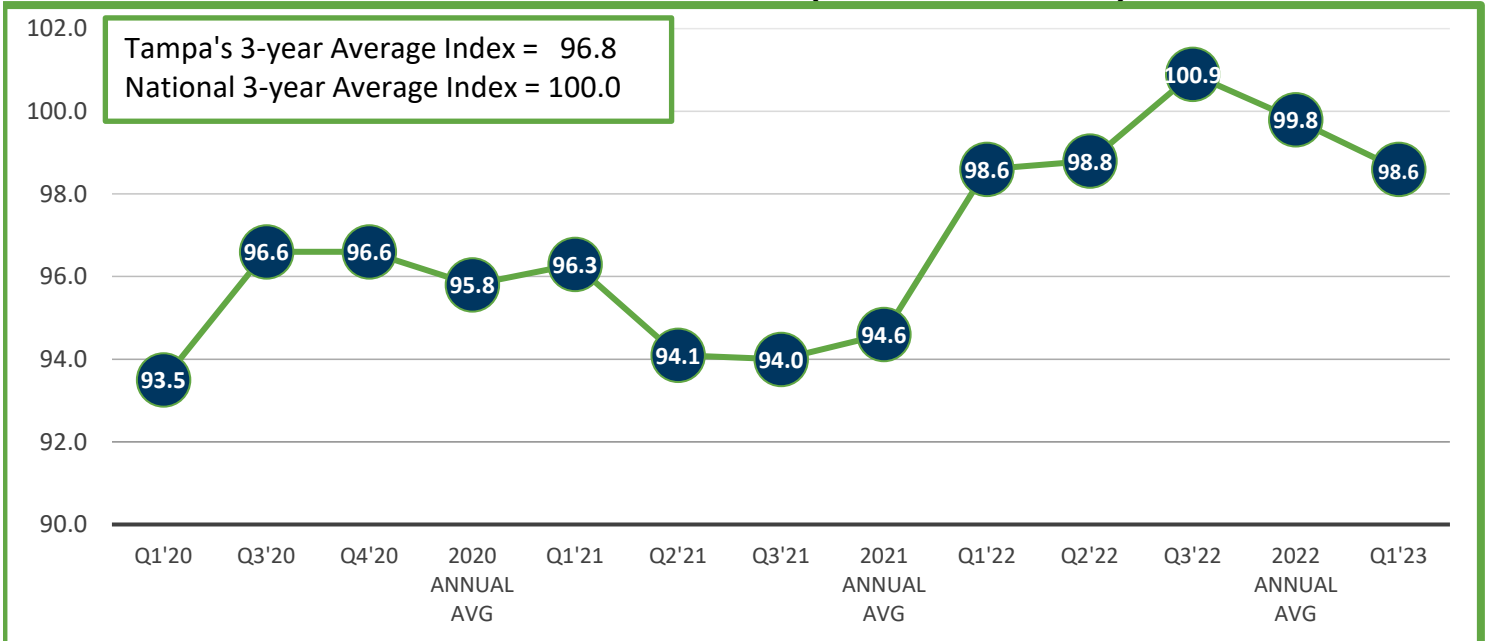
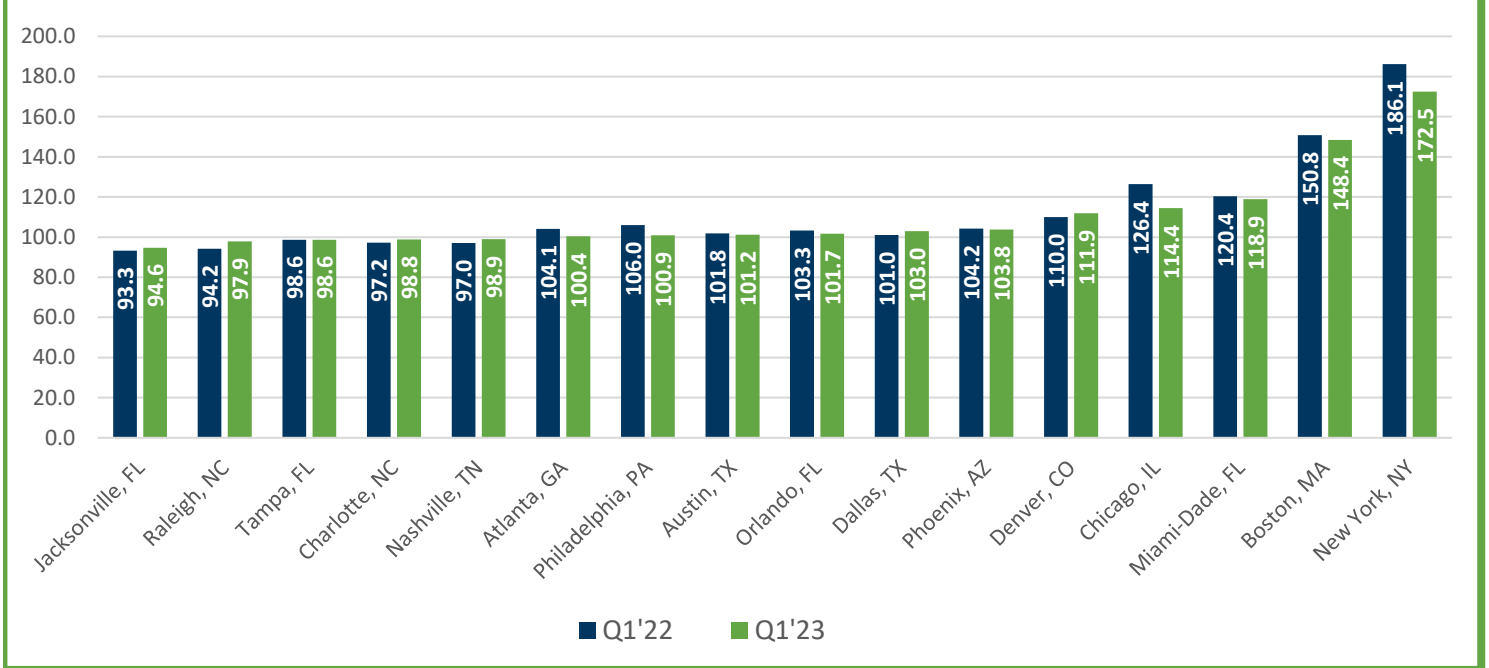


