

# CALIFORNIA AND HUD CONSOLIDATED HOUSING SOLUTIONS MASTER-PLAN

## Revision 2022-5-F

### Seeking Your Input

Please send your suggestions and edits to:

Marcia Fudge, HUD via:

[hudpublicaffairs@hud.gov](mailto:hudpublicaffairs@hud.gov)

[answers@hud.gov](mailto:answers@hud.gov)

[helpdesk@huduser.gov](mailto:helpdesk@huduser.gov)

Department of Housing & Community Development via:

[communications@hcd.ca.gov](mailto:communications@hcd.ca.gov)

[ConsolidatedPlan@hcd.ca.gov](mailto:ConsolidatedPlan@hcd.ca.gov)

[APR@hcd.ca.gov](mailto:APR@hcd.ca.gov)

[esg@hcd.ca.gov](mailto:esg@hcd.ca.gov)

## SOLVING AMERICA'S HOUSING CRISIS

## Table of Contents

EASY SOLUTIONS TO THE CRISIS ARE BEING BLOCKADED.....	3
HOW TO WIN THE BATTLE.....	4
THE FAKE INFLATED COST OF A HOME.....	6
ENCAMPED HOMELESS PEOPLE DON'T WANT YOUR HELP.....	7
HOUSING AGENCIES (PHA'S) AND UNIONS ARE STOPPING SOLUTIONS TO THE HOUSING CRISIS.....	8
CORRUPTION AND CRONYISM MAKE IT IMPOSSIBLE FOR CALIFORNIA TO HELP MIDDLE-CLASS AND LOW-INCOME HOME BUYERS.....	9
THE WORST PLAYERS IN THE WAR AGAINST HOMES.....	12
It Always Comes Down To Monopoly Control.....	14
Public Comments from Readers:.....	16
Our Self-Imposed Scarcity of Nice Places.....	23
A Bygone Era's Working-Class Housing.....	24
Seaside Syndrome.....	25
Scarcity Makes It Harder to Tell What Communities Really Want.....	26
Abundance as an Answer.....	26
Building a House For Under \$200k: Costs & Money-Saving Tips.....	27
Where to Begin.....	29
Floor Plan Pricing for Your 200K Budget.....	29
The Design Phase & Cost Per Square Foot.....	30
Building Cost Per Square Foot (By State).....	30
Choosing the Right Materials.....	30
Building a Garage.....	31
Every Choice Counts.....	31
Be Frugal With Finishes.....	32
Plumbing Costs.....	32
Flooring Costs.....	33
Painting Costs.....	33
Electric Costs.....	34
What Did We Learn?.....	34
The Bribery In Your County Is Killing Your Housing Affordability.....	37
In California Section 8 Housing Choice Vouchers CAUSE You To Be Homeless - The Total Failure Of A Housing Program!.....	41
How Housing Policy Is Failing America's Poor.....	42
More From.....	42

Did you know that people don't own most of the homes and most of the public officials in America?

Corporations own them! Yep! Corporations own the house and the politicians in your town!

It is beyond a 'joke' that HUD and State Offices are "trying to solve the housing crisis" when they are getting stock market bribes to keep the housing crisis from getting solved.

Big corporate real estate broker lobbyists (Sotheby, Better Homes Realty, CBRE, Coldwell Banker, etc.) and big corporate developers (K&B, Pulte, Blackrock, Vanguard, Berkshire Hathaway, etc.); and covert investment groups own most of the homes in America. Dot Com "realty" services like Zillow and others own the rest.

While NIMBY's and certain exclusionist tech billionaires want to NEVER allow affordable housing and affordable pre-fab builders to exist, almost every politician, especially county planning staff, are paid bribes by real estate broker lobbies and big corporate developers. Tracking the stock market assets of the politicians and their families clearly shows the bribes.

Even Nancy Pelosi's kid was caught paying bribes to control housing.

No public agency can EVER be considered to be serious about solving the housing crisis, which THEY created, until they make a 'ONE ENTITY, ONE HOME OWNERSHIP' Law. Corporations DO NOT GET to ruin America by hoarding all of the housing stock!

Did you know that corporations own most of the houses in California now? They bought up most all of the houses so they could strong-arm you and the State of California and HUD allow them to do it. California's housing problem could be solved in an hour if California made it illegal for any person or company to own any home that they don't live in. California will never make that law because 80% of the California politicians are part of these land-baron corporations!

California politicians only concern with the California's housing crisis is "how can we solve the housing without the solution affecting our stock market accounts?"

Even now, after California passed laws to increase housing, communities doubled programs to fight housing because communities believe that: "Housing = drug users, poor dumb messy people and property value losses".

America has 2.3 billion acres of land but only 332 million people. The government could give every single person over 30 a free 2000 square foot home, and, at least, an acre of land, as long as they drug tested every week, never got arrested, and never 'did anything bad', say some in Congress. They say it would be cheaper, by half, than the costs of jails and interdiction programs.

In Marin and Sonoma Counties, if you try to build a home, you are treated to the same amount of paperwork and bureaucracy as a murderer. More in fact! Yes, In Marin and Sonoma county, it is easier to stab someone in the heart than it is to build a home, yet the pain factors are the same.

Anybody can use FBI, CIA, FINCEN-type AI-based forensic tracking software and looked at the heads of all of the housing agencies and housing decision "research" groups, particularly in California and New York State. 98% of those people do not make the majority of their money from their salaries, THEY MAKE IT FROM INSIDER STOCK MARKET PERKS and special gifts tied back to the special interests. Why are the real FBI not arresting them? You will have to ask The Director of the FBI that question. You can talk to the folks that run the sites at: ( <http://www.pogo.org> ), ( <http://www.sunlightfoundation.com> ), ( <http://followthemoney.org> ), ( <http://icij.org> ), and thousands of other investigative groups and prove it for yourself! Why is the public not demanding that stock market ownership by politicians and their families be made illegal? Because Goldman Sachs controls public policy more than you do?

In other words, the politicians that are supposed to be helping you are accepting bribes to hurt you!

As the pandemic made the poor poorer, meanwhile, it made the rich richer. Homeowners, already more than 40 times as wealthy as renters, were more likely to keep their jobs, profit from the stock market and have enough savings to take advantage of low interest rates.

Then there's the role played by investors and speculators. Large corporate and Wall Street landlords, like Invitation Homes, American Homes 4 Rent, BlackRock and Blackstone, are arguably the most toxic players, driving up rents in the select markets they saturate, lobbying for corporate tax cuts and fighting tenant protections. But a majority of investment buyers are smaller companies and individuals: mom-and-pop landlords, tech workers looking to diversify their portfolios, teachers who supplement their paltry paychecks by Airbnb-ing properties on the side. The ease with which they can access credit strains the market and drives up prices. Those effects are likely magnified when investors target homes in cities less expensive than the ones in which they live, whether they're Chinese investors in California or Californian investors in Texas. Politicians refuse to make laws against investment groups buying homes because the politicians are part of those investment groups.

California generally does not give resources to individuals. California gives the money to Housing offices, Public Housing Authorities (PHA'S) and "official" agencies that are historically rife with corruption, cronyism, racism, embezzlement, favoritism, over-paid executives and hand-offs to favored developers. The whole California Redevelopment program (ie: <https://thirtymilesofcorruption.com/2011/12/29/supreme-court-abolishes-redevelopment-agencies-in-california/> ) had to be shut down because of corruption. California should offer money and mortgages to EVERY citizen in California that has lived in California more than 5 years and that makes less than \$60,000.00 per year. Over 50% of the money give to "local agencies" is embezzled!

## **EASY SOLUTIONS TO THE CRISIS ARE BEING BLOCKADED**

In San Mateo County, the housing agency does even fill out the forms to apply to the State for housing funds any more. Even though, in 2021, the State has nearly \$100B to give away to housing, San Mateo

has so many rich oligarchs living there that poor and middle class housing is too much of a bother for them.

Dwell Magazine-type modern low-cost prefab homes, CREATED in California, are blockaded by these special interest groups. Clayton Homes, BluHomes (now killed off by special interests), Factory OS, Homes Direct and hundreds of other California companies make off-site manufactured homes that are nicer looking, 50% lower cost, safer, faster to erect, more energy efficient and better than site-built homes. The real estate and union lobbies have gotten them banned in most counties because they are jealous of them. Powerful anti-trust law violating real estate and union lobbyists got the zoning codes changed to make off-site manufactured homes hard to get permits for. If you want the best home at the best price, sue your county to demand home equality and construction-justice.

Ensuring that our County has sufficient affordable housing for its residents is an urgent challenge. Off-site construction serves as the most promising tool to reduce costs and increase supply, but one whose full potential cannot be realized or optimized without thoughtful and intentional changes in the policy, process, and programs that support affordable housing in the County.

Across all stakeholder groups, you always found a shared desire and passion to address the monumental housing shortage, as well as a collective understanding of the collaboration needed to make modular one part of the solution. As one interviewee put it: "Everyone wants everyone else to succeed."

While modular may not be a panacea, nor the only innovation needed, the County must take advantage of this opportunity to catalyze innovation in off-site construction methods and remove unnecessary anti-trust-violating barriers to its adoption created by special interest groups.

Many counties just pay lip-service, window-dressing, pretend-we-are-doing-something time to housing because their officials are paid by big business lobbies who HATE affordable housing because it competes with them.

Over a million Californians get \$1500.00 from HUD Section 8 and related programs but they are blockaded by lobbying from these special interest groups from using those funds to buy a home. The HUD Section 8 Home Ownership program in California is a sham. Nobody can find the paperwork, get the help or get the counties to pay attention when they apply.

So there is this massively financed army of mega-powerful anti-housing people who have huge law firms working to stop all of your good deeds and manipulate all of your politicians and social service agencies.

## **HOW TO WIN THE BATTLE**

As California enters what Sacramento calls: "the worst housing crisis in 100 years!", one must look at the big picture. The U.S. housing market is 4 million single-family homes short of what is needed to meet the country's demand, according to a new analysis by mortgage-finance company Freddie Mac.

The estimate represents a 52% rise in the nation's home shortage compared with 2018, the first time Freddie Mac quantified the shortfall because states like California have made home-building practically a crime.

Thousands of modern Dwell magazine-type pre-fab home suppliers can deliver amazing modern homes for around \$150K but they are stonewalled, delayed and forced to double or triple those costs because of anti-building rules promoted by California and now mirrored nationally by greedy politicians. Greedy politicians take bribes from real estate lobbies and big developer corporations who HATE affordable homes because they don't make much profit on them.

One approach is to break-up and sue ALL of the real estate broker lobbies and big development corporations. You can sue them and their political lap dogs under RICO and anti-trust laws. Politicians receive bribes from the anti-housing bad guys as: cash, search engine rigging, hookers, dinners and via hundreds of other forms of payola and stock market trades. You would think that using legal tactic to take them all down would be a slam dunk. It isn't. Those politicians control whether or not those legal actions can get launched. So you have to be very creative to counter-measure them. For example, you can shame them into submission using the internet's mass media technologies.

Farmers and Colleges, especially, have tons of extra land. Farmers are losing money on agriculture and could make far more money selling their land for housing. Stanford University is in so much trouble for bribery, sex abuse, mysogyny, politics and other scandals that the State can justify taking back the Stanford campus to build housing on.

If the State of California was serious about solving the housing crisis it would support a SIMPLE program for the hundreds of thousands of renters, who get \$1600.00 a month, forever, from HUD for tiny rental apartments, to EASILY use that money for mortgage to build, or buy, a small home.

By law, there is SUPPOSED to be such a program: The HUD Section 8 Home Ownership Program, is supposed to allow this to happen, but it is shadow-banned across the state. Most county officials don't even know how it works or direct inquiries to dead-ends. The HUD Section 8 Home Ownership Program must be easier to get into, easier to find out about and no longer HIDDEN by County officials.

Don't believe it? Do a test yourself. Call the Housing agency office in each of California's 58 counties. When someone pick's up the phone say: "I am HUD-qualified for the HUD Section 8 Home Ownership Program. I would like to use the program to buy or build a home in your county. What do I need to do to complete the process?". Then experience a hell beyond anything you can imagine. You won't get in, most likely, and it won't be your fault.

You will be kept out. This is a federal law. It is your right to use this law. If you already get HUD money to underwrite your rent, you are per-qualified to use this program. Santa Cruz, Marin, San Francisco and other snooty counties will try to stop you because using it means you might not be white enough for their vision of high tax revenue home owners. You might be a deplorable if you use your federal \$1500.00 for an actual home. The average mortgage payment in America is \$940.00 per month to own a home. HUD pays an average of \$1500.00 per month to your landlord. Do the math! These people will build free home inventory for California, die, and leave that inventory in California. Why won't California help them to help solve California's housing inventory crisis?

