INCREMENTAL CHANGES TO THE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING BY INCOME LEVEL

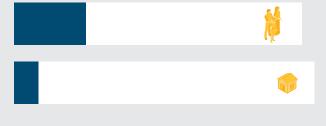




There are 44.1 million renter households...

...and 46.0 million rental units with complete kitchen and plumbing.

EXTREMELY LOW-INCOME



Among these 44.1 million renter households, **11.0 million** have extremely low incomes...

...but only **3.7 million** rental units are affordable and available to extremely low-income households.

At this income level, renters face a shortage of 7.3 million rental units.

< 50% AMI



An additional **6.8 million** renter households have very low-incomes...

...and an additional **6.1 million** units are affordable and available to renters with incomes below 50% of area median income (AMI).

The shortage of rental units increases to 8.0 million, because more households than affordable and available rental units are added to the cumulative totals.

< 80% AMI

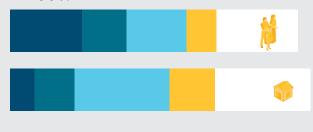


An additional **9.2 million** renter households have low incomes...

...and an additional **14.6** million affordable units are available to renters with incomes below 80% of AMI.

The cumulative shortage of rental units declines to 2.6 million, because more affordable and available units than households are added to the cumulative totals.

< 100% AMI

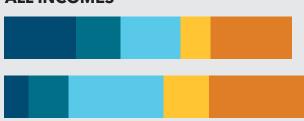


An additional **4.6 million** renter households have moderate incomes between 80% and 100% of AMI...

...and an additional **7.0 million** affordable units are available to renters with incomes below 100% AMI.

The cumulative shortage of rental units shrinks to 200,000.

ALL INCOMES



An additional **12.5 million** renter households have above-median incomes...

...and **14.6 million** more units are affordable to renters with above-median incomes.

Overall, there are 44.1 million rental households and 46.0 million rental units.

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