

THE HOUSING CRISIS WAS CREATED BY CORPORATE LOBBYISTS

Wed, 03 Aug 2022 13:29:22, newstips66, [category: afghanistan, category: brotopia, category: community-service-programs, category: elon-musk, category: energy-dept-slush-fund, category: facebook-meta, category: google-alphabet, category: hired-assassins, category: housing, category: idea-theft, category: lithium-batteries, category: netflix, category: news-manipulation, category: patents-and-inventions, category: political-bribes, category: repairing_silicon_valley, category: san_francisco_corruption, category: senator-insider-trading, category: silicon_valley_death, category: sony_pictures, category: stanford_univ_bribes, category: tesla_motors_lies_and_defects, post_tag: the-housing-crisis-was-created-by-corporate-lobbyists, category: web-spying, category: worldnews]

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Check back; these files are updated daily by investigators. See the evidence back-up behind the topics at: (<http://www.federal-report.com>) (<https://focus-book.com>) (<http://www.tesla-motors-news.com>) (<http://the-elon-musk-problem.com>) (<http://the-san-francisco-hammer.com>) (<https://san-francisco-news.com>) (<https://sanfrancisco-news.org>) (<https://case-xyz2020a.com>) and a vast number of other self-propagating evidence mirrors around the globe...

Corrupt political families conspire to give government funds, contracts, tax waivers, buildings, stock market profits and other insider perks to themselves and their friends. They also conspire to blockade, harm, sabotage and black-list those who compete with them and their friends. These corrupt politicians are never prosecuted for their crimes, and can laugh in the face of those who point out their crimes, because they control the prosecution system. Their Quid Pro Quo criminal corruption is the single largest cause of the taxpayer hatred of Congress.

ONE SOLUTION: <https://www.pressdemocrat.com/article/news/california-legislators-want-to-help-you-buy-a-house-with-down-payment-sha/>

Why the State can't build anything: [Four towns and four stories frame housing crunch](#)

Three economists go deer hunting. They travel all day until they find a deer standing in the middle of the prairie. The first shoots wide right, the second shoots wide left and the third exclaims, "I think we finally have it!"

Economics, by definition, seeks to predict how humans behave when faced with limited resources. To achieve these objectives, economists use complicated mathematical models to predict economic outcomes. This concludes that economic forecasts are flawed because their models' methodologies do not account for human individuality and use math to predict future outcomes. This results in faulty forecasts because math relies on [deductive reasoning](#): making a conclusion dependent on their premises.

Prakash Loungani of the International Monetary Fund concluded economists failed to predict [148 out of 150 recessions](#). According to the [Financial Times](#), the IMF accurately predicted five economic contractions occurring in October for the past 27 years. However, the IMF's predictions were off and failed to forecast [81%](#) of recessions that occurred that month.

Forecasting failure is not quarantined to the IMF. Even Nobel Prize-winning economists are not error-proof. For example, in 1998, Nobel Prize-winning economist Paul Krugman predicted the internet would have no greater impact than the [fax machine](#). This prediction did not happen, and the internet revolutionized the way information is dispersed.

SILICON VALLEY'S TRILLION DOLLAR CULTURE OF BRIBERY; CENSORSHIP; SEX TRAFFICKING; ELECTION MANIPULATION; PAYOLA TO CITY, STATE, COUNTY AND FEDERAL OFFICIALS; LUDICROUS EXCESS AND REVOLVING DOOR PAY-OFFS TO GOVERNMENT INSIDERS HAS DESTROYED HOUSING OPPORTUNITIES FOR THE POOR AND MIDDLE CLASS BY NEGATING HUMAN RIGHTS OVER OLIGARCH LUXURIES!

--- In California, The government refuses to fund the CALHOME fund, the only fund that helps normal people get a home. California politi-bosses give all the money to their big developer friends

--- The Silicon Valley solution to "The Housing Crisis" is all talk, window dressing, dog-and-pony, un-responded to white papers and absolutely no meaningful action.

--- California has the worst housing crisis in HISTORY!

--- California citizens must DEMAND that the STATE fund the CALHOME PROGRAM for at least One Billion Dollars. It is the ONLY program that helps families directly and it has been blockaded by lobbyists!

--- California politicians make lots of WINDOW DRESSING, PR statements about helping individuals but then they only give the government money to developers who financed the politicians campaigns!

--- ONLY BIG DEVELOPMENT COMPANIES THAT PAYOFF GOVERNORS EVER GET ANY FEDERAL FUNDS - CITIZENS GET NOTHING!!!!

--- Nobody can get government support to build a home because in California it would compete with the developers who financed the politicians campaigns!

--- Billions of dollars were sent to California, by the feds, to help individual citizens. The money came from the citizens own pockets via taxes. 99% of that money was given to developers who financed the politicians campaigns and none of it went to citizens to build homes.

--- Investigators traced the federal funds back to the family bank accounts and stock market accounts of the politicians that control California!

--- Fair Housing Advocates have identified over 200,000 people that already have lifetime mortgage payment funds IN THEIR HANDS but The State Of California blockades these people from building homes...

EVEN THOUGH CALIFORNIA SAYS "THE HOUSING CRISIS IS BECAUSE WE HAVE NOT GOT ENOUGH HOMES!!!" HUD says this is illegal but HUD has yet to sue California to stop the blockades.

