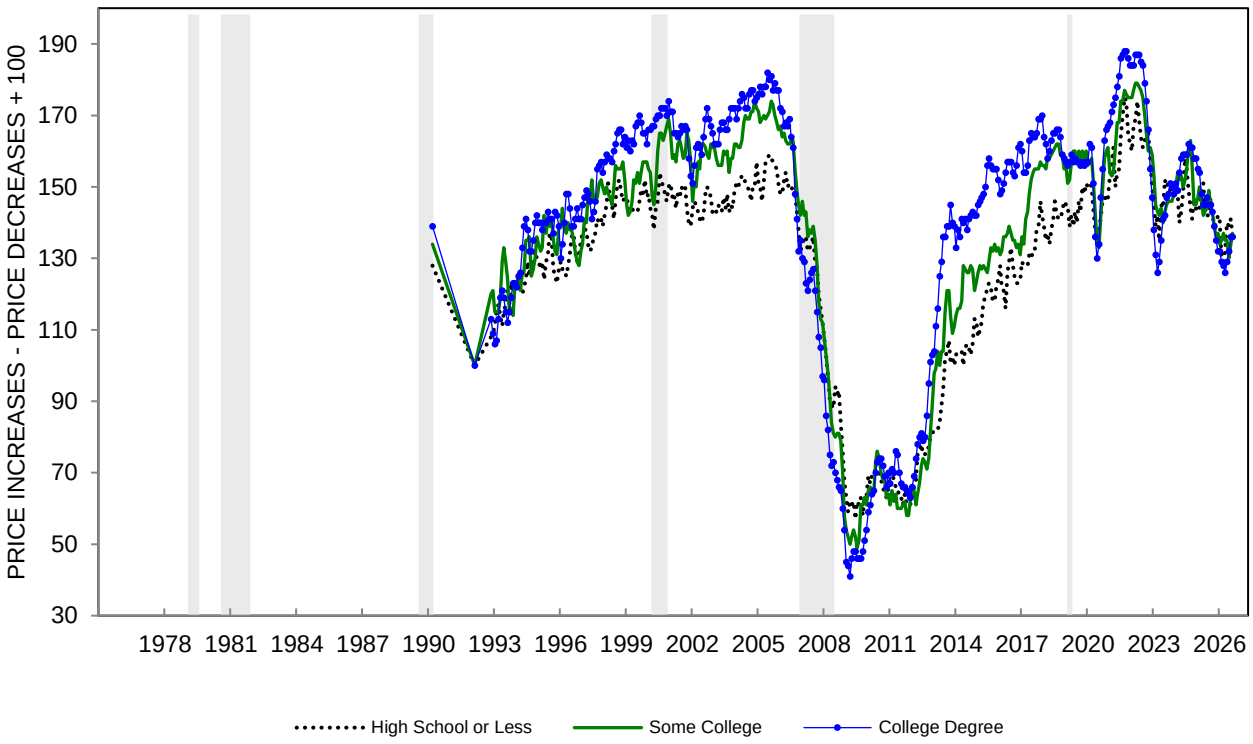CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR