

MARIN COUNTY, CALIFORNIA CORRUPTION CAUSES IT'S OWN HOUSING ISSUES

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SEE: [MARIN'S HOUSING CRISIS - OBSERVATIONS AND SOLUTIONS](#)

SEE ALSO: [MARIN COUNTY CALIFORNIA SCANDAL AND CORRUPTION](#)

Grand Jury investigations have been released. Investigators are now focused on these issues in Marin County. Reports on investigations in Marin County are expected by September 2022.

The findings that Grand Jury members uncovered raise flags for improvements in Marin County.

Please forward this to all members of your team and your peers.

Housing in Marin is widely considered to be in short supply and very expensive. The State of California, working through the Association of Bay Area Governments, has mandated that in the next few years 14,562 new houses and apartments should be built in the County. Specific allocations give approximately one-third of the units to Santa Rosa, one third to the other eight Cities, and one-third to the unincorporated areas of the County. This housing expansion is expected to occur between 2023 and 2031 as part of the State's larger strategic plan; it is referred to as the 6th cycle housing element, following a much less ambitious 5th cycle covering 2015 to 2023. The 5th cycle plan was essentially aspirational and advisory. The 6th cycle plan is mandatory; jurisdictions that do not meet expectations can be fined or even lose local control of housing to the State.

[Homebuilders See 'Housing Recession' As Sentiment Plunges To Fresh 2-Year Low](#)

Of the almost 15,000 new homes and apartments in the allocation, more than half are designated as Affordable Housing for very low, low, and moderate-income families. These income categories are defined by the U.S. Department of Housing and Urban Development (HUD) in relation to the Area Median Income (AMI), which is determined annually by HUD. For Sonoma County, the 2022 AMI for a family of four is \$103,300. HUD then defines very low income as 30-50% of AMI, low income as 50-80% of AMI, and moderate income as 80-120% of AMI. (Some programs define low-income as below 60% of AMI.) The 6th cycle allocations for Sonoma County include 3,999 very-low-income units, 2,302 low-income units, and 2,302 moderate income housing units.

Affordable Housing costs cannot exceed 30% of a family's gross income. This means that rent and utilities for a family of four earning \$50,000 cannot exceed \$15,000 per year or \$1,250 per month, regardless of the much higher market price of equivalent housing. To be economically viable, Affordable Housing development employs a variety of subsidies, inducements, and demands. This report examines factors that affect the development of Affordable Housing, both positive and inhibitory. A companion report, "Affordable Housing: Monitoring and Compliance," looks at governmental oversight of existing Affordable Housing.

Some housing developments are 100% Affordable; every apartment in the complex is rented at a rate determined by family gross income. Affordable Houses are sold on the same basis. These developments are usually created by non-profit, mission-oriented organizations, and they rely heavily on grants, subsidies, and concessions. A second type of development, referred to as inclusionary housing, requires Affordable Housing units to be included within a market rate development. Different inclusionary housing ordinances govern Sonoma County and each of its Cities. They specify that 5% to 20% of apartments or houses, in projects of five to ten or more units, must be dedicated in one or more of the Affordable Housing categories.

Many programs exist to support construction of Affordable Housing. Financing is usually a central concern. Federal tax credits, which can be sold to investors to provide cash for planning and construction, are the most common. Low interest long term loans and HUD loan guarantees Affordable Housing: Past, Present and Future

also provide financing. Grants are sometimes available, often to support Affordable Housing directed to specific groups such as farm workers, veterans, or seniors. Builders of Affordable Housing may be eligible for specific concessions such as reduced or waived costs for fees, expedited review, modification of housing density limitations, or reduction of requirements for amenities such as off-street parking or landscaping.

Recent changes in the State law also encourage the production of Affordable Housing. California Senate Bill 9 allows, with specific limitations, construction of a second rentable house on an existing lot. Senate Bill 10 encourages zoning changes that allow the development of smaller projects as infill, within existing neighborhoods and especially near public transit centers such as SMART stations or bus hubs. Senate Bill 35 allows qualifying projects with at least 50% Affordable Housing units to move more easily through the approval process and restricts the ability of local governments to reject qualifying projects. Other laws simplify construction of rentable Accessory Dwelling Units (sometimes called in-law units) on a lot with an existing house.

