



The Low Income Housing Tax Credit & Mental Health

**Cecilia Baillon
College of the Holy Cross
Fall 2023**

Prairie Estates | Inver Grove Heights, MN | Placed Into Service 2019 | 40 Low-Income Units

HYXgVMBWkYbhYXaUbXZfUxg dthcZUZfXVY\ci gh| JbhYI b|FX
GUGVH|hi Y|c| fck"HY@ck -bW@Y<ci gh| HI '7FY|H' H'Zk\|W|bW|j |hghY
dj UYa f_ Y|c|dj |XUZfXVY\ci gh| Z|gcbYa YcXVadcnX|c |bW|ghYei U|H|cZ
UZfXVY\ci gh|"; j|Y|gVWY|ghYUX|adN|H| Yd|gdbz|bW|ghY|H| hY|adW|g
cZHY@< H'|g|adcf|H|'9|W|g YFYU|dg|dgV|kYbi bUZfXVY\ci gh| UbXkdgY
aYHU\YUH'ci W@Ygdca dhY|dc|U|bcZk\YhY|bW|gX|j|U|W|H|cZ@< H'ib|g|g
k\|W|g|c| XFYW|hYW|g|N|fX|cZ|H|Z|ad|c|j|Y|ghYa YHU\YUH'ci W@Yg|cZ|hg|H|U|H|
'j|Y|bhYU|H|g|k\Y|Y@< H'ib|g|g|U|Y|d|U|W|X|H|Y|Z|`ck|H| Y|ad|c|g|U|ai|H|d|Y|U|f|U|V|Y
'|b|H|f|f|Y|g|g|b|a|c|X|Z|c|k\|W|W|b|H|U|X|N|f|Z|Y|X|Z|N|g|U|X|U|b|H|H|U|U|c|b|H|a|U|Y
U|X|X|Z|c|Y|d|c|f|H|g|f|Y|U|dg|d'|FY|g|g|b|X|W|Y|H|U|H|Y@< H'|d|c|f|U|a|j|ad|c|j|Y|ga YHU
\YUH'ci W@Yg|N|H|U|H|g|Z|N|W|a|j|g|Y|g|b|W|b|H|g|k|H|\|\Y|d|c|j|Y|H|U|H|g'

-bAUWcZSS& hYBU|cU@ck -bW@Y<ci gh| '7cU|H|c|g|f|N|d|Z|H|E|G|A|P|A
S|rt|g|e|d|A|f|f|o|d|b|e|H|n|e|z|X|H|H|X|H|U|c|b|N|' UZfXVY\ci gh| i|b|g|U|Y|j|U|V|Y|Z|f
Y|Y|N|f|S|N|H|f\ci g|X|c|X|g|k|H| |bW@Yg|Y|U|c|f|V|c|k'|S| 'cZ|H|Y|U|L|a|Y|U|b|bW@Y
f|b|A|f|Z|U|X|c|b|N|) UZfXVY\ci gh| i|b|g|U|Y|j|U|V|Y|Z|f|Y|Y|N|f|S|N|H|f\ci g|X|c|X|g|k|H|'
|bW@Yg|V|k|Y|b'| % U|X|)S| 'cZ|H|Y|5|A|="f|H|Y|B|U|c|H|U|@|c|k| -bW@Y<ci gh| '7cU|H|c|b|
SS&Z*E: i|f|H|Y|Z|A|U|W|SS& U|H|W|Z|c|a| h|Y|I| b|H|X|G|U|g|7|Y|g|g|f|N|i|f|Y|b|f|X|H|U|H|b|
SS&Z|S|%'a|]'|c|b|'f|H|f\ci g|X|c|X|g|k|Y|Y|W|g|N|f|X|b|X|Z|V|W|H|H| h|Y|30|%'f|N|e|s|p|a|t
o|h|u|s|i|n|g|h|f|Y|g|c|X|U|c|i|\|n|c|b|Y|a|]'|c|b|'f|H|f\ci g|X|c|X|b|W|g|Z|c|a|'SS%'f|i| b|H|X|G|U|g|
7|Y|g|g|f|N|i|Z|SS&E|H|Y|I|g|H|H| U|X|f|c|k|H|'g|c|H|Y|c|Z|U|Z|f|X|V|Y\ci gh| JbhYI b|FX

%9|g|a|U|X|L|e|U|I|a|V|f|c|Z|H|U\ci g|X|c|X|g|b|SS%k|g| ((a|]'|c|b|I|k|F|Y|G|U|W|7|H|Z|SS&E

GUnglghdk]hci hWgi YWg'gi Xg\j YXb]YXlgV]dggVlk YbYcdgfYc'
ihZZfXVY\ci gh] UbXkdGya YU\UH'ci Ma YgUfetal.'SSZ6YH'etal.'S%
UgkY UgUgV]dggVlk YbZbU]U XgYgUbXkdGya YU\UH'fFri/ : Ub'SS
Gi hMkdh'etal.'SS EHY@k!-bWY<ci gh HI 7fXli@-HfZk\]W]bW]j]hghY
[YMU]bcZZfXVY\ci gh] ZgcbYjU]UYfYa YozfhYcd]ch] 'UWcZZfXVY
\ci gh]'=icdMUgUgV]XmAdcmXc'ag YhYaUf_Ylc'dcXWhYgV]U'nod]aU'
eiU]h'icZZfXVY\ci gh]'&:-bhYfni'XV] hYWGni fXbcZf]j]UHY@<H7'
dc]fUa'Zk\]WdGj]XgUX]dUZZfXVY\ci gh]Zk]`]adGjYa YU\UH'ci Ma Ygb'
I'GWib]h]bk\]WhY@<H7'dc'WghYX'K\YhYhYjU]U]h'cfthYhY
eiU]h'icZ@<H7'ib]h]b'XV]U v U]bd UbQ fZA YhYUH'ci Ma]b :

HY@ck!-bW@Y<cih| HI 7fX|' A YU< Yh'

fMa 'dglj| Yd|Wgl`cj YfYzWgcb\ci gg|bg fci bX| b|| \Vf\ccXg'regardless of a
neighbordadsironecompositionzUXhUhYdglj| Ygd`cj YfYzWgUYZ|ha cfYgfb| `m
Wgflc@< H7'dc'Wg'5ghYI b|fXGUNG|gg WUXj YgYbU|cbzg|XyGWBWb|h`
XZf|h| 'N|cbgUbX|hgZfXZf|h|a Yd|f|XgcZbWa Yle.j Urf|h| WbWgcbg/hY
YfMbUj U|X|nicZg Wg|XyGfYa UhgUMBWb"7dgg|b|WgUW'gg'f|U|f|Y|bWXYhY
XfMa |U|cbhUf@< H7'dc'WgUYa cfY| Ynlc W'cWfX|bwaseneighbordadsszg
X|bXVnj Uf|Uygg W|gdj Yf|fUhg'Ucf a lf_YgYj |fcb YbU'ei U|mbXgVcc`
ei U|mbU'Ybeta. &szJUbNBX| 'A\UfY&sz HbXhUf@< H7'dc'WgUY| Ynlc W
Xj YcdXle| hY|bWg|ng'fU_ Yn&sz szJUbNBX| 'A\UfY&sz zSuk_lbg&szE

Fwbfhg|fWw@dYX|bhYZXcZdY YbUj Y\Uh \UgYX|j cfXle UggghY
fyU|cbg|dVlkYbhY@< H7'dc|fla UbXgVUWVj|cf"AY\Ub9'GUUbeta
XfMa |bXfYU|cbg|dgU|h ch hYw|b|mbXg|fY'j YVlkYbUWggV|lncZ@< H7'i b|g|
UxU(1 le*1 fXV|cb|b|7DGF^|XDFW|j YGfj |Wg'fY|f|gZf'cj YU'a UfNla Yh
dng|WUigZUbXb| YW| fG UBUbeta. '&sz&sz' &szHUb|U| hYgYg |glehY
dd| U|cb`yYZf hYnlf&sz)zU(1 le*1 fXV|cbYi U|gle+&sz&szle%\$ z&sz&szkY
7DGFY|f|gZbU|i UmnW|ca |Wng|b|ZV|h|adUWk\|Wg| |YgY|d|hg|bcZhY
@< H7'dc|fla U|bUj Yi YZf7DGFY|f|fXV|cb"5'g Ydcd| @< H7'dc'WgU|X
gVUWVj|cfz5hbU9'5ig|beta. XfMa |bX|bUgV|U|cbVlkYb@< H7'j|U|U|lmbX
fXVX|h|a UYd|f|f|j|c YWED|fYU|X\ca |WYfU|g'fbi g|beta. '&sz&sz' E"

