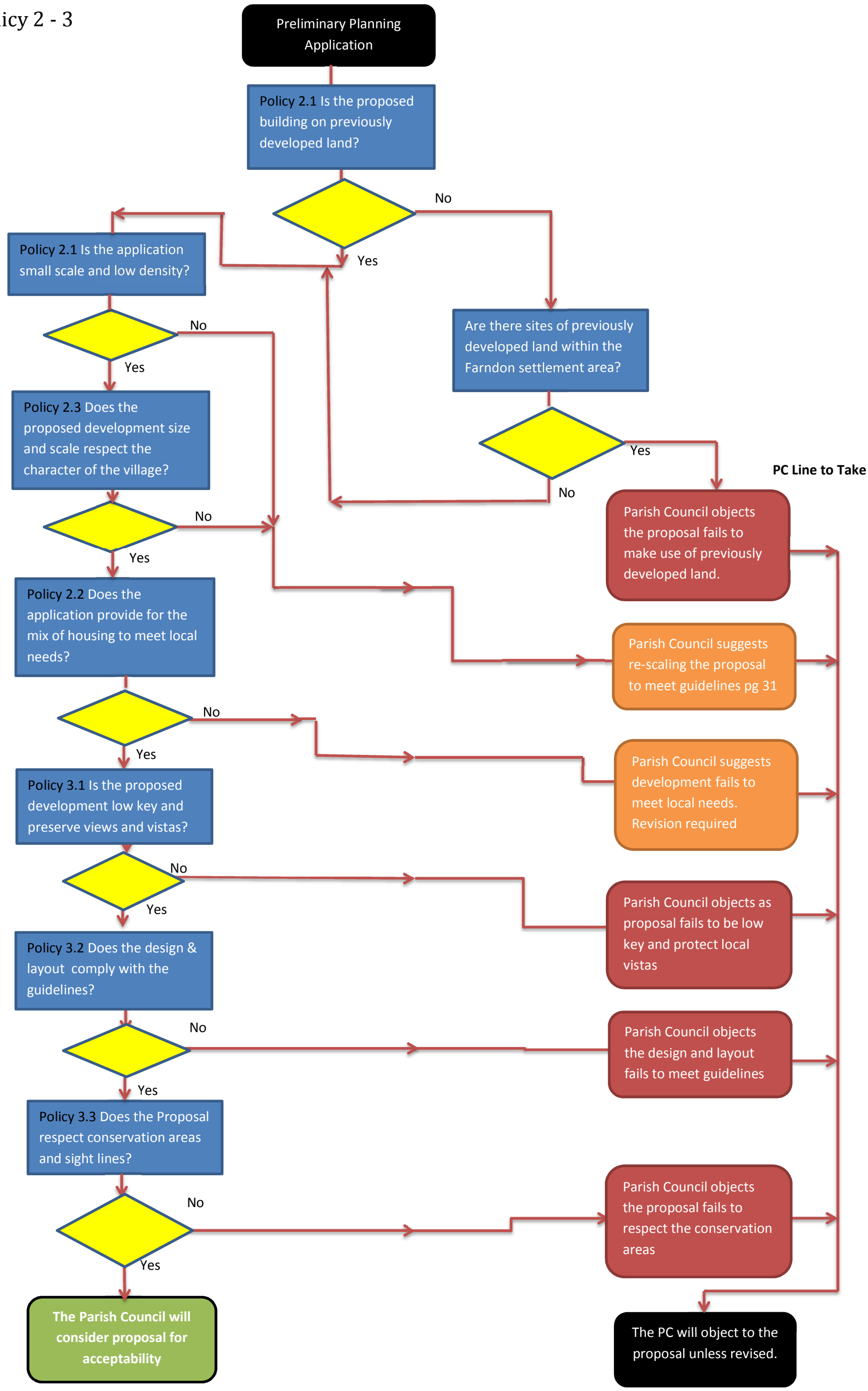Housing Policy 2 - 3