

## KEY FACTS

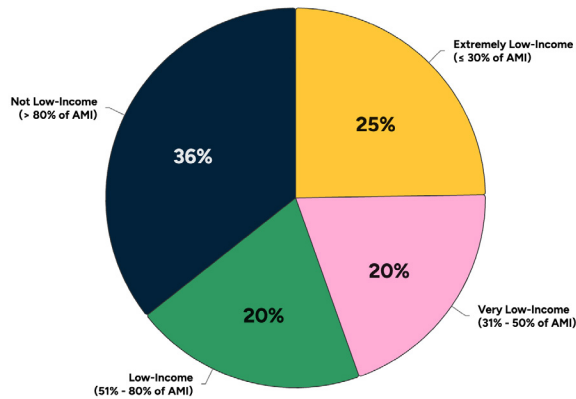
**18,184** or **25%** of renter households have extremely low incomes.

**\$36,276** is 30% of Area Median Income (AMI), or extremely low-income.

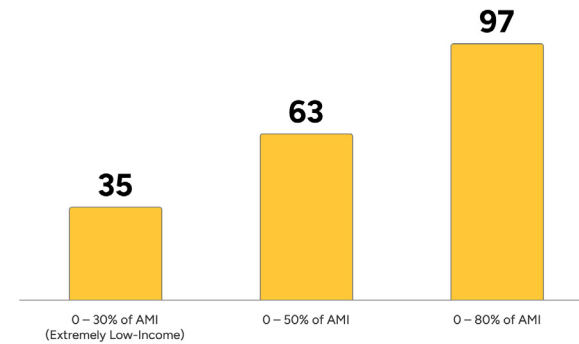
**-11,846** Shortage of rental homes affordable and available for extremely low-income renters.

**\$65,589** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

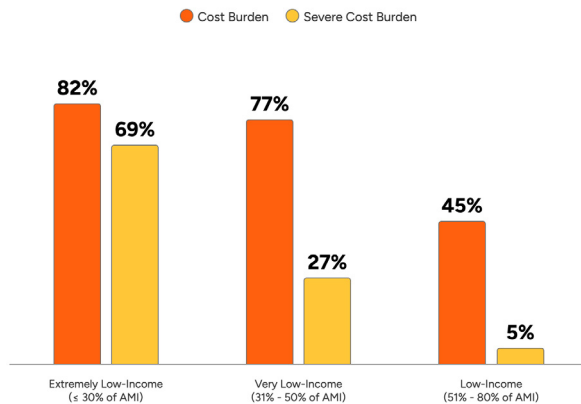
**25% of Renter Households Have Extremely Low-Incomes**



**Only 35 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**

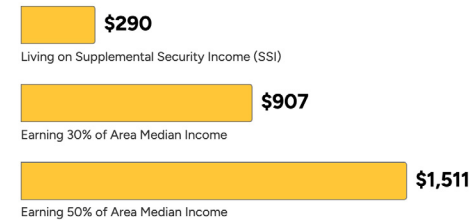


**69% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-01**

**Affordable Rents for People:**



**Fair Market Rent:**



**\$1,640** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,338** for a one-bedroom rental home.

**\$907** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,511**.

**\$5,466** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$65,589**. A household must earn **\$4,459** monthly or **\$53,503** annually to afford a one-bedroom home at FMR.

**\$31.53** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$25.72**.

## SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



## KEY FACTS

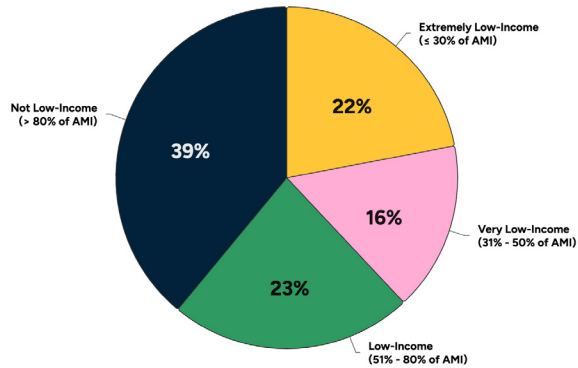
**20,545** or **22%** of renter households have extremely low incomes.