Bdi@< H7\ci gh| 'dc|fla gUbX\Uh'ci Ma Yg\Uj YUg VbU|XngX|b`
Ybca |W|fU|fY'K\|b|n8YUfnetal Zi bXfXVXdg|W'c| |WUXg|Yg|a|cb|g|ck!
|Ma Yf|f|g|fWj|h| f|bU'Ugg|bWk\YbWad|fX|c hcgYcbUkU|h| `|g|z|f|f|U'
Ugg|bW|f|b|f|netal. '&sz&sz'5X| |dU'n|g|Xg\Uj YZi bXfXVXdg|W'c| |WUXg|Yg|

HY@ck!-bWaY<ciqH HI 7fXli 'AYU<YU'

*-'4('ObjYU(YZ%))*1 'ZUMi hDdd UcbYdMfYwbcfa YU\YU'acfYhU'
%cZhYdgi \$Xig'HYaU|aia 'dWbZUMi hDdd UcbYdMfYwM' 'dcf'
aYU\YU'acfYhU'%cZhYdgi \$Xig&'1 ''

* 8y4fj YGUjJZ Z

>UfIn&ZSS& 6Q`cb ,.

\ckY YZGa lgg| XUZfh|ga Yg f@ YhkUga cYdY UhhYldUihhMihkUg
YadcN'X'''

H'YdcfYhY|adWkZhY@< H' d|clá 'cbWihma YBU\ YUH'ci M@ Yghlg
g|XnádongU|b|U'ai |hYj UfUVY|b|ffY|fYg|cbacX'k|h W|hc`gZfhYfacXZK
k|h WihmZl YXZUgfl, LUBXnlfZl YXZUgfl, EZUBX|b|U|U|cb|fa" HYXNBSh
jUfUVY|ghYd|W|hcZUW|b|h|d|Y|B|H' dcf@ YBU\ YUH %'cf@cfYX|g|cl'chZy
d|gi \$X|ng|b|U|j|Y|b|n|f|h|Y|b|X|N|B|Sh|j|U|f|U|Y|c|Z|h|f|g|h|gh|Y|i|a|W|c|Z|< H|i|h|g|
d|f%'SS'dcl `U|cb|b|U|j|Y|b|W|ih|b|U|j|Y|b|n|f" H'@|b|@|k|ca|H|X|j|U|f|U|V|Y|U|g|
U|X|h|cb|U|W|hc`j|U|f|U|Y|g|B_ B_ k\|W|h|Y|f|n|k|c|`X|c|f|Y|X|N|B|Sh|d|U|b|h|Y|X|N|B|Sh|j|U|f|U|V|Z
n|e|t|@|Z|B|X|f|Y|W|f|Y|U|X|k|h|h|Y|b|X|N|B|Sh|j|U|f|U|V|Z|h|c|Z|f|Y|b|W|X|X' H|Y|g|j|U|f|U|Y|g|
|b|W|X|U|n|s|u|r|e|d|z|u|e|m|p|l|o|y|e|d|p|o|v|r|t|y|z|n|e|d|_h|_i|n|c|z|w|h|t|e|f|e|m|a|l|e|z|U|X|g|e|"5X|H|cb|U|n|U'
f|f|f|g|c|b|g|U|f|Y|i|b|k|h|f|c|v|g|g|U|b|X|f|Y|f|c|g|c|W|f|W|Z|f|h|Y|Y|f|c|g|W|g|H|c|h|Z|Y
f|f|f|g|c|b|a|c|X|g|' H'W|j|b|h|Y|Z|g|f|Y|f|g|c|b|Y|i|U|cb|b|W|X|g|c|b|n|W|hc`j|U|f|U|Y|g|

$$Q_{Y|a|c|y} = B_0 + B_1 h_{c,y} + B_2 u_{insured,y} + B_3 u_{employed,y} + B_4 p_{overty,y} + B_5 n_{e|d|_h|_i|n|c|y} + B_6 w_{h|t|e|_c|y} + B_7 f|e|m|a|l|e|_c|y} + B_8 a|g|e|_c|y} + e_y$$