--- All of the land on the Stanford Campus could solve all of Silicon Valley's housing crisis. The State of California should take all the land away from criminally corrupt Stanford University and build housing for average income on it. Corrupt Stanford University (now almost entirely based on bribes by rich oligarchs who engage in human rights abuses) doesn't "deserve" anything any more.

--- The State politicians will do anything to stop those 200,000 people, with mortgage cash in hand, from building their homes because developers who financed the politicians campaigns will shit their pants if their political quid pro quo payola conduits are cut off.

--- Part of the housing crisis is because California politicians invited half of South America to move in in hopes of rigging the voter rolls. Most of the people that showed up are actually construction labor people, but California won't let them build homes because they are not in a union and because they compete with developers who financed the politicians campaigns. The irony is mind-boggling! --- In California the laws, and 'rules' have been staged to make it impossible for a single family to build a home. Why are the laws and rules staged that way?: To protect developers who financed the politicians campaigns!

--- REAL ESTATE DEVELOPERS, OLIGARCHS AND REAL ESTATE BANKS PAY BRIBES TO COUNTY OFFICIALS TO KEEP AFFORDABLE HOUSING FROM GETTING BUILT BECAUSE IT COMPETES WITH THEIR SCHEMES!

--- BIG BANKS, BIG BUILDING DEVELOPERS AND TECH BILLIONAIRES ARE BRIBING COUNTY OFFICIALS TO STOP THEM FROM DOING ANYTHING!

---S.F. Chronicle: Broken Homes, By Joaquin Palomino and Trisha Thadani / San Francisco spends millions of dollars to shelter its most vulnerable residents in dilapidated hotels. With little oversight or support, the results are disastrous.

--- San Jose Spotlight: Santa Clara County faces silver tsunami of homelessness, By Tran Nguyen / Brenda Nichols was among 145 homeless seniors who died in Santa Clara County between December 2020 and November 2021—a record high number as the region witnessed 250 homeless deaths over the same period.

---- Is this more smoke-and-mirrors WINDOW DRESSING: Rural Partners Network to Empower Rural Communities to Access Federal Resources, / The Rural Partners Network (RPN) is a new whole-of-government effort led by the USDA to transform the way federal agencies partner with rural places to create economic opportunity.

--- GlobeSt: The Share of Millennials Owning Homes Is Dwindling, By Paul Bergeron // This generation's homeownership rate doesn't match up with Gen X or Baby Boomers. Big Tech companies should be limited from paying any worker over \$50,000.00 per year.

--- Earth Day: 52 Years of Individual Environmental Action Hasn't Fixed It And Proven That Nothing You Do Will Help, By Melanie Curry // Earth Day was born at a time when teach-ins and radical protests were forcing changes in the status quo...But over time – 52 years being a lot of that – corporate sponsorship and greenwashing shifted the focus of Earth Day to individual responsibility and to volunteerism.

--- BATHROOMS IN CALIFORNIA COST AS MUCH AS A TWO BEDROOM HOUSE COSTS IN THE REST OF AMERICA!

--- There are hundreds of millions of people in America. The same 120 of them are all involved in operating the same crimes and corruption including: the Sony Pictures corruption; the Afghanistan rare earth mine scandals operated through The Energy Department political slush fund that involves the lithium battery cover-ups (headed by Elon Musk); the Big Tech Brotopia rape, sex trafficking, bribery, exclusionism, racism and misogyny issues they were taught at Stanford University; The Facebook – Meta – Google – Alphabet – Netflix, et al, coordinated news manipulation and domestic spying that they engage in; the hiring of Fusion GPS – Black Cube – Gizmodo/Gawker assassins; the destruction of the housing market by their mass real estate manipulations; patent theft and industrial espionage; and the bribery of almost every politician all the way up to the Oval Office. ---- So, while the categories covered in this investigation may seem diverse.

They are connected through an enterprise of criminality and illicit, coordinated operations.

We list, by name, the 120 most complicit individuals organizing these crimes, in the evidence documents already submitted to the FBI, FINCEN, DOJ, FTC, SEC, FEC, Congress, InterPol and other authorities. Digital financial tracking of those persons and all of their family members should be assumed to have been under way for some time. Wire-taps and device taps of those persons and all of their family members should be assumed to have been under way for some time.

Many people don't know that their new home can be more affordable than they might think!

– California has the worst housing crisis in HISTORY! Call Sacramento and insist that the State fund the CALHOME fund and DOUBLE the budget for CALHOME. It is the ONLY program that can directly help individual families! Habitat for Humanity, myself, my peers and the public *may* have gotten CALHOME restarted. Take a look at this: [CalHome-and-Serna-Homeownership-Public-Comment-Notice-Memo](#)

– Many politicians make lots of WINDOW DRESSING, PR statements about helping individuals but then only give the government money to developers who financed their politicians campaigns!

– We contacted EVERY COUNTY in California and got different info from each one. We found there was no single aligned strategy.

– <https://www.calhfa.ca.gov/homeownership/programs/ForgivableLoan.pdf> CAN GET YOU A HOUSE NOW!

– Nobody can get government support to built a home because it would compete with the developers who financed the dirty politicians campaigns!

