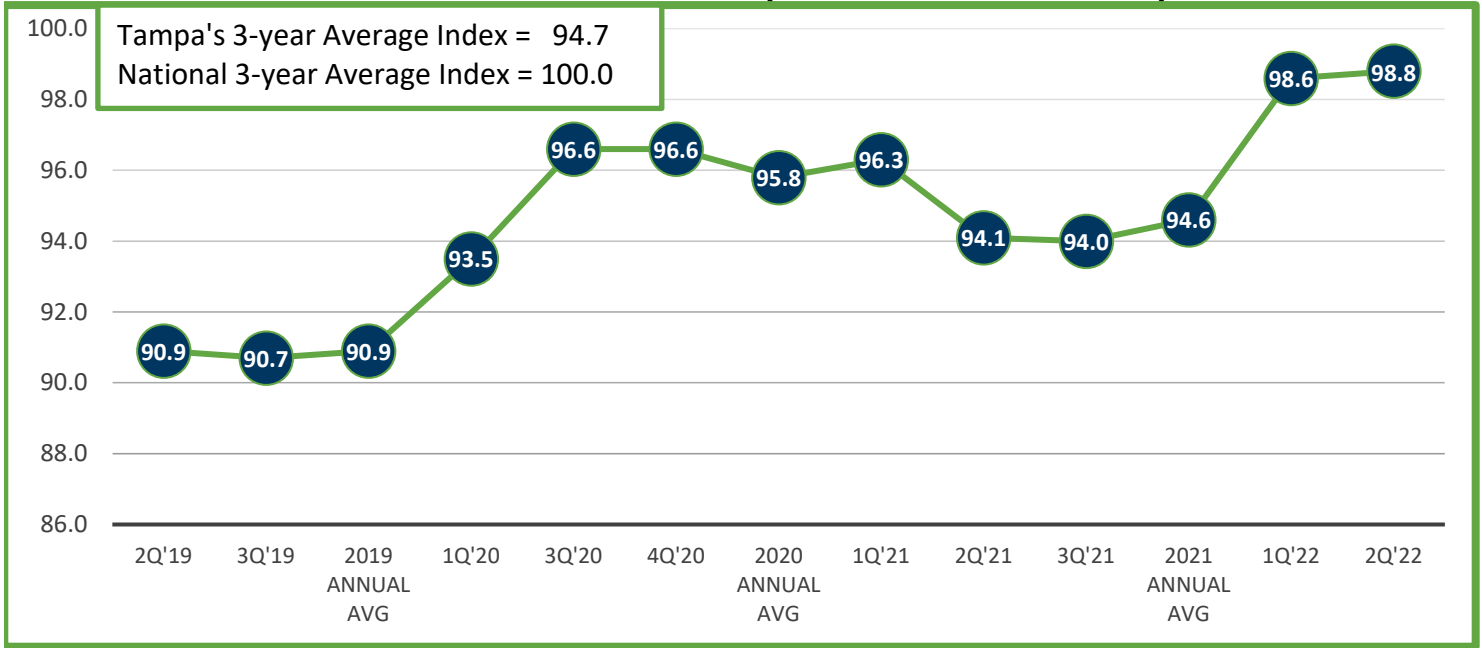
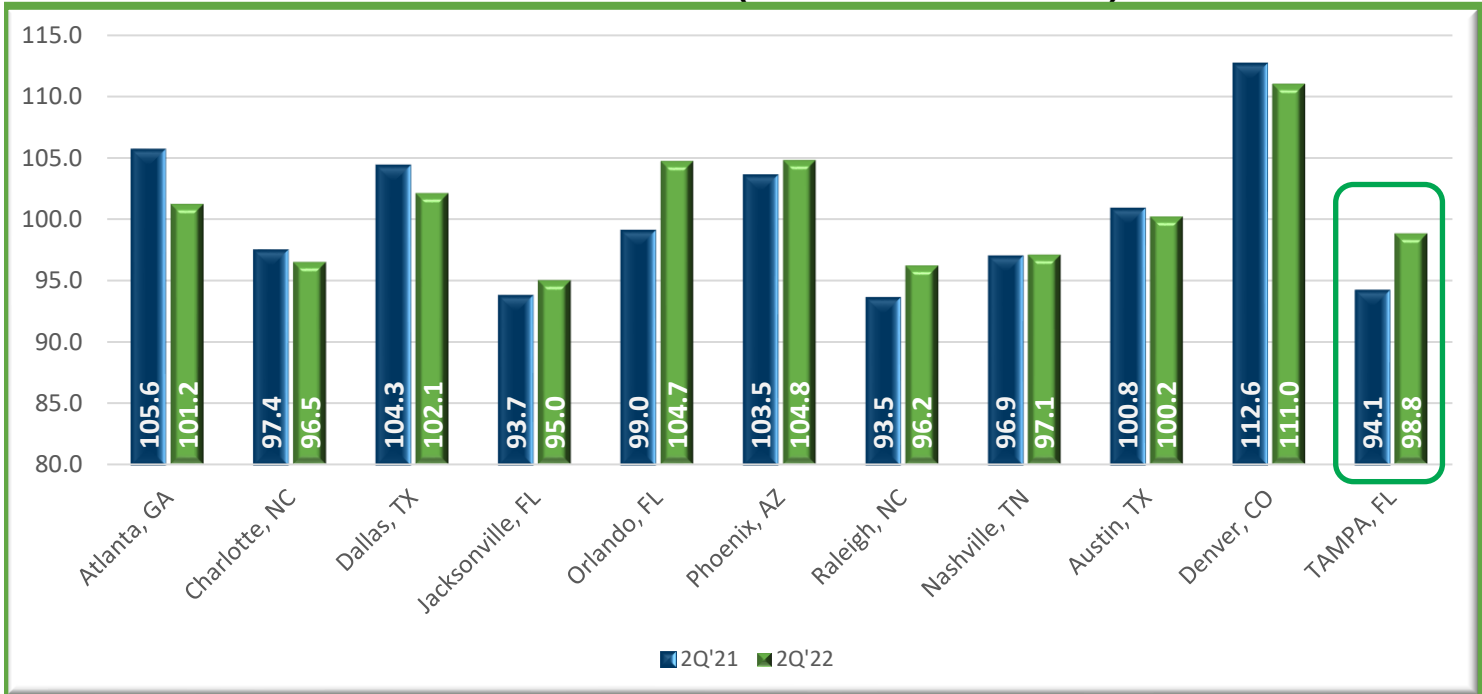