B|Y|@|W|ih|b|X|n|f|Z|l|Y|X|Z|U|g|U|Y|U|X|X' H|Y|b|W|X|X|W|ih|b|Z|l|Y|X|Z|U|g|W|hc`Z|f|U'
X|Z|f|W|g|h|U|j|U|n|U|W|g|W|ih|g|W|ih|U|f|Y|W|g|H|h|j|Y|f|a|Y|g|W|g|Y|d|f|U|m|H|Y
|b|W|X|X|n|f|Z|l|Y|X|Z|U|g|W|hc`Z|f|U' X|Z|f|W|g|h|U|j|U|n|j|Y|f|a|Y|i|h|c|h|U|W|g|W|ih|g|
g|W|g|b|Z|U|c|b|f|U|g'|6|c|h|W|ih|b|X|n|f|Y|Z|U|g|U|Y|b|W|X|X|b|h|Y|g|W|b|X|f|Y|f|g|c|b|
Y|i|U|cb'

F|f|f|g|c|b|f|g|l|g|g|`ck!|bW@Y|N|Y|U|f|U|V|Y|j|U|f|U|V|Y|d|b|f|a|Y|g|i

Yei Uleic'7UWUXhJgufYVgJXXUHY- s VbZXBWYjYfBgU2p8() pZY
-)1 VbZXBWYjYfBgU2p8 * fZUXhY- 1 VbZXBWYjYfBgU2p8), p''

=bhYZfgjacXZgdkb|bhYZfg|wi abcZHVY&zhYwZVfHicZ|hfYg|gBz
hYwZVfHicbhYihc|jUfUVY' B| lggUg|W ng| bZVHfH% "yYZUX|bYwYghU
cb|jYU|Z\cX| hY|WXXWHic'jUfUVYgWgUzUcbY@< H7ib|bMgYcf%SS
dd| U|cb|bUW|hm|gWfYUXk|h U " ; 1 |bMgY|bhYcmVHicZ|b|j|XUgk\c'gYZ
f|df|df|a YHU\ YUH' acfYhU%'cihcZHydgi \$Xig' K|hci hM|hm|cf|nf|Z|YX
YZWghYacY'dfYUg|bMgY|b@< H7ib|g|c VwWfYUXk|h kcfYa YHU\ YUH'
ciWāYg'HYgYg|gZ|k|h'dY|ci gZ|b|ghU@< H7dc'WgYacY|_YnlcW
'cWfX|bvaseaes"HYUXigXf'ZfAcY'g'S&' z|bXW|h hUh&" 1 'cZHy'
jUfU|cb|bhYXWbXh|jUfUVYzentalz|g|dU|bXVhY|bWXX|bXWbXh|jUfUVZ
h|czUXhYWHic'jUfUVYg''

=bhYgWbXacYk\|W|gdkb|bhYgWbXwi abcZHVY&zhYwZVfHicZ
|hfYg|gBz zhYwZVfHicbhYihc|jUfUVY' B| lggUg|W ng| bZVHfH% "yYZUX
|bYwYghUcb|jYU|Z\cX| hY|WXXWHic'jUfUVYgWgUzUcbY@< H7ib|b
|bMgYcf%SSdd| U|cb|bUW|hm|gWfYUXk|h U ")1 XWfY|bhYcmVHicZ
|b|j|XUgk\c'gYZf|df|df|a YHU\ YUH' acfYhU%'cihcZHydgi \$Xig'HY
UXigXf'ZfAcY'g'S', ' z|bXW|h hUh, " 1 'cZHyjUfU|cb|bhYXWbXh|jUfUVZ
entalz|g|dU|bXVhY|bWXX|bXWbXh|jUfUVZ|h|czUXhYWHic'jUfUVYg'AUm
ZWf|g|adWā YHU\ YUH'zjWg|Yb|g|UX|a|]m|z|hU|fYXZV|Hic'eiU|f|cfX'
bch|jYj fQ YV X'