– Billions of dollars were sent to California, by the feds, to help individual citizens. The money came from the citizens own pockets. **99% of that money was given to developers who financed the politicians campaigns and none of it went to citizens to build homes.**

– Investigators traced the federal funds back to the family bank accounts and stock market accounts of the politicians that control California!

– Fair Housing Advocates have identified over 200,000 people that already have lifetime mortgage payment funds HUD housing funds IN THEIR HANDS but The State Of California blockades these people from building homes... EVEN THOUGH CALIFORNIA SAYS **"THE HOUSING CRISIS IS BECAUSE WE HAVE NOT GOT ENOUGH HOMES!!!"** HUD says this is illegal but HUD has yet to sue California to stop the blockades.
See: [HUD S8 HOME OWNERSHIP PROGRAM](#)

– All of the land on the Stanford Campus could solve all of Silicon Valley's housing crisis. The State of California should take all the land away from criminally corrupt Stanford University and build housing for average income on it. Corrupt Stanford University (now almost entirely based on bribes) doesn't "deserve" anything any more.

– The State politicians will do anything to stop those 200K people, with mortgage cash, from building their homes because developers who financed the politicians campaigns will poop their pants if their payola conduits are cut off. Are you stuck in this loop? Then take a look at: [Could your clients benefit from USDAs Rehab Repair Guaranteed Loan Feature](#)

– Part of the housing crisis is because California politicians invited half of South America to move in in hopes of rigging the voter rolls. Most of the people that showed up are actually construction labor people, but California won't let them build homes because they are not in a union and because they compete with developers who financed the politicians campaigns. The irony is mind-boggling!

– We called EVERY housing counseling agency, every PHA, every county housing agency and California Housing manager and everyone else. They all said that there is "NO WAY" to build a home in California because the laws, and 'rules' have been staged to make it impossible. Why are the laws and rules staged that way?: **To protect developers who financed the politicians campaigns!**

– What happens in California generally spreads across America. If you want it like this in your town. DO NOTHING. If you want this fixed: FIRE YOUR POLITICIANS IN THE NEXT ELECTION!

The \$200,000.00 Home! Want One? HERE IS THE OFFER!

Video Player

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OPTIONAL LINK TO VIDEO: <https://scotteredmond.us/wp-content/uploads/2022/04/HOME4.m4v>

Certain people don't want you to know that you can build a home in 2022, ANYWHERE in America, for **\$200,000.00 (or less)**. In the Bay Area and New York, they want you to think that a home should cost you **three million dollars+**.

Here is our Team's challenge to your county:

We will build a home in your county for \$200,000.00 and post all of the HOW TO instructions online, in your county, and give weekend classes in the DIY. Then your county, or anybody in your county, can copy it, over and over, until the housing crisis in your county is solved!

In California, New York and many other places, counties have recently spent over \$900,000.00, PER UNIT!!!, to build a **single studio apartment** for their citizens. San Francisco spends over \$70,000.00 per year to spray a white square on the ground **per homeless tent**. You can rent 3 whole Section 8 apartments in Tracy, California for that much money.

How about a single-family **two bedroom home** for \$200,000.00? Many people can qualify to receive \$1600.00 per month from HUD to help pay the mortgage on their home! You can receive this money under the national HUD Home Ownership Voucher HCV Homeownership Regulations (24 CFR Part 982, Subpart M) – HCV homeownership regulations are found in Sections 982.625-982.643 per the Statement of Homeowner Obligations. A woman named Marcia Fudge is in charge of getting these funds to every single American that qualifies. She is the head of HUD in Washington, DC. This is her **#1** job. Give her a shout. There are many other programs like this, ask her to double-up on the HUD Home Ownership programs... now, more than ever! Counties have HUNDREDS of acres of empty, or unused, land. The housing crisis is in such an emergency state that shocking new approaches must be considered.

With a little 'sweat equity' and some creative land use, YOU can get your \$200K house!

Better?

San Francisco County, Alameda County, San Mateo County, Marin County, Westchester County....all counties... let's talk!

We are targeting the California Coast for our next showcase home that anybody can copy... stay tuned as we try to find a County official who will be the San Mateo County evangelist. We will blog the progress as we slog through the process...

Special interest groups and officials on-the-take hate this project because they don't get to skim payola off it, but 330 MILLION American citizens love this project!

If you are the head of a county housing agency give us a shout. If you are a citizen who wants one of these homes, give the head of your county housing agency a shout and have them call us! We have been on national TV and media doing this previously.

Freddie Mae and Freddie Mac recently announced that First-time buyers need as little as **3% down and can use rent payments** to qualify for an **ADU construction loan**.

It just got a lot easier to qualify for a mortgage covering the construction costs of an accessory dwelling unit, commonly called casitas, in-law units and granny flats.

Freddie Mac announced ADU rental income on a single-unit primary residence can be used to qualify for a mortgage. Previously, rental income could be used only by disabled borrowers to qualify for loans to purchase, renovate or refinance ADUs for their caregivers.

Additionally, Freddie expanded its mortgage menu to provide purchase or refinance loans for one ADU on 2- and 3-unit properties. Previously, it was single-unit ADU financing only.

The big opportunity is a combination loan covering the purchase of a home and the construction of an ADU.

