0.5% 0.0% Chattanooga, TN-GA 0.0% 0.5% 0.2% 1.3% 3.9% 5.2% 5.5% 3.5% 2.3% 2.0% 0.4% 0.0% Chicago et al, IL- IN-WI 0.2% 0.3% 0.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% 0.5% 0.0% Cincinnati, OH- KY-IN 0.2% 0.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% 0.2% 0.0% Cleveland- Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0% 0.0% 0.0% 0.2% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.9% 0.1% 0.0% Columbus, OH		0.00/	0.10/	0.00/	0.707	1.770/	F 00/	F 00/	/ 20/	7.20/	2.10/	0.50/	0.00/
North Charleston, SC O.0% O.0% O.0% O.0% O.6% 2.5% 7.4% 5.1% 3.0% 1.7% 2.2% 1.2% O.0% Charlotte- Concord et al, NC-SC O.0% O.1% O.4% O.8% 3.2% 6.0% 5.3% 3.8% 2.3% 1.1% O.5% O.0% Chattanooga, TN-GA O.0% O.5% O.2% 1.3% 3.9% 5.2% 5.5% 3.5% 2.3% 2.0% O.4% O.0% Chicago et al, IL- IN-WI O.2% O.3% O.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% O.5% O.0% Cincinnati, OH- KY-IN O.2% O.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% O.2% O.0% Cleveland- Elyria, OH O.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% O.7% O.3% O.1% O.0% Colorado Springs, CO O.0% O.0% O.0% O.0% O.2% O.9% 4.5% 7.2% 5.5% 3.0% 1.5% O.4% O.0% Columbia, SC O.0% O.3% O.6% 1.0% 7.7% 5.3% 3.1% 1.3% O.9% O.9% O.9% O.1% O.0% Columbus, OH		0.0%	0.1%	0.0%	0.4%	1.7%	5.8%	5.9%	4.2%	5.2%	2.1%	0.5%	0.0%
Charleston, SC O.0% O.0% O.0% O.0% O.6% Z.5% T.4% 5.1% 3.0% 1.7% Z.2% 1.2% O.0% Charlotte- Concord et al, NC-SC O.0% O.1% O.4% O.8% 3.2% 6.0% 5.3% 3.8% Z.3% 1.1% O.5% O.0% Chattanooga, TN-GA O.0% O.5% O.2% 1.3% 3.9% 5.2% 5.5% 3.5% Z.3% Z.0% O.4% O.0% Chicago et al, IL- IN-WI O.2% O.3% O.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% O.5% O.0% Cincinnati, OH- KY-IN O.2% O.4% 1.0% Z.5% 5.0% 3.3% 3.4% Z.2% 1.6% 1.2% O.2% O.0% Cleveland- Elyria, OH O.7% 1.1% 3.2% 3.7% 3.3% Z.1% Z.0% 1.3% O.7% O.3% O.1% O.0% Colorado Springs, CO O.0% O.0% O.0% O.0% O.2% O.9% 4.5% T.2% 5.5% 3.0% 1.5% O.4% O.0% Columbia, SC O.0% O.3% O.6% 1.0% 7.7% 5.3% 3.1% 1.3% O.9% O.9% O.9% O.1% O.0% Columbus, OH													
Charlotte- Concord et al, NC-SC													
Charlotte- Concord et al, NC-SC	Charleston, 3C	0.00/	0.00/	0.00/	0.60/	2.50/	F (0)	F 30/	7.00/	3.50/	2.20/	1.00/	2.20/
Concord et al, NC-SC	Cl. I. I.	0.0%	0.0%	0.0%	0.6%	2.5%	7.4%	5.1%	3.0%	1.7%	2.2%	1.2%	0.0%