There are also many impediments to the creation of Affordable Housing. Land costs in Sonoma County are high and typically constitute about 20% of the cost of a project. The availability of financing is highly competitive and very complex. Proposals are subjected to careful scrutiny and analysis before consideration, and the process is very slow. For example, federal loan guarantees may take seven months to a year for approval. Projects normally need several different forms of financing, each of which has its own application procedures, regulations, and timetable.

Inclusionary housing ordinances differ for each jurisdiction in the County. The same is true of various mitigation fees, designed to offset the costs to the jurisdiction of additional demand for parkland, fire and police services, sewage, traffic, and separately to school districts. There are also different fees and procedures for building permits in the Cities and County. The complexity generated by different fees and rules, each subject to interpretation, increases the cost and difficulty of building Affordable Housing. The cost of permits and mitigation fees is significant; a range of 11-20% of building costs is cited by several interviewees.

A major problem in the development of Affordable Housing is public opposition, often

summarized by the phrase “Not In My Backyard” or the acronym NIMBY. Opposition takes many forms: anti-development or environmental concerns, traffic worries, potential property value losses, and more, including both open and unspoken racial and ethnic prejudices. It is vital that local opinions are heard and that accommodations be made whenever reasonable. Several interviewees indicated that no Affordable Housing will be built if a small number of opponents cannot compromise.

Affordable Housing, as defined by the U.S. Department of Housing and Urban Development, is housing priced on the basis of family income, not the market rate.

Monitoring involves verification of tenant incomes and continued eligibility for an Affordable unit, the owner’s or manager’s collection of required information, and the ongoing maintenance of the property and its amenities. Housing departments for the County and its nine Cities are required to monitor compliance with the regulations for occupancy of Affordable Housing.

All housing is in short supply; this includes Affordable Housing, which should be available only to those who qualify. This report examines the monitoring of existing Affordable Housing. A companion report, “Affordable Housing: Past, Present, and Future,” examines the potential for increasing its availability.

The Grand Jury investigated procedures used in the County and its nine cities and found that monitoring was inconsistent among the housing jurisdictions. All of the agencies were overly reliant on self-reported information from owners and managers. Direct observation and verification through on-site monitoring were rare and essentially ceased during the COVID-19 shutdowns. A low priority was often given to monitoring, and the staffing to do it was usually insufficient. The Grand Jury concluded that there was little probability that illegal behaviors, if they existed, would be detected using current procedures.

Recommendations from the Grand Jury include increased on-site personal monitoring at housing locations, more standardization of procedures, consistent and on-going training with developers and property managers, and better coordination and cooperation amongst agencies to increase efficiency.

While investigating this complaint, and to provide an historical perspective of DHS, the Grand Jury also decided to review past investigations of the Department. What the Grand Jury discovered was a long-term pattern of poor communication, lack of collaboration, staffing challenges, and low employee morale that predated COVID.

Our investigation revealed that while the COVID response in some ways showed Sonoma County and the Department of Health Services at their best, it also laid bare some long-standing problems. Ultimately, these problems, including poor communication and lack of collaboration, disrupted the emergency response to COVID.

When a disaster is declared in the County, the County Administrator directs the Department of Emergency Management (DEM) to activate the Emergency Operations Center (EOC). While the pandemic emergency was substantially different from the fires and floods they were accustomed to responding to, the leaders and staff of the Sonoma County Emergency Operations Center were well prepared.

As our disaster-weary County had begun to expect, these experienced County employees immediately went into action, some as early as January 2020. They read the reports out of China and listened to public health and preparedness officials. The EOC began the process they had been well-trained for, and as soon as the emergency was officially declared, they were activated and staffed.

