

# THE WIDER BENEFITS OF BOOSTING AFFORDABLE HOUSING INVESTMENT THROUGH LOW INCOME HOUSING TAX CREDITS

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## Introduction

This paper arose from the outcome of a seminar series in autumn 2013 on an Economic and Social Research Council (ESRC) project on ‘boosting the supply of affordable rented housing in the UK: learning from other countries’<sup>3</sup>. More specifically, the major focus was the system of low income housing tax credits (LIHTCs) in the USA. Key stakeholders that attended the seminars were, in principle, supportive of policy transfer to the UK. But there were a number of provisos including the need for more information on the wider benefits of this type of initiative.

The aim of this paper is, therefore, to fill this knowledge gap by primarily reviewing the research literature on the wider benefits of LIHTCs. The approach initially centred on a search for academic material, a description of the findings and a critical review of employment and economic issues. This element of the work was undertaken by Victoria Mujati through a graduate champion placement<sup>4</sup> in January and February 2014, supervised by Dr Tim Brown. Academic material on other issues and papers including those that have become available since early 2014 has been assessed by Dr Tim Brown. In addition, he has briefly reviewed research on the broader benefits of housing investment in the UK, drawing on an earlier study (Brown, 2010).

The next section of this paper considers the UK literature. This is followed by a review of the American material under the sub-headings of the economy and employment, children and young people, the environment, health and well-being and safer and stronger communities. The final section draws out key conclusions and findings.

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<sup>3</sup> For more details of the ESRC project, please go to <http://www.esrc.ac.uk/my-esrc/grants/ES.K007564.1/read>.

<sup>4</sup> Details of De Montfort University’s Graduate Champion Programme can be found at <http://www.dmu.ac.uk/dmu-students/employability-and-careers/dmu-graduate-champions/dmu-graduate-champions.aspx>.

## UK Perspective

'Making the case for housing' has become a more significant aspect of debates on investment in the UK over the last couple of decades. The Chartered Institute of Housing (e.g. Chartered Institute of Housing and the Improvement and Development Agency, 2008), the National Housing Federation and Shelter (e.g. Pryce et al, 2011), for instance, regularly lobby government and political parties on the wider benefits of investment in housing, in particular, in relation to the economy and employment. Reports often cite examples of initiatives developed by specific housing associations and local authorities. For example, the National Housing Federation (2013) emphasised how rising rents and house prices are stifling local businesses by making it difficult to recruit staff especially in rural areas. Its report highlighted the role of housing association in providing affordable housing in rural areas. In addition, there has been a gradual growth in the idea of housing as part of infrastructure investment. Think tanks and national commissions have increasingly highlighted the importance of its role in ensuring balanced and sustainable growth. For example, the Royal Society of Arts City Growth Commission has shown how the lack of housing investment is hindering the economic performance of major English cities (City Growth Commission, 2014).

There has, thus, been a growth of commissioned research on the wider benefits of investment in housing. Brown (2010) has summarised this material covering the previous decade in an unpublished paper for South Gloucestershire Council. Although there is a wealth of material on housing and the economy, there is also a body of evidence on the significance of housing for other policy areas such as health and the environment. Citing a number of studies, key points centred on five topics and included:

- Economy and employment: Weak housing supply has contributed to macro-economic instability and hinders labour market flexibility and mobility.
- Children and young people: Poor housing conditions increase the risk of poor health or disability by up to 25% in childhood and early adulthood.
- Environment: Housing is responsible for 27% of carbon emissions in the UK and over 80% of the current stock will still be in use in 2050.
- Health and well-being: Tackling hazards in the home would generate £600 million of savings for the NHS each year.
- Safer and stronger communities: Housing associations in the middle of the last decade were investing £30 million per year in tackling poverty and social exclusion.