COST OF LIVING INDEX (Q1'20 thru Q1'23)



Q1 2022 vs. Q1 2023 Cost of Living Index By Market



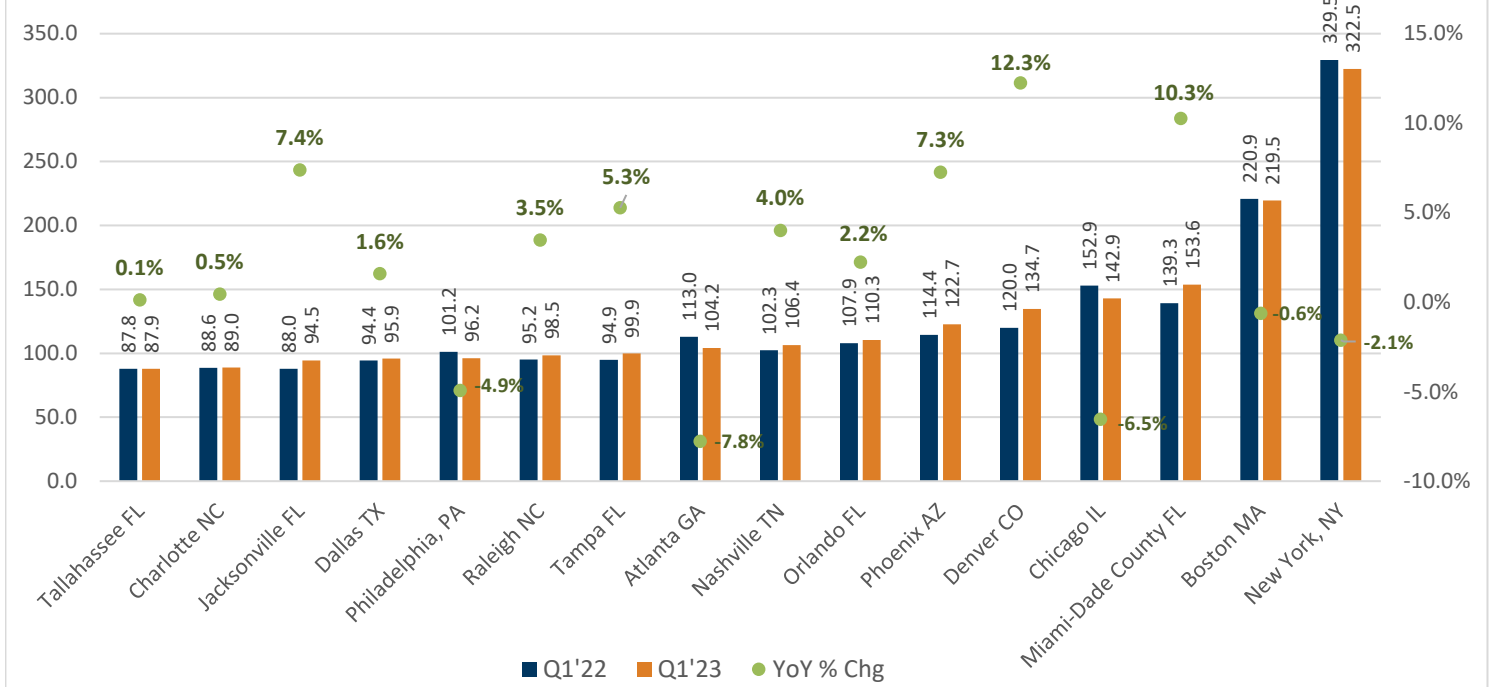
The *Cost of Living Index (COLI)* measures relative price levels for consumer goods and services in participating areas. The average for all participating places, both metropolitan and nonmetropolitan, equals 100, and each participant's index is read as a percentage of the average for all places. Due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

*Note: New York COLI is based on the average index for the cities of Brooklyn, Manhattan and Queens

**Note: Due to COVID-19 data collection for the cost of living was not collected in Q2 2020.

National Average Index = 100

YoY Housing Index By Market



Year-over-year these five markets saw a decrease in the housing index; Philadelphia, Atlanta, Chicago, Boston and New York

Q1'23 Florida Areas Index	100% Composite Index	15.73% Grocery Items	28.10% Housing	9.06% Utilities	8.53% Transportation	4.83% Health Care	33.75% Misc. Goods & Services
Ocala FL	91.1	96.5	83.8	85.9	102.9	94.4	92.5
Vero Beach-Indian River FL	93.4	100.3	83.3	104.8	101.9	94.5	93.2
Tallahassee FL	94.0	96.0	87.9	85.3	96.0	108.5	97.9
Jacksonville FL	94.6	98.7	94.5	102.8	87.2	82.2	94.2
Tampa FL	98.6	99.1	99.9	98.6	102.4	90.9	97.3
Orlando FL	101.7	98.3	110.3	91.1	95.7	92.3	101.7
Sarasota FL	106.0	100.7	121.6	98.8	95.6	104.5	100.2
Miami-Dade County, FL	118.9	105.5	153.6	102.9	105.9	96.0	107.0
Q1'23 Competitive Market Index							
Jacksonville FL	94.6	98.7	94.5	102.8	87.2	82.2	94.2
Raleigh NC	97.9	94.9	98.5	99.4	94.2	111.7	97.3
Tampa FL	98.6	99.1	99.9	98.6	102.4	90.9	97.3
Charlotte NC	98.8	102.7	89.0	88.4	98.2	116.4	105.5
Nashville-Murfreesboro TN	98.9	100.7	106.4	104.7	95.4	88.7	92.5
Atlanta GA	100.4	101.5	104.2	81.1	101.4	111.4	100.1
Philadelphia, PA	100.9	103.3	96.2	108.2	107.6	94.9	100.9
Austin TX	101.2	96.9	115.2	96.1	90.1	99.4	96.1
Orlando FL	101.7	98.3	110.3	91.1	95.7	92.3	101.7
Dallas TX	103.0	102.0	95.9	112.0	89.5	110.3	109.3
Phoenix AZ	103.8	103.1	122.7	98.8	102.8	92.2	91.5
Denver CO	111.9	104.9	134.7	86.5	107.5	100.5	105.8
Chicago IL	114.4	103.4	142.9	90.3	112.8	109.3	103.4
Boston MA	148.4	105.0	219.5	126.1	127.5	112.6	125.8
New York, NY	172.5	112.4	322.5	101.7	110.0	106.3	119.8