They had protocols in place, with experts in emergency management, health, finance, procurement, logistics, and communications to support the EOC. This included the DHS, as well as many other departments within the County. Additionally, in order to allow for time off and to reduce burnout, the EOC provided for backup staffing. The EOC also had well-established relationships with community partners, and were in contact with them daily.

Even though the EOC was up and running effectively using the standard Incident Command System single leader model, conflict developed between the DHS and EOC Directors leading to a decision by the County Administrator’s Office (CAO) to have co-leaders. Then, after two months, on May 10, 2020, the CAO made a second decision, to deactivate the EOC and transfer the pandemic response to the Department of Health Services Department Operations Center (DOC). The DOC is led by the DHS Director, not the Public Health Officer. DHS continues to lead the County’s pandemic response today.

Department of Health Services

¹The Department of Health Services was inadequately prepared for this emergency. When the pandemic started, the Department had numerous open staff positions, with key employees continuing to resign throughout the course of the pandemic. These unfilled positions included: the Director of Nursing, the Deputy Public Health Officer, the Preparedness Chief, as well as the newly created position of COVID-19 Section Chief.

In addition to these staffing challenges, the DHS leadership lacked a demonstrated commitment to the Incident Command Structure (ICS), a structure most notable in that it has Federal, State, and County recognition. The ICS has well-known benefits including a predictable chain of command, subject matter experts, procurement and funding infrastructure, and a common communications strategy. DHS would have benefitted from utilizing the expertise of the EOC more often throughout the course of the pandemic, rather than charting a unilateral course. Concurrently, the DHS was still struggling with the communication and morale issues identified in previous Grand Jury investigations. Multiple interviewees shared concerns about the lack of communication and collaboration among the executive team, middle management, and frontline workers. Other concerns included the lack of collaborative efforts between DHS leadership and other County departments, and between the administrative and medical sides of DHS. Interviewees told of subject matter experts, with many years of public health and emergency management experience and well established relationships with community partners, being ignored.

Based on our interviews and research, structural, staffing, and morale problems exist within the DHS. The next step is finding solutions to these problems and following policies and procedures to ensure that DHS and the County are adequately prepared for the future.

While the Grand Jury found problems during the course of this investigation, we also found an abundance of dedicated County employees who performed admirably and heroically. Many employees were asked to take on special responsibilities, sometimes in addition to their normal

duties. A number of individuals contributed at an extraordinary level, working countless hours, sometimes without any additional compensation, and with minimal public recognition. These employees deserve our gratitude.

The following report identifies how various shortcomings in Sonoma County government, and particularly, in the Department of Health Services, may impact the County's ability to keep its citizens healthy, especially during a health crisis.

Here is the problem. Millions of people live in Section 8 Project-Based housing in California in Studio or one bedroom apartments that HUD pays \$1500.00 to \$2000.00+ per month in rent for, and the Section 8 people pay the rest.

All of the major cities in California are now paying about \$900,000.00 to build studio apartments for poor people.

The average cost to build a home, not built by government insiders, in America is \$250,000.00, or less, in materials, and many poor people are ex-construction workers who can build their own homes for that much, or less.

HUD says the average mortgage payment for an entire, detached, 2 bedroom house in America is now about \$975.00 per month.

SO.... Most of the poor people in the Section 8 Project based multi-unit block buildings want their own houses. HUD is already paying far more than the cost of mortgage for them to rent a Studio Apartment when HUD could pay LESS for them to own a 2 bedroom home. The Cities are spending nearly a million bucks to build Studio Apartment for them when they could have a detached home for \$900,000.00.

If the owners of the Project-based housing find out the tenants are looking for homes they sometimes kick the tenants out and make them homeless. If the Section 8 tenants leave the Section 8 Project Based housing they lose their Section 8 status and have to live on the streets and wait 10 to 20 years to get it back, in which case most of them will be dead. Thank you Government!