Freddie's Choice Renovation Mortgage ([cs-272_choicerenovation_fact_sheet_final2](#)) allows "first-time" buyers who haven't owned a home in the past three years to put as little as 3% down and build an ADU. Repeat buyers who have owned a property within three years need to put 5% down.

The down payment is based upon the completed value of the property or the sales price plus the cost of the project, whichever is less.

For example, say the purchase price is \$475,000 and ADU construction costs \$150,000. That's a total cost of \$625,000. If the appraised value of the home and the completed ADU is projected to be \$700,000, the down payment would be based on the lower value of \$625,000 – or \$18,750 for a first-time buyer or \$31,250 for a repeat buyer.

There are no income restrictions. And being able to consider the ADU rents may mean the difference between a loan denial and qualifying in high-cost California. ADU rents cannot exceed 30% of your total qualifying income.

Choice Renovation can also be used to refinance your existing first mortgage and pay off short-term debt used for ADU construction.

ADU construction costs run about \$200 per square foot in Orange and San Diego counties, compared with \$329 per square foot in the Bay Area, according to Dan Dunmoyer, president and CEO of the California Building Industry Association. The average ADU size is 700-750 square feet, and the average rent is \$2,000 to \$2,800 a month.

Let's say you added a 725 square foot ADU at \$200 per square foot, for a total cost of \$145,000. Assuming you get a 30-year mortgage at 5%, the payment would be about \$925 per month, including taxes and insurance. If the rent totals \$2,400 per month, you just made yourself a handsome \$1,475 per month. Can you say smart investment?

It got a lot easier to add ADUs in California in 2020 after state lawmakers removed lots of red tape and timeline restrictions.

ADUs will help the California rental property shortage.

Figures from state and industry officials show the number of new ADUs jumped from no more than 9,000 in 2018 to more than 19,000 in 2021. Seventy thousand U.S. homes sold in 2019 had an ADU, up from 8,000 in 2000, according to a 2020 Freddie Mac report.

"The growth of accessory dwelling units (ADUs) in the United States has been dramatic, particularly in high-cost areas seeing significant population growth," the report said. ADU demand is highest in California, Florida, Texas and Georgia.

The devil is in the details.

For example, Freddie financing requires ADUs to have a separate entrance, a kitchen and a bathroom.

The borrower can occupy the ADU and rent out the home. Attached or detached ADUs are acceptable. Even a garage conversion works.

Besides stick-built ADUs, there are manufactured ADUs that are trucked in and hoisted into place with a crane. Even some homebuilders are adding ADUs as an option, Dunmoyer said.

When picking a contractor, be prudent, cautious and careful. Take the time to tour their completed projects. Thoroughly interview references and check licensing. Finding a competent, dependable and reasonably priced professional is key.

Freddie Mac rate news: The 30-year fixed rate averaged 5.23%, 14 basis points higher than last week. The 15-year fixed rate averaged 4.38%, 6 basis points higher than last week. The 5-year ARM averaged 4.12%, 8 basis points higher than last week.

The Mortgage Bankers Association reported a 6.5% decrease in mortgage application volume from the previous week.

Bottom line: Assuming a borrower gets the average 30-year fixed rate on a conforming \$647,200 loan, last year's payment was \$785 less than this week's payment of \$3,510.

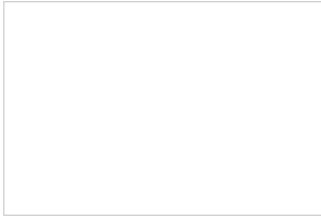
What I see: Locally, well-qualified borrowers can get the following fixed-rate mortgages without points: A 30-year FHA at 4.625%, a 15-year conventional at 4.375%, a 30-year conventional at 5.25%, a 15-year conventional high-balance (\$647,201 to \$970,800) at 5.25%, a 30-year conventional high-balance at 5.625% and a 30-year purchase jumbo at 4.75%.

ONWARD AND UPWARD.

The "*whiners*" like to put out a lot of hot-air about how this is "impossible". Just to head them off at the pass, here is a very rudimentary overview of one of a hundred ways to validate that \$200K number:

Building a House For Under \$200k:

Per **UPGRADED**, Home prices in America are rising every year thanks to greed, political payola and profiteering. The median price doesn't seem to show any sign of it slowing down. Just about any homeowner would build a house for under \$200k if the market made it easier. Luckily, **you** can build a house for under \$200k, so follow along as we detail one of many easy ways to do so. It's a HOUSING CRISIS in America. Now is the time to break the rules and avoid breaking your bank account!



Designing and building your dream home is an exciting prospect. It can seem unattainable and overly expensive to many people, but it does not need to be. Developers and crooked politicians want you to think you can't do it... BUT YOU CAN!

You can build your dream home for under \$200k.

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

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

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

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

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

Do You Need to Hire an Architect or a Builder?

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

Where to Begin

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

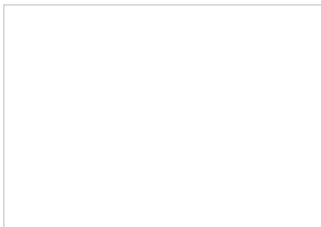
The location of the lot that you are trying to build on plays a key role as well. If you want the costs of your new home to be under \$200k once all is said and done, choose a developed lot.

