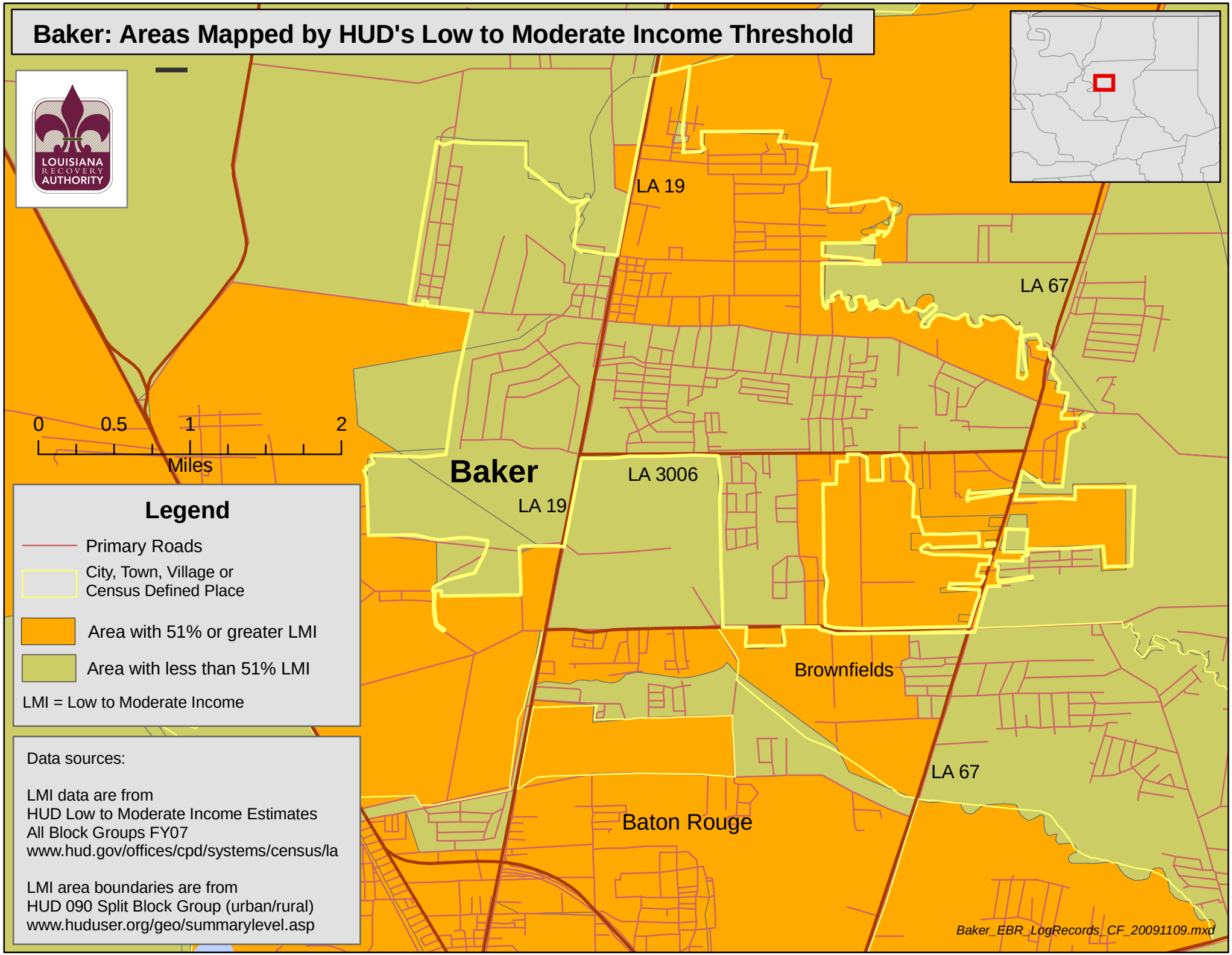Baker: Areas Mapped by HUD's Low to Moderate Income Threshold