fUMki XpWUgVri\$ "G Vgi YhāYdMWhcZhYWi hāN dM[YW] dcfā YU'
\Yh'acfyhU%'cihcZhYdgi \$Xigki XWUgVri!'. Y dGdA

GB

dIXā|WHYUXi gNXF⁸lgUc'g||\hmUf Y|bacXyg(È* k\YbWādFXle'acXyg°È
' "HYgYg' lgg||YgZfhYfY dcdU|bcZHY@< H' dcf|ā Uxā YHU\YUH' c|Wā Yg
gci XWXBk\YbUX|hdU' dggSSXUJgYU'VY"

HY|hmUj U|X|nicfk\YhYhYigU|gU|bzfbWg' fUeW/ KUgcbž&, fczhg
g|Xn|bU|fcd|UYmYUd|YXle hYcd' U|bcZ|b|fYg|bh|gg|Xn|YI h|fXG|Ug
gci XWVhg|XW'5gXU|Y|b|GcW/ KUgcbž|Introduction to Econometrics 4th
Edition|hmUj U|X|hm|Wg|Xgca |fXj U|UYV|UgZ|b|U'Zfaža Yg' fā Y|hm|f|UX
Y|f|g|h|j U|UYg|Ug'ā |gg| X|U|X|g|ā dYg'Y|b|V|Ug'g|āi N|X|g|W|g|U|hm|bX
gi fVg'Z|b|W|g|N|W|ZC@G|U|X|X|f|g'fUeW/ KUgcbž& % \$%: cfca |fX
j U|UYV|Ug|e WdYg|h|j U|UY|bhY|f|f|ā' ai g|Y|W|f|Y|U|X|k|h hY|b|X|b|X|h
j U|UYC|Z|b|f|g|U|X| dU|bhY|X|b|X|h|j U|UY' :hg|d|g|V|Y|h|U|C|J|6|Y|g|g|k|h|b|h|g|
g|Xn|j U|UYg|W|g|Y|j |fca Y|U'ei U|hm|k\|W|W| X|dU|bhY|X|b|X|h|j U|UY
nental U|X|W|f|Y|U|X|k|h hY|b|X|b|X|h|j U|UY|h|h|z|W| X|h|f|X|W|C|J|6' fY|U|X|h'
Z|b|U'Zfaž|gā U|nc|Z|h|Y|b|W|X|X|j U|UYg|f|Yā Yg' fX|g|d|W|V|U|Y|g|b|W|X|h| hY
gi fY|cf|b|U|f|U'`d' `cz| U|UYg|X|Y|g|d|d|g| |X|Yā U|h|h|Z'`cf|f|h|f|U|V|Y|f|g' lg'
A Yg' fā Y|hm|f|U|X|f|g|h|j U|UYg|Ug|U|i U|n|c|g|h|Y|f|U|g|h|f|U|h|c|hY|hm|U'
j U|X|nic|Z|gg|Xn|5g|h|gg|Xn|ā d|c|g|G|F: CGXUz\|W|g|W'|X|ch * " Ud

HY@ck!-bWY<cih| HI 7fX|' AYU<YU'

UfYnt|bWXX|bHYU|hcZclU@<H7i|gl|bUW|hm|bU|jYb|NF'Dc'Wgk|h'

HY@ck!-bW@Y<cih| HI 7fX|i 'AYU<YU'