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

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

Floor Plan Pricing for Your 200K Budget

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



The Design Phase & Cost Per Square Foot

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

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

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

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

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

Building Cost Per Square Foot (By State)

State	Building Cost Per Square Foot
California	\$165.66
Connecticut	\$172.17
Florida	\$129.90
Georgia	\$116.66
Illinois	\$132.91
New Jersey	\$162.64
New York	\$165.01
Pennsylvania	\$127.15
Texas	\$112.98 (See Why The Californians move here?)
Virginia	\$133.94

Choosing the Right Materials

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

- Reclaimed wood
- Prefabricated materials
- Brick
- Bamboo
- Concrete

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

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

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

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

bamboo can save you as well.

Building a Garage

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

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

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

Every Choice Counts

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

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

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

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

Be Frugal With Finishes

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

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

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

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

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

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

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

Plumbing Costs

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

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

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

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

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

Flooring Costs

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

- Vinyl sheets
- Vinyl planks
- Oak wood
- Laminate

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

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

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

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

Painting Costs

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

cost between \$1,000 and \$3,000.

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

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

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

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

Electric Costs

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

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

What Did We Learn?

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

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

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

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



OR YOU COULD HAVE A HOME DESIGNED BY AN ARCHITECT LIKE ONE OF THESE:



Do you think this idea is a 'nice option'? It's not just a '*nice option*'; it is now an EMERGENCY MUST HAVE. Here is why?

Public officials who are in charge of City, State, County and Federal Budgets generally get paid over \$140,000.00 per year and live in wonderful homes. They never have to worry about any of their own housing issues. These housing issues are distant and unconnected to their own experiences.

The lack of affordable housing for low- and extremely low-income households has become a serious EMERGENCY problem in the U.S. for several decades. The last two years of historic rental growth immigration promotion and soaring home prices have only made matters worse, causing an even wider gap in available affordable housing.

Here are three charts that show just how serious the problem is.



Image source: Getty Images.

1. There aren't enough affordable homes

The National Low Income Housing Coalition (NLIHC), a not-for-profit organization focused on advocating for affordable housing, found in its 2021 GAP report that for every 100 extremely low-income renter households, which are those who earn 30% or less than the median income for the area, there were only 37 available homes for rent in 2019. Those earning 50% or less of the median income had 60 homes for every 100 households.

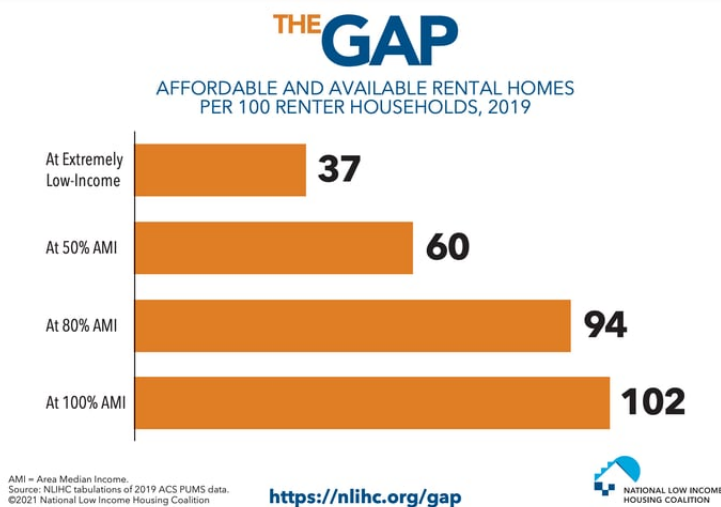


Image source: National Low Income Housing Coalition.

Today's affordable housing crisis goes a lot further than housing the nation's poorest families. The number of those who can no longer afford to buy or rent without majorly exceeding the recommended income threshold of 30% is rising due to the movement of the markets over the last two years.

2. The number of burdened households is expanding

Rapid rent growth has been spurred by record demand and a [shortage of homes](#) across the board. Homes that were once considered affordable as related to the median income for the area have increased pricing to match market rents, further reducing the supply of affordable homes. The cost of rent jumped 10.1% from 2020 to 2021, with some markets seeing rent prices climb in the 20% to 40% range year over year.

As of January 2022, wages grew at a national average of 4.5% from December 2020, clearly not enough to overcome higher costs for housing. When coupled with inflation, which reached 7% by the end of 2021, it's clear the burden on housing costs is only getting more severe.

A recent report from Vio Smart Security shows that close to half of the country has a rent-to-income ratio of 30% or higher. Florida has the highest percentage of residents paying 30% of their median income on rent, with other expensive states following close behind, like California, Oregon, and New York, to name a few.