Since 2010, there has continued to be a steady stream of research and policy statements on 'making the case for housing'. These include:

- Health: The importance of appropriate design of housing and neighbourhoods to tackle obesity e.g. open space, gardens, footpaths and cycleways (Womack, 2014).
- Child poverty: Thornhill (2014) points out that a quarter of children in the UK are living in poverty and housing is both part of the problem and part of the solution.
- Economy: The Institute of Public Policy Research (2011) reviewed the relationship between housing and the economy. It highlighted numerous ways in which these two policy areas were interlinked e.g. the contribution of investment in housing to overall economic activity, the role of housing as an asset and the effect of housing affordability on the overall competitiveness of the economy.
- Economic, environmental and social benefits of the decent homes programmes: Nottingham Trent University and Nottingham City Homes in a joint research project highlighted the positive impact on crime, health and well-being, the environment, fuel poverty and the local economy (Nottingham City Homes, 2012).
- Benefits of housing provision for older people: An evidence-based research review for the Department for Communities and Local Government on housing for older people has found that there are potentially significant savings for health and social care budgets if there was greater investment in appropriate housing (URS Infrastructure and Environment Ltd., forthcoming).

The overall conclusion from this brief review is that while there is a wealth of material on the impact of housing on other areas of public policy such as health and the economy, there are few studies on the benefits of investment in specific programmes. A notable exception is the research on the decent homes programme mentioned above (Nottingham City Homes, 2012).

### **Low Income Housing Tax Credits (LIHTCs)**

A previous paper for the ESRC project on a review of academic research has highlighted the direct issues surrounding the LIHTC programme (Brown, 2013). For the purposes of this paper, they included 'poverty deconcentration', racial segregation, and neighbourhood impact i.e. safer and stronger communities<sup>5</sup>. This is reviewed in the final sub-section. In addition, the following topics are considered – economy and employment, children and young people, the environment and health and well-being. These were selected as they relate to the approach adopted by Brown (2013).

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<sup>5</sup> Poverty deconcentration and race desegregation are often stated as major goals in federal and state affordable housing programmes and policies – see Schwartz (2010).

A re-occurring theme of much of the research, especially on communities and neighbourhoods, is the emphasis on LIHTCs (and other affordable housing programmes) not worsening rather than improving areas. More specifically, the focus is on the degree to which programmes, for example, (i) increase concentrations of social exclusion rather than alleviate multiple deprivation (see Ellen et al, 2009) and (ii) worsen rather than tackle racial segregation (see Horn and O'Regan, 2011). One of the reasons for this emphasis is community opposition to LIHTC and other programmes in suburban areas, where there are perceptions that they will have a negative effect on, for instance, school performance (Wenhua and Murdoch, 2013) and neighbourhood quality (Deng, 2011).

It should be noted that as with the UK material, there is a significant literature on housing investment in general. But there are relatively few studies on the wider benefits of LIHTCs<sup>6</sup>. A further feature of American research is the assessment of the advantages and disadvantages of different affordable housing programmes including LIHTCs but also, for example, public housing, housing vouchers etc (see, for instance, Deng, 2005 and 2007, Lens, 2014, Lens et al, 2011, Schwartz, 2010 and Williamson et al, 2009). Finally, as is pointed out in much of the research, there is considerable variation on impact between different states because of the decentralised nature of the implementation of LIHTCs.

### Economy and Employment

A useful starting point is research carried out by the National Association of Home Builders (NAHB). In a report published in 2010, the organisation developed a model for assessing the local economic impact of LIHTC programmes (as well as, more generally, subsidised housing projects) (National Association of Home Builders, 2010). It has subsequently published studies on a number of states including Colorado, Georgia and New Hampshire.

The overall model developed by the NAHB uses a 100 unit LIHTC project. The salient results are:

- Job Creation

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<sup>6</sup> Brown (2013) points out that despite the scale and size of the LIHTC programme, there is a lack of robust research – see also Drier (2006).

**Table 1. Number of Jobs Created During and After Construction of a 100-Unit Multifamily Property**

	Family-LIHTC	Senior -LIHTC	Market Rate Apartments
Jobs Created Directly and Indirectly by New Construction	80	75	80
Jobs Supported by Spending Locally Earned Wages (induced)	42	39	42
Jobs Supported by Households Occupying New Homes (Ongoing)	30	32	32

Sources: National Association of Home Builders (2010) and Wardrip et al (2011)

There is, in addition, a focus on the type of jobs created. Not surprisingly, in the development phase approximately 70% of jobs created by a 100 unit LIHTC family project are in construction. Jobs supported by local spending include nearly 30% in wholesale and retail services, nearly 15% in health and education & social services, 10% in local government and 10% in leisure services. In relation to jobs supported by households occupying LIHTC units, again nearly 30% are in the wholesale and retail sectors as well as 10% in business and professional services and also 10% in health and education & social services.