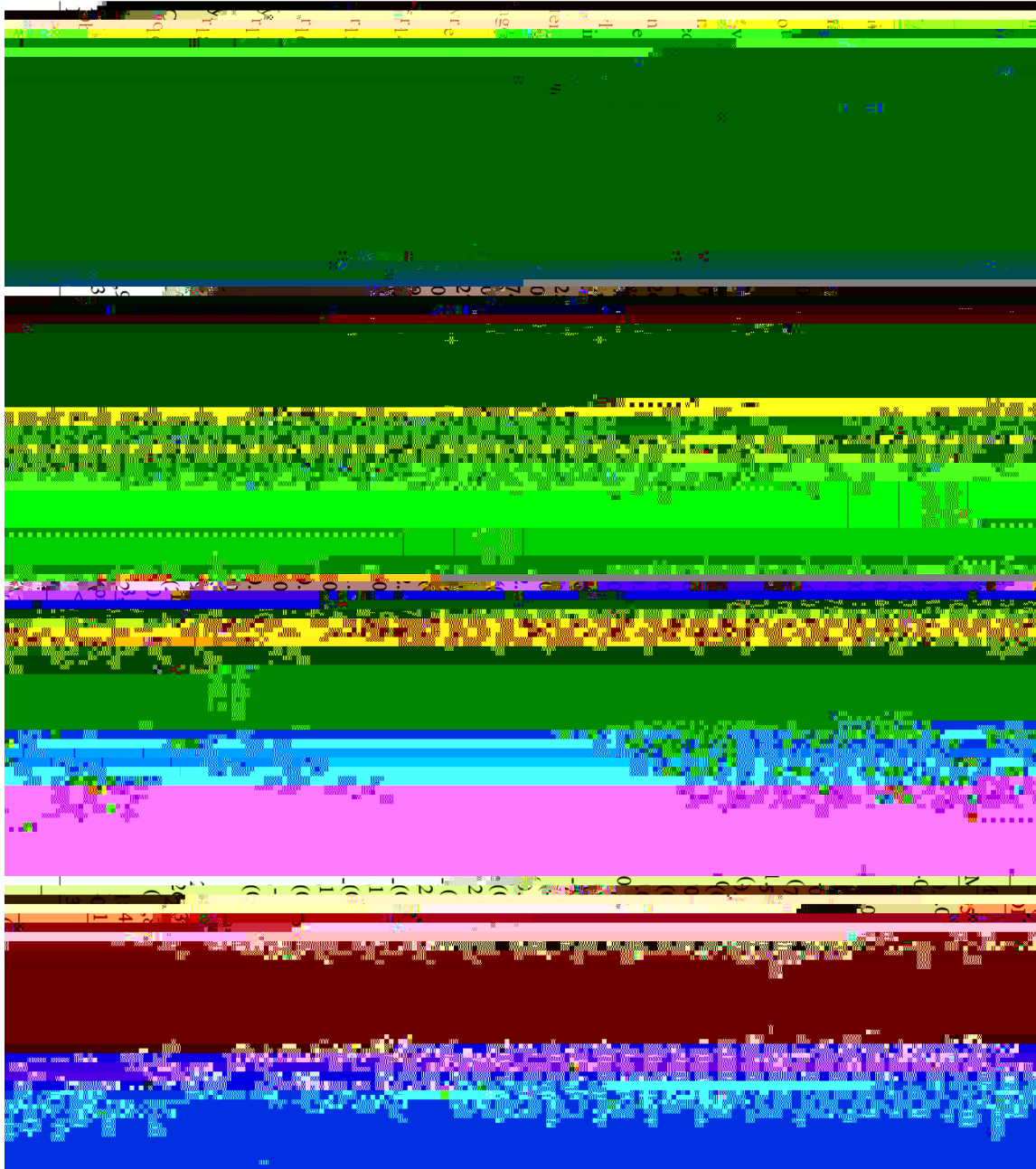
HY@ck!-bWaY<cih| HI 7fX|' AYU<YU'

:ifhYUa|hh hYe|U|NgUx|h|h'z|h|X|hY|g|a|d|c|g|Z; U|g|
A|f_c|g|X|h|f|n|e|g|C|i|f|y|6|@|9|f|y|@|b|f|I|b|g|X|g|a|U|h|Y|f|Y| V|b|W

HY@ck!-bWbY<dig| HI 7fX|' AYbU<YU'