NC-SC 0.0% 0.1% 0.4% 0.8% 3.2% 6.0% 5.3% 3.8% 2.3% 1.1% 0.5% 0.0% Chattanooga, TN-GA 0.0% 0.5% 0.2% 1.3% 3.9% 5.2% 5.5% 3.5% 2.3% 2.0% 0.4% 0.0% Chicago et al, IL-IN-WI 0.2% 0.3% 0.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% 0.5% 0.0% Cincinnati, OH-KY-IN 0.2% 0.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% 0.2% 0.0% Cleveland-Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0% 0.0% 0.0% 0.0% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.9% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
Chattanooga, TN-GA 0.0% 0.5% 0.2% 1.3% 3.9% 5.2% 5.5% 3.5% 2.3% 2.0% 0.4% 0.0% Chicago et al, IL- IN-WI 0.2% 0.3% 0.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% 0.5% 0.0% Cincinnati, OH- KY-IN 0.2% 0.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% 0.2% 0.0% Cleveland- Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0	1					7.00/		= =0.		0.704		0.50/	
TN-GA 0.0% 0.5% 0.2% 1.3% 3.9% 5.2% 5.5% 3.5% 2.3% 2.0% 0.4% 0.0% Chicago et al, IL-IN-WI 0.2% 0.3% 0.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% 0.5% 0.0% Cincinnati, OH-KY-IN 0.2% 0.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% 0.2% 0.0% Cleveland-Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0% 0.0% 0.0% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.9% 0.1% 0.0% Columbus, OH		0.0%	0.1%	0.4%	0.8%	3.2%	6.0%	5.3%	3.8%	2.3%	1.1%	0.5%	0.0%
Chicago et al, IL- IN-WI 0.2% 0.3% 0.4% 1.7% 4.1% 4.2% 3.6% 3.5% 1.7% 1.2% 0.5% 0.0% Cincinnati, OH- KY-IN 0.2% 0.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% 0.2% 0.0% Cleveland- Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0% 0.0% 0.0% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.9% 0.1% 0.0% Columbus, OH	_						= 00/	===.	7.50	0.704			
IN-WI		0.0%	0.5%	0.2%	1.3%	3.9%	5.2%	5.5%	3.5%	2.3%	2.0%	0.4%	0.0%
Cincinnati, OH- KY-IN	_												
KY-IN 0.2% 0.4% 1.0% 2.5% 5.0% 3.3% 3.4% 2.2% 1.6% 1.2% 0.2% 0.0% Cleveland- Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0% 0.2% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.1% 0.0% Columbus, OH 0.0%<		0.2%	0.3%	0.4%	1.7%	4.1%	4.2%	3.6%	3.5%	1.7%	1.2%	0.5%	0.0%
Cleveland- Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0% 0.0% 0.0% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.1% 0.0% Columbus, OH													
Elyria, OH 0.7% 1.1% 3.2% 3.7% 3.3% 2.1% 2.0% 1.3% 0.7% 0.3% 0.1% 0.0% Colorado Springs, CO 0.0% 0.0% 0.0% 0.0% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.1% 0.0% Columbus, OH		0.2%	0.4%	1.0%	2.5%	5.0%	3.3%	3.4%	2.2%	1.6%	1.2%	0.2%	0.0%