To put it another way: Section 8 Project-Based tenants are watching everyone else get homes. They can't get them because the Project-Based bosses will punish them and make them homeless if they raise a fuss. HUD and the counties shadow-ban them from getting into the "HUD Section 8 Home Ownership Program", which only exists in PR materials and never in reality. The path from Section 8 Project-Based Housing to the "HUD Section 8 Home Ownership Program" is rigged with so many failure points from lenders, politicians, big developers, County permit offices, insurance companies, Berkshire Hathaway-type lobbyists, NIMBY's and others that it is impossible for any citizen to transition through it.

We called EVERY lender in the Alameda AC Boost, San Francisco Housing Department homes program and Marin BMR program and NOT ONE SINGLE 'APPROVED LENDER' could, or would help a Section 8 tenant get a home and paper the work for the Section 8 HUD Section 8 Home Ownership Program in any of those counties. In fact most of the lenders finally confessed that their companies blacklist or shadow-ban Section 8 home ownership applicants. In fact one lender in the Alameda County AC Boost program confessed that *"it was impossible for Section 8 Tenants to get a Section 8 HUD Home Ownership home"*. She stated that the State and the County have made it impossible and that *"they never heard of anybody getting out of a Section 8 Project Based Studio Apartment and into a Section 8 HUD Home ownership, even though they have guaranteed payments, from HUD, for life, that are better than most people's..."*

To get into Section 8 Project based studios, one must fill out more paperwork than any home buyer, so Section 8 Project Based tenants are actually MORE qualified and "papered up" than the average regular home-buyer.

In California, Section 8 Project Based tenants are trapped in a studio-sized **real-estate jail** for life. They can't get out and they can't get a house even though the feds are paying their housing forever and the feds are paying **twice** as much for the person to have **twenty times less** than other people have, for the same expenditure.

It is so insane that it is worth repeating in different words: The government is spending early a million dollars per poor person to build that poor person a shoe-box in an egg crate tower of other shoe-boxes when the government could spend FOUR TIMES LESS to build that person a two bedroom house at HALF, OR LESS, cost per month in monthly payments!

We can prove it in Court, in a Congressional hearing or in any non-rigged public forum! Evil people are profiteering on the backs of the poor and the poor people are waking up to that fact and they want the 'American Dream' they were promised and they have found out that it is being stolen from them by States that have "lost" over \$100 Billion in COVID funds!!!!

PRESS RELEASE

FOR IMMEDIATE RELEASE

HUD, AC BOOST, STATE OF CALIFORNIA AND ALAMEDA COUNTY FACE MASSIVE SHADOW-BAN LAWSUITS FROM SECTION 8 CITIZENS

A "class" in a class-action lawsuit involves the mistreatment of many people. Shadow banning of Section 8 awardees in the Bay Area has resulted in a legal class of MILLIONS of citizens.

Section 8 of the [Housing Act of 1937](#) (42 U.S.C. § 1437f), often called **Section 8**, as repeatedly amended, authorizes the payment of [housing](#) assistance on behalf of [low-income](#) households in the United States. [Fort Lauderdale, Florida](#) Housing Authority Director William H. Lindsey, upon the advice of Housing Authority attorney J. Richard Smith, initially developed 11(b) financing in the early 1970s to accommodate a local [savings and loan](#) interested in assisting with [urban renewal](#) projects Lindsey eventually brought to fruition^{[\[citation needed\]](#)}. This was the initial impetus for the subsequent development of the now well known Section 8 Program^{[\[citation needed\]](#)}. Of the 5.2 million American Households that received rental assistance in 2018, approximately 2.2 million of those households received a Section 8 Housing Choice Voucher. ^{[\[1\]](#)} 68% of total assistance in the United States goes to seniors, children, and those with disabilities.^{[\[1\]](#)} The [U.S. Department of Housing and Urban Development](#) manages Section 8 programs.^{[\[2\]](#)}