A person building their own home is going to make sure it is done right if they are going to live in it. Build-your-own-home singular home-builders can contribute to the home inventory problem faster and more cost-effectively.

Marcia Fudge at HUD said the Biden administration plans to level the playing field for Americans who want to buy a home by providing down payment assistance for people to move from public housing to home-ownership. "We will make sure those who can afford a mortgage are put in a position to be able to buy a home," Fudge said. "Right now we have banks who don't want to lend to people to buy a home for less than \$50,000" — homes, she said, that "poor people" can afford, with monthly mortgage payments often lower than rent.

## THE FAKE INFLATED COST OF A HOME

San Francisco built brand new homes across from the Police HQ in San Francisco and these small prefab units ended up costing hundreds of thousands of dollars per unit: They cost twice as much as the same unit in Austin, Texas would cost to build. Why are cities spending the same per apartment for homeless people that you can build a 1600 sq. ft. stand-alone single family modular home for!!!! The answer is: Cronyism. They could have cost much less but the process tripled their cost in California.

California spends an average of \$800,000.00 to build each "low income apartment" for low income people. That is what the government pays for each unit. If you are not aware of how much things actually cost, and you are willing to pay all of the mark-ups and inflated numbers of retail prices then your average cost to build a 2,600 sq.ft. single-family home in the U.S. ranges from \$240,000 to \$710,000, with most homeowners spending around \$423,800 for the job.

The high cost is \$1,000,000+ for a 2,600 sq.ft. custom-built home with high-end materials, three-car garage, covered deck, and landscaping. That million dollar+ price is for the yuppie people who pay \$150.00 per month for the same tv channels that smart people get for \$10.00 per month. BUT!...The build-it-yourself cost for this is \$140,000 for a 2,600 sq.ft. builder-grade home with no changes. Every time you change even the tiniest thing in your construction plan, add \$10,000.00, or more, to your cost.

Most people only ACTUALLY need a 1,200 sq. ft. home but they can't let go of the "mine-is-bigger-than-yours" syndrome. That build-it-yourself modular/prefab home at 1,200 sq. ft. can be under \$100,000.00 if you are an EDUCATED general supervising contractor who hires a licensed, top-references, electrician, carpenter and plumber to build it with them. If you build-it-yourself without hiring those seasoned specialists, your project will usually fail. Homes only cost a million dollars if you are a sucker.

2 bedroom stand-alone homes can be built for \$100,000.00 in costs. Realtors, builders, developers and politicians will LIE all day long to keep this fact from being exposed. The bribes, mark-ups, payola, padding, profiteering, etc. make that same house cost \$1.2M on the market. For example, see: <http://ruralstudio.org/project/2020-20k-home/>

In Santa Rosa California, it cost the County \$268,000.00 to build a single seat public toilet. In Alabama it costs \$268,000.00 to build a 2 bedroom house.

San Francisco City Hall found that painting and servicing a white rectangle on the ground for homeless people to put their tent in cost the City \$6000.00 per month per rectangle. That is how much a penthouse luxury apartment with multiple bathrooms costs in Austin, Texas. Why is building something costing more than the thing is worth? Cronyism, kickbacks and self-dealing with buddies.

Many Housing Permit Department and City Hall people in San Francisco have been arrested, recently, but the corrupt practices and bribery continues without pause. Bribery of public officials often doubles the cost of a home.

## **ENCAMPED HOMELESS PEOPLE DON'T WANT YOUR HELP**

Even more interesting: San Francisco took over luxury hotels and offered them to the homeless but 70% of the homeless refused to use the free housing. 70% of the homeless refused a free home in a luxury hotel!!! Why?

The homeless people said why, and it is documented, but **NOBODY IN SACRAMENTO EVER** reads the statements or they hide the statements from the public.

Here is why the homeless said they don't want California's free housing:

- 1.) The rules to live in the housing are not rules they can, or will, comply with.
- 2.) Most of them are addicted to smoking, drinking and drugs and the "free units" have cameras and sensors that record them doing the illicit things. They know that and won't move into a place they know they will get arrested or evicted from as fast as they move in.
- 3.) The vast contracts and regulation documents they must agree to are something they need a lawyer to explain to them and none of them have lawyers.
- 4.) Many of them use sex bartering and the cameras on the units will record sex worker activities.
- 5.) None of them want to be condensed into a tight space with other crazy people because they get set-upon by the worst of the bunch.
- 6.) They don't want multi-unit housing! They hate it. They want individual homes where they control the whole environment. San Francisco is spending at least **TWICE** as much money for short term solutions as it would cost for individual pre-fab stand-alone homes.
- 7.) Many of them are clinically insane and won't cooperate with any form of order or "rules".

Most of all: Drug-soaked crazy people don't want any help from The State. Families, seniors and disabled people want the help from the SSA and Housing people and they are getting ignored.

**ALL** homeless people should receive a free mental health evaluation and free therapy until their issues are resolved.



California has published a vast number of reports, at a cost of tens of millions of dollars, listing the exact number of homeless people, but California has never spent the \$60,000.00 it would cost to ask each homeless person the 10 questions about what they want! California politicians in Sacramento don't actually care what homeless people want. They care what they can scam out of a "stimulus" fund to scrape their cut off-the-top of.

## **HOUSING AGENCIES (PHA'S) AND UNIONS ARE STOPPING SOLUTIONS TO THE HOUSING CRISIS**

The San Francisco construction unions and lobbies won't allow the homeless solutions that will work. All of the special interests in San Francisco, from unions, to rich people, to politicians, to realty lobbies, to you-name-it, will block anything that makes housing cheaper. They ALL make their money off of a percentage of the most expensive property values. The Realtor lobby and the big building lobby are probably the most powerful special interest groups in California, after the teachers union. They HATE affordable housing. Anything they say to the contrary is a lie. They bribe 90% of the politicians in the state via Dark Money conduits. They are NOT going to help solve this.

Remember when California shut down it's 400 Redevelopment Agencies because the corruption and bribery was so out of control? It is the same exact thing with California PHA's.

When you call top Housing agency officials in Santa Cruz, Marin, San Francisco, Tulare and other counties to ask them what the main reason is that poor people can't get new homes built, they all pretty much said: "The State and County laws prevent us from building anything these days..."

San Jose got it right by promising a one hour permit time-frame for ADU home construction but other counties are resisting this permit optimization effort because permits are where bribes happen!

Factory OS, Clayton Homes, Homes Direct, and an army of other factory built home companies, have offered homes to Californians for \$150,000.00, or less, if the State will just fix the permit process and give them a pre-order of 200 homes at a time. Banks will finance these...if the State of California will help bundle land and construction financing in the same package.

Marin County staff said: "We have enough open, empty fields in the county to house every single homeless person in the State but we can't get anything built here without a ton of lawsuits, 5 year studies and permit hell-scapes. Every homeless person could get a modern Dwell Magazine-style stand-alone small house if the Country Office's didn't block every single construction project that is attempted!"

The difference between what California says, and does, is the same difference between night and day. San Francisco is an example of how home-building has been halted in the State. The rest of the state is following the profiteering based blockades to keep homes from getting built to deliver permanent

supportive rental housing for people living with a serious mental illness who are homeless, chronically homeless, or at-risk of chronic homelessness. The government funds are rarely ACTUALLY used to acquire, design, construct, rehabilitate, or preserve permanent supportive housing, which may rarely include a capitalized operating subsidy reserve.

OK, so say you don't care about the homeless people. "Screw em all" you say. "They are low life drug users and weirdos who won't confirm to our white picket fence social programming..."

## **CORRUPTION AND CRONYISM MAKE IT IMPOSSIBLE FOR CALIFORNIA TO HELP MIDDLE-CLASS AND LOW-INCOME HOME BUYERS**

Want to buy a home or buy a bigger home? Forget it, you are screwed if you live in California. The State has, essentially, "outlawed" construction.

You can't build a home without the process being so painful, expensive, delayed and litigation-focused that it will ruin your life.

If the State of California was serious about solving the housing crisis it would create a single two to three page building permit application, that worked in every County, that a single state office could sign off on within 48 to 60 hours.

If the State of California was serious about solving the housing crisis they would change the zoning codes. Nobody can build in California without being punished for it by California and County regulations.

If the State of California was serious about solving the housing crisis they would turn the tsunami of state-created immigrant unemployment into a positive, Now that California has let half of Mexico in to the State, you have huge clusters of skilled workers hanging around, looking for work, a few blocks away from every Home Depot in the State. Each 20 of them can erect a move-in ready home in one week. Give them an empty pasture and a challenge and turn them loose with a pay-per-house incentive payment structure.

All of the programs listed at: <https://www.hcd.ca.gov/grants-funding/active-funding/index.shtml> need TRIPLE the amount of funds currently allocated and they need to be moved into no less than 3 main programs. The current MASSIVE number of programs guarantees that corruption, duplication, and transparency inefficiency are at a maximum worst-case level. In all of these programs there is nothing for the individual. Almost all of the plans are based on the "Shove-them-all-in-a-big-concrete-building" concept. The public does not want that. NOBODY wants to live in, or see, multi-unit housing. The State needs to also TRIPLE the amount of programs for the SINGLE FAMILY or INDIVIDUAL.

County Housing agencies have been found to be corrupt and motivated by bribes. If the State of California was serious about solving the housing crisis it would put a billion dollars of it's freebie COVID CASH from Washington, DC into it's CalHOME fund and restart that fund.

On Broadway and Divisadero streets in San Francisco, giant mansions house two to four people. Those structures, without changing the outside of the buildings one tiny bit, can house hundreds of people. NIMBY's biggest complaint is based on appearance. If you change the inside of structures and keep the outside looking "classic", you get the least amount of NIMBY issues. San Francisco already has ALL of the fully constructed square footage to solve ALL of it's housing issues, if it works from the inside out. Empty office buildings and dead millionaire mansions can deliver the square footage.

Gavin Newsom based his election on providing millions of new homes to California. Nobody has been able to find a single one of these new houses he said he was going to build.

THE BIGGEST TAKE-AWAY: "NOBODY wants to live in a multi-unit concrete building block. Multi-unit project buildings harm people's mental state and create conflict, house gangs and they are bad socially. There is enough empty land for everyone in California to have a 1600 sq. ft. home of their own. Change the rules so that more people at below \$100K income levels can buy or build a home and the public will solve the housing crisis.

Until those kinds of things happen, there is no hope for the State! Greed, payola, special interests and revolving door jobs control your housing opportunities in the state of California. California State has every tool, resource and dollar it already needs to solve every single housing issue in the State except one think: "Courage". It takes courage to say "No" to the special interests. It takes courage to say "No" to the Silicon Valley billionaires. It takes courage to cut off the spigot of Congressional bribes. Most of the federal cash that comes to California always ends up in a politician's, or their friend's pockets. It takes courage to say that every Californian that invested their lives in California deserves the home in California that they were promised. Fix the HUD Section 8 Home Ownership Program in California. Make an office in every major city that ONLY helps people with the HUD Section 8 Home "Ownership" Program and not just the Section 8 "rental" program.

ALL OF THE MONEY needed to fund that is already paid out in California, by HUD, EVERY MONTH! Give citizens their promised right to build and own a home!

The State of California and HUD housing agencies have long lists of "Certified", "Qualified", "Approved", etc. loan brokers and mortgage brokers that the agencies say will help low-income citizens get single family financing.

So we called everybody on one of those lists provided by the State of California.

In fact, those loan brokers and mortgage companies don't want to hear from you unless you are in a bid war on a \$1.5 million dollar bungalow for which you already have \$500K, or more, in cash in the bank.

Only a small percentage of the loan brokers and mortgage brokers on those lists had EVER done a completed subsidized home loan and even less had any clue how to paper a HUD Home Ownership financed home loan. Over 20 U.S. Bank mortgage brokers even refused to respond to emails or phone calls if one used the words "Cal-FHA USDA" because, as one unusually talkative U.S. Bank employee

stated: “To us, those are code-words for ‘poor people’, the market is, frankly, too hot for banks to bother with the poors because we don’t make any money off them”.

It does not matter if you have spent years trying to keep your FICO score above 700. It does not matter that you never had a bankruptcy. It does not matter that you have guaranteed income for life from your government benefits. All of those things that the media told you to do to be a “good citizen” with a good social credit score seem to be pointless.

The loan and mortgage brokers on those lists are only on those lists to get a few PR brownie points. They do not want to hear from you or deal with you unless you are making big bucks in tech. They will let you upload your information but they will do little or nothing to help you because they lose money by helping you. They only make money off of the big deals.

On top of that the big real estate developers like Pulte Homes, Berkshire Hathaway (Warren Buffet), Kauffman and Broad (K&B Homes), etc. are bribing the Governor and the heads of all of the agencies to keep you from building a home or getting a home that is not in one of their giant developments.