Colorado Springs, CO 0.0% 0.0% 0.2% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.1% 0.0% Columbus, OH 0.0%													
Springs, CO 0.0% 0.0% 0.2% 0.9% 4.5% 7.2% 5.5% 3.0% 1.5% 0.4% 0.0% Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.1% 0.0% Columbus, OH 0.0%		0.7%	1.1%	3.2%	3.7%	3.3%	2.1%	2.0%	1.3%	0.7%	0.3%	0.1%	0.0%
Columbia, SC 0.0% 0.3% 0.6% 1.0% 7.7% 5.3% 3.1% 1.3% 0.9% 0.9% 0.1% 0.0% Columbus, OH													
Columbus, OH													0.0%
	-	0.0%	0.3%	0.6%	1.0%	7.7%	5.3%	3.1%	1.3%	0.9%	0.9%	0.1%	0.0%
1 0,0% 0,1% 0,7% 1,7% 3,4% 43% 3,4% 3,0% 21% 13% 0,4% 0,0%	Columbus, OH												
5.7.0 5.7.0 5.7.0 5.7.0 5.7.0 5.7.0 5.7.0 5.7.0 5.7.0 5.7.0		0.0%	0.1%	0.7%	1.7%	3.4%	4.3%	3.4%	3.0%	2.1%	1.3%	0.4%	0.0%

5 " 5 · I								I			1	
Dallas-Fort Worth-												
Arlington, TX	0.0%	0.0%	0.1%	0.3%	1.7%	4.6%	4.7%	4.3%	3.2%	1.9%	0.4%	0.0%
Dayton-	0.0%	0.0%	0.1%	0.5%	1.770	4.0%	4.770	4.3%	3.270	1.570	0.470	0.0%
Kettering, OH	0.4%	1.2%	3.6%	3.8%	2.9%	3.1%	2.5%	1.2%	0.9%	0.3%	0.1%	0.0%
Deltona-												
Daytona Beach												
et al, FL												
- A	0.0%	0.0%	0.1%	1.2%	2.1%	8.4%	5.4%	4.1%	2.7%	1.3%	0.4%	0.0%
Denver-Aurora- Lakewood, CO												
Lakewood, CO												
	0.0%	0.0%	0.1%	0.2%	1.2%	2.4%	3.9%	6.4%	4.3%	2.3%	0.8%	0.0%
Des Moines-												
West Des												
Moines, IA	0.1%	0.3%	0.5%	1.6%	5.0%	5.0%	4.1%	3.0%	2.6%	0.9%	0.2%	0.0%
Detroit-Warren-												
Dearborn, MI												
	1.1%	1.2%	2.3%	2.3%	3.0%	2.7%	2.5%	2.3%	1.4%	0.8%	0.2%	0.0%
Durham-Chapel												
Hill, NC												
	0.0%	0.0%	0.3%	0.3%	2.6%	6.5%	4.9%	3.8%	2.2%	2.0%	0.2%	0.0%
El Paso, TX	0.0%	0.0%	0.1%	0.5%	3.4%	8.2%	3.4%	2.5%	0.9%	0.2%	0.0%	0.0%
Fresno, CA	0.0%	0.0%	0.1%	0.5%	2.2%	6.6%	7.4%	5.3%	3.9%	1.9%	0.3%	0.0%
Grand Rapids-												
Wyoming, MI	0.0%	0.0%	0.2%	1.2%	2.9%	5.7%	5.0%	2.7%	2.1%	0.9%	0.3%	0.0%
Greensboro-												
High Point, NC												
	0.0%	0.6%	1.5%	2.5%	5.3%	6.3%	3.7%	2.0%	0.9%	1.0%	0.0%	0.0%
Greenville-												
Anderson-												
Mauldin, SC	0.1%	0.0%	0.5%	1.2%	6.2%	5.5%	3.7%	2.3%	1.1%	1.2%	0.4%	0.0%
Harrisburg-	0.00/	0.60/	7.707	1.00/	2.60/	7.50/	7.70/	1 (0)	1.00/	1 (0)	0.00/	0.00/
Carlisle, PA Hartford-West	0.0%	0.6%	1.4%	1.7%	2.6%	3.5%	3.3%	1.4%	1.0%	1.4%	0.0%	0.0%
Hartford et al,												
CT	0.1%	0.1%	0.8%	0.8%	2.4%	5.0%	4.9%	2.5%	2.4%	1.2%	0.2%	0.0%
Houston-The	0.170	0.170	0.070	0.070	2.470	5.070	4.570	2.570	2.770	1.270	0.270	0.070
Woodlands et												
al, TX	0.0%	0.1%	0.1%	0.8%	2.6%	5.9%	4.6%	3.3%	2.1%	1.3%	0.3%	0.0%