HYdc|fla \Ug|kc|U W|h|j Yi Y|g|W n|f|Z|f|X|c U|g|Y|Z|i f|d|W|H|A|X|H| U|X|Y
Í|b|Y|d|W|H|A|X|H| D|c|W|g|d|U|W|X|H|c|g|j|W|b|%, +k|Y|Y|I|J|Y|Z|E|U|I|X|_ W|h|Z

gSUSZdg	Vá hñVXg	!
nlf	nlf	!
^NSUk	HU^NWBjgVñMí hñVñnlf	<I 8
^NS@SUk	HU^ck!bWáY^NWBjgVñMí hñVñnlf	<I 8
dbdYgh	Vá hñbcd Ujcb]bU]j Yñnlf	I hñXGñg7Yg gGí fñi
^NSI	lhtc_rawbcaUjñXle Vá hñbcd Ujcbk]h U VñXñY	<I 8
^NS@SI	lhtc_II_rawbcaUjñXle Vá hñbcd Ujcbk]h U VñXñY	<I 8
dj Yñn	1 'cZhYdd Ujcb]bUñMí hñj] h]]bdj Yññ]bU [j Yñnlf	GaU'5ñU-bWá YñXDJ Yññg]a Uñg
a YS\SBW	a YñU^ci g^c^X]bWá YñUñMí hñ]bU]j Yñnlf	GaU'5ñU-bWá YñXDJ Yññg]a Uñg
ibñadcm Yh	1 'cZhYdd Ujcb]bUñMí hñhUñg] bñadcm]bU [j Yñnlf	I hñXGñgGí fñi 'cZ@UñfGñg]ñg
gac_h	1 'cZhYdd Ujcb]bUñMí hñ]bU]j YñnlfhUñfY gZññfñM]h Vñññgac Yg	7ci hñFU]_h]g/ FcDáUñg]G: GG
Xqb_h	1 'cZhYdd Ujcb]bUñMí hñ]bU]j YñnlfhUñgZ fññfñM] YcfY Vñg] Yñqb_h	7ci hñFU]_h]g/ FcDáUñg]G: GG
a YhU	1 'cZhYdd Ujcb]bUñMí hñ]bU]j YñnlfhUñgZ fññfñM] dñYñM] dñcfa YhU^ Yh^ a cñYhU%' Xñg]cZhYdñg] Sññg	7ci hñFU]_h]g/ FcDáUñg]G: GG
ibñg]fX	1 'cZhYdd Ujcb]bUñMí hñ]bU]j Yñnlf k]ñci h Yh]ñg]ñUW]bUñMí hñ]bU]j Yñnlf	7ci hñFU]_h]g/ FcDáUñg]GaU'5ñU <Yh^ñg]ñUWñg]a Uñg
k]ñY	1 'cZhYdd Ujcb]bUñMí hñ]bU]j Yñnlf k]ñY]bUñMí hñ]bU]j Yñnlf	7ci hñFU]_h]g/ FcDáUñg] 'G' 7ñg]gDd Ujcb]g]a Uñg
ZaUY	1 'cZhYdd Ujcb]bUñMí hñ]bU]j Yñnlf ZaUY]bUñMí hñ]bU]j Yñnlf	7ci hñFU]_h]g/ FcDáUñg] 'G' 7ñg]gDd Ujcb]g]a Uñg
UY	1 'cZhYdd Ujcb]bUñMí hñ]bU]j Yñnlf UY]bUñMí hñ]bU]j Yñnlf	7ci hñFU]_h]g/ FcDáUñg] 'G' 7ñg]gDd Ujcb]g]a Uñg
^NW	^NWB]gñf%SSdd Ujcb]bUñMí hñ]bU]j Yñnlf k]ñ' U%ñf^U	<I 8
^NW@	^NWB]gñf%SSdd Ujcb]bUñMí hñ]bU]j Yñnlf k]ñ' Vññfñk]ñ U%ñf^U	<I 8
^NS&	^NWB]gñf%SSdd Ujcb]bUñMí hñ]bU]j Yñnlf k]ñ' U&ñf^U	<I 8
^NS@S&	^NWB]gñf%SSdd Ujcb]bUñMí hñ]bU]j Yñnlf k]ñ' Vññfñk]ñ U&ñf^U	<I 8
^NSñj	HñU]cbññá Vñk Yññlhtc UñXpovetyj UñUñg	!
dd Ujcb	Vá hñbcd Ujcb]bU]j Yñnlf	I hñXGñg7Yg gGí fñi