Most low-income people are the laborers who build the homes in those big real estate developments. Those people know how to build their own homes but State and Federal agency heads are bribed to make sure you NEVER can build your own home. Those people know they can build an incredible home, on their own, for under \$100,000.00. You can see thousands of videos on the internet showing people that do it every day in any state but California. Try to build a home in California. You will find you are blockaded at every turn EXCLUSIVELY by rules that you have to follow but that big developers do not!

Try to buy a modular or factory build home in California ...Same thing.

The political bosses in California have taken so many bribes from big special interests that they can’t stop sucking on the graft hose.

Political Bribes By Special Interest Lobbyists Make California Uninhabitable

If the state and federal government were actually serious about solving the housing crisis, they would have a mortgage agency that only serviced subsidized housing!

Low income people: “approved” lenders and mortgage brokers hate you and don’t want you bothering them.

US BANK, Wells Fargo, Guild Mortgage, and all the rest, talk a good story when they are on-camera or doing a public presentation but the reality is that they consider you to be a “waste of their time” if you are needing subsidized housing. They all issue press releases where they talk about their “commitments” and “special programs” but they put zero effort into those green-washing intentions. They only say those things to keep the banking regulators off their backs and to make their favorite politicians happy.

When real estate developers are paying politicians and banks to ignore low-income people and 79% of America is now “low income”, with more arriving daily, what chance does the public have?

The trend is edging toward disaster.

## **THE WORST PLAYERS IN THE WAR AGAINST HOMES**

The incipient “Great Reset” is a multi-faceted beast. We talk a lot about vaccine passports and lockdowns and the Covid-related aspects – and we should – but there’s more to it than that.

Remember, they want you to “own nothing and be happy”. And right at the top of the list of things you definitely shouldn’t own, is your own home.

The headlines about this have been steady for the last few years, but it has picked up pace in the wake of the “pandemic” (as has so much else). An agenda hidden on back pages, behind by Covid’s meaningless big red numbers, but perhaps no less sinister.

You can find articles all over the net talking up renting over owning.

Last month, for example, Bloomberg ran an article headlined: “America Should Become a Nation of Renters”; Which praises what they call “the liquefaction of the housing market” and gleefully expounds on the idea that “The very features that made home buying an affordable and stable investment are coming to an end.”

The Atlantic published “Why Its Better To Rent Than Own” in March. Financial pages from Business Insider to Forbes to Yahoo and Bloomberg again are filled with lists titled “9 Ways Renting is Better Than Buying”, or similar.

Other publications go more personal with it, with anecdotal columns about ignoring financial advice and refusing to buy your home. Vox, never one to sell their agenda with any kind of subtlety, have a piece titled: “Homeownership can bring out the worst in you”

Which literally argues that buying a house can make you a bad person: “It’s the biggest thing you might ever buy. And it could be turning you into a bad person.”

So what exactly is the narrative here? What’s the story behind the story?

The short answer is fairly simple: It’s about greed, and it’s about control.

It almost always is, in the end.

The longer answer is rather more complicated. Major investment firms such as Vanguard and Blackrock, along with rental companies such as American Homes 4 Rent, are buying up single-family homes in record numbers – sometimes entire neighbourhoods at a time.

They pay well over market value, pricing families who want to own those homes out of the market, which forces the housing market up whilst the Lockdown-created recession is lowering wages and creating millions of newly unemployed.

Of course, this is motivating people to sell the houses they already own.

People all across America have been saddled with houses worth less than they bought them for since the 2008 economic crash, and are eager to take the cash from private investment firms paying 10-20% over market value. Combine an economic recession with a created housing boom and you have a huge population of motivated sellers.

Of course, many of these sellers don't realise, until it's too late, that even if they attempt to downsize or move to a cheaper area, they may be priced out of the market completely, and forced to rent.

As such, in the last year, the private investment share of single-family home purchases is estimated to have increased ten-fold, going from 2% in 2018 to over 20% this year.

As more and more people are forced to rent, of course, rental properties will be in higher and higher demand. This in turn will drive the cost of renting up.

Market Watch has already reported that, in the last year, rent has increased over 3x faster than the government predicted.

This problem is likely to get worse in the near future.

Congress "accidentally failed" to extend the Covid-related eviction ban.

Which means, this weekend, while Senators adjourn to the summer homes they probably don't rent, the ban will officially end and a lot of people are likely to have their houses foreclosed or their landlords kick them out.

The newly empty buildings will be a feeding frenzy for the massive corporate landlords. Who will descend on the banks like starving hyenas to snap up the foreclosed properties for pennies on the dollar. Just like they did in 2008.

None of this is any secret, it's been covered in the mainstream. Tucker Carlson even did a segment on it in early June.

The Wall Street Journal headlined, back in April, "If You Sell a House These Days, the Buyer Might Be a Pension Fund", and reported:

Yield-chasing investors are snapping up single-family homes, competing with ordinary Americans and driving up prices

However, since then, something has clearly changed. The propaganda machine has kicked into gear to defend Wall Street from any backlash.

No better example of this shift can be found than The Atlantic, which ran this story in 2019: **WHEN WALL STREET IS YOUR LANDLORD**

With help from the federal government, institutional investors became major players in the rental market. They promised to return profits to their investors and convenience to their tenants. Investors are happy. Tenants are not.

...and this story last month: **BLACKROCK IS NOT RUINING THE US HOUSING MARKET**, The real villain isn't a faceless Wall Street Goliath; it's your neighbors and local governments stopping the construction of new units.

Going back to the Vox well we have: "Wall Street isn't to blame for the chaotic housing market" Which ran just a few days after the Atlantic article, and is practically identical.

Both these (oddly similar) articles argue that Wall Street and private equity firms can't be blamed for buying up houses, and that the real problem is the lack of supply to meet demand.

You see, all the "selfish" people who already own homes (they did say it makes you a bad person) are blocking the construction of new houses, and thus driving up the cost of property through scarcity.

This has been a logically flawed argument around the housing market for decades.

That there aren't enough houses for people to buy is patently absurd when the US census data says that there are over 15 million houses currently standing empty. That's enough to house all of America's roughly 500,000 homeless people 30x over.

There's plenty of houses, there's just not enough money to buy them.

The reason for that is the same reason the California has massive "homeless camps" in its major cities, and that so many people are having to become renters instead of owners: wage stagnation.

For decades now, wage increases have lagged behind increases in the cost of living. In the 1960s one full-time job could afford a decent standard of living for a family of four or more. These days both parents work, sometimes multiple jobs each.

It was huge amounts of financial de-regulation which created this situation. So, whether you believe Vox's BlackRock apologia or not, one way or another Wall Street very definitely is to blame.

But this isn't just about money. It never is. Just as the war on cash isn't just about efficiency, and the environmental push isn't just about climate change. Ditto veganism. It's about control. Just like vaccines, lockdowns and masks.

## **It Always Comes Down To Monopoly Control**

It's an oft-used cliché, but no less true for that, that homeownership "gives people a stake in society". A family-owned house is a source of security for the future and something to leave your children. It is also sovereignty and privacy. Your own space that no one else can control or take away.

In short: A homeowner is independent. A renter is not. A renter can be controlled. A homeowner can not.

It's the same reasoning behind the way working people were encouraged to take out loans and become debt slaves. If you limit people's options, if you make them rely on you for a roof over their heads, you have control over them.

There's a great article about this situation called "Your New Feudal Overlords".

Under Feudalism, land wasn't owned by the working class, but provided to them by landed barons, hence the term "Land Lord". If you disrespected your Lord, or broke his rules, or he perceived another peasant/farm animal/crop would be a better use of the land, he could take it back.

Essentially, the behaviour of serfs was kept in check by their reliance on the nobility for a place to live. That's very much the dynamic they're going for here.

Rental agreements can be full of any terms and conditions the landlord wants, and the more desperate people get the more of their consumer rights they will sign over.

Maybe you'll agree to smart meters which monitor your internet or power-usage habits, and then sell the data to behavioural modellers and viral marketers.

Maybe you'll have to agree to certain power limitations or water shortages in order to "fight climate change".

Maybe it will get worse than that.

Maybe they'll go full Black Mirror style corporate dystopia. Maybe, through affiliation programs, the mega-equity firm which owns your rental house has ties to McDonald's, and as such will require you to not eat at any competing fast-food franchises, or demand you observe at least ninety seconds of Disney advertisements per day.

Maybe it will be as simple as including vaccine status in the tenancy agreement, making it impossible for the unvaxxed to find a home.

Maybe they just want to make poor people miserable.

After all, the super-wealthy have got all the money they could ever need, and all the luxury they could ever use. Their living standards are as high as physically possible. So maybe the only way they can keep "winning", is to start driving the living standards of us proles down.

No air travel. No vacations. No going out at all. Live in a tiny house, or a pod. Eat bugs. Get rid of your car. Rent your clothes. Or your furniture. Pay taxes on sugar. And alcohol. And red meat.

They've been very clear about this. They've told you about the Great Reset and the Internet of Things. That's the plan.

You won't own a house. And you'll be happy...or else the mega-corporation you're forced to rent from will kick you out.



The lenders said that Wall Street Conglomerates and investment corporations are coming in right behind the California fires and buying up all the fixer uppers and chunks of homes so that individuals cant get them. The contractors that made money flipping homes are saying they can't get enough fixer uppers any more. The lenders also said that "the lenders market is only looking at these \$1.5M home deals where people are overbidding \$200K or more".

There are two conglomerates that already have people on the ground in South Lake Tahoe and Southern Oakland making cash offers for properties, US Bank told us. We can build a nice house for about \$100K. We have done such nice ones in the past that they were on TV. Access to housing in the county is being limited by the conglomerates and banks and the push by lenders to keep the over-priced housing market going for as long as possible. Alameda County and All East Bay counties should make these people buy houses for low income and seniors since they are stealing all of the homes in the area:

<https://nypost.com/2020/07/18/corporations-are-buying-houses-robbing-families-of-american-dream/>

<https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html>

<https://www.theatlantic.com/technology/archive/2019/02/single-family-landlords-wall-street/582394/>

<https://www.wsj.com/articles/wall-street-cant-get-enough-fixer-upper-houses-11631007001>

## Public Comments from Readers:

- This is an excellent article which should be blatantly obvious to all by now: Blackstone/BlackRock and the CCP are the major real estate owners — this is the culmination of the 50-year long Rockefeller Plan, hatched by the meetings of Rockefeller and Mao and Zhou when Nixon and Kissinger, David Rockefeller's minions, flew to Beijing with Rockefeller aboard Air Force One!

Blackstone Group — founded with Rockefeller seed money by DR's minion, Peter G. Peterson — owned 30% of BlackRock which was spun off from the Blackstone Group — who knows what their ownership is today?! In the 1970s Rockefeller and the Chicoms created the Rigged Market of Rigged Markets — the control of capital/labor between these two economies, establishing them as the top 2 economies 50 years later — eventually merging Wall Street and the CCP, which is exactly what happened! IT IS ALL ABOUT the ultra-concentration of ownership — welcome to the Global Neofeudalist State.

- Vanguard (privately owned) owns most shares of Blackrock as well as most of the other main players. Vanguard sits at the top of the pyramid of power and money and is THE big monopolist in this world. See this video

<https://www.bitchute.com/video/QdbvR9Wn5HFU/>

- If you don't own real property, your economic security and independence is weakened. For the last 20 years I've owned at least 2 places to live just for extra safety. At this time I have 3. But then I've been a real estate investor for almost 50 years.

- Good analysis. Effectively, the US Constitution was Revolutionary because it made a statement that Individual Rights were going to be protected for everyone. In these Rights is understood the right to own, a key feature of real capitalism. But when we can't make the difference anymore between Major Corporations and Government, and these mega corporations get into a complicit scheme to own everything...our individual rights dissipate. Prior to the US revolution, Individual Rights were closely correlated with social status which is closely related to economic status. You just need to read the Plea (<https://craigwright.net/blog/bitcoin-blockchain-tech/satoshi-and-the-sophists/>) Mega elitists such as Craig Steven Wright, the fake Satoshi Nakamoto and pretend Bitcoin creator, to understand to core of the Big Post Covid Reset...it's running back to your life being a Privilege distributed by the State. In English, 2 words describe the core of our rights: Freedom and Liberty. One carries a exogenous dimension (Liberty), the other an Endogenous one (Freedom). In the French language, there is no such nuance. And Liberty and Freedom are only Liberté And it their dictum "Liberté Égalité Fraternité", an Individual Rights incompetency arise. Because with these 3 words persists the idea that we are foremost a community before being Individuals, in line with a Matriarchal concept, but the Antitheses of the American Original vision. Is it surprising that Sarkozy promulgated laws which made it so that even in your House, what you say may be held against you. In France, if more than 3 persons in a house are talking, and that one is not a direct member of the family in the first degree, any hate speech articulated may send you in prison and get you a fine...No sanctity in the Household, even if you are the owner.