The Housing Choice Voucher Program provides housing assistance, so a tenant can move from one unit of at least minimum housing quality to another. States have laws that prevent agencies and counties from discriminating based on 'source of income'. The program allows individuals to apply their monthly voucher towards the purchase of a home, with over \$17 billion going towards such purchases each year. Voucher amounts vary depending on city or county, size of unit, and other factors.^{[\[4\]](#)} Once individuals receive a voucher they have a limited amount of time, usually 2 to 4 months, to find a unit with a willing landlord that meets HUD housing standards. If they don't find housing, they lose their voucher and must apply again. As of 2010, the wait lists for Section 8 vouchers are very long - up to 10 to 20 years, and many city or county programs are permanently closed to new applicants. To have a government agency or award fund cut-out, or shadow-ban, Section 8 applicants because those agencies, like Alameda County, their fund, like AC Boost, or their discriminatory lenders believe that all **"Section 8 users are either whores, drug addicts, rednecks or retards.."** is a crime..^{[\[5\]](#)}

Voucher amounts are based on Fair Market Rents (FMRs) calculated in the area by the Department of Housing and Urban Development (HUD).^{[\[6\]](#)} Recently, a Small Area Fair Market Rents (SAFMRs) program was established to reduce the area that rents are based on to the area of [zip codes](#) in major metropolitan areas.^{[\[7\]](#)}

Section 8 also authorizes a variety of "project-based" rental assistance programs, under which the owner reserves some or all of the units in a building for low-income tenants in return for a federal government guarantee to make up the difference between the tenant's contribution and the rent amount in the owner's contract with the government. A tenant who leaves a subsidized project will lose access to the project-based subsidy.

In Bay Area counties Section 8 discrimination is the highest in America. The rich elite of the San Francisco Area hire no blacks at their Facebook and Google companies, allow no Section 8 people into their programs and push for a "respectable" shiny white appearance. Their bluff has now been called. The writing, process, procedures, contractors and partners of the AC Boost program are coordinated to keep Section 8 people out of the system. Lawsuits, Inspector General complaints, HUD Filings and community church crowd-sourced press operations are rolling out to fight this injustice. Hard facts and recordings of lender bias have emerged which shake the system to its roots. Bay Area Groups such as FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA (www.fairhousingnocal.org), provide HUD-certified first-time-buyer classes and, at the end of each class, they ask the students to consider acting as under-cover sting investigators. FHANC recently ran a sting in Sausalito, California where a Black home was re-done as a White Home to prove bias. This case has resulted in a historic lawsuit. The new lawsuits over Section 8 shadow-bans are expected to be in the hundreds of millions in damages.

The United States Department of Housing and Urban Development (HUD) and the [United States Department of Veterans Affairs](#) (VA) have created a program called Veterans Affairs

Supportive Housing (VASH), or HUD-VASH, which distributes roughly 10,000 vouchers per year at a cost of roughly \$75 million per year to eligible [homeless](#) and otherwise vulnerable U.S. armed forces veterans.^[8] This program was created to pair HUD-funded vouchers with VA-funded services such as health care, counseling, and case management.^[9]

[Stay tuned...](#)

[Google Censors, Shadowbans, and Blacklists...](#)

 https://www.theepochtimes.com/google-censors-shadowbans-and-blacklists-alternative-health-news_3098108.html

Shadow-banned. Ostensibly scrubbed. **Google** used to rank pages based on whether an author could prove his/her expertise, on how many people visited a page, or on the number of other reputable sites ...

[Lawsuits Facebook, Twitter, Google over platform bans](#)

 <https://www.nbcnews.com/politics/donald-trump/president-trump-announce-suit-against-facebook-twitter-leaders-n1273225>

WASHINGTON — Former President Donald Trump said Wednesday that he filed class-action lawsuits against tech giants Facebook, Twitter and **Google** — along with their CEOs, Mark Zuckerberg, Jack Dorsey...

[These Screenshots Show Google Shadowbans Citizens](#)

 <https://thefederalist.com/2018/08/17/screenshots-show-google-shadowbans-conservative-pro-trump-content>

In January, 2018 my channel was hit by **shadow**-banning. Sometime that month, **Google** allegedly hired thousands of outside actors supplied by the infamous Southern Poverty Law Center. This was the...