Indianapolis-												
Carmel-												
Anderson, IN	0.0%	0.9%	1.5%	3.2%	4.6%	5.9%	4.2%	2.1%	1.2%	0.9%	0.3%	0.0%
Jackson, MS	1.1%	0.6%	1.4%	1.4%	2.9%	4.8%	2.6%	1.6%	1.5%	0.7%	0.3%	0.0%
Jacksonville, FL												
	0.1%	0.1%	0.7%	0.9%	3.1%	4.3%	4.3%	3.4%	2.2%	1.5%	0.4%	0.0%
Kansas City, MO-												
KS	0.1%	0.4%	0.7%	2.0%	3.0%	3.4%	3.9%	2.9%	3.2%	1.6%	0.3%	0.0%
Knoxville, TN	0.0%	0.2%	0.3%	0.5%	2.3%	5.9%	5.4%	3.1%	2.7%	1.6%	0.3%	0.0%
Lakeland-												
Winter Haven,												
FL	0.0%	0.1%	0.2%	0.9%	2.5%	11.1%	6.8%	2.7%	1.2%	0.7%	0.1%	0.0%
Las Vegas-												
Henderson-	0.000	0.001	0.301	0.00	3.004		6.000	/ For	0.50	3.507	0.50	0.00
Paradise, NV	0.0%	0.0%	0.1%	0.7%	1.9%	4.8%	6.8%	4.5%	2.7%	1.5%	0.5%	0.0%
Little Rock et al, AR	0.00	0.007	1.00/	3.00/	7 30/	/ 50/	7 30/	2.70/	1 /0/	0.707	0.107	0.00/
Los Angeles-	0.6%	0.9%	1.8%	2.0%	3.2%	4.5%	3.2%	2.3%	1.4%	0.4%	0.1%	0.0%
Long Beach et												
al, CA	0.0%	0.0%	0.0%	0.1%	0.2%	1.1%	2.2%	3.4%	4.7%	3.3%	1.8%	0.0%
Louisville et al,	0.070	0.0%	0.0%	U.170	U.Z%	1.170	Z.Z70	3.4%	4.770	3.3%	1.0%	0.0%
KY-IN	0.1%	0.4%	1.5%	2.1%	4.9%	4.6%	3.0%	1.6%	1.5%	0.6%	0.1%	0.0%
Madison, WI	0.0%	0.0%	0.3%	0.7%	1.7%	2.0%	6.3%	6.0%	2.5%	1.1%		0.0%
adisori, vvi	5.070	0.070	0.570	0.770	1.770	2.070	0.570	0.070	2.370	1.170	0.170	0.070

			I	I								
McAllen-												
Edinburg- Mission, TX	0.0%	0.1%	0.7%	0.6%	2.6%	E 20/	2 00/	2.10/	0.8%	0.20/	0.20/	0.0%
Memphis, TN-	0.0%	0.1%	0.7%	0.6%	2.6%	5.2%	2.8%	2.1%	0.8%	0.2%	0.2%	0.0%
MS-AR	0.2%	1.1%	1.6%	1.8%	3.7%	4.7%	4.2%	3.1%	2.1%	0.6%	0.2%	0.0%
Miami-Fort												
Lauderdale et												
al, FL	0.0%	0.2%	0.6%	1.3%	2.0%	2.6%	3.2%	2.7%	2.5%	2.1%	0.8%	0.0%
Milwaukee-												
Waukesha et al,												
WI	0.0%	0.6%	2.0%	2.0%	2.1%	3.8%	2.9%	2.5%	2.9%	1.0%	0.3%	0.0%
Minneapolis et al, MN-WI	0.0%	0.1%	0.3%	0.9%	7 70/	5.4%	4.3%	/ 10/	2.7%	1.70/	0.3%	0.0%
Nashville-	0.0%	0.1%	0.5%	0.9%	3.3%	5.4%	4.5%	4.1%	2.7%	1.3%	0.5%	0.0%
Davidson et al,												
TN	0.0%	0.0%	0.0%	0.1%	1.3%	4.8%	6.1%	4.9%	3.7%	2.5%	1.0%	0.0%
New Haven-												
Milford, CT	0.2%	0.1%	0.1%	1.0%	4.1%	5.1%	5.0%	3.6%	2.3%	2.2%	0.1%	0.0%
New Orleans-												
Metairie, LA	0.0%	0.3%	1.0%	2.4%	4.1%	4.9%	3.4%	2.5%	1.4%	0.9%	0.2%	0.0%
New York-												
Newark et al,												
NY-NJ-PA	0.0%	0.0%	0.1%	0.2%	0.7%	1.0%	2.9%	2.3%	3.0%	3.4%	1.0%	0.0%
North Port-												
Sarasota et al,												