- Fiscal Benefits: The report by the National Association of Home Builders (2010) calculates that the immediate revenue to local jurisdictions is \$827,000 for a 100 unit family LIHTC project and \$768,000 for a 100 unit senior LIHTC scheme. The analysis also indicates that the immediate sources of local revenue of a 100 unit family LIHTC project are:
  - Local permit and impact fees: 37%
  - Utility user fees: 18%
  - Other fees and charges: 18%.

From a broader perspective, Wardrip et al (2011) undertook a literature review on the economic benefits of affordable housing provision. Drawing on an extensive range of studies, the authors highlighted six areas of benefit, five of which relate, potentially, to LIHTCs<sup>7</sup>. These are:

- Initial development of affordable housing creates immediate and long term employment opportunities and spending in local economies. Reference is

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<sup>7</sup> The sixth area is affordable home ownership and a reduction in foreclosures. This leads to significant reductions for municipalities in foreclosure related costs as well as benefits for home owners themselves.

made to the report of the National Association of Home Builders (2010) – see above.

- Development and rehabilitation of affordable housing provides immediate fiscal benefits for states and localities. The focus is on revenue sources such as sales taxes on building materials, income taxes on construction workers and fees for zoning and inspections. Again reference is made to the report of the National Association of Home Builders (2010) that calculated the immediate revenue benefits of a 100 family unit LIHTC project would be \$827,000.
- Affordable housing can affect an employer’s ability to attract and retain employees. Surveys indicate that business representatives often highlight the lack of affordable housing as an impediment to employee recruitment and retention. However, no specific research on LIHTC provision is identified.
- Indirect benefits of affordable housing development on local economic and fiscal conditions. This centres on a number of considerations including:
  - The creation of a stronger tax base if development leads to appreciating property values (but see Brown, 2013, for a critical review re LIHTCs).
  - A reduction in housing costs leading to a potential increase by households in the purchasing of local goods and services. Reference is made to a study by Walker (2010) that illustrates households in two LIHTC projects in New York have approximately \$500 per month lower housing costs.
  - Energy efficient green housing that results in lower fuel costs for residents and, where products are sourced locally, more jobs etc in the local economy.
- Possible ancillary benefits i.e. under-researched areas. These include:
  - Fiscal benefits for communities and organisations where revenues generated by occupants exceed the costs of providing services.
  - Spillover effects of new affordable housing development in terms of, for example, private sector investment in the neighbourhood including additional residential construction<sup>8</sup>.

Finally, Lens (2014) considers the ‘extent to which different types of subsidised households live near employment’. He concludes that all groups of subsidised households, including LIHTCs residents, tend to live in neighbourhoods with the greatest proximity to low skilled jobs. But, at the same time, these areas also have the greatest concentration of individuals competing for these types of jobs. He also notes that of the various affordable housing programmes, this finding applies in particular to public housing. More specifically for LIHTCs, Lens (2014, p 672) comments that the suburbanisation of the programme can leave residents with ‘the worst of both

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<sup>8</sup> But see Brown (2013) and the debate about the crowding out of other investment by affordable housing provision including LIHTCs.

worlds' i.e. low income suburban neighbourhoods with dispersed employment opportunities.

### Children and Young People

There appears to be a paucity of research on the impact of LIHTCs on the opportunities for children and young adults. The limited number of studies that have been carried out focus on school performance in areas with LIHTC projects. This, therefore, overlaps with the issue of stronger communities (see below).

In a study of school performance in Texas between 2003/04 and 2008/09, Wenhua and Murdoch (2013) concluded that there was no robust evidence to suggest that the development of LIHTC projects impacted negatively on the performance of nearby elementary schools.