**\$36,196** is 30% of Area Median Income (AMI), or extremely low-income.

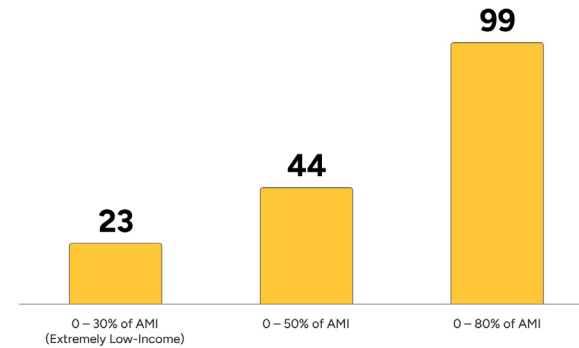
**-15,854** Shortage of rental homes affordable and available for extremely low-income renters.

**\$78,633** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

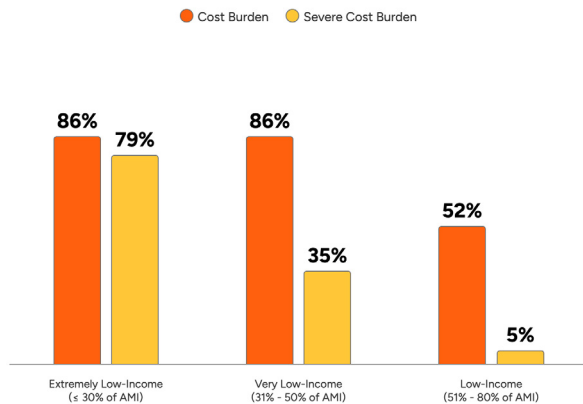
**22% of Renter Households Have Extremely Low-Incomes**



**Only 23 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**



**79% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-02**

**Affordable Rents for People:**

**\$290**  
 Living on Supplemental Security Income (SSI)

**\$905**  
 Earning 30% of Area Median Income

**\$1,508**  
 Earning 50% of Area Median Income

**Fair Market Rent:**

**\$1,605**  
 One Bedroom

**\$1,966**  
 Two Bedroom

**\$1,966** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,605** for a one-bedroom rental home.

**\$905** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,508**.

**\$6,553** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$78,633**. A household must earn **\$5,351** monthly or **\$64,213** annually to afford a one-bedroom home at FMR.

**\$37.80** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$30.87**.

## SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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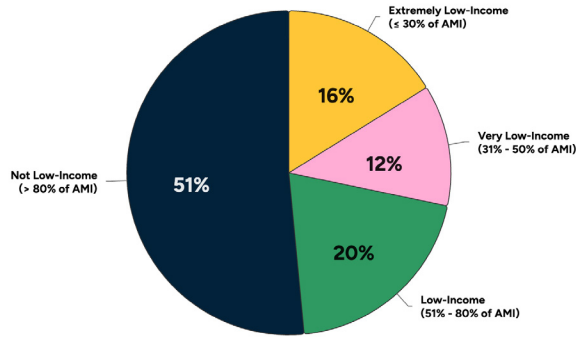
11,794 or 16% of renter households have extremely low incomes.

\$51,170 is 30% of Area Median Income (AMI), or extremely low-income.

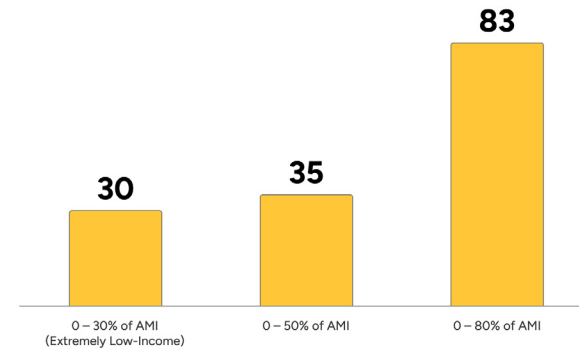
**-8,286** Shortage of rental homes affordable and available for extremely low-income renters.

**\$95,905** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

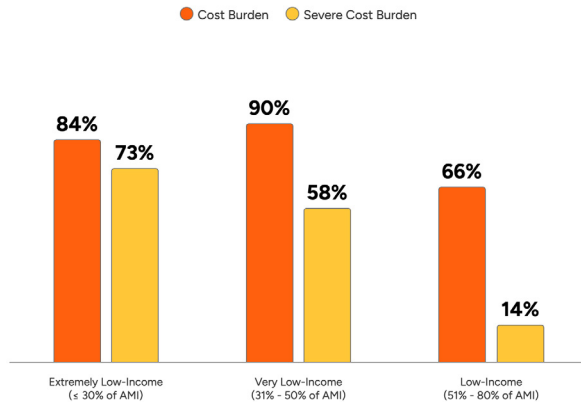
**16% of Renter Households Have Extremely Low-Incomes**



**Only 30 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**

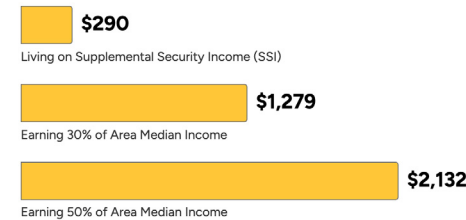


**73% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-03**

**Affordable Rents for People:**



**Fair Market Rent:**



**\$2,398** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,957** for a one-bedroom rental home.

**\$1,279** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$2,132**.

**\$7,992** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$95,905**. A household must earn **\$6,525** monthly or **\$78,296** annually to afford a one-bedroom home at FMR.

**\$46.11** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$37.64**.

## SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



## KEY FACTS

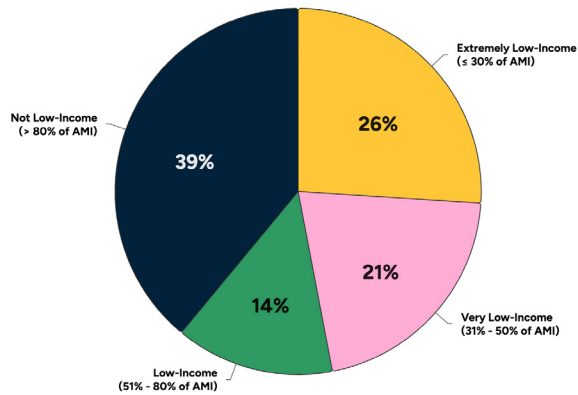
**30,381** or **26%** of renter households have extremely low incomes.

**\$33,341** is 30% of Area Median Income (AMI), or extremely low-income.

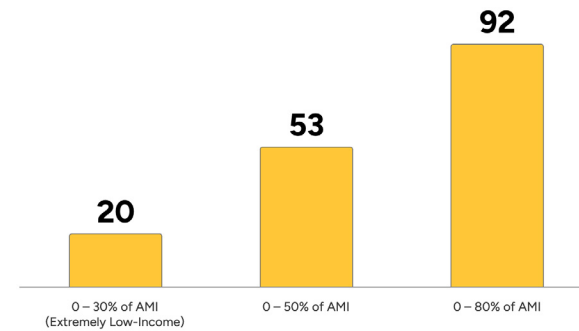
**-24,433** Shortage of rental homes affordable and available for extremely low-income renters.

**\$82,568** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

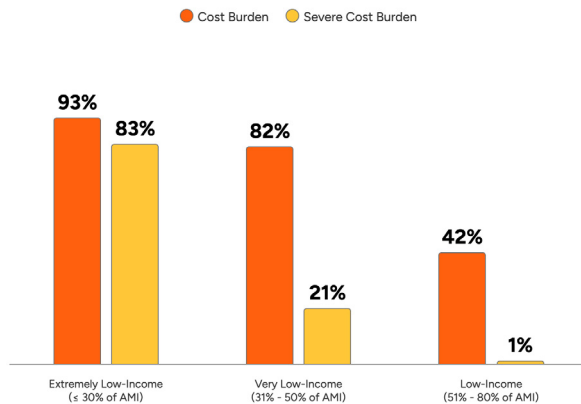
**26% of Renter Households Have Extremely Low-Incomes**



**Only 20 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**



**83% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-04**

**Affordable Rents for People:**

**\$290**  
 Living on Supplemental Security Income (SSI)

**\$834**  
 Earning 30% of Area Median Income

**\$1,389**  
 Earning 50% of Area Median Income

**Fair Market Rent:**

**\$1,834**  
 One Bedroom

**\$2,064**  
 Two Bedroom

**\$2,064** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,834** for a one-bedroom rental home.

**\$834** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,389**.

**\$6,881** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$82,568**. A household must earn **\$6,112** monthly or **\$73,341** annually to afford a one-bedroom home at FMR.