- Manfred Max-Neef, the late "Barefoot Economist" from Chile, who lectured at UC Berkeley, said 5 or 10 years ago that USAmerica was the 1st "Undeveloping Nation" and cited formerly affluent homeowners living in vans at the curbside of their foreclosed mansions. An analogue to this, for "dot" collectors, is what Alan Watts called over 50 years ago "the Los Angelization of the world" (himself an L. A. resident, and as a bonus fun fact, interviewed my old man, a profoundly corporatist lawyer — ecjlaw.com — for his services, in 1969, and declined them, despite an intro from his friend Laura Huxley). Both the LosAngelization of the World and Undevelopment are sorry symptoms of the same disease of Organized Greed, without an apparent immune system or other remedy in most societies, since Intel is busily employed with its vast armies of termites to eviscerate all these structures, many ages old.

The controlled demolition of our societies and cultures goes on apace, with accelerants of salivating covetousness, institutionalized sins. I myself have always preferred the nomadic way, the street, rich with the opportunities for unconventional wisdom, such as contented any number of native peoples here in USA, before having even their tribal roots and networks here largely deracinated and decimated by "settlers". And, even more so, "developers". All as a fairly recent development into this Age of Undevelopment. I met a guy 50 miles down the coast near the seaside in Bucanier Park, Oceanside, north San Diego County. We talked a long time one sunny day, he told me from the front seat of his high end Lexus luxury model how he had been living there in his car with his cat for three years, after losing his mansion with custom swimming pool. He had little street savvy and I cringed while he told me, with childlike naiveté, stories of being mistreated by all the usual suspects, health agencies, other street people, and on and on. I tried to warn him, seeing one gnarly red flag after another, but it went in one ear and out the other, from what I could tell.

- Here in the US, the CDC mandated a policy to prohibit eviction of renters for 1 year (that has just now expired). Many landlords sustained huge financial losses or bankruptcy as their renters became squatters. What this might portend for our biowarfare future is the squeezing of individual/small group rental property ownership using onerous regulation, a lack of access to financing, etc. to foster the consolidation of rental property by mega/global corporations who will seamlessly align with any and all tenets of The Great Reset.

- Do they not fear that creating a population that owns nothing, that population also have nothing to lose?

- Why doesn't anyone discuss zero to negative interest rates ? Why has this unprecedented phenomenon been pushed by the banksters ?

- In America, the government owns your home even if you pay the banksters off. Don't pay your property tax and out on the street you go.

- I've given this a lot of thought over the last dozen years. And done a lot of research too. It is one of the most important mechanisms of transforming middle-class life into out and out serfdom in America, this taking away the possibility of home ownership. First they went after the millennials, by way of impossible levels of student debt (so they couldn't buy a house), then they worked on the problem of what to do about the existing tens of millions of homeowners. Private equity entered into the picture big-time and since then has been at it relentlessly. Basically, it is not possible for any normal middle-class person to buy a home in any desirable part of the country (and increasingly even the less desirable, more remote and inaccessible parts), because you can't compete with the endless cash resources of private equity. The article is very right, and I have had the same thesis in mind for many years: homeownership provides a form of security, a political voice that comes from power, that the new feudal lords have to get rid of at any cost. And they've succeeded without any noise.

-IT IS ALL ownership — not just home ownership! Who owns the banks? In a study of the Rockefeller Financial Group back in the early 1970s by Prof. James Knowles (impossible to find now, although once frequently found in other book citations), Prof. Knowles wrote that the owners of the banks was a carefully guarded secret. Once upon a time we knew. Recall that the original primary investors in Intel, Apple and Microsoft was the Rockefeller family — who are the principal investors today — not the investment firms of BlackRock, Vanguard, State Street, etc., but those investing through them??? NOBODY KNOWS!

- “No property rights for private citizens” ? Why so stalinist? It's not necessary at all. They will just make us so poor, that we won't be able to own anything of relevance, everything courtesy of free market inclusive capitalism. <https://qz.com/work/1942727/pope-francis-backs-the-council-for-inclusive-capitalism/> They are well on track, today this is home, in few years you won't be able to afford an electric car, carbon indulgences will impoverish us further... People will have tooth brush and clothes of their Choice. And be happy, yeaaaa

- ...Where there's \*Rent\* there are \*Rentiers\*...“The Cantillon effect..The Cantillon effect was explained by Richard Cantillon (1680s – 1734) an Irish-French economist and author of “Essai sur la Nature du Commerce en Général” (Essay on the Nature of Trade in General). In his Essay, Cantillon

provided an advanced version the quantity theory of money, however he also dug deeper and perceptively into the relative inflation associated with the introduction, circulation and velocity of money. He explained that the original recipients of new money enjoy higher standards of living at the expense of later recipients. This is because of inflation in asset prices e.g. affecting house prices and rents and as a result of time lags impacted by a disproportionate relative inflation in prices of assets and goods decreasing value of money in the hands of non-asset holding individuals i.e. the majority. These concepts of relative inflation, or a differential rise in prices among different goods in an economy, is now known as the Cantillon effect. The Cantillon effect has two components. One is the impact of new money on differential inflation rates between assets and consumption items and, the other, is the real incomes and wealth effects that result in an increasing disparity in incomes and wealth within the country. Under QE this effect has been extreme because banks short-circuited money distribution largely to themselves and a reduced number of large corporate customers to deal in assets and share buy backs. It is self-evident that if rentiers maintain a growth in income that is inflation proof the state of their real income will constantly rise. However, this is not the case of the state of real incomes for an increasing majority of the population. This Bank of England “policy” has done little to help the conditions of the working population which is becoming increasingly asset-less. This mechanism constraining asset access and accumulation by the majority is a driver of an inevitable future increasing inequality.”

“The nature of asset-derived income...Thostein Veblen identified the problems we now face, back in 1921, well before the 1929 New York Stock Exchange crash, when he examined trends in financialisation and the growth in the rentier class in manufacturing and industry. Financialization is the process whereby all economic considerations are reduced to a nominal financial quantification usually measured in the local currency or expressed in a common currency by applying exchange rates. The crucial problem with financialization is that what appear to be distinct policies or even schools of thought, such as Keynesianism or Monetarism, and supply side economics are in fact questions of emphasis on which aspect of financialization is more significant as a policy target. These are aggregate demand (expressed as a quantified monetary aggregate) or money supply (expressed as a quantified monetary aggregate). Increasingly economic activities involve so-called financial engineering where the manipulation of numbers substitutes for real production or services where income is received in return for little effort beyond the holding of some asset which generates an income from those who make use of the asset. This has created a major financial services activity that is made up of über-rentiers.” ... (Emphasis mine...) <http://www.realincomes.org.uk/classdivstab.htm> ... Now tell me, what's \*Wrong\* with \*This\* picture?... – Note the 2008-2020 QE ‘ramp’, then note the 2020-2021 \*Spike\*... – Then further note the L/H scale is in 1,000s of Billions, ie: \*Trillions\* (...Pic from University of Michigan’s Federal Reserve Economic Database, sourced from this article: <https://www.zerohedge.com/political/heres-why-new-covid-relief-program-will-turn-working-class-serfs>):...

...US M1 Money Supply, 1960-2021: (...Q: – Now just \*Where\* do y’all think pretty much \*Alla\* that \*Went\* (and subsequently \*Stayed Put\*)?...) )

- First time commenting here. Today I just couldn’t stand. I’ve checked the whole article and comments for instances of ‘capitali’.

Until now just 4 instances, not a one in article. Horror!!! No wonder we are in deep shit, since knowledge of who is banging us from behind is almost literally absent. Century+ years ago Marx predicted, capitalism will end in monopoly capitalism and that is exactly what we are experiencing now. They will buy everything, they will control everything. Sadly, even majority of the “left” would probably not agree with me on this point, because they believe monopoly capitalism happened during

robber barons times. Never mind that concentration of capital today is unprecedented and is just increasing. And when I hear lamenting about feudalism.....I don't know whether to be sad or angry. From article: "The short answer is fairly simple: It's about greed, and it's about control. " Sure, control, power, no doubt. But greed.....Invoking greed is completely useless psychologization. It's excellent time for an adage, one profane and profound: Why a dog is licking his balls? Because he is able to, because he can!!!! No bs about he likes it or.....ability is first. Therefore the right question is: What is the basis that allows today monopolists to grab? I haven't been precise enough in the third line from the end. It's not just that ability is first, it is a necessary condition. To rephrase the final question, a million dollar question, not a rhetorical question, for most people is unfortunately like to ask what 42 means and I predict I won't get the right answer: What is the ultimate necessary condition for monopolists' grabbing???

- The investor class has a powerful ally (as if we didn't know that) in the FHA in the US. Example: the condo community I live in now has so many rentals that the FHA will not approve a loan. Since these are lower end condos, FHA loan approval is absolutely crucial for a prospective buyer. Consequently, one has almost no choice but to sell to an investor – who is able to pay cash. They got you coming and going.

- Yup. Ban ownership all non-resident owned property, along with the existence of all forms of corporate stock ownership, and the "rental" problem resolves in a flash. Of course no one backs these logical remedies, because they're invested in IMF and World Bank controlled portfolios and pension funds. Who's zoomin' who?

- Some guy in libya did it once, does anyone remember what happened to him? Muammar al Ghadafi. "Today there is swine flu. Perhaps tomorrow there will be fish flu, because sometimes we produce viruses by controlling them. It is a commercial business. Capitalist companies produce viruses so that they can generate and sell vaccinations. That is very shameful and poor ethics. Vaccinations and medicine should not be sold," he said. He went on to say that "medicines should be free of charge and vaccinations given free to children, but capitalist companies produce the viruses and vaccinations and want to make a profit. Why are they not free of charge? We should give them free of charge, and not sell them." Muammar Gaddafi Speech To United Nations - September 23, 2009

- Sure our equally faux Govt will soon roll out this horror show too:  
<https://www.rt.com/usa/530813-eviction-blackrock-great-reset/>

- Hello everyone! Re: Housing market in cities. Its fckin scandalous what's going on in cities throughout the world. Average people who work damned hard for their barely minimum wages can't get the mortgages to afford to buy at even the bottom end of the market in the cities they were born in. They can't save enough for a deposit cos the prices are constantly rising. Private rentals are through the roof and there is a very, very long waiting list for cheaper, social housing. This is an excellent documentary I saw on TV not so long ago. Sorry I can't find a link for the whole film. The situation has gotten even worse since this film was made in 2019. 'Push' 2019 trailer:  
<https://www.youtube.com/watch?v=2iLWpuZrd-I> 'Landlords without faces. Apartments without renters. A documentary exploring the new, unlivable city. Housing prices are skyrocketing in cities worldwide. Incomes are not. The working and middle classes are getting pushed out of cities, while financial powerhouses use housing as a place to park money. PUSH is a documentary from award-

winning director Fredrik Gertten, investigating why we can't afford to live in our own cities anymore. We follow UN Special Rapporteur on Housing, Leilani Farha, on her quest to understand who's getting squeezed, who's getting rich and why housing has become one of today's most pressing world issues? ' The film had its World Premiere at CPH:DOX, 2019, where it won the coveted Audience Award.

- I don't know how wonderful a mortgage is. My darling ex paid for it for a while. Though as a migrant DownUnder coming from Berlin about 75% rent. The way the city council administers a quarter of a million buildings means rent doesn't kill life off as it does in similar sized anglo amerikanized cities like Sydney, which mortgage as the con to freedom when you are almost dead means no life before you get there. Saving for the deposit for instance at a time when you are twenty something should be spent getting ripped into life. Conconvid 19-33 or not. Sitting nowhere to save every penny because you know when you're old blah blah blah leaves no money to get into life. Which is perhaps what the politicians want. As they are proving with the lock up regime of no choice. Furthermore one's money ought if possible to be invested in you choice so that with a better saving amount nationally foreign take overs will less than more. In Australia is it basically non existent. No one invests in anything. When Darwin harbour was up for the 99 yr lease no Australian firm, company or investors stepped up because the money was wasted in non productive real estate. The Chinese won the contract. Now the government is complaining that this is the Chinese Governments infiltration of Australia. Well almost. Implied. Apart from nearly all production DownUnder is US, UK, Holland and then EU, Japan in minerals mainly. The Chinese have stopped buying coal and Russian tenders have won some contracts. If the locals put their money where their mouths were they'd have more local ownership. A mortgage is not a life. Though the banks are laughing without having to try it on to get your life signed away for the next quarter of century – spent doing nothing cause you got no money. Most inner cities compared to other societies here are basically lame.