Research by Deng (2007) on neighbourhood integration and school quality in six metropolitan areas found that the impact of LIHTCs and housing vouchers varied enormously between areas due to the state of local economies and housing markets as well as the differences in the implementation of affordable housing programmes. For instance, in Boston and New York, LIHTC projects were concentrated in distressed areas where the performance of schools was poor. In Atlanta and Miami, local strategies favoured a greater degree of dispersal of LIHTC projects to suburban areas. In these neighbourhoods, school performance was adequate to high. Deng (2007), thus, concludes that households with children are likely to benefit when LIHTCs are located away from neighbourhoods with high levels of poverty and disadvantage.

### Environment

The principles of sustainable communities, as set out by McConville (2013), incorporate considerations such as environmental justice and 'smart growth'<sup>9</sup>. But there have been few attempts to assess affordable housing programmes (including LIHTCs) against these principles or more specific measures e.g. public health and a clean and safe environment. The Government Accountability Office<sup>10</sup> (2008) commented that the Federal Government through the Department of Housing and Urban Development had made some steps in prioritising green buildings in affordable housing programmes, but more progress was required, for example, to encourage greater energy efficiency so as to protect the environment and reduce tenants' costs.

An exception to this is the work of Global Green USA (2006). This organisation annually assessed qualified allocation plans (QAPs)<sup>11</sup> for 50 states in the second half of the last decade. The methodology involved scoring QAPs against four broad criteria (and detailed sub-criteria) – smart

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<sup>9</sup> 'Smart growth' focuses on compact development of urban areas and the avoidance of sprawl.

<sup>10</sup> The Government Accountability Office in the USA is the equivalent of the National Audit Office in the UK.

<sup>11</sup> QAPs are annual state strategies for the allocation of LIHTCs.

growth (e.g. use of brownfield sites), energy efficiency, resource conservation (e.g. protection of the natural environment) and health protection (especially during the construction phase). The initial baseline study found an uneven pattern in 2004 (Global Green USA, 2006). Only 17 of the 50 states had scores in each of the four criteria. But a number of states, e.g. California, had significant scores under each of the criteria. By 2010, there was evidence of a growing interest in the incorporation of green building principles (Hlady and Wells, 2010). Fifteen out of 50 states scored more than 40 points out of 55, while only five states scored less than 20 points.

### Health and Well-Being

As with the UK, there is an extensive research literature on the interrelationship between housing and health. A number of states commission health impact assessments that consist of reviews of the evidence on the impact of housing on health (e.g. Holtzen et al, 2014)<sup>12</sup>. These, however, are not specific to LIHTCs or other affordable housing programmes.

Similarly, there are studies on the needs of specific vulnerable groups. A recent example of this is research on the housing needs of older people (Joint Center for Housing Studies, 2014). This report highlighted the importance of affordable, accessible and well-located housing to tackle existing and future health issues faced by older adults. Mention is made of affordable housing programmes, such as LIHTCs. But there is no detailed analysis.

The Corporation for Supportive Housing (CHS)<sup>13</sup>, however, has undertaken regular reviews of state QAPs. The study in 2013 assessed 56 QAPs against three criteria – credit set asides for supportive housing, the use of scoring measures for supportive housing in the evaluation of LIHTC bids and threshold requirements i.e. percentage of units for supportive housing (Centre for Supportive Housing, 2013). It found that 53 out of 56 QAPs used scoring measures, 45 out of 56 had adopted threshold requirements and 16 out of 56 had credit set asides.

### Safer and Stronger Communities

As has already been pointed out, there has been research on community and neighbourhood impact focussing on poverty deconcentration, racial segregation and neighbourhood change. Measuring neighbourhood quality is also a significant related research topic in the USA (see Lens, 2014, p 671). It includes public safety but also school quality etc, so there are overlaps with other themes such as children and young people. There is, in addition, a focus on sustainable communities (see McConville, 2013). This has broad

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<sup>12</sup> These studies frequently are similar to research carried out by the Centre for Comparative Housing Research and the Health Policy Research Unit at De Montfort University in 2004 for the UK Government – Office of the Deputy Prime Minister (2004) *The Impact of Overcrowding on Health and Education*, London, ODPM.

