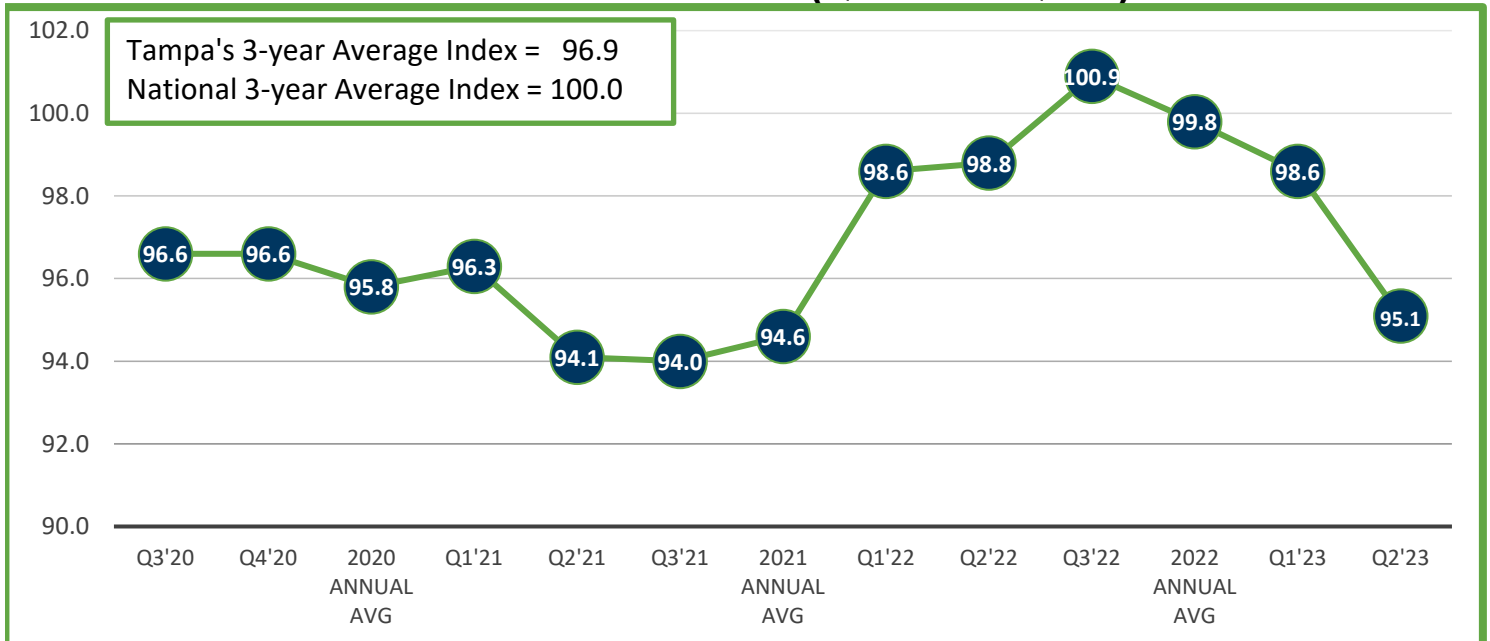
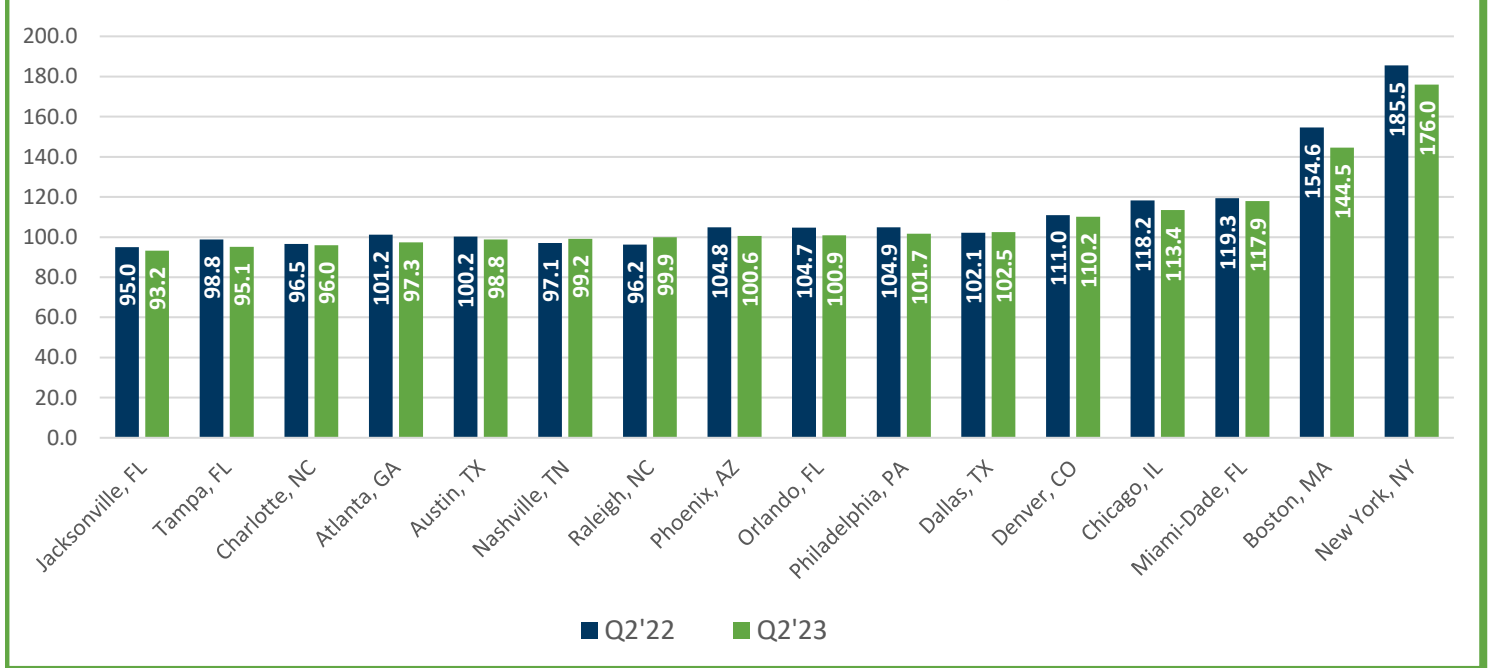


COST OF LIVING INDEX (Q3'20 thru Q2'23)



Q2 2022 vs. Q2 2023 Cost of Living Index By Market



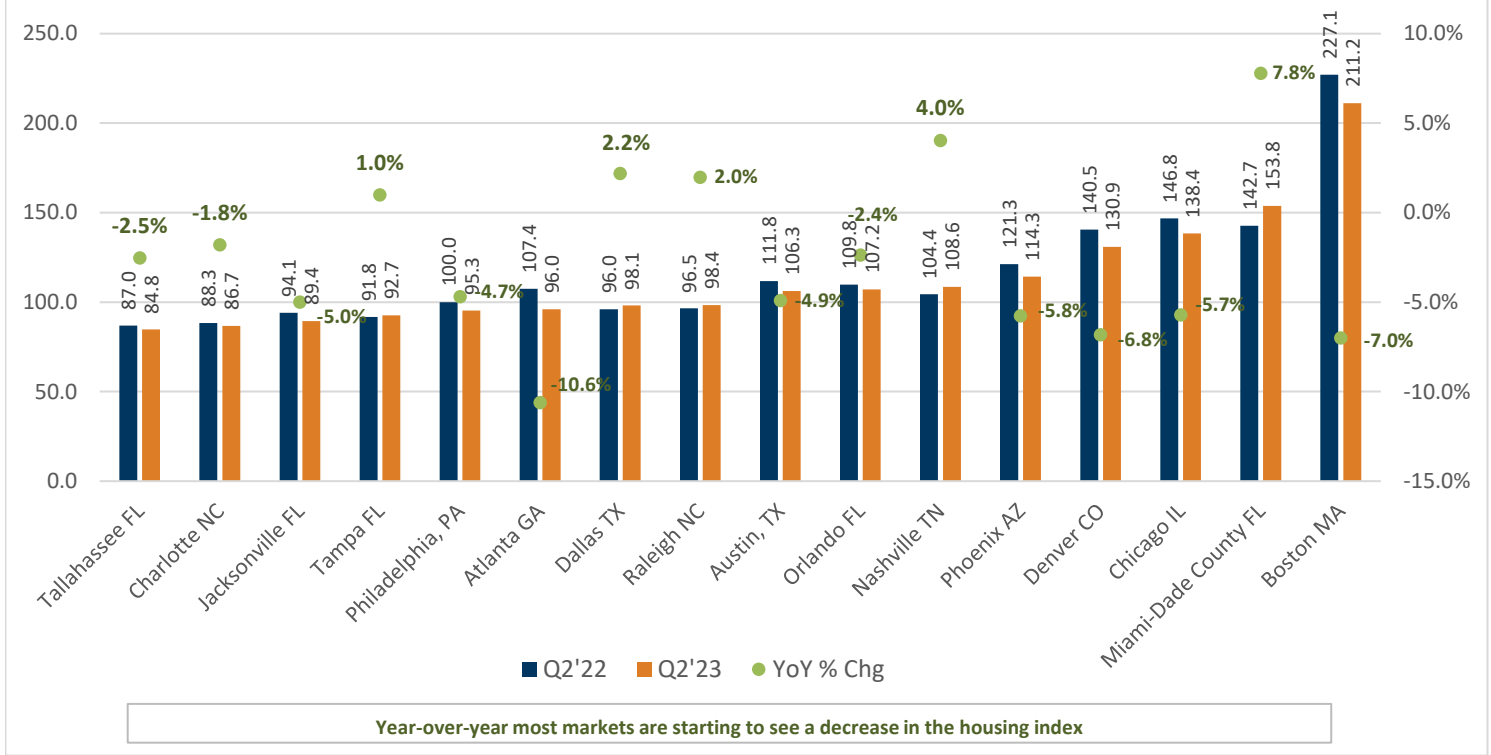
The *Cost of Living Index (COLI)* measures relative price levels for consumer goods and services in participating areas. The average for all participating places, both metropolitan and nonmetropolitan, equals 100, and each participant's index is read as a percentage of the average for all places. Due 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



