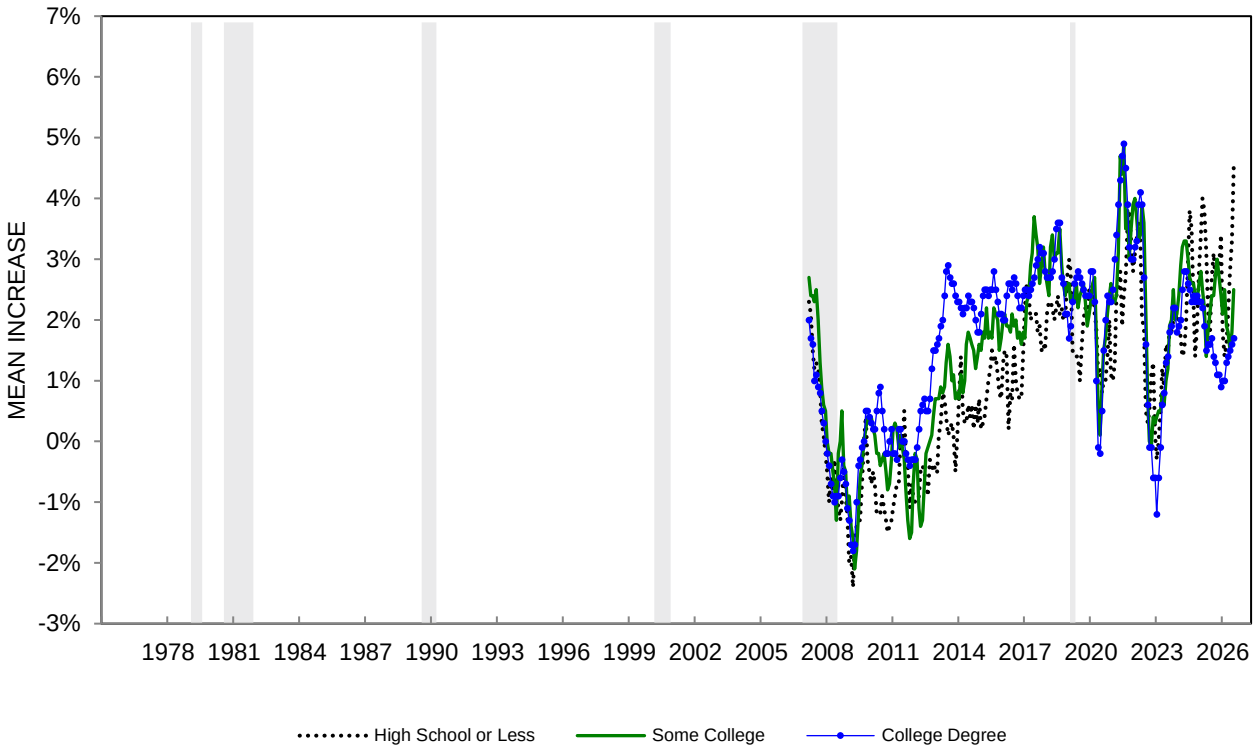**CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR**