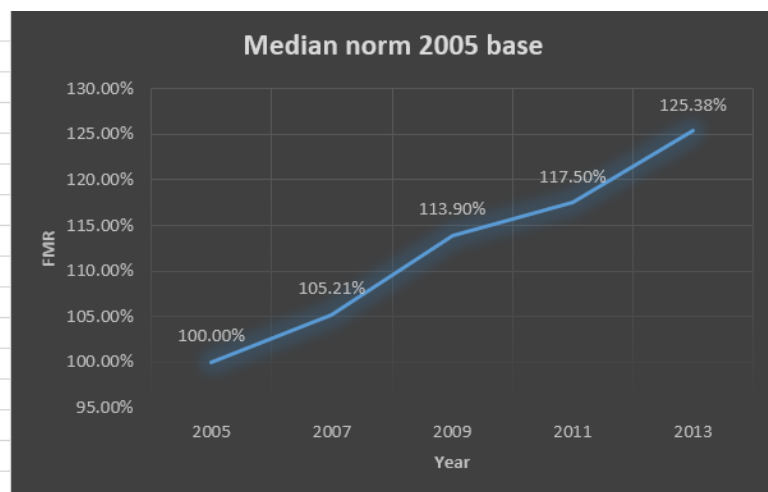
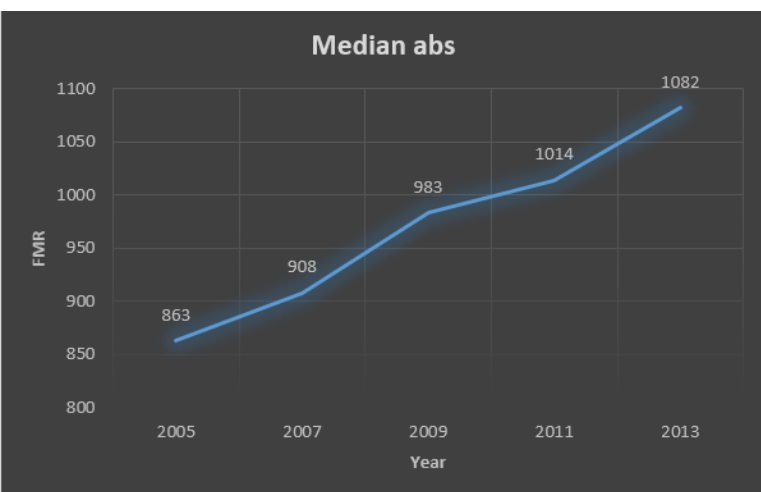
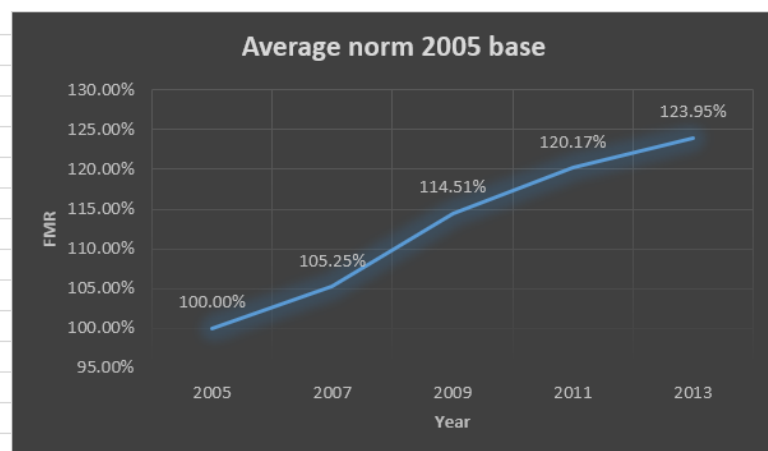
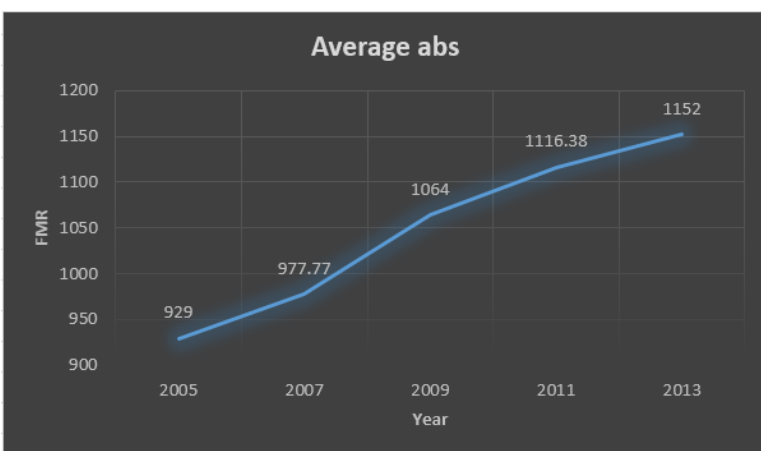


