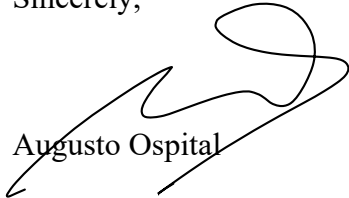


Augusto Ospital

January 10, 2025

The author declares that he has no relevant or material financial interests that relate to the research described in this paper, "Housing Supply and Natural Hazards Within and Across U.S. Cities."

Sincerely,

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke at the bottom.

Augusto Ospital