**\$39.70** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$35.26**.

## SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



## KEY FACTS

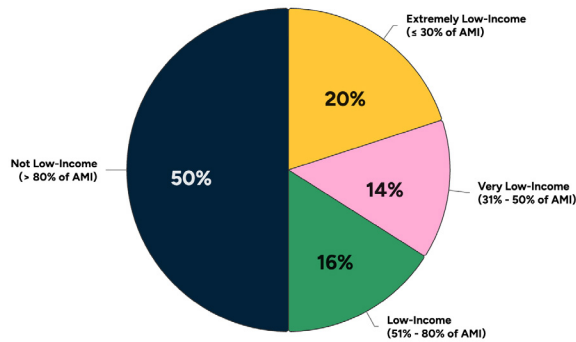
**10,991** or **20%** of renter households have extremely low incomes.

**\$47,291** is 30% of Area Median Income (AMI), or extremely low-income.

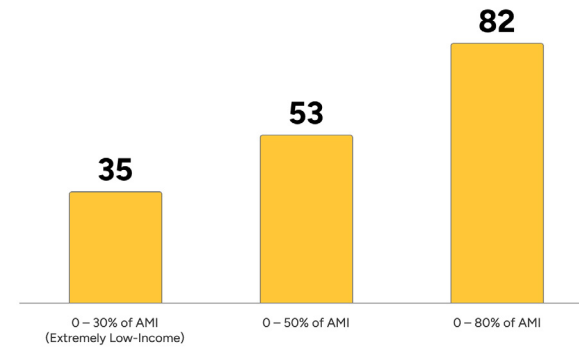
**-7,195** Shortage of rental homes affordable and available for extremely low-income renters.

**\$93,622** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

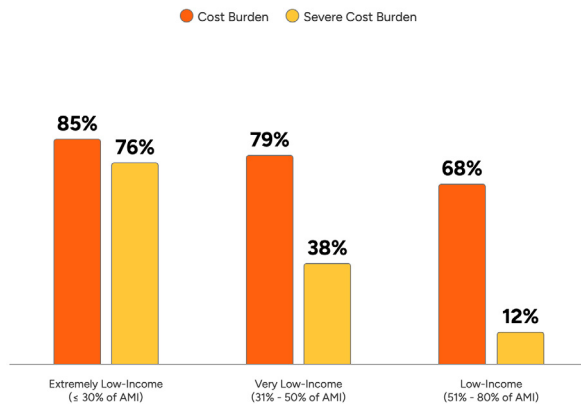
**20% of Renter Households Have Extremely Low-Incomes**



**Only 35 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**



**76% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-05**

**Affordable Rents for People:**

**\$290**  
 Living on Supplemental Security Income (SSI)

**\$1,182**  
 Earning 30% of Area Median Income

**\$1,970**  
 Earning 50% of Area Median Income

**Fair Market Rent:**

**\$2,023**  
 One Bedroom

**\$2,341**  
 Two Bedroom

**\$2,341** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$2,023** for a one-bedroom rental home.

**\$1,182** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,970**.

**\$7,802** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$93,622**. A household must earn **\$6,744** monthly or **\$80,932** annually to afford a one-bedroom home at FMR.

**\$45.01** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$38.91**.

## SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
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- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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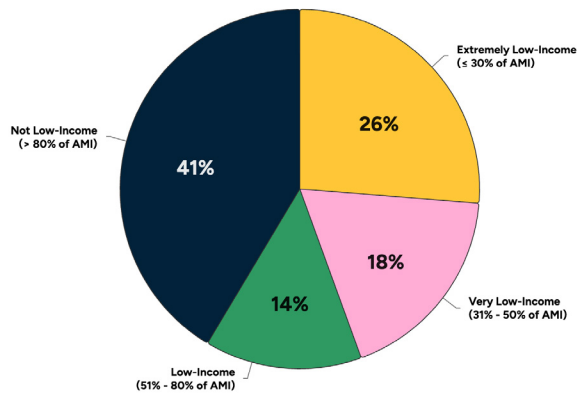
**21,400** or **26%** of renter households have extremely low incomes.