COST OF LIVING INDEX (Q2 2019 thru Q2 2022)



MSA COMPARISON (Q2 2021 vs. Q2 2022)

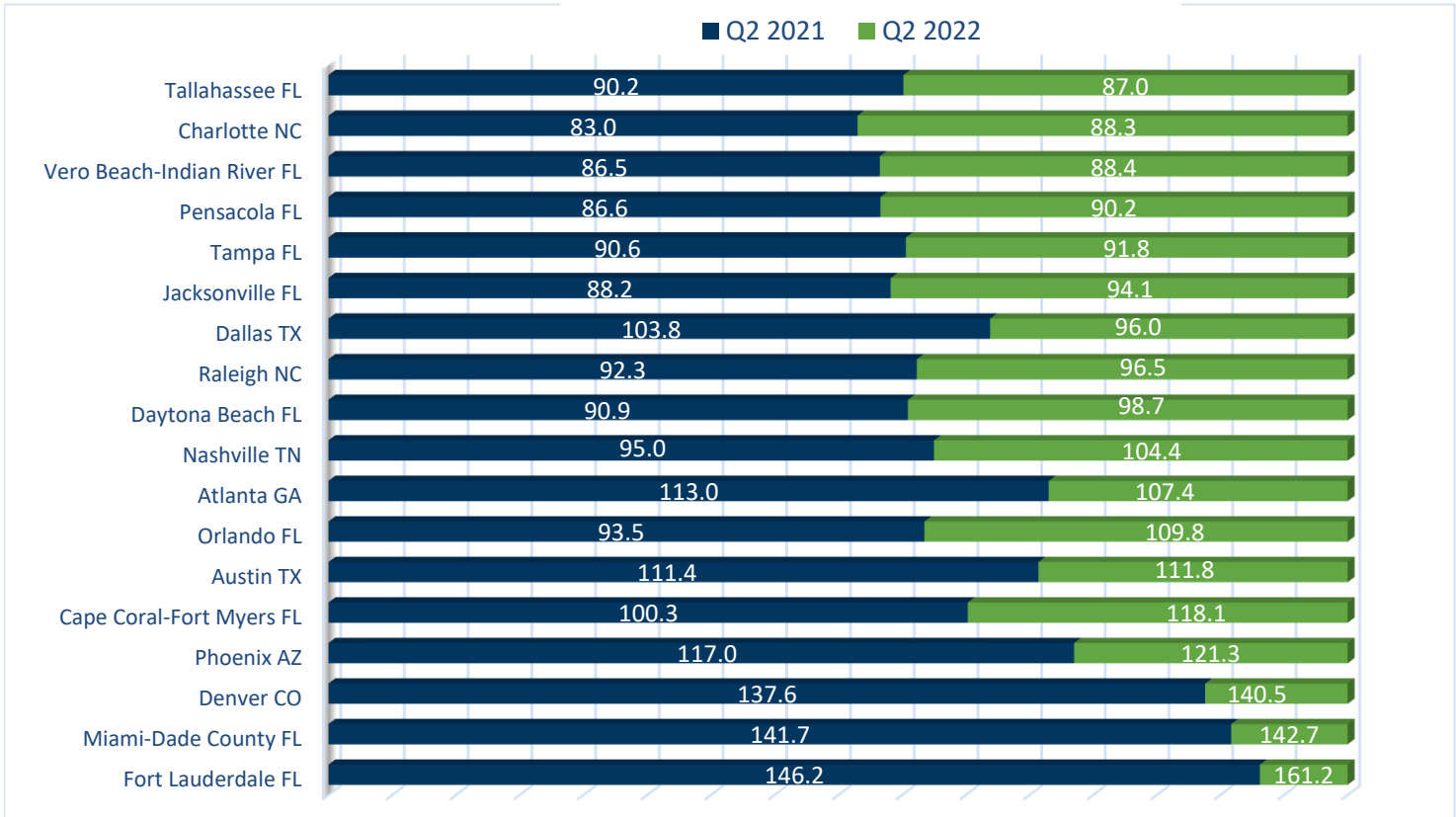


The *Cost of Living Index (COLI)* measures relative price levels for consumer goods and services in participating areas. The average for all participating places, both metropolitan and nonmetropolitan, equals 100, and each participant's index is read as a percentage of the average for all places. Due to quarterly changes in participants and price inputs, the index does not provide an accurate measure of changes over time. Thus, the information presented is used to demonstrate Tampa COLI's tendency to remain below the national average. The index does not measure inflation.

National Average Index = 100

COMPETITIVE MARKET HOUSING INDEX

■ Q2 2021 ■ Q2 2022



2022 Q2 Florida Urban Areas Index	100% Composite Index	17.26% Grocery Items	30.90% Housing	10.21% Utilities	7.54% Transportation	4.42% Health Care	29.67% Misc. Goods & Services
Ocala FL	92.2	95.6	86.8	93.8	100.5	99.4	92.2
Pensacola FL	94.8	97.8	90.2	115.9	90.6	89.5	92.4
Jacksonville FL	95.0	95.1	94.1	105.9	87.6	84.0	95.5
Tallahassee FL	95.3	107.1	87.0	87.2	95.3	112.8	97.2