8888Cgfg Ufhgscdthx

-
-
-
-
-

-hmbUFY Yi YGj |WÍ-F7Ý (&@ck!-bWáY< ci gh| 7fXhí -hmbUFY Yi YGj |WÍ
 fny |gXSS%)L.%) S'
 AUmZDNY>/ Mcz-UhYÍ@ck!-bWáY< ci gh| YFGUfYcZ-bWáY< ci gh| YcbFYhÍb'
 SS& K U g |h |bZ87. I bhXGQNg7Yg g6i fNi ZA UfWSS&!"
 BU|dU7ci bW|ZQUY< ci gh| '5| YbWg'15ZfXVY< ci gh| 7fXhí adig Yá Yh5WÍ
 7fXhí National Council of State Housing Agencies fSS&L'
 CU_Ym8YXNYÍ@W|dU DUMhgZ@ck!-bWáY< ci gh| HI 7fXhí SY Yoda Yhg'5''
 GcWg|U'5bUngcZ: ci fA Yfoc`|U'5fNgí Urban Affairs Review ('Zhc')''
 fSS&L)--!*&!"
 DBWUZB|fa |Uetal. ÍHY-ad|W|dgcZ7CJ-8!%ZfA YhU< Yh UxG VgUBWÍ gÍ''
 KFF fSS&L'
 FniZGca |b/ : Uz@'ÍHYFYU|dg |d6YkYb: |hB|U'Kcff|YgUXDg|W'c| |W''
 8|gYg5ach| I 'G'5X |gí' Juml of family and economic issues ('Zhc' fSS&L''
 %!' |''
 GUBU|ZAY \U'9'ÍHY5gcW|dgcZ@ck!-bWáY< ci gh| HI 7fXhí |hg|UXFYhÍg'
 cZ|X5VgYUBXBY 'WÍ' American Journal of Preventive Medicine * &Zhc') fSS&L''
 +&!+ ('
 Qúaazj Yhí '@Uc|YhÍh'Í5bCj Yj |K'cZhY@ck!-bWáY< ci gh| HI 7fXhí Tax
 Function fSS&L.%%%
 GcWZ|á Yg< / KUgchÁUf_KZÍ-HfXW|b|c'9W|ca YgVg ('9W|dÍ DÍfcb'
 fSS&L.%%L
 G VgUBW5Vg YUXA YhU< Yh Gfj |Wg5Xa |hg|U'cb'Íf'g UxDbWÍj Y'
 : U|f'gí'8%'\ |hg#kkk'gá\g|c|g|hg|WÍ |h'YgSS%\$%!\gá\g|f'g!
 dcbWÍj YZUhg|Z
 I 'G'6i fNi 'cZ@U'fG|Ug|WÍ@W'5fNi b|á dca YhG|Ug|WÍ'
 I 'G'8Y|fa YhíZ< ci gh| '5bXÍ fNB8Y Yoda YhÍSS& Gí X Yh|6fYÍ US Departent
 of Housing And Urban Development, fSS&L.%(&
 I bhXGQNg7Yg g6i fNi 'ÍDdÍ U|cb9g|a UhgDc| f|á Í fSS&L
 I bhXGQNg7Yg g6i fNi 'ÍGa U'5fNU< Yh :hg|fUBW9g|a UhgDc| f|á Í fSS&L
 I bhXGQNg7Yg g6i fNi 'ÍGa U'5fNU-bWáY< ci gh| YUXDj Yh|9g|a UhgÍ fSS&L
 I fNB-bgh|W/ '6cc_|hg|hg|h|cb'ÍK\U|ghY@ck!-bWáY< g9' Z cii|cb a