Each State's Rent to Income Ratio

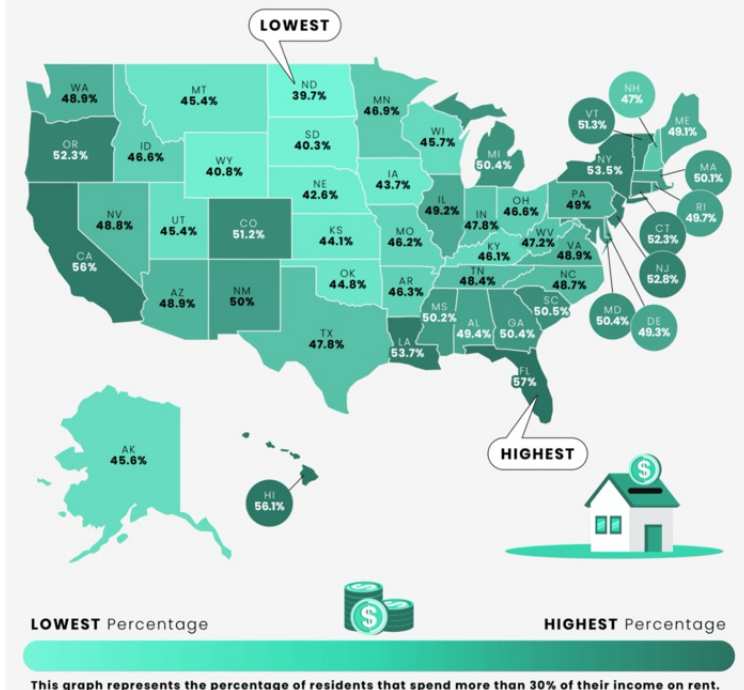


Image source: Vio Smart Security.

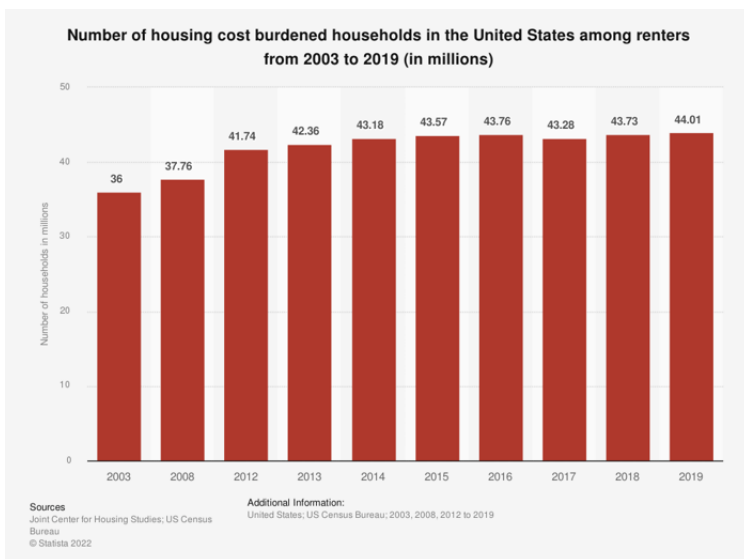
Cities like Tampa, Florida; Phoenix; Fort Worth, Texas; Charlotte, North Carolina; and Las Vegas, which have seen a huge uptick in inward migration over the past two years, are among the leaders in the greatest change in housing affordability year over year. Notoriously expensive markets on the West Coast like San Francisco, Los Angeles, and Seattle, as well as those on the East Coast, including cities like Boston, Washington D.C., and New York City, continue to be among the worst U.S. cities for affordable housing.

These markets aren't alone. In Q4 2021, 77% of the 575 counties surveyed are less affordable than their historical average, and one in five counties require an income of \$75,000 or more to afford the median-priced home.

3. The golden rule is no longer a rule — more like a pipe dream

No state has an adequate supply of affordable housing for its lowest-income earners, but it's no longer just the lowest-income earners who can't afford to rent or buy. The nation is getting alarmingly close to needing half of all residents to pay 30% or more of their income to rent. Spending 30% or less of income, which is considered the target range for the cost of housing, is no longer the gold standard but an idyllic goal that is unattainable for the average American.

When consumers are forced to spend 30% or more on housing costs, they are considered "house burdened," which means they have less money to spend on items like child care, healthcare, food, gas, and other necessities for living. A recent Statista report shows the number of households that are cost burdened due to housing has increased steadily since 2013, except for 2017. Today, there are an estimated 44.01 million rental households considered cost burdened.



The faces of those who are most impacted are diverse, with a mix of reasons for the financial hardships. This issue disproportionately affects people of color, but seniors and people with disabilities make up around 48% of low-income households impacted by the lack of affordable housing. The issue is widespread, and it impacts all of us. When there is a lack of affordable housing, people can be forced into unsafe living conditions or experience homelessness. This situation can also negatively impact quality of life.

Federal policies and local public housing initiatives are one way to combat the issue, but it won't be enough to fill the growing gap. Those in the [private real estate investing market](#) will need to take part in creating and preserving affordable housing units to ensure everyone has a home. Using [creative structures](#) to help tenants become homeowners for the long term could be a beneficial play for all involved. And exploring alternative housing constructs, including [3D printed houses](#), prefab homes, and mobile home communities, could help alleviate construction costs and make housing more affordable for investors, developers, and ultimately tenants. The main problems with current American housing are detailed here: [SOLVING AMERICA'S HOUSING CRISIS 2022B](#)

NEWS UPDATES ON THE EFFORT:

[Knock L.A.: New \\$1 Billion NoHo Development Will Have Segregated Affordable Housing](#)

By Madison Parsley [4-10-22] // The North Hollywood development, dubbed "District NoHo," will replace the park-and-ride lot at the NoHo metro station. Twenty percent of the housing (311 units of 1,527) will be affordable, but they will be separate from the rest of the units.

