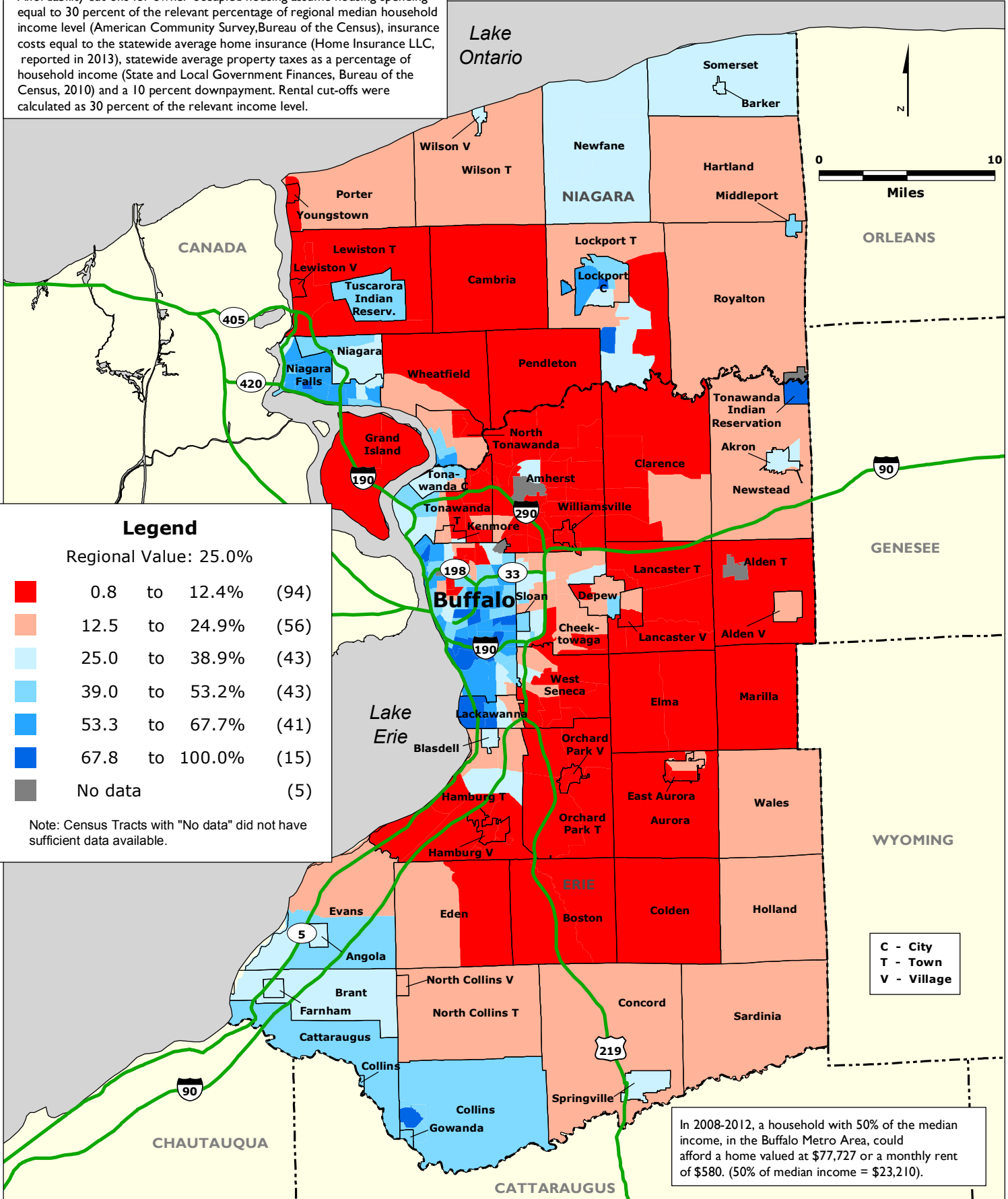


BUFFALO REGION: Percentage of Housing Units Affordable at 50% of Regional Median Income by Census Tract, 2008-2012

Affordability cut-offs for owner-occupied housing assume housing spending equal to 30 percent of the relevant percentage of regional median household income level (American Community Survey, Bureau of the Census), insurance costs equal to the statewide average home insurance (Home Insurance LLC, reported in 2013), statewide average property taxes as a percentage of household income (State and Local Government Finances, Bureau of the Census, 2010) and a 10 percent downpayment. Rental cut-offs were calculated as 30 percent of the relevant income level.



Legend

Regional Value: 25.0%

Red	0.8 to 12.4%	(94)
Light Orange	12.5 to 24.9%	(56)
Light Blue	25.0 to 38.9%	(43)
Medium Blue	39.0 to 53.2%	(43)
Dark Blue	53.3 to 67.7%	(41)
Dark Blue	67.8 to 100.0%	(15)
Grey	No data	(5)

Note: Census Tracts with "No data" did not have sufficient data available.

C - City
T - Town
V - Village

In 2008-2012, a household with 50% of the median income, in the Buffalo Metro Area, could afford a home valued at \$77,727 or a monthly rent of \$580. (50% of median income = \$23,210).