Q2'23 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	96.0	84.6	86.9	104.5	94.7	91.5
Tallahassee FL	93.0	95.5	84.8	86.8	98.9	108.7	96.7
Jacksonville FL	93.2	98.0	89.4	103.6	86.2	87.9	94.0
Vero Beach-Indian River FL	93.3	99.2	85.5	105.7	96.9	95.0	92.6
Tampa FL	95.1	99.8	92.7	99.3	99.6	93.2	92.9
Orlando FL	100.9	97.5	107.2	89.1	96.3	96.5	102.2
Sarasota FL	103.7	101.9	113.1	99.2	97.8	101.5	99.7
Miami-Dade County, FL	117.9	103.3	153.8	101.8	100.9	95.7	106.6
Q2'23 Competitive Market Index							
Jacksonville FL	93.2	98.0	89.4	103.6	86.2	87.9	94.0
Tampa FL	95.1	99.8	92.7	99.3	99.6	93.2	92.9
Charlotte NC	96.0	98.9	86.7	89.9	90.2	110.5	103.3
Atlanta GA	97.3	101.4	96.0	81.2	99.3	109.6	98.5
Austin TX	98.8	99.0	106.3	90.1	85.6	98.5	98.2
Nashville-Murfreesboro TN	99.2	100.3	108.6	94.6	91.5	92.3	95.1
Raleigh NC	99.9	99.9	98.4	103.6	94.5	111.0	99.9
Phoenix AZ	100.6	105.1	114.3	99.2	100.0	94.7	88.6
Orlando FL	100.9	97.5	107.2	89.1	96.3	96.5	102.2
Philadelphia, PA	101.7	102.0	95.3	108.9	108.2	92.6	104.6
Dallas TX	102.5	100.2	98.1	111.1	89.6	106.4	107.5
Denver CO	110.2	105.4	130.9	82.5	100.4	97.1	107.1
Chicago IL	113.4	103.6	138.4	89.9	103.6	110.0	106.5
Boston MA	144.5	105.2	211.2	130.8	116.8	113.1	122.4
New York, NY	176.0	108.5	337.0	101.3	111.3	114.5	118.5