FL	0.0%	0.0%	0.1%	0.6%	3.1%	5.8%	4.9%	4.1%	2.7%	1.6%	0.7%	0.0%
Oklahoma City,												
OK	0.2%	0.3%	0.6%	2.2%	5.1%	5.3%	3.4%	2.7%	1.3%	0.6%	0.1%	0.0%
Omaha-Council												
Bluffs, NE-IA	0.0%	0.1%	0.3%	1.1%	2.2%	3.4%	5.5%	4.0%	2.6%	1.3%	0.4%	0.0%
Orlando-	0.0%	0.176	0.5%	1.170	2.270	3.4%	5.5%	4.0%	2.0%	1.370	0.4%	0.0%
Kissimmee-												
Sanford, FL	0.0%	0.0%	0.3%	0.7%	2.5%	5.4%	6.0%	4.9%	2.6%	1.5%	0.3%	0.0%
Oxnard-												
Thousand Oaks-												
Ventura, CA												
	0.0%	0.0%	0.0%	0.0%	0.1%	0.9%	1.7%	3.4%	4.9%	1.5%	0.4%	0.0%
Palm Bay-												
Melbourne et al,												
FL	0.2%	0.0%	0.0%	0.9%	2.8%	6.9%	5.0%	3.1%	2.9%	1.2%	0.3%	0.0%
Philadelphia et												
al, PA-NJ-DE- MD			2 = 2/		7.60/	7.50	===.	===			. 70/	
	0.2%	0.4%	0.5%	1.8%	3.6%	3.5%	3.3%	3.1%	2.1%	0.9%	0.3%	0.0%
Phoenix-Mesa- Scottsdale, AZ	0.0%	0.0%	0.0%	0.1%	1.2%	4.7%	6.3%	5.7%	3.2%	2.2%	0.6%	0.0%
Pittsburgh, PA	0.070	0.070	0.070	0.170	1.2 /0	4.770	0.570	3.7 70	5.270	2.270	0.070	0.070
Fittsburgh, FA	0.2%	1.5%	2.2%	1.7%	2.8%	2.3%	2.4%	1.5%	1.5%	0.8%	0.3%	0.0%
Portland-South	0.270	1.070	2.270		2.070	2.070	2.170	11070		0.070	0.070	0.070
Portland, ME												
	0.0%	0.0%	0.0%	1.4%	0.4%	2.7%	5.3%	3.2%	4.8%	2.2%	0.8%	0.0%
Portland-												
Vancouver et al,												
OR-WA	0.0%	0.0%	0.1%	0.2%	1.2%	2.7%	5.5%	7.0%	4.5%	2.6%	0.5%	0.0%
Providence-												
Warwick, RI-MA												
	0.0%	0.0%	0.2%	0.6%	0.8%	4.0%	5.3%	4.4%	3.1%	2.7%	0.5%	0.0%
Raleigh, NC	0.0%	0.0%	0.1%	0.2%	2.8%	6.1%	6.1%	4.2%	1.9%	1.1%	0.4%	0.0%
Richmond, VA	0.0%	0.0%	0.2%	0.9%	2.8%	6.6%	5.2%	3.9%	2.0%	2.0%	0.3%	0.0%
Riverside et al,	0.30	0.001	0.00	0.00	3.307	2.22	. 70.	6.000	E 80.	2.000	0.60	0.000
CA	0.1%	0.0%	0.0%	0.2%	1.1%	2.2%	4.3%	6.0%	5.7%	2.8%	0.6%	0.0%
Rochester, NY	0.3%	1.4%	1.0%	3.4%	2.7%	3.1%	1.8%	3.2%	1.6%	1.1%	0.3%	0.0%
Sacramento Roseville et al,												
CA	0.0%	0.0%	0.1%	0.3%	1.4%	4.1%	6.3%	7.3%	4.6%	1.8%	0.7%	0.0%
C/ 1	0.0%	0.0%	0.1%	0.5%	1.4%	4.1%	6.3%	7.5%	4.0%	1.6%	0.7%	0.0%

Salt Lako City												
Salt Lake City, UT	0.0%	0.0%	0.0%	0.0%	0.6%	6.0%	6.9%	5.9%	4.0%	1.5%	0.8%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.6%	6.0%	6.9%	5.9%	4.0%	1.5%	0.6%	0.0%
San Antonio- New Braunfels,												
TX	0.0%	0.0%	0.20/	0.9%	3.7%	7.4%	/ 20/	7.70/	2.7%	1 20/	0.707	0.0%
	0.0%	0.0%	0.2%	0.9%	3.7%	7.4%	4.2%	3.3%	2.7%	1.2%	0.4%	0.0%
San Diego- Carlsbad, CA	0.0%	0.00/	0.10/	0.0%	0.1%	0.70/	1.00/	2.00/	F C0/	/ 30/	1.70/	0.00/