**\$38,347** is 30% of Area Median Income (AMI), or extremely low-income.

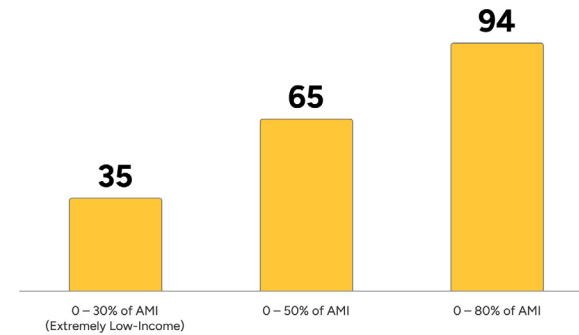
**-13,867** Shortage of rental homes affordable and available for extremely low-income renters.

**\$70,468** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

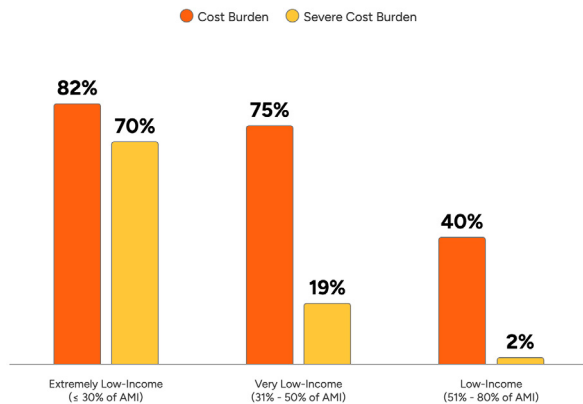
**26% of Renter Households Have Extremely Low-Incomes**



**Only 35 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**



**70% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-06**

**Affordable Rents for People:**

**\$290**  
 Living on Supplemental Security Income (SSI)

**\$959**  
 Earning 30% of Area Median Income

**\$1,598**  
 Earning 50% of Area Median Income

**Fair Market Rent:**

**\$1,515**  
 One Bedroom

**\$1,762**  
 Two Bedroom

**\$1,762** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,515** for a one-bedroom rental home.

**\$959** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,598**.

**\$5,872** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$70,468**. A household must earn **\$5,049** monthly or **\$60,588** annually to afford a one-bedroom home at FMR.

**\$33.88** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$29.13**.

## SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
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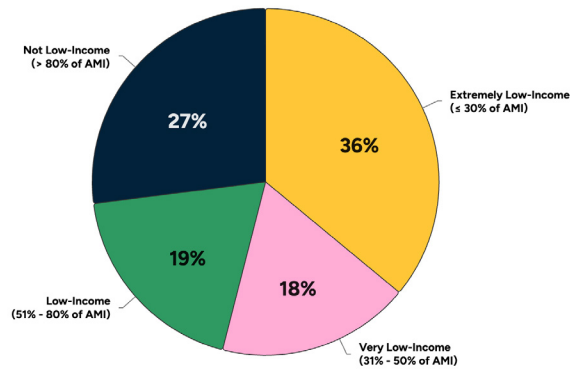
**55,275** or **36%** of renter households have extremely low incomes.

**\$25,872** is 30% of Area Median Income (AMI), or extremely low-income.

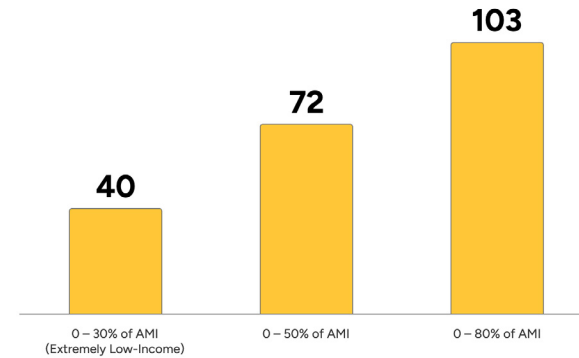
**-32,954** Shortage of rental homes affordable and available for extremely low-income renters.