[San Jose Spotlight: Affordable housing in Los Gatos faces uphill battle](#)

By Tran Nguyen [4-9-22] // Andrea Osgood, a senior vice president of Eden Housing, said some of the biggest affordable housing constraints in Los Gatos are land and funding.

[L.A. Times: A snapshot of new state government efforts to tackle California's housing crisis](#)

By Hannah Wiley [4-11-22] // Assemblymember Buffy Wicks (D-Oakland), Assembly Committee on Housing and Community Development chair, said lawmakers this year are most worried about California's intense affordability crisis and how it's driving families out of communities.

[San Diego Union-Tribune: Santee must overturn approval of 3,000-home Fanita Ranch project, judge rules](#)

By Blake Nelson [4-11-22] // Developer says they'll take a closer look at how new homes could affect wildfire evacuations.

[Mercury News: Housing proposed in East Bay hills derailed by court ruling](#)

By Joseph Geha [4-10-22] // State appeal court rules Livermore environmental review process was flawed.

[Turner Center Webinar: Lessons from California's Homekey Program](#)

Thursday, April 14, 12-1.

[KQED Podcast: Sold Out: Rethinking Housing in America](#)

[3-14-22] // In this final episode of the season, Erin Baldassari and Molly Solomon look at the promise, the problems and the history of Section 8, as well as the push for guaranteed income.

[ABC: To keep family together, Inland Empire woman chooses to stay on streets](#)

By Leticia Juarez [4-10-22] // (Video) "I understand if people have no compassion for me as a 34-year-old woman and my mother as a 64-year-old, but my son deserves better," said Courtney Lee. Even working 60 hours in a warehouse was not enough income. Assistance is only available if the multigenerational family separates.

[CalMatters: Duplex housing law met with fierce resistance by California cities](#)

By Manuela Tobias [4-11-22] // Cities around the state are trying to circumvent California's new law allowing duplexes to be built on properties previously zoned as single family. Their methods include everything from removing parking and forbidding vehicle ownership to requiring arbitrary amounts of mature vegetation.

[San Gabriel Valley Tribune: Most LA and Orange County residents support higher-density housing, poll shows](#)

By Jeff Collins [4-11-22] // Eighty-four percent of respondents in Los Angeles and Orange counties support duplexes, triplexes and "accessory dwelling units" in their neighborhoods, while 63% support medium-sized apartment buildings.

[Fortune: The housing market just hit a level not seen since 2007](#)

By Lance Lambert [4-10-22] // Now that [mortgage rates have returned to pre-pandemic levels](#), new homebuyers are starting to feel the full weight of record prices.

[GlobeSt: Home Sellers Are Starting to Drop Their Asking Price](#)

By Paul Bergeron [4-11-22] // Redfin reported 12% of homes for sale had price drops in the past four weeks, the highest level since early December.

[OC Register: Million-dollar homebuyers getting cheaper mortgage rates](#)

By Prashant Gopal [4-12-22] // The average for a 30-year fixed jumbo mortgage was 4.48% last week, compared with 4.95% for a conventional loan, the widest advantage for high-end borrowers in data from Bankrate.com going back to 1998.

[Federal Housing Finance Agency: Foreclosure Suspension for Borrowers Applying for Relief through the Homeowner Assistance Fund](#)

[4-6-22] // Servicers with mortgages backed by Fannie Mae and Freddie Mac must delay the foreclosure process for up to 60 days.

[HUD – PD&R: Exploring Homelessness Among People Living in Encampments and Associated Cost](#)

By Lauren Dunton et al. [4-5-21] // This study lays out a novel framework for approaches to encampments in cities around the country: clearance with support, clearance with little or no support, tacit acceptance, and formal sanctioning. Local officials in Chicago, Houston, Tacoma, and San Jose generally converged on a common strategy for responding to their most visible encampments "clearance and closure with support."

[CityLab: Elon Musk Throws Spotlight on Homelessness with Twitter Office Idea](#)

By Sarah Holder [4-12-22] // San Francisco's tech billionaires have tried to address the crisis before, with limited effect.

[ABC: America's homeless ranks graying as more retire on streets](#)

By Anita Snow [4-10-22] // Fifty-five-year-old Karla Finocchio's slide into homelessness began when she split with her partner of 18 years and temporarily moved in with a cousin.

[Reuters: Fed to raise rates aggressively in coming months, say economists](#)

By Indradip Ghosh & Prerana Bhat [4-11-22] // The Federal Reserve is expected to deliver two back-to-back half-point interest rate hikes in May and June to tackle runaway inflation, according to economists polled by Reuters who also say the probability of a recession next year is 40%.

[GlobeSt: Wage Growth Has Helped Offset Rent Increases in the Sunbelt](#)

By K.M. Borland [4-11-22] // Higher wages in the Sunbelt region are helping renters mitigate increased housing costs.

[Fast Company: Revolutionary changes in transportation could slow global warming—if they're done right, IPCC says](#)

By Alan Jenn [4-9-22] // Transportation accounted for 23% of energy-related carbon dioxide emissions worldwide in 2019.

[Planetizen: American Airlines Latest to Replace Flights With Bus Service](#)

By James Brasuell [4-12-22] // A trend is emerging in intercity travel in an era of pilot shortages and high fuel prices: intercity buses are replacing flights for shorter regional trips.