San Francisco-	0.0%	0.0%	0.1%	0.0%	0.1%	0.7%	1.6%	2.8%	5.6%	4.2%	1.7%	0.0%
Oakland et al,												
CA CA	0.0%	0.0%	0.1%	0.1%	0.3%	1.1%	1.8%	2.6%	3.0%	1.4%	0.7%	0.0%
San Jose-	0.0%	0.0%	0.176	0.170	0.5%	1.170	1.070	2.070	3.0%	1.470	0.776	0.0%
Sunnyvale et al,												
CA CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	1.1%	1.1%	3.1%	2.0%	1.4%	0.0%
Scranton	0.070	0.070	0.070	0.070	0.070	0.270	1.170	1.170	3.170	2.070	1. 170	0.070
Wilkes-Barre et												
al, PA	0.1%	1.2%	1.5%	3.3%	5.6%	2.7%	3.0%	1.1%	0.8%	0.6%	0.1%	0.0%
Seattle-Tacoma-	0,0		1.070	0.070	0.070	2.770	3.070	11170	0.070	0.070	0.1.70	0.070
Bellevue, WA												
,	0.0%	0.0%	0.0%	0.0%	0.5%	1.1%	3.1%	4.3%	4.0%	4.3%	1.1%	0.0%
Spokane-												
Spokane Valley,												
WA	0.0%	0.0%	0.3%	0.5%	1.7%	5.5%	8.9%	4.7%	3.9%	2.8%	0.5%	0.0%
Springfield, MA												
	0.0%	0.0%	0.2%	0.9%	6.7%	4.7%	2.7%	4.3%	1.5%	0.6%	0.0%	0.0%
St. Louis, MO-IL												
	1.0%	0.9%	1.5%	2.5%	3.8%	4.5%	3.3%	2.2%	1.0%	0.5%	0.1%	0.0%
Stockton-Lodi,												
CA	0.0%	0.0%	0.0%	0.4%	1.0%	3.4%	4.8%	8.8%	4.2%	2.9%	0.3%	0.0%
Syracuse, NY	0.3%	1.6%	0.6%	3.6%	3.5%	3.1%	2.4%	1.8%	1.7%	1.4%	0.2%	0.0%
Tampa-St.												
Petersburg et												
al, FL	0.0%	0.0%	0.3%	1.5%	3.0%	6.4%	4.7%	4.3%	2.9%	1.7%	0.5%	0.0%
Toledo, OH	1.0%	1.7%	1.9%	3.8%	2.7%	2.8%	2.2%	1.7%	1.1%	0.4%	0.0%	0.0%
Tucson, AZ	0.1%	0.0%	0.2%	0.4%	3.7%	7.8%	4.2%	4.1%	2.2%	1.3%	0.3%	0.0%
Tulsa, OK	0.4%	0.4%	1.0%	2.8%	3.9%	5.5%	3.7%	3.3%	1.6%	0.8%	0.2%	0.0%
Urban												
Honolulu, HI	0.0%	0.3%	0.2%	0.5%	1.3%	2.4%	2.6%	2.5%	2.6%	3.3%	1.4%	0.0%
Virginia Beach												
et al, VA-NC												
	0.1%	0.0%	0.4%	0.7%	4.2%	5.0%	4.7%	4.2%	2.0%	1.2%	0.3%	0.0%
Washington et												
al, DC-VA-MD-												
WV	0.0%	0.1%	0.2%	0.4%	1.8%	2.9%	5.2%	5.3%	3.8%	2.8%	0.6%	0.0%
Wichita, KS	0.1%	0.6%	1.9%	2.4%	4.7%	3.6%	3.5%	1.9%	1.0%	0.2%	0.0%	0.0%
Winston-Salem,	0.00/	0.70/	0.00/	3.000	E 70/	C E0/	7.00/	1.00/	3.307	0.007	0.704	0.000
NC	0.0%	0.3%	0.8%	1.7%	5.3%	6.5%	3.2%	1.8%	1.1%	0.8%	0.1%	0.0%
Worcester, MA- CT	0.00/	0.007	0.001	0.30	3.70		/ 30/	, , , , ,	7.50	3.507	0.70	0.000
	0.0%	0.0%	0.0%	0.1%	1.3%	4.4%	4.1%	4.4%	3.5%	1.5%	0.3%	0.0%
Youngstown- Warren et al,												
OH-PA	2.50/	2 (0)		2.00	7.00	2.20/	3.007	3.707	0.00	0.207	0.007	0.000
	2.5%	2.4%	4.9%	2.6%	3.6%	2.2%	1.0%	1.4%	0.7%	0.2%	0.0%	
United States	0.2%	0.3%	0.8%	1.2%	3.1%	3.5%	4.0%	3.0%	2.0%	1.6%	0.5%	0.0%