- ...Calling 'em Vampires would be granting them a generous romanticism/glamour that they \*Do Not\* deserve... – Straight-up-and-down \*Leeches\* is what they are, in point of fact... ...- \*Life-Sucking Leeches\*...

- Two phenomena are occurring in parallel, at least here in Canada. On the one hand, in the cities, what we call "renovictions" are multiplying and throwing hundreds of families out on the street who can't find new housing. New landlords like Blackrock are buying up apartment blocks and shortly afterwards send eviction letters to tenants because major renovation work is needed. These renovations often involve cutting the number of units in a building by half and turning them into deluxe apts. Current tenants can't afford and, as a result, many people are looking for new housing and prices are skyrocketing. On the other hand, more financially comfortable people, mostly retired baby boomers with good pensions, are buying second and third homes in the countryside, which has pushed up house prices by 20-40% in a few months. Add to this refurbishing of of primary residences and their new second homes, which is driving up the price of lumber and creating shortages. In addition, covid-19 has created a buying frenzy: cars, RVs, motorcycles, electric bikes, boats, etc., it's completely crazy. Everything is going up except the inflation rate. People are living like there's no tomorrow. Maybe they're right. Personally I see a gloomy tomorrow. There's also dire staff shortages in every sector. Things are not looking good and expect tribulations before owning nothing and being happy.

- 'it's completely crazy. Everything is going up except the inflation rate. People are living like there's no tomorrow. Maybe they're right. Personally I see a gloomy tomorrow.' ..... Yes Jean, I've been

discussing this craziness with friends for quite a while now. Zero % interest rates on regular savings accounts, so people are being coerced into 'investing' with any extra cash they may have. The stock markets and housing markets are booming it seems. Mortgage rates have been at an all time low for years.

If (or more likely when) there is a massive crash it will be the small 'investors' who will suffer after naively risking all their hard-earned savings. It may be quite lucrative for some right now, but I don't see how it can carry on like this. This surely can't be a sign of a healthy economy....or maybe it is, but only for wealthy people. I don't know.

- A book called The Thought Experiment shows the quantum outcome of changing these things using thought patterning of the masses that Google and Facebook use every second of every day: 1) Obfuscation: Just basic confusion of one thing for another- a smoke and mirrors game. 2) World View Poisoning: Conditioning the way people view human nature and their own self-value. 3) Conditioning of Primal Fear: The exploitation of primal fears. 4) Divide and Conquer Strategy: Highlight any perceived differences between people and then exploit those differences to create infighting so they are easier to control and conquer. 5) Indoctrination of Education System: A left brain form of Nazis called it mastery learning. grade school, HS and university. Trivium and quadrivium education could counteract this. 6) Controlled Opposition: Basic dialectics - dialectical mechanics or Hegelianism Creating conflict that you already have an outcome management system for. Create the conflict and wait for a type of reaction to the conflict (usually chaotic that demands a resolution) and then you step in and resolve it. Artificial conflict resolution. 7) Monetary System of Control: Debt based fiat currency fractional reserve banking a system of illusion that we call money yet people believe in it like its a religion or god. People seem to be the most powerless to come out of. It exists purely in the mind. 8) Control of Mass Media: If you can control the info that people get to see hear and read you control their perception of reality. If you limit the scope of what they can take into their minds and awareness you limit their possibilities of solutions. Human perception management. 9) Food and Medicine: attack on the physical aspects of the body relates to how our brain development goes. You affect thought and consciousness you are what you eat. Use techniques that are damaging to consciousness through the modern medical system 10) Illusion of Time: Very important for people to grasp. Play on people's seeming inability to live in true present moment awareness-- getting people to live in regret over the past or anxiety over the future. Its a fear based technique. Takes us out of true present awareness. Being fully present now to take on what is happening now. If our consciousness can be manipulated into always looking into what has happened. It takes away effectiveness of dealing with the current situation. 11) The DHR Factor: Denial, Hassle, Ridicule: What other people perceive about you. Denial, hassle ridicule factor. Things are fine the way they are I don't want to rock the boat because I may have to deal with hassle of other people. The hassle free zone is-- I don't want all the uncomfortable aspects of life that come with standing up for truth. These are all fear based. Heightening those three forms of mental instability. Trap of inactivity and not really doing anything to make things better. 12) Religion: We need to understand these last three the best. Religion is a form of binding. To tie back Re-Ligare tying back. Forms of modern religion are mind control based on astro-theology. Giving people an exoteric version of something that was once esoteric or internal. Government is the binding on the left brain... religion is the binding of the right brain. 13) Use of Subversive Symbolism: Based on ancient sacred symbolism. Based on symbols that have been with us from antiquity. Solar symbolism, life force symbols, energy, blood, or anything we need for existence and life. They use these in modern institutions--- banks, police, media, stores. We're drenched in it. Basic symbols have a powerful psychic influence. They can speak to us without words. A wordless

form of communication. Connects to occultism. 14) Problem-Reaction-Solution (Chaos Sorcery): A mass demonstration or a public display of the dark aspects of the Hegelian dialectic. Hegelian dialectic can be used in a positive or negative sense. Chaos sorcery or false flag terrorism. This is ritual magic being used openly in the light of day. You are creating a chaotic situation in the light of day and you know it will elicit an extreme reaction of fear and chaos that demands order be brought as soon as possible. You are manipulating the fear in the limbic system-- people are not in a state that they can reason. They are demanding solutions purely out of emotions. They are in a reactive mode of consciousness. They want the outcome of the game known before the game is played. Interject chaos, you know the reaction its going to cause and you know. A leap in consciousness will subvert this technique. This technique works over and over again. Humanity won't wake up. 9-11 was chaos sorcery.

- The astronomical prices for houses in the USA is caused almost 100% by the Fed buying a minimum of \$40 billion a month in mortgage backed securities, the very instruments responsible for the GFC of 2008. Hard to make this shit up. For those who are not familiar with them, the banks make Ninja loans to deadbeats, then they immediately sell them to the Wall Street megabanks, who package them together as MBS. In 2008 the megabanks sold them to brain dead bureaucrats who run pension funds around the world. Now even they are to wary to buy them, so the Fed just prints the money out of thin air and buys them, adding them to their exponentially growing balance sheet. "Give me control of a nation's money and I care not who makes the laws."~ Mayer Amschel Rothschild [Mayer Amschel Bauer] (1744 -1812), Godfather of the Rothschild Banking Cartel of Europe

- Fed: "That's a nice housing market you have there. Be a shame if somethin' happened to it." They did much the same early last year when they helpfully stepped in with generous loans to the flailing paper industry. The dread virus locked everyone up, paper usage took a tumble, the fed issued loans and bought up tumbling bonds, the year moved on and things re-opened, the fed sells back the bonds at interest PLUS gets the interest from the ongoing loans. Rinse, repeat, forever.

- US Federal Reserve provided over \$16 trillion in financial assistance to some of the largest financial institutions and businesses, in USA and abroad, a clear case of socialism for the rich. – Bernie Sanders, 2011. Our investigation reveals that Federal Reserve provided at least \$29.6 trillion in aid. Only one of these facilities, amounting to 12.9%, was within its mandate to protect the commercial banking system. The rest was an attempt to rescue the shadow banking sector, which is highly leveraged and hardly regulated or supervised. – Andrew Felkerson & Nicola Matthews, 2011

## **Our Self-Imposed Scarcity of Nice Places**

Every advocate for making urban design more [pick one: walkable, bikeable, beautiful, lovable, inviting, human-scale] has at some point or another faced the charge of elitism. Virtually every feature of public space that makes it more pleasant to linger in, stroll through, or simply view, has at some point been associated by someone with gentrification, or simply culturally coded as upscale.



This belief is rooted in the following true observation: The best American examples of top-notch urbanism are mostly places inhabited by well-to-do Americans, and their real-estate prices and rents are usually prohibitive for most others. This includes the majority of places that are currently walkable, bikeable, have attractive human-scale architecture, have attractive greenery, aren't pockmarked with parking lots, and are full of small storefronts suited for local businesses.

However, we go badly astray if the lesson we take from that observation is that the design features of such places are themselves exclusionary and elitist. Or, even worse, that basic quality-of-life things like pedestrian safety or generous public space are inherently elite concerns.

We need to learn how to separate form from (current) function. In fact, our shortage of nice places is almost totally self-imposed. And it's precisely because 98% of the North American built environment is so blah that the 2% of places that are really well-designed environments quickly get bid up by the rich and become inaccessible to the rest of us. The solution to this isn't to stop creating such places, but to create vastly more of them.

## **A Bygone Era's Working-Class Housing**

The locally-famous Milwaukee Avenue in Minneapolis is a great example. This unusual street is a Rorschach Test when it comes to how people interpret the urban environment around them.

Milwaukee Avenue is a pedestrian street. It's fronted by these cute, historic brick bungalows, most of which were extensively renovated in the 1970s. The houses all have front porches facing a central walkway and lawn, a design which encourages neighborly socialization and a sense of cozy shared space. Car access is via shared parking lots at the end of each block; there is no direct alley or garage access to the individual houses. It's kind of an urbanist paradise for those of us who fantasize of living somewhere that relegates cars and all their nuisances and dangers to the margins of our environment.

(Strong Towns has published a piece on Milwaukee Avenue before, specifically addressing the financial benefits to the community of allowing such living arrangements—this place is much more valuable than a comparably-sized normal residential block in the same neighborhood.)

Socially, however, Milwaukee Avenue has the following reputation: It's a cutesy, self-consciously quaint, historic district populated by well-to-do snobs who paid way too much for small houses lacking many modern conveniences. By some accounts it has an overbearing HOA. I've heard it described as everything you hate about a suburban gated community, just in the city and without the gate.

Those who disdain Milwaukee Avenue for this reason should consider its origins. This street was built in the 1880s as cheap housing (due to the unusually small lots) for working-class immigrants, many of whom worked at the nearby railyards. Through most of the 20th century, it would not have been considered quaint, kitschy, or precious, nor snobbish, upscale, or uptight. And, if we had dozens or hundreds of Milwaukee Avenues, there's a good chance nobody would consider it any of those things today, either.

These homes today are quite expensive for their size and amenities. But here's the crucial thing to understand: They're not expensive because they're cute. Or because their architecture is traditional rather than modern. It's not even because the street is pedestrianized—it's not any of those things directly.

No, the explanation is simpler. Places like this are expensive because places like this are scarce, and scarce things almost always become expensive.

The same story applies to the countless row house neighborhoods of the Northeast, Chicago, and San Francisco. In city after city, the mass-market, working-class housing of its time has acquired a distinctly bourgeois reputation today. In all cases, the reason lies in economics, not design. What's abundant becomes culturally coded as middlebrow; what's scarce becomes culturally coded as elite.

There is abundant evidence that nearly the entirety of the U.S. and Canada are dramatically undersupplied, not just in quaint historic places, but in walkable urban places, period. It's our "shortage of cities" that makes urbanism a hot commodity. Even if car-free design to the extent of Milwaukee Avenue isn't a majority preference—and it likely isn't—if a product serving a niche preference is rare enough, its price is liable to be bid up by those who hold that preference.

The answer to this isn't to lower our standards for design or to be dismissive of the things that are really lovable about these places. The answer is simply to allow a lot more Milwaukee Avenues to exist. And the same goes for the likes of all of today's beloved, "charming" historic districts.

## Seaside Syndrome

Those familiar with the New Urbanist movement are likely well acquainted with this "elitism" critique leveled at the town of Seaside, Florida (a Gulf Coast resort community regarded as the first New Urbanist town, and famous for being the setting for *The Truman Show*), where it is often explicitly used to argue that Seaside has been a failure. In fact, the argument is extended to discredit New Urbanism itself. To paraphrase: "The original flagship New Urbanist project is a snobby resort community, so why should I believe this whole design movement has anything to offer normal folks?"

Seaside is a resort community that's quite expensive to buy a house in or even stay the night in, and I wouldn't be surprised if some of its second-home owners hold "snobby" attitudes, for what that's worth. But we have to understand the cause-and-effect here in the right order:

The wrong reasoning: Seaside is expensive and exclusive. —> Seaside's design must be causing it to be expensive and exclusive. —> Don't build more places like Seaside; build places that look like those that are currently inexpensive to vacation in.

The right reasoning: Seaside is expensive and exclusive. —> Seaside is so appealing that rich people will pay a lot to have a house there. —> Maybe middle- and working-class people would also like that kind of opportunity. —> Build a lot more places like Seaside.

Cute, traditional, walkable, safe, pleasant: all of those features of place can be built cheaply, and thus could be possessed cheaply if there were simply enough to go around.