[Anybody can sue over shadowbans, accusing them of cutting off citizens...](#)

 <https://www.cogwriter.com/news/prophecy/donald-trump-trump-sues-social-media-companies-accusing-them-of-censorship-and-shadow-banning>

Shadow banning is basically when a site like **Google** stops results that should be on the first few search result pages, and instead pushes them to later pages that few people will go to. Wikipedia defines **shadow** banning as follows:

[Google is secretly shadow banning innocent people from ...](#)

 <https://knowyourmeme.com/forums/general/topics/27408-google-is-secretly-shadow-banning-innocent-people-from-commenting-on-youtube-ghosting>

Google has implemented a faulty spam filter into the YouTube commenting system and now this spam filter has been **shadow** banning innocent people for making normal comments that it thinks is spam. People call this anti-spam method that **Google** has made "ghosting". Even though this is just another name but the same thing as **shadow** banning.

[Twitter faces \\$250 million lawsuit over allegations it ...](#)

 <https://www.cnet.com/news/twitter-faces-250-million-lawsuit-over-allegations-it-shadow-bans-conservatives>

The lawsuit seeks \$250 million in compensatory damages and \$350,000 in punitive damages. Twitter declined to comment on the lawsuit. It has previously denied suggestions that it suppresses...

[Shadowbans of citizen groups - Wikipedia](#)

W https://en.wikipedia.org/wiki/Censorship_by_Google

Google and its subsidiary companies, such as YouTube, have removed or omitted information from its services in order to comply with company policies, legal demands, and government censorship laws.. Numerous governments have asked **Google** to censor content. In 2012, **Google** ruled in favor of more than half the requests they received via court orders and phone calls.

[Nunes sues Twitter, some users, seeks over \\$250M alleging ...](#)

 <https://www.foxnews.com/politics/nunes-files-bombshell-defamation-suit-against-twitter-seeks-250m-for-anti-conservative-shadow-bans-smears>

california gop rep. devin nunes filed a major lawsuit seeking \$250 million in compensatory damages and \$350,000 in punitive damages against twitter and a handful of its users on monday, accusing...

[Google Can't Dodge Employees' Discrimination ...](#)

 <https://www.breitbart.com/tech/2019/06/07/google-cant-dodge-conservative-employees-discrimination-lawsuit-court-says>

Jun 7, 2019The case was sparked by the firing of James Damore in 2017 after he wrote an internal memo — subsequently leaked to the press by leftists within the company — calling for more political diversity at the company. After Damore initiated legal proceedings, other former **Google** employees joined the class-action lawsuit.

[Instagram's murky 'shadow bans' just serve to censor ...](#)

 <https://www.theguardian.com/commentisfree/2019/nov/08/instagram-shadow-bans-marginalised-communities-queer-plus-sized-bodies-sexually-suggestive>

Nov 8, 2019The **shadow ban** meant people weren't seeing their event promotion and were unaware of future events. As someone involved in pole fitness, Instagram's **shadow ban** has also placed limits on the ...

Commentary -

There is a Wikipedia page about it: https://en.wikipedia.org/wiki/Discrimination_in_awarding_Section_8_housing

Applicants, have spoken to every lender on the AC Boost list. Constitutional law experts at Hasting Law School and their peers have read all of the AC Boost documents they could find. They spoke to all of the HOME program 'qualified lenders'. One of the lenders finally confided that their parent companies have "BLACK-LISTED" anyone who has Section 8 income. (FELONY...???...yep)

Per state law, Senate Bill 329, and a number of HUD regulations were passed in an effort to change discrimination against Section 8 holders. The laws make it illegal for any housing entity to discriminate against potential home buyers using public assistance and housing subsidies.