**\$75,260** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

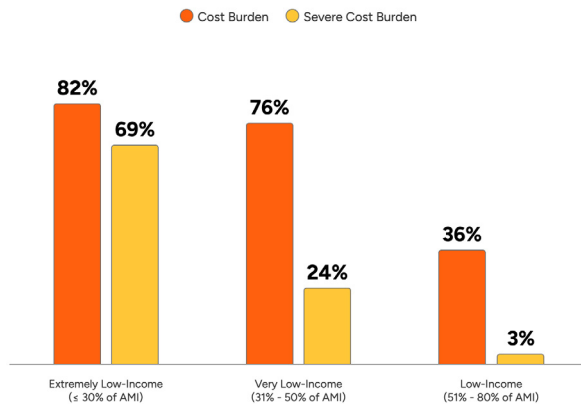
**36% of Renter Households Have Extremely Low-Incomes**



**Only 40 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**



**69% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-07**

**Affordable Rents for People:**

**\$290**  
 Living on Supplemental Security Income (SSI)

**\$647**  
 Earning 30% of Area Median Income

**\$1,078**  
 Earning 50% of Area Median Income

**Fair Market Rent:**

**\$1,537**  
 One Bedroom

**\$1,882**  
 Two Bedroom

**\$1,882** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,537** for a one-bedroom rental home.

**\$647** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,078**.

**\$6,272** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$75,260**. A household must earn **\$5,123** monthly or **\$61,481** annually to afford a one-bedroom home at FMR.

**\$36.18** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$29.56**.

## SOLUTIONS

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- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
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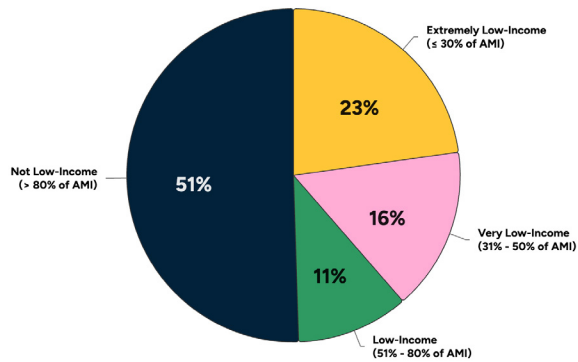
**21,443** or **23%** of renter households have extremely low incomes.

**\$57,253** is 30% of Area Median Income (AMI), or extremely low-income.

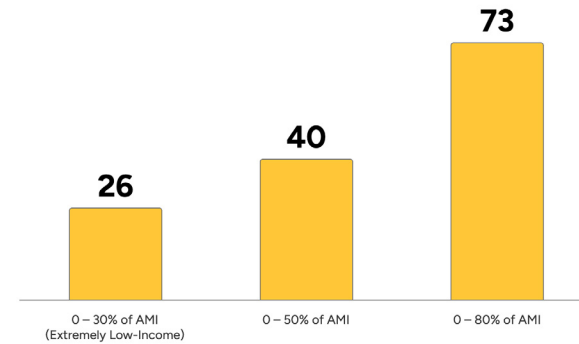
**-15,889** Shortage of rental homes affordable and available for extremely low-income renters.

**\$101,013** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

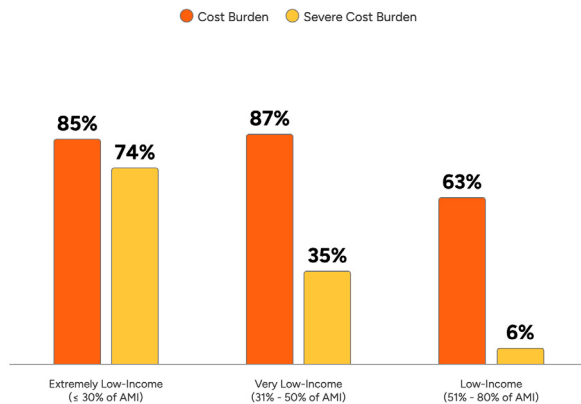
**23% of Renter Households Have Extremely Low-Incomes**



**Only 26 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households**

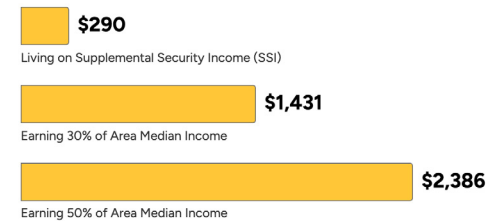


**74% of Extremely Low-income Renter Households Are Severely Cost Burdened**



**Rents Are Out of Reach in MD-08**

**Affordable Rents for People:**



**Fair Market Rent:**



**\$2,525** is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$2,243** for a one-bedroom rental home.

**\$1,431** is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$2,386**.

**\$8,418** is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$101,013**. A household must earn **\$7,475** monthly or **\$89,704** annually to afford a one-bedroom home at FMR.

**\$48.56** is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$43.13**.

## SOLUTIONS

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