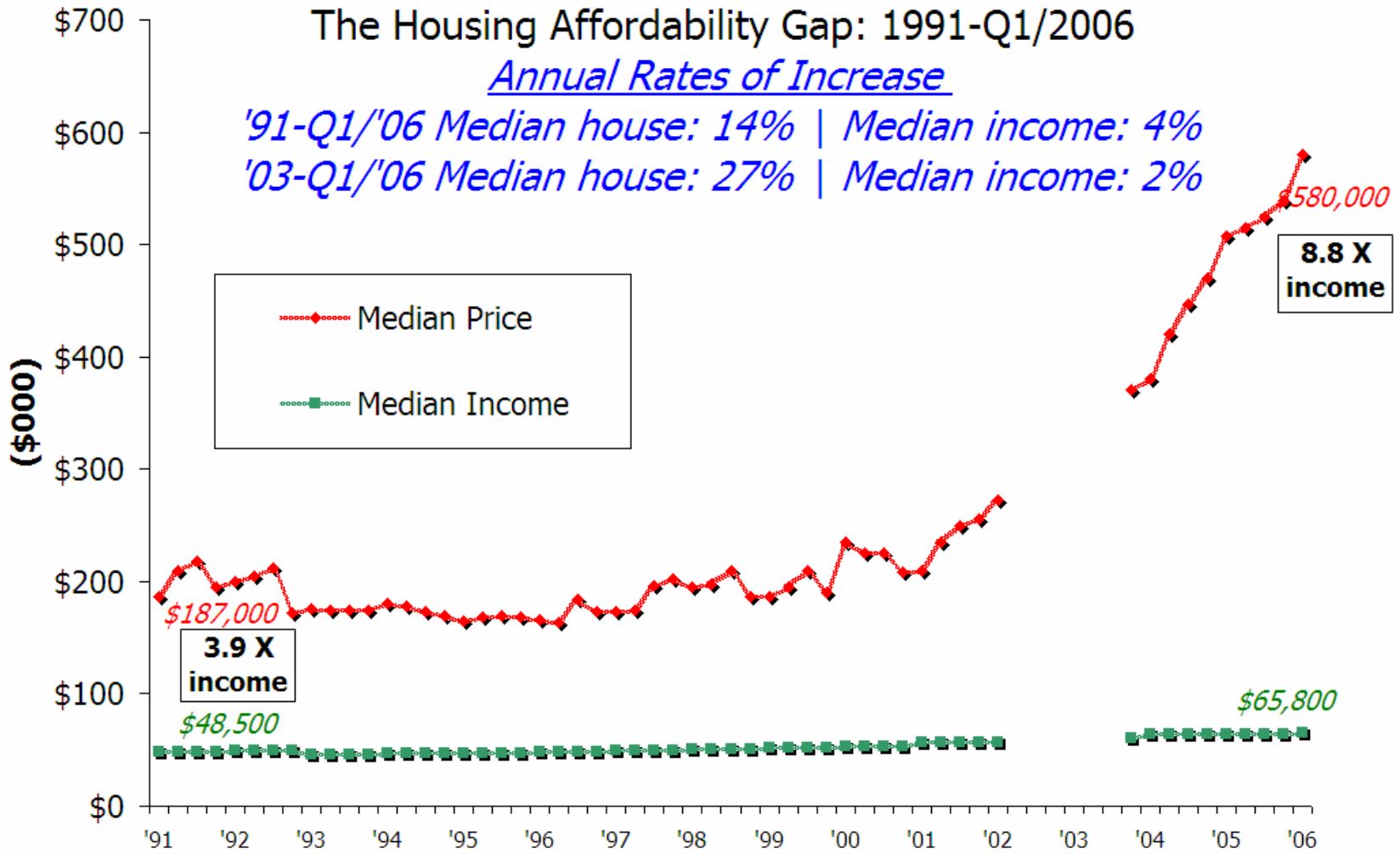


EXHIBIT F **CHART re HOUSING
AFFORDABILITY GAP**

Santa Barbara - Santa Maria MSA
 The Housing Affordability Gap: 1991-Q1/2006

Annual Rates of Increase

'91-Q1/'06 Median house: 14% | Median income: 4%
 '03-Q1/'06 Median house: 27% | Median income: 2%



Source: NAHB - Wells Fargo Bank
 No data were collected between Q2/02 & Q3/03

1991-Q1/2006