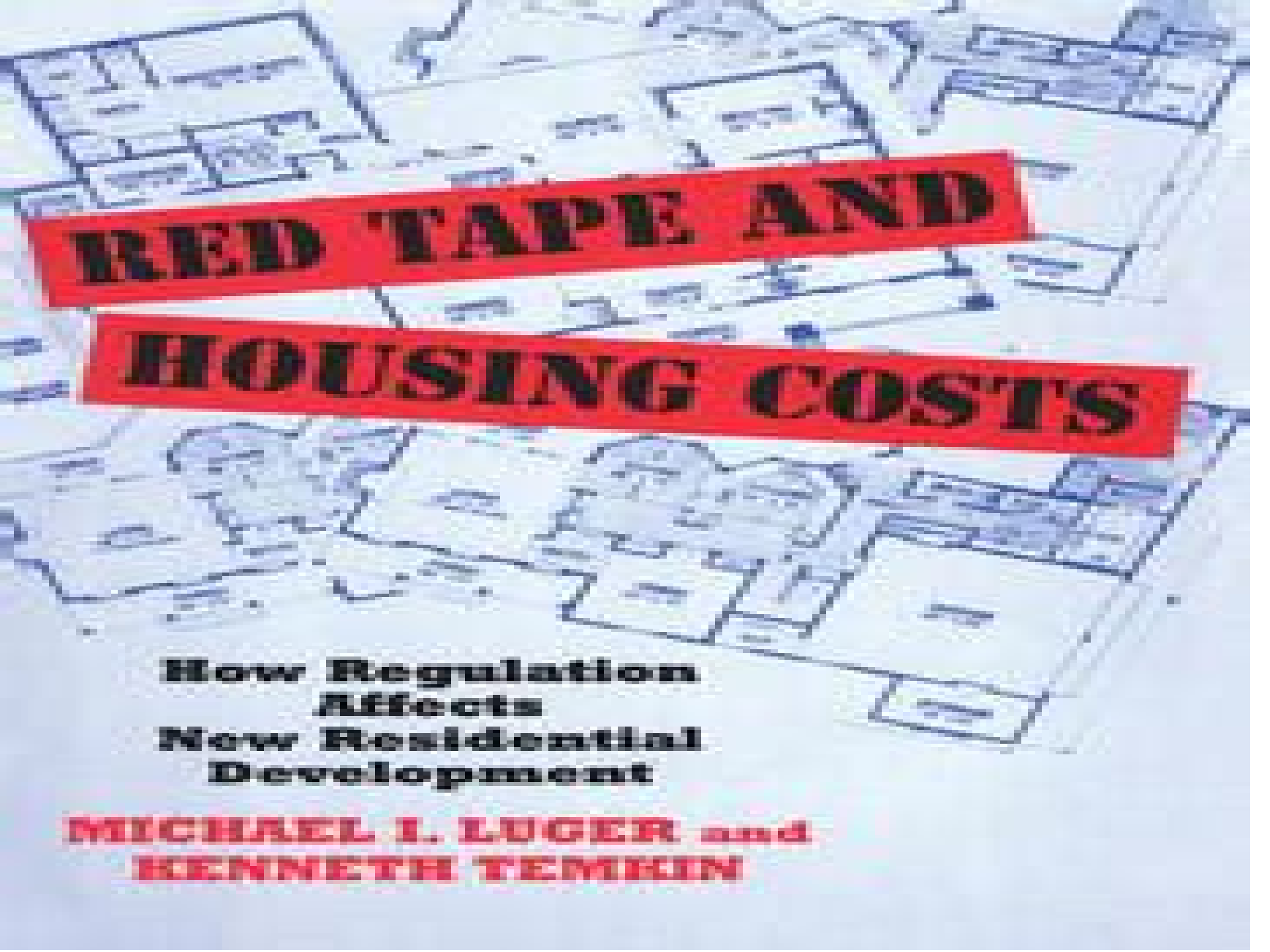


The background of the slide is a blue-toned architectural drawing of a residential development. It shows several rectangular building footprints arranged in a grid-like fashion, with some internal courtyards and parking spaces indicated. The drawing is a top-down perspective.

RED TAPE AND

HOUSING COSTS

**How Regulation
Affects
New Residential
Development**

**MICHAEL I. LUGER and
KENNETH TENNIN**

Red Tape Housing Costs How Regulation

**United States. Congress. House.
Committee on Banking, Finance, and
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