## Scarcity Makes It Harder to Tell What Communities Really Want

None of this, by the way, means that there aren't meaningful differences in preference between the kinds of communities the rich want and the kinds of communities the working classes want. Or that those differences shouldn't be understood and honored. They should, largely through trial and error and learning from how people actually respond to spaces, once allowed to experience them.

There are also important differences in how different groups of people experience space. For example, women have different safety concerns than men in public, and people of color may experience the "natural surveillance" of eyes on the street differently than white people do. Single-family homes make sense for families, and not so much for other household arrangements. So design should always stem from actual community needs and preferences.

All I'm saying is that the existing distribution of places—who gets the option of walkable urbanism and who doesn't, who gets safe streets and who doesn't, who gets human-scale and missing-middle options and who doesn't, who gets local shops and cafés and who doesn't—does not give us an accurate picture of those needs and preferences. Rather, it primarily gives us a picture of artificial, enforced scarcity distorting the market.

## Abundance as an Answer

You can play Mad Libs somewhere like Twitter with the phrase "[x] is gentrification," where x is literally anything potentially nice. Streetlights that work? Sidewalk repair? And so forth. The *reductio ad absurdum* is that we, as a society, shouldn't attempt to build nice things for the masses—even comparatively cheap nice things like sidewalks that don't suck—because rich people will just end up hoarding the nice things. Nobody actually believes this in its starkest form, but people making an argument where that is the logical end point should examine their underlying assumptions a little more closely.

What is true: As long as there is a private market in real estate, comparatively desirable, unique, and scarce places will be bid up by those who can afford them. There are policies that can push back somewhat on this reality. We can create below-market-rate and/or social housing. Cities can ensure quality public amenities like neighborhood parks, street trees, and working streetlights are in every neighborhood, and not make public investment decisions on the basis of neighbors' wealth or political influence. But short of Fully Automated Luxury Communism, there are limits to our ability to push against the realities of the market. What we can do, though, is create more of the nice stuff until the bar for "nice" simply moves higher.

This of course doesn't apply to things that we, as a society, can't financially sustain. A private country estate for everyone isn't in the cards (even if that was basically the marketing pitch for suburbia).

But the good news about walkable urbanism and streets where you won't get killed by a car: these things aren't expensive to provide. They're cheap to provide!

Neighborhood parks are a downright bargain. It's stuff like NYC's Little Island that isn't.

When I spoke with the developer of Serenbe, an affluent community outside Atlanta being built on traditional town design principles, he told me that the public investment required to build in that way offers a 60% savings over conventional suburbia. Let me stress that: Urbanism is substantially cheaper to build than suburbia. (So why is Serenbe an affluent community? If you've been reading this far, you know the answer.)

Where we've allowed cheaper-to-build, cheaper-to-maintain, quality-of-life-enhancing things to become luxuries, that is on us. That is our failure, and it's a failure brought about to a large extent by bad policy that tells us we can't have nice things, because nice things are for the rich.

## **Building a House For Under \$200k: Costs & Money-Saving Tips**

Home prices in America are rising every year and the median price doesn't seem like there is any sign of it slowing down. Just about any homeowner would build a house for under \$200k if the market made it easier. Luckily, you can build a house for under \$200k, so follow along as we explore the easiest way to do so.



Designing and building your dream home is an exciting prospect. It can seem unattainable and overly expensive to many people, but it does not need to be. You can build your dream home for under \$200k.

The average selling price for houses today is \$300k. If you carefully choose your floor plans, square footage, location, materials, and the property it sits on, you can build a house for under \$200k that will save you money.

**If you want to build a house for under \$200k, there are several things that you need to do, such as:**

- **Minimize the square footage**
- **Choose cheap materials**
- **Keep it to one story**
- **Build simple**

More than anything, the biggest expense in building a home is the labor and materials. If you choose a lot that is already developed, that can save you a fortune that goes towards materials and labor.

Let's take a close look at everything that goes into [building a house](#) on a budget.

Do You Need to Hire an Architect or a Builder?

Get free, zero-commitment quotes from pro contractors near you.

## Where to Begin

What region are you located in? Depending on where you are located, building a home can vary greatly in cost. That comes down to everything from lot costs, local regulations, and the average cost of square foot in the effected region.

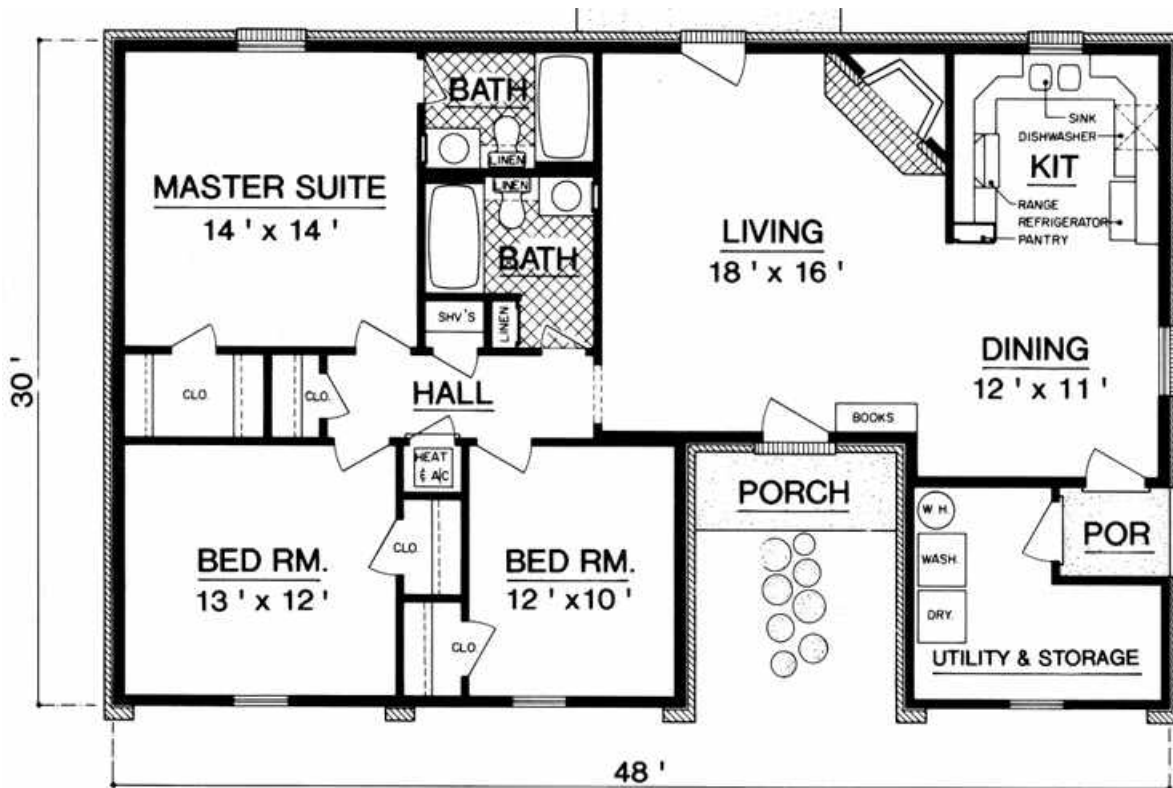
The location of the lot that you are trying to build on plays a key role as well. If you want the costs of your new home to be under \$200k once all is said and done, choose a developed lot.

More often than not, developed lots are already in prime condition for a house to be raised. That includes easy plumbing set up, gas lines and ease of access for the workers building the house.

If you are dead set on building your new house on an undeveloped lot, it will be extremely hard to stay on budget due to added cost. That is because you will be paying for labor for a longer period of time. Undeveloped lots require excavation which can cost **up \$4,000 for small lots**.

## Floor Plan Pricing for Your 200K Budget

Building a home will cost **at least \$153 per square foot**, which means you'll be right under the 200K budget. This means you can expect to build **a home that's around 1,200 square feet**.



*1,200 square foot home floor plan*

## The Design Phase & Cost Per Square Foot

How many square feet do you want your new house to be? The [average cost per square foot differs depending on where you are located](#). On average, the **cost per square foot is \$153 when building a home** in the United States.

With that number in mind, consider how much of your budget you want to go towards square footage. If you wanted to build a **1,200 square foot at \$153 per foot**, for example, it would **cost \$183,600**. It could be more or less varying state to state.

That would leave you room in your budget to spend money on furnishing and new appliances. However, going with 1,000 square feet instead leaves you with more room to put the remainder of your budget towards settling into your new home.

Going down from 1,200 to 1000 square feet could **trim around \$30,000** on building your house.

Square footage also affects the cost of the design. On average, architects' cost **\$1.50 per square foot** in the design phase. If your new house you are planning is going to be 1,200 square feet, that will cost you at least \$1800.

## Building Cost Per Square Foot (By State)

State	Building Cost Per Square Foot
California	\$165.66
Connecticut	\$172.17
Florida	\$129.90
Georgia	\$116.66
Illinois	\$132.91
New Jersey	\$162.64
New York	\$165.01
Pennsylvania	\$127.15
Texas	\$112.98
Virginia	\$133.94

## Choosing the Right Materials

Considering that labor and materials account for the majority of the costs of [building a new house](#), it is important to choose wisely. There are several cheap materials that are also durable and aesthetically-pleasing, including:

- Reclaimed wood
- Prefabricated materials
- Brick

- Bamboo
- Concrete

Not only are those materials big money-savers, but they also each have a distinct look. More and more, homeowners have been building houses built with concrete. It creates a modern look while also saving money.

Prefabricated materials may just be the biggest way to build a new house for under \$200k. Modular homes are wildly popular today, and it is because of how cost-effective it is.

A modular home is one that is mostly constructed section by section at a different location then brought in and installed on site. There are many possibilities for style and layout without modular homes and it does not only limit you to one story.

You can even have a modular home built atop a basement if you want to add value to your new house. Besides modular homes, choosing materials like reclaimed wood, classic brick or bamboo can save you as well.

## Building a Garage

Do you want your new house to have a garage? [Building a garage costs](#) roughly **\$49 per square foot** but can vary based on materials. A **one car garage can cost up to \$14,200**.

If you want a **two-car garage**, however, the least you will spend is **likely \$19,600**, with \$28,200 or more being the highest. To be cost-effective, you could choose to build a one car garage and if there is room for a driveway or street parking, park the other car or cars there.

Spending up to \$28,200 or more for a two-car garage is more than 10% of your budget and may not be worth it.

## Every Choice Counts

If you want to stay on budget, stay simple with all of your design choices. Each decision adds to the cost, whether it be those extra square feet or the roof that you choose. The **roof alone will cost you roughly \$7,200** minimum on average, if not more.

Every single choice in building a host adds to the price tag, right down to the foundation. There are only a few options for foundations, but the cheapest one is the classic slab foundation.

Typically, you only **spend \$5-\$7 per square foot for a slab foundation**. If you want a basement, however, you will need a costly full basement foundation. A **basement foundation** costs anywhere from **\$10 to \$25 per square foot**.

[Basements add cost](#) besides just the foundation, such as plumbing and electrical work, so you should consider whether or not you need a basement for the budget. **Basements can cost up to \$30,000** or more when all the costs are totaled.



## Be Frugal With Finishes

Your new house can look great without having to overspend. One of the big costs that comes late in the process of building a house is the finishes.

While marble and granite tops do look great, they are also extremely expensive. **Marble alone costs between \$125 and \$200 per square foot** and depending on the size of the kitchen, that can get quite pricey.

You would be spending **at least \$1,000 and \$10,000** depending on the size of the kitchen with premium materials like marble or granite.

A great alternative to granite that can save you a fortune is tile. **Tile costs between \$5 and \$30** and has a classic yet modern look. You are usually not going to spend more than **\$3000 for tile countertops** including the cost of labor.

Another great countertop finish option that is inexpensive is laminate. **Laminate countertops** are a little bit more expensive than tile, coming in at **\$25-\$50 per square foot**, but they are still a great deal.

The best thing about laminate besides the price is that there are many designs to choose from. Laminate countertops can look just as great as granite or marble countertops.

Installation and materials together won't cost more than \$2000, on average, and your counters will look gorgeous.

## Plumbing Costs

Plumbing is one of the bigger costs in building a house. If you want to build your house for under \$200k, consider the plumbing when choosing your square footage. The bigger the house and the more sinks, bathrooms, and showers it has, the more costly the plumbing will be.

Plumbers and contractors charge you per sink, toilet, water heater, shower, washer/dryer, bathtub, and water line. Typically, you will have to spend between **\$600 and \$1,600 per sink toilet**, shower, etc., etc. Keep that in mind when you are deciding on floor plans.