Although state law has long prohibited housing discrimination based on a number of personal characteristics, including a potential buyers source of income, a loophole allowed property owners to decline applicants using housing vouchers solely for that reason. As previously written, state law defined "source of income" as any verifiable income paid directly to a tenant. Since Section 8 vouchers are paid directly to building owners rather than individuals, housing vouchers weren't considered a "source of income," and individuals with such vouchers weren't protected by the law. The new law changes that definition to include housing subsidies paid directly to landlords.

HUD has a number of other laws in place, and about to be in place, that makes it VERY illegal to keep the SECTION 8 HOME OWNERSHIP PROGRAM from operating in California, we heard from HUD, today.

Not one of the lenders on the "required" list's of any of the state programs will work with Section 8 people. That may be illegal. AC Boost documents have no visible provision to provide equal resources to Section 8 people. That may be illegal. HUD has a specific program called the "SECTION 8 HOME OWNERSHIP PROGRAM" which Alameda county must comply with. Alameda County officials stated to our peers AND a Mercury News reporter that "HUD refuses to give us enough Section 8 Vouchers for the 'FEDERALLY REQUIRED' SECTION 8 HOME OWNERSHIP PROGRAM." HUD says that "Because AC Boost funds homes in Alameda and has funded accounts that it MUST comply with HUD regulations". Some have suggested that AC Boost is just a "political window" dressing PR project that has no actual intent to solve the housing problem.. That would also be illegal and a cause of action for fraud.

This is not jut about AC BOOST, We have not found a single program n California that is not discriminating against Section 8 renters and/or hiding, cutting out, obfuscating or black-

listing section 8 renters from having access to the SECTION 8 HOME OWNERSHIP PROGRAM.

Everyone seems to be lying to protect NIMBY's, Political Financiers, Berkshire Hathaway and other outsiders. AC Boost's lawyer will write some contrived opinion letter to try to squirm out of it but HUD seems to be asking us to help HUD file a federal lawsuit (They will pay for all of it) to make a point. It seems Marcia Fudge and the HUD people are ready to go to war over discrimination against Section 8 people WHICH IS THE WORST IN THE BAY AREA!

What is really going on?

Why is AC Boost excluding Section 8 people and not allowing the \$1500.00 to 2000.00 per month they receive from HUD to be counted as income and converted into SECTION 8 HUD HOME OWNERSHIP MORTGAGE payments? That money is for life and HUD guarantees it and it always gets paid.

Over a million California housing applicant's have been harmed by this discrimination and shadowbanning of Section 8 Project-Based home buyers. Now is the time for those Class Action lawsuits and HUD should be filing them!

The State of California should have a SINGLE HUD Section 8 Home Ownership web page for the whole state. You go there and click on one button if you are a Section 8 Project Based Tenant and you are "IN" because you have already filled out 2 inches of papers and been investigated by HUD so you get your house. **The State could not possibly be that smart or that organized, though, having already LOST so many billions of dollars of federal COVID funds that California could have built TWO MANSIONS for EACH Section 8 tenant already in California, and still had 50 Billion dollars left over!!!!**

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YOU can end the housing crisis! - Public Comment

INVESTIGATING THE CULPRITS

The housing crisis has been created by special interest groups including: 1.) Big corporate real estate broker lobbyists (Sotheby, Better Homes Realty, CBRE, Coldwell Banker, etc.) ; 2.) big corporate developers (K&B, Pulte, Blackrock, Vanguard, Berkshire Hathaway, etc.); 3.) NIMBY's and 4.) 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.

We used 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!

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 pre-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 homeownership. "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.

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..."

If you care about getting a home for yourself, you have the same problems.

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 its freebie COVID CASH from Washington, DC into its 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 its 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 thing: "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.

What's REALLY behind the war on home ownership?

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 control.

It's an oft-used cliché, but no less true for that, that homeowning "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 fires and buying up all the fixer uppers and chunks of homes so that individuals can't 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 Chicom 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 accelerators 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 Bucaanear 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 bankers ?

- In America, the government owns your home even if you pay the bankers 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 of 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/classdivistab.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 'capital'. 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't!!! 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 Ghaddafi. "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 americanized 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. Concomitantly 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 it is 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 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

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