Question: Is there a difference in FMR (Fair Market Rent) over the years?

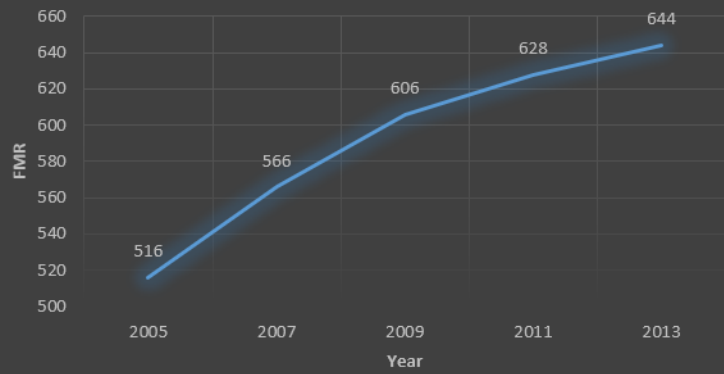
Answer: The FMR differs significantly each year. This cannot be attributed to error; the consistent year-over-year increase in FMR is a clear trend. Among all the changes, **the increase in FMR in 2007 is particularly notable**, being significantly greater than in other years. There was an almost 10% increase in the average, and the median increased by 8%, while changes in other years fluctuated within the range of 3-6%.

This period coincides with the mortgage lending crisis in the USA.

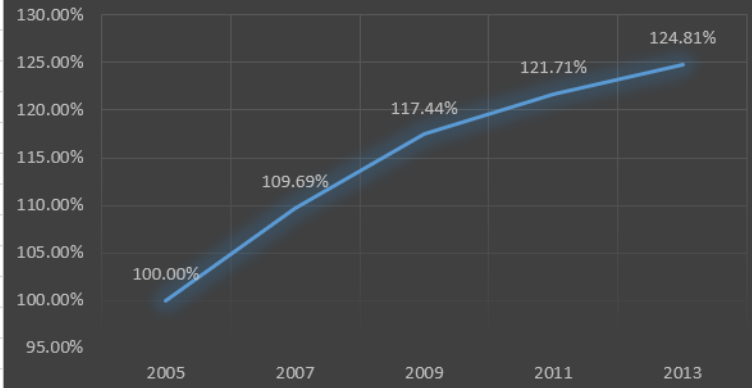
Graphs:



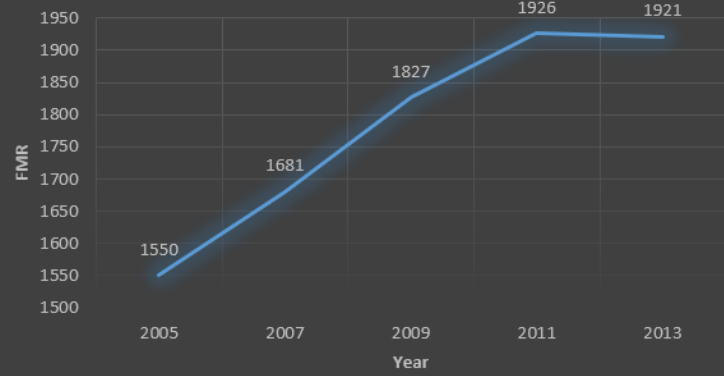
5th percentile abs



5th percentile



95th percentile abs



95th percentile norm 2005 base