The type of piping that you choose for your house's plumbing affects the total cost. Copper is the most common and popular type of pipes for plumbing. That is because **copper** is durable and long lasting and **can cost up to \$5 per square foot**.

When compared to **PEX pipes that cost \$1.50 per square foot** on the low end, copper is not an ideal plumbing material to stay on budget. The cost of PEX plumbing is rarely more than \$6,000 at the high end.

Copper piping, on the other hand, **costs between \$8,000 and \$10,000**. PVC is another cheap alternative to copper that costs **\$1.25 per square foot** on average and can **save you up to \$5,000** when compared to copper.

## Flooring Costs

Floors, much like countertops, are only as expensive as the materials that you choose. There are several budget floor materials that can keep your building costs under \$200k, such as:

- Vinyl sheets
- Vinyl planks
- Oak wood
- Laminate

Laminate flooring, for example, only costs **between \$2 and \$8 per square foot**. If the house you are building is 1000 square feet and you wanted laminate floors throughout it all, materials would cost no more than \$8,000 at the most, excluding labor.

One of the cheapest flooring material options available is vinyl sheet flooring. You can spend **between .50 cents and \$2.00 per square foot for vinyl sheet flooring**. It is a cheaper alternative to vinyl plank flooring which costs roughly \$5.00 per square foot.

Vinyl plank flooring may cost more than vinyl sheet, but it is still much less than the \$10 to \$20 per square foot that marble would cost.

While it may seem expensive because of how great they look, oak wood flooring is a great budget option when [building a house](#). Regular **oak wood floors cost \$2 to \$6 per square foot**. If you want to go with a different, brighter style, you could go with **white oak floors that cost \$5 to \$8 per square foot**.

## Painting Costs

When your house is finally built, it is time to get it painted. Interior and exterior painting costs are different. If your new house is **1,000 square feet**, for example, painting the **exterior could cost between \$1,000 and \$3,000**.

To **paint the interiors** of the same **1,000 square foot house** could **cost between \$1,500 and \$3,000**. Prices vary depending on labor, type of paint and how much is being painted. Depending on the materials that you chose, the exterior may not need to be painted.

If you went with classic brick, stone, or prefabricated materials, you probably do not need to paint the outside at all. The interior is more expensive than the exterior because generally there are more surfaces to be painted inside.

Because of that, the painter or painters have to spend much more time priming and preparing the walls for the paint. The **paint itself** is fairly inexpensive **ranging from \$25 to \$70 per gallon roughly**. In general, two gallons of paint is considered enough to cover 800 square feet.

If your house is 1,000 square feet, that means you would be between \$50 and \$140 for the necessary paint. That is not as expensive as the **labor which makes up for \$1,200-\$2,860 cost** of having a 1000 square foot interior painted.

## Electric Costs

Electrical work is a huge expense in building a house. Generally, **workers will charge you between \$40 and \$100 per hour/100 square feet**. That is before the costs of materials, parts, wiring, or individual fixtures, such as lights.

**Outlets and lighting fixtures cost up to \$150** to have installed by an electrician. To have a **1000 square foot house wired** can cost you **between \$2,000 and \$6,000**. If the house has a garage, it will be an additional \$1,000 to \$4,000 to get it wired as well.

## What Did We Learn?

Building a house for under \$200k is easier than it seems. All that you have to do is carefully consider the square footage and materials.

Cutting back on unnecessary frills like granite or marble and choosing to build on a developed lot can save you a fortune.

You can truly build a beautiful home for \$200k with a little bit of ingenuity and careful planning.

So... you, with the same amount of money, can either build a **poop-hole:**

# \$268,000 public restroom opens in downtown Santa Rosa



The single-stall 24-hour restroom was installed on Santa Rosa Avenue after months of controversy over its location.

**Or a nice little home:**

## ***Marin Low-Income, Rapid-build Homes Proposed***





# The Bribery In Your County Is Killing Your Housing Affordability

When you ask a County official if developers are paying bribes to County officials, those County officials always say: *"uh, no, not in our County..that must be in San Francisco or one of those OTHER counties..."*

If you ask the FBI, or any major forensic investigator, you get the opposite answer: *"Yes, bribes are paid pretty much every day.."*

As an average citizen, you may not care so much at first. You might think that those bribes are just for office buildings or shopping malls and why should you care?

You should care because those bribes are costing you your home!

Developers HATE affordable or reasonably priced homes. So do realtors. So do banks. THEY ALL MAKE MONEY OFF OF INFLATING THE VALUE OF REAL ESTATE.

None of them are on your side!

Ask yourself this: Why do Counties bill \$900,000.00 to build a "low-income" studio apartment. Developers sell that same studio apartment for \$1,600,000.00 and yet it only costs you \$200,000.00 to build a whole 2 bedroom single family home if you are the GC?

It's an organized real estate crime racket!

If the developers didn't blockade your ability, or the small builder's ability, to build, you could build a \$200,000.00 home in San Francisco, San Mateo, Marin or Alameda County.

For example, Alameda Naval Airbase in Oakland was going to be turned into a lovely "green city". All these small developers came in with great low-cost plans but the developer who got the contract was the one that paid the most bribes.

Bribes are paid to the Governor, the Mayor, the Supervisors. the agency bosses and staff. The bribes are paid through trusts, shell corporations, real estate, billions of dollars of Google, Twitter, Facebook, Tesla, Netflix and Sony Pictures stock and stock warrants which is never reported to the FEC; Billions of dollars of Google, Twitter, Facebook, Tesla, Netflix and Sony Pictures search engine rigging and shadow-banning which is never reported to the FEC; Free rent; Male and female prostitutes; Cars; Dinners; Party Financing; Sports Event Tickets; Political campaign printing and mailing services "Donations"; Secret PAC Financing; Jobs in Corporations in Silicon Valley For The Family Members of Those Who Take Bribes And Those Who Take Bribes; "Consulting" contracts from McKinsey as fronted pay-off gigs; Overpriced "Speaking Engagements" which are really just pay-offs conduited for

donors; Gallery art; Private jet rides and the use of Government fuel depots (ie: Google handed out NASA jet fuel to staff); Recreational drugs; Real Estate; Fake mortgages; The use of Cayman, Boca Des Tores, Swiss and related money-laundering accounts; The use of HSBC, Wells Fargo, Goldman Sachs and Deutsche Bank money laundering accounts and covert stock accounts; Free spam and bulk mailing services owned by Silicon Valley corporations; Use of high tech law firms such as Perkins Coie, Wilson Sonsini, MoFo, Covington & Burling, etc. to conduit bribes to officials; Payroll W2 and 1099 payments which were actually bribe payments for political work such as character assassinations and internet rigging; and other means.

The bribes pay permit offices to delay you or deny you, they pay zoning offices to zone you out, they pay insurance companies to not insure you, they banks to not finance you or to make your terms too harsh, they pay neighbors to sue your project, they pay every City, State and County office to stop, delay or cost-expand your single family home project so that you are not making the developers look bad!

YOU, with your \$200,000.00 stand-alone home completely F\*ck the market for all the \$1,600,000.00 tiny condo's that the developers are hawking, particularly in the Bay Area!

All those Californian's that moved to Texas are the ones that finally worked out the math on this.

A nexus, though, was reached. The developer greed hole has sucked the entire American housing market into it's swampy dark whirlpool and now the emperor has no clothes.

Entire houses cost \$200K to build. That is the fact that every American has become aware of. The developers and realty associations have hired a billion dollars worth of pundits, TV shills and fake bloggers to try to tell you that you must spend two million dollars to get a home...but they are lying scumbags!

In another example: There are national HUD Home Ownership Voucher HCV Homeownership Regulations (24 CFR Part 982, Subpart M) - HCV homeownership regulations are found in Sections 982.625-982.643 per the Statement of Homeowner Obligations.

A woman named Marcia Fudge is in charge of it in Washington, DC.

Many people have applied to the county on a monthly basis via the web, email, in-person visits, letter and phone calls.

Applicants participated with HUD and USDA in multiple qualification hearings and appraisals for the HUD and USDA home ownership vouchers and they were deemed "100% qualified", under those agencies guidelines at every point.

When your name comes up, if you meet the criteria, you get \$1600.00 per month of your mortgage paid for by the government. You have to pay the rest of your monthly mortgage, over and above, the \$1600.00, or so. In many areas, on top of that, you can get up to \$200K of your down-payment advanced by the feds. (ie: AC Boost, etc.)

The Developers and the real estate associations hate this! They pay part of their bribes to keep this program as inactive as possible. This program blows up their organized real estate crime racket. Marcia Fudge was supposed to have increased this program by 1000%, but the developers and real estate broker lobbies have blockaded every effort.

County agencies removed, deleted, hid, shadow-banned, held back or otherwise reprisal-harmed Applicant's from the waiting lists, holding databases and application programs in an intentional or malicious manner.

The developers hired their own hit-squads of ex-intelligence operatives including: Cardinal & Pine; Pacronym, Acronym; The Americano; Investing in US; Shadow Inc; Courier Newsroom; IN-Q-Tel; Gawker Media; Jalopnik; Gizmodo Media; K2 Intelligence; WikiStrat; Podesta Group; Fusion GPS; Google; YouTube; Alphabet; Facebook; Twitter; Think Progress; Media Matters); Black Cube; Correct The Record; Orbis Business Intelligence, Undercover Global Ltd; Stratfor; Jigsaw; ShareBlue/Acronym; Versa LLC; American Ledger; Supermajority News; New Venture Fund; Sixteen Thirty Fund; Cambridge Analytica; Sid Blumenthal; States Newsroom; Hopewell Fund; Open Society.; David Brock; AmpliFire News; American Bridge; Plouffe Consulting; Pantsuit Nation; MotiveAI; American Bridge 21st Century Foundation; Priorities USA; Kroll Tactical; PR Firm Sunshine Sachs; The American Independent Foundation; Covington and Burling; BuzzFeed; The American Independent; Perkins Coie; Secondary Infektion; Wilson Sonsini and thousands more to run hit-jobs, character assassinations, dirty tricks and economic reprisal attacks on any targets who reported their crimes or messed with the County officials they "OWN".

Using FBI and FINCEN quality forensic databases to check the stock market and investment banking ownerships of County officials and their families, which includes those entities that are financier/beneficiary oligarchs and tech companies, you can easily see the crime links.

Any developer or realty group who is, a USA and California governmental entity, doing business in the State of California, both, legitimately, and, covertly with an organized crime 'enterprise' operating within our Government that makes any revenue can now be tracked.

Pre-Fab and off-site built homes are targeted for death, in California, by developer and real estate lobbies because those kinds of homes cut the cost off of homes.

Nearly 40 Congress people have bailed out of the 2022 elections because they got tracked. Now a number of forensic groups are tracking EVERY county official in the Bay Area. Did you notice that Nancy Pelosi's kid got busted in a real estate scam? That was only the beginning?

Have you noticed all those FBI arrests at San Francisco City Hall? That was only the beginning?

There is no County official in the Bay Area who should not think their phone was not bugged for the last two years!

This is all going to end badly. Crooked politicians never just stop being crooked. None of them ever say: "*Just stop paying my bribes..I don't need those hookers*".



It won't end until it all just utterly and catastrophically breaks. That point is on the very near horizon unless real estate lobbies and developers are outlawed.

# **In California Section 8 Housing Choice Vouchers CAUSE You To Be Homeless - The Total Failure Of A Housing Program!**

By Carla Lee

- Landlords won't accept them because they are punished with extra rules if they do. There are no reasonable incentives for landlords to participate and every reason for them not to participate. HUD must increase the cash and tax incentives for landlords.
- The Section 8 program does not screen for meth and heroin use so the 10% of Section 8 people on drugs create a bad reputation that ruins it for the 90% that are not on drugs. HUD and the County must blood test for drugs.
- People with excellent credit scores, perfect landlord references, nice personalities, a lifetime of past work and the ability to fix their own rental units are lumped in with gang members and deviants. There should be a "Gold Star" rating for high-quality applicants.
- There is no centralized rent board to find all of the Section 8 offerings. The State must fund and build such a web based rent board, properly staff it and advertise it.
- California does not support pre-fab homes, glampers, RV's or other modern housing systems because the Unions, builders and real estate agents lobby against them for competitive purposes. Public officials must be arrested for taking bribes from these anti-affordable housing groups.
- Google, Facebook, Netflix, LinkedIn, Twitter, etc. and the Tech Mafia have lobbied to take over, bus into and ransack the local housing system because they have anti-trust violating monopolistic power, armies of lobbyists and they pay bribes to everyone. While minor rules have been applied to them for media optics, nothing has been required of them to offset the tens of thousands of housing losses they have caused. Google, Facebook, Netflix, LinkedIn, Twitter, etc. and the Tech Mafia must be forced to pay double the amount allocated for a Section 8 voucher in California.
- In the crisis areas of California the Tech Mafia has forced the rents to be so high that the current Section 8 voucher amounts can't pay for any of the rents. Section 8 Vouchers in Northern California and the LA basin must pay at least \$2000.00 of the person's rent or there is now no possibility for anyone to rent anything. The Tech Mafia must be required to pay at least half of the subsidy.
- There is zero transparency in the 'Waiting List' programs and the Lists are tainted with bribes to officials, sex-for-Section-8, Political bias, reprisal delays and other unfair process. List transparency and standardized metrics must be deployed.

