The Community Development Trust

2026 Impact Report

CDT currently invests $3.1 billion of debt and equity capital into properties in 45 states and regions, helping to preserve 35,000+ units and positively impacting more than 125,000 residents.

STABILITY

51%

of residents have lived in their apartments for **5+ years.**

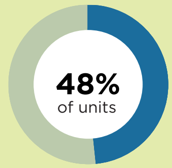
36%

national average for all renters nationwide*

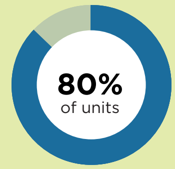
CDT's commitment to long-term investments helps create stability in communities. Remaining in the same home allows adults to keep their jobs and children to stay in the same schools.

*According to the most recent (2024) American Community Survey.

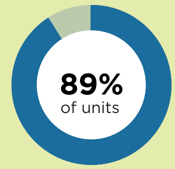
INCOME LEVELS SERVED



50% or Less
of area median income



60% or Less
of area median income



80% or Less
of area median income

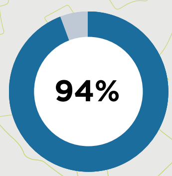
CDT continues to serve the neediest populations.

The Positive Impact that Affordable Housing has on the Broader Community

Most communities with new affordable housing developments show overall improvement in both their market and socio-economic conditions, outperforming national trends:

	CDT Median Change	US Change
Poverty Rate	-6%	-3%
Unemployment Rate	-4%	-1%
Real Median Household Income	+54%	+40%

Persistent Unmet Demand



Occupancy

The low vacancy rate for CDT properties points not only to its investment strength but to the continued unmet needs in communities across the country.

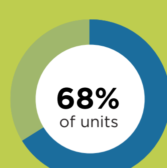
Property Characteristics

Savings vs. Market-Rate Rents

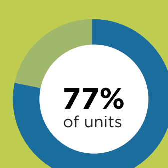
The average monthly savings for a resident, relative to market-rate rents is significant across all unit types.

Apartment type	Savings vs. Market Rate
1-Bedroom	$137
2-Bedroom	$180
3-Bedroom	$297
4-Bedroom	$619

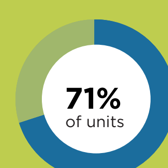
Percentage of units within 1 mile of



Public transportation



Grocery store



Public school

In addition, many properties also include important services like computer rooms, recreation facilities, financial counseling, social events, and onsite parking.