<sup>13</sup> Supportive housing is the equivalent of supported housing in the UK.



similarities with the Egan principles in the UK<sup>14</sup>, as there is a focus on seven criteria which include community engagement, strengthening existing communities and preserving and building on the factors that make a community distinctive. However, there appears to be few if any robust attempts to assess the LIHTC programme against these criteria

Thus, the limited research on LIHTCs (and other subsidised housing programmes) tends towards a consideration of (i) the extent to which policies lead to a spatial concentration or deconcentration of poverty and race, (ii) positive and negative impacts on neighbourhoods and (iii) impacts on adjoining neighbourhoods. Drawing on the previous review by Brown (2013), the salient findings are:

- Horn and O'Regan (2011) conclude that LIHTC projects do not exacerbate racial segregation. They found that there was no evidence that the location of schemes, households living in LIHTC units and neighbourhood socio-demographic profiles increased or were specifically targeted at black and Hispanic households and neighbourhoods.
- Ellen et al (2009), using a national dataset of LIHTC projects and a case study in New York, found that there is little evidence of the programme exacerbating poverty concentration.
- Schwartz (2010) argues that as LIHTCs focus on households in moderate rather than extreme poverty, this may reduce concentrations of poverty. He also notes that over the previous decade, the number of schemes have gradually increased in suburban areas and that these could contribute to a deconcentration of deprivation (but see Dawkins, 2011, below).
- In a study of neighbourhoods in the Miami area, Deng (2011) found that approximately half of all neighbourhoods with LIHTC schemes had positive impacts in terms of socio-demographic change (i.e. a more balanced population) and rising house prices, with the most significant positive changes in the previously most disadvantaged neighbourhoods.
- Baum-Snow and Marion (2009) conclude that LIHTCs depress local median household incomes in the surrounding areas as well as contributing to an increased turnover of nearby owner occupied properties.

The mixed messages from these research studies are further illustrated by a study in Dallas and Fort Worth by Van Zandt and Mhatre (2009). They indicated that nearly 50% of LIHTC units are located in neighbourhoods that have high levels of poverty, poor educational opportunities and high crime rates. They suggest, therefore, that the programme is not providing wider opportunities for residents. Similarly, from a public safety perspective, Lens et al (2011) conclude that crime levels are higher in all neighbourhoods with

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<sup>14</sup> See

<http://webarchive.nationalarchives.gov.uk/20070402223805/http://communities.gov.uk/index.asp?id=1502251>.

subsidised housing programmes, but they are significantly higher in areas of public housing and LIHTCs projects.

Dawkins (2007) argues that spatial patterns of household income became less clustered and more decentralised in the 1990s and that this outcome was, in part, shaped by local policy choices on the location of LIHTC projects and other housing and planning policies. Even so, in a later study, he shows that LIHTC properties are 'highly clustered in densely developed central city locations that exhibit high levels of poverty and have low levels of non-Hispanic white residents' (Dawkins, 2011, p iii). There are, however exceptions because of state QAPs. For example, Houston has a deconcentrated pattern of LIHTCs because of the Texas QAP.

## **Conclusions**

There are three re-occurring messages from this review of American literature and research. Firstly, there are relatively few specific studies on the wider impact of LIHTCs. Secondly, there is a wide range of research on the impact of affordable housing programmes. Thirdly, much of the material on both LIHTCs and other affordable housing policies centre on whether or not projects exacerbate poverty concentration and racial segregation, rather than examining positive costs and benefits.

In terms of research approaches, there are two major issues. Firstly, it is difficult to identify benefits and costs of LIHTC programmes because of the interdependence with other policies (e.g. HOPE VI and housing vouchers). For example, Williamson et al (2009) highlight that LIHTC projects are important sources of housing opportunities for voucher holders. This illustrates both the interdependence of programmes but also the challenges of identifying the specific impacts of a single initiative. Secondly, the devolution through the QAP of the LIHTC programme makes it challenging to draw generalisations about impact.

Nevertheless, a further re-occurring finding is that local policy choices matter! For example, both Dawkins (2007) and Deng (2007) suggest that decisions on the location of LIHTC projects and other affordable housing programmes are significant in influencing opportunities for residents in terms of the quality of schools and employment possibilities.

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