- There is enough property available to build and house four times as many people as those who currently need Section 8 but counties won't issue the permits to allow green, sustainable pre-fab builders to build those modern, safe, classy, pre-fab units because they would break the existing crony, payola, bribe kick-back schemes that Supervisors and Mayors get in many counties. The State must order the counties to issue the permits and begin immediate punitive lawsuits against the individuals and counties who do not issue those permits within the next 14 days.
- The raw criminality and bribery in HUD and County offices is staggering. The FBI must be ordered to conduct a deep investigation of California housing bribes, skims and stock market payola.
- Town Hall public meetings are no more than PR optics sessions that pretend to be offering solutions but never end with any hard plans being committed to by officials.

## How Housing Policy Is Failing America's Poor

Section 8 was intended to help people escape poverty, but instead it's trapping them in it.

[Alana Semuels](#)

When a woman in McKinney, Texas, told Tatiana Rhodes and her friends to “go back to your Section 8 homes” at a public pool earlier this month, she inadvertently spoke volumes about the failure of a program that was designed to help America’s poor.

Created by Congress in 1974, the “Section 8” Housing Choice Voucher Program was supposed to help families move out of broken urban neighborhoods to places where they could live without the constant threat of violence and their kids could attend good schools.

But somewhere along the way, “Section 8” became a colloquialism for housing that is, to many, indistinguishable from the public-housing properties the program was designed to help families escape.

- 
- [Has America Given Up on the Dream of Racial Integration?](#)
  - [Where Should Poor People Live?](#)
  - [A Lonely Life for Immigrants in America's Rust Belt](#)

---

How did this happen? To begin with, Section 8 is poorly designed. It works like this: Families lucky enough to get off lengthy waiting lists are allowed to look for apartments up to a certain rent, which varies for each metro region. This figure is called the “fair market rent,” and is calculated by HUD every year for each metro area. The tenant pays about 30 percent of his income, and the voucher covers the rest of the rent (this is based on the idea that families should not spend more than one-third of their income on rent).

But the fair market rent cut-off point often consigns voucher-holders to impoverished neighborhoods. This is in part because of how that number is calculated: HUD draws the line at the 40th percentile of rents for “typical” units occupied by “recent movers” in an entire metropolitan area, which includes far-flung suburbs with long commutes and, as a result, makes the Fair Market Rent relatively low. In New York City, for example, the Fair Market Rent for a one-bedroom is \$1,249, a price that would relegate voucher-holders to the [neighborhood of Brownsville](#) in Brooklyn, one of the most dangerous places in the city, and where the most public housing is located.

Technically, voucher holders can live anywhere in a region that meets the price restrictions. But the tendency is for people to stay in neighborhoods that are familiar to them, though a few areas have created robust mobility-counseling programs to try and mitigate this. Additionally, as Eva Rosen [has detailed](#), landlords in low-income areas aggressively recruit voucher-holders, as the vouchers are a much more reliable source of rent than other low-income tenants have available.

The failings of Section 8 go far beyond flaws in how the program was designed to how the the states have implemented it. People can argue all they want about the merits of subsidized housing, but given that Section 8 exists, it would seem advantageous for states and municipalities to take advantage of federal funds to help families find better housing. But many states seem especially determined to keep voucher-holders in areas of concentrated poverty.

“The whole idea of Section 8 in the beginning was that it was going to allow people to get out of the ghetto,” said Mike Daniel, a lawyer for the Inclusive Communities Project, told me. (Daniel has sued HUD over the way it is carrying out the program in Dallas.) “But there’s tremendous political pressure on housing authorities and HUD to not let it become an instrument of desegregation.”

For example, in much of the country, landlords can refuse to take Section 8 vouchers, even if the voucher covers the rent. And, unlike the landlords in poor neighborhoods in Eva Rosen’s study, many landlords of buildings in nicer neighborhoods will do anything to keep voucher-holders out. The result is that Section 8 traps families in the poorest neighborhoods.

[One study](#) in Austin found that there were plenty of apartments around the city that voucher-holders could afford. But only a small portion of those apartments would rent to voucher-holders.

The report, by the Austin Tenant’s Council, found that 78,217 units in the Austin metro area—about 56 percent of those surveyed—had rents within the Fair Market Rent limits. But only 8,590 of those units accepted vouchers and did not have minimum income requirements for tenants. Most were located on the east side of Austin, in high-poverty areas with underperforming schools and high crime rates. (The survey only looked at apartment complexes with at least 50 units.)

“Families don’t have very many choices as to where they can actually use the voucher,” said Nekesha Phoenix, the Fair Housing Program Director at the Austin Tenants’ Council. “Although there are properties north and west that they could actually afford to live in, they can’t do it because the properties won’t take the voucher.”

Some cities have tried to prevent this. Last year Austin passed a “Source of Income” ordinance that prohibited landlords from refusing to rent to people solely because they have a voucher. And 12 states, as well as the cities of Los Angeles, San Francisco, Washington D.C., Chicago, and Philadelphia have all done the same.

But in Austin the landlords successfully pushed back. The Austin Apartment Association sued the city over the ordinance, asking for an injunction to block it. The apartment owners say that being forced to accept Section 8 meant more paperwork, onerous lease terms, and “[burdensome inspections](#).” (Section 8 properties have to be inspected to ensure they are sanitary and safe.)

After a district judge left the law standing, the Texas legislature in May [passed a bill](#) banning any municipality from passing Source of Income ordinances. Source of Income discrimination will once again become legal in Austin when the state law goes into effect in September.

“A housing authority that on its own set out to use housing choice voucher as an instrument of desegregation would be brought to its knees by the elected officials of the cities that they’re in,” Daniel told me.

Why do some landlords try so hard to attract voucher-holders and others try so hard to avoid them? Section 8 tenants pay the rent reliably and stay in apartments for longer than market-rate tenants, according to Isabelle Headrick, the executive director of Accessible Housing Austin!, who is also a property owner. Though the apartment owners’ lobby had said that Section 8 requires landlords to sign a 400-page document and makes it more difficult to evict tenants, Headrick says that the contract is only 12 pages, and that the inspections required are “no more difficult than what a responsible landlord should be doing anyway.”

“Having Section 8 tenants makes my job easier, not harder,” she said.

But in Dallas, the Inclusive Communities Project found that some landlords who owned many units throughout the city would rent to voucher-holders in low-income neighborhoods, but not in high-income neighborhoods, even if the tenants could afford both apartments. Though the landlords would say they refused the vouchers because they didn’t want to deal with the paperwork, housing advocates say that property owners don’t want Section 8 tenants (read: minorities) in buildings because they might drive away market-rate tenants.

The Inclusive Communities Project sued HUD over the way it calculated Fair Market Rents in Dallas. It is now trying to make an arrangement with Dallas-area landlords so that it can rent apartments from them and then sublease them to Section 8 tenants, taking away landlords’ excuses for not wanting to deal with Section 8 paperwork. (Daniel also sued the Texas Department of Housing and Community Affairs over how it distributed tax credits for low-income housing, a case the Supreme Court will [rule on](#) in the next few days.)

“The idea that Section 8 people should be required to stay in areas of slum and blight—at some point they’re going to realize that’s just racial segregation,” Daniel told me.

Often, voucher-holders in Austin have such a hard time finding housing that they need to ask for multiple extensions to find housing. Tenants lose the voucher if they don't use it in 60 to 90 days.

David Wittie, a voucher-holder in Austin, ran into this problem when he was looking for a new place last year. Wittie called around and found a few places that said they took vouchers. But by the time he got on a bus and arrived at the apartment building to sign a lease, the units would be rented. Wittie, who has been in a wheelchair since he contracted from polio in 1956, said that he had to ask for three extensions before he found a place.

“All I wanted was to find a nice place to live,” he told me.

In cities such as Austin, where rents are rapidly rising because of an influx of new, affluent residents, voucher holders may be having even tougher times finding a place to rent because the cost of housing has gotten so expensive. There are no rent-control laws in the state of Texas, and rents in Austin have gone up [7 percent](#) over the past year, making it nearly impossible to find a place that is affordable with a voucher.

The result is that voucher-holders are pushed farther out from a city's core, and into buildings that are dilapidated and have multiple code violations: In 2012, city enforcement officers ordered an apartment complex in Austin evacuated after a second-floor walkway [sagged and then collapsed](#). Officials blamed termite damage, and said the low-income and Section 8 voucher-holders were hesitant to report unsafe conditions because they knew how hard it was to find an affordable place to live and didn't want to be evicted.

Rufus Jones, a 51-year-old visually-impaired voucher-holder, had to look for a new apartment two years ago when the building where he'd lived for 13 years was sold to a new owner who quickly raised the rent. After months of searching, Jones moved into a place that soon became nightmarish when he discovered it was infested with cockroaches. The apartment was located in a noisy building where the hot water often didn't work and where the sewage pipes leaked, but the final straw came when a roach crawled into Jones's ear when he was sleeping and he had to go to the ER to get it out.

It took Jones a long time to find the place he now lives, since fewer and fewer apartments would accept vouchers. But when I visited him at the apartment, a low-slung building on the far north side of Austin, he told me it wasn't much better.

His new place is infested with rodents, which crawl into his bedroom and bathroom through holes in the wall, waking Jones's service dog and Jones himself. Jones's current place is only on one bus line, and he's now once again going through the process of finding his way around a new neighborhood.

“It's just so horrible right now—I can't sleep, and I'm stressed out the whole time,” he told me.

\* \* \*

The Housing Choice Voucher program is the nation's largest housing subsidy, serving 2.2 million families, which is still only about 25 percent of eligible households. It makes up a big part of the government's efforts to improve housing conditions for America's poorest families. Advocates have

called time and again for HUD to alter the Housing Choice Voucher program to make it a better tool for families to improve their lots in life, and some changes are afoot.

“There’s a growing recognition that there’s a shortage of affordable housing, and that families with vouchers have a hard time using them in neighborhoods and communities that haven’t traditionally had voucher families in them,” said Phil Tegeler, the executive director of the Poverty & Race Research Action Council.

As the result of a settlement, HUD tested a new program in Dallas and a few other metro areas that calculates fair market rent based on zip codes, rather than for a metro area as a whole. Called the Small Area Fair Market Rent Program, the idea is to make the voucher more valuable to landlords in nicer neighborhoods. Under the program, if a voucher holder wants to rent a place in the 75231 zip code, the Vickery Park area of Dallas, the voucher would support a rent up to \$580 for a one-bedroom. Vickery Park is a lower-income area that gained notoriety as the home of America’s first Ebola victim. But if a voucher holder wants to rent an apartment in Forney, Texas, zip code 75126, the voucher would cover rent of a one-bedroom up to \$1,090. Forney has some of the lowest crime rates in the state, and has also been designated the “Antique Capital of Texas.”

A [study](#) out of Harvard’s Joint Center for Housing Studies found that the Dallas small-area fair market rent program was successful in helping voucher families move to neighborhoods with lower violent-crime rates and lower poverty rates. Kathy O’Regan, HUD’s Assistant Secretary for Policy Development and Research, told me that the results of that study motivated HUD to use small-area Fair Market Rents in more areas. Earlier this month, HUD [sought comments](#) the idea of potentially changing the way Fair Market Rents are calculated.

“We agree with critics—we believe that we should be able to do better,” she told me. “It doesn’t look from geographic patterns as though households are getting enough choice.”

A HUD study also found that public housing authorities are significantly underfunded when it comes to managing Section 8. Administrative costs, which are used to pay for mobility counseling, have been limited by Congress. HUD is [asking Congress](#) to consider changing the limits on administrative costs for voucher programs.

“We want to give households choice, choices that help them in improving their lives,” she said.

If Section 8 can be fixed, it’ll be money well spent. The government spends billions of dollars each year creating a program that, for some families, is akin to winning the lottery. But what’s the point of winning the lottery if there’s nowhere safe to spend it?

We want to hear what you think about this article. [Submit a letter](#) to the editor or write to [letters@theatlantic.com](mailto:letters@theatlantic.com).

[Alana Semuels](#) is a staff writer at *The Atlantic*.

Tagged with: Atlantic, BlackRock, Economics, finance, guardian, home ownership, renting, the new normal, Vanguard,