Daytona Beach FL	96.4	92.3	98.7	104.1	92.1	92.5	95.5
Tampa FL	98.8	110.2	91.8	97.2	102.7	95.7	99.6
Vero Beach-Indian River FL	99.0	113.0	88.4	112.7	101.5	103.8	95.9
Orlando FL	104.7	102.5	109.8	92.2	102.7	88.9	107.8
Sarasota FL	106.4	101.2	122.9	97.8	105.5	107.0	95.2
Cape Coral-Fort Myers FL	110.1	107.5	118.1	103.1	108.4	104.8	106.8
Miami-Dade County FL	119.3	119.4	142.7	105.3	113.4	94.1	105.1
Fort Lauderdale FL	124.2	118.1	161.2	105.3	105.7	99.6	104.1

2022 Q2 Competitive Market Index	100% Composite Index	17.26% Grocery Items	30.90% Housing	10.21% Utilities	7.54% Transportation	4.42% Health Care	29.67% Misc. Goods & Services
Jacksonville FL	95.0	95.1	94.1	105.9	87.6	84.0	95.5
Raleigh NC	96.2	91.7	96.5	103.2	89.3	104.2	96.8
Charlotte NC	96.5	97.7	88.3	90.8	90.9	109.9	105.7
Nashville-Murfreesboro TN	97.1	95.6	104.4	89.3	91.9	90.0	95.5
Tampa FL	98.8	110.2	91.8	97.2	102.7	95.7	99.6
Austin TX	100.2	87.8	111.8	90.8	93.6	101.7	100.1
Atlanta GA	101.2	89.3	107.4	84.5	101.9	107.7	106.1
Dallas TX	102.1	94.3	96.0	109.2	87.8	109.6	113.1
Orlando FL	104.7	102.5	109.8	92.2	102.7	88.9	107.8
Phoenix AZ	104.8	98.7	121.3	103.9	107.8	97.0	91.8
Denver CO	111.0	93.4	140.5	82.1	98.7	99.5	105.4