[Slate: How Japan Built Cities Where You Could Send Your Toddler On An Errand](#)

By Henry Grabar [4-11-22] // The Netflix show Old Enough! offers a glimpse of an alternate reality.

[Planetizen: San Diego County Development Turns Inward](#)

By Diana Ionescu [4-10-22] // Formerly a bastion of sprawling suburban developments, the San Diego region is experiencing a renaissance of urban infill development and higher-density, mixed use construction projects.

[Urbanize L.A.: Micro-unit apartments begin construction in Downtown L.A.](#)

By Steven Sharp [4-12-22] // With a \$29.1-million loan in hand, developer [Housing Diversity Corporation](#) (HDC) has broken ground on [a micro-unit apartment building in Downtown Los Angeles](#) – one of five projects the Seattle-based firm currently has in the works for the region.

[North Bay Business Journal: Investors are buying mobile home parks. Residents are paying a price](#)

By Sophie Kasakove [3-27-22] // Golden, CO: When Sarah Clement and her seven-year-old daughter moved to a mobile home park two years ago, she felt she'd won the lottery. But just six months after she moved in, the plot of land and all of the stability and comfort that came with it seemed suddenly ripped out from under her.

More than half a dozen affordable housing projects in California are costing more than \$1 million per apartment to build, a record-breaking sum that makes it harder to house the growing numbers of low-income Californians who need help paying rent, a Times review of state data found.

The seven subsidized housing developments, all in Northern California, received state funding within the last two years and are under construction or close to breaking ground. When completed, they will provide homes for more than 600 families.

But their exorbitant price tags mean that taxpayers are subsidizing fewer apartments than they otherwise could [while waiting lists of renters needing affordable housing continue to grow](#).

"That is untenable," said Assemblyman Tim Grayson (D-Concord), who is writing legislation aimed at simplifying state affordable housing financing. "That is not a sustainable model. We have got to do something to reduce the cost."

A key driver of the increases is labor and material prices, which have soared because of inflation, supply-chain problems and worker shortages during the COVID-19 pandemic. But [a Times investigation published in 2020](#) found numerous factors within the control of state and local governments also to blame for the high cost of building affordable housing in California.

In comparison with private sector development, low-income housing is often saddled with more stringent environmental and labor standards. Affordable housing projects also frequently face high parking requirements, lengthy local approval processes and a byzantine bureaucracy to secure financing.

Despite promises by Gov. Gavin Newsom and other state officials to rein in costs, they haven't made comprehensive changes to address the factors cited by The Times, whose findings are similar to those of [auditors](#) and [academic researchers](#) in recent years.

"We haven't seen any relief on any of those [cost] drivers," said Elizabeth Kneebone, research director for UC Berkeley's Turner Center for Housing Innovation, which published [one of the reports](#). "We've only seen more challenges piling on top of each other. There's been nothing to bend the curve. It just rises further upward."

To support housing for low-income residents, federal, state and local governments provide direct financing and tax credits, which reduce what banks and other large investors owe the Internal Revenue Service and the state treasury if they help pay for housing projects. The funding requires developers to cap what tenants pay in rent.

One of the seven projects at issue, a rehabilitation of an 84-unit public housing complex in San Francisco's Hayes Valley neighborhood, will offer two-, three- and four-bedroom apartments for between \$1,186 and \$2,805 a month.

The amounts are far below market rates in San Francisco, where the median rent for a two-bedroom apartment is \$2,592 a month, according to real estate firm Apartment List. The Hayes Valley apartments are only available to families earning less than 60% of the region's median income.

The project, which is a partnership between the city of San Francisco and St. Louis for-profit developer McCormack Baron Salazar, costs \$91.7 million, which translates to almost \$1.1 million per apartment.

Previously, The Times identified one other — much smaller — proposed affordable housing development in California that eclipsed \$1 million per apartment to build. But that project, which called for the construction of 10 units for low-income families in Solana Beach along the San Diego coast, [collapsed in 2020](#) because it grew too expensive.

The seven projects that now top \$1 million per unit would be the costliest built in California and probably the country. They are in the San Francisco Bay Area, the state's priciest region, with three in San Francisco, two in Oakland and one apiece in San Jose and Concord, a Contra Costa County suburb. The most expensive is a rehabilitation of 69 public housing units in San Francisco at a cost of more than \$1.2 million per apartment.

Developers and supporters of each project emphasize they're sorely needed to provide safe and secure homes for lower-income and homeless residents. A proposed 80-unit complex in San Jose for formerly homeless foster youth and families will serve a neighborhood rife with overcrowding with two or three households frequently sharing a single apartment, said Geoff

Morgan, president of First Community Housing, the complex's nonprofit developer.

But Morgan conceded the price tag of just over \$80 million is hard to stomach.

"It's nauseating," Morgan said. "I hate it."

Many of the factors contributing to the high cost of the project, known as Roosevelt Park, were identified by The Times in 2020. The complex has a two-level underground parking garage and the highest level of environmental certification by the U.S. Green Building Council, and developers will pay construction workers union-level wages. San Jose officials also wanted commercial space included in the project, which required more parking and a separate elevator, Morgan said.

The project additionally struggled to get financing through the state's affordable housing system and is relying on six government funding sources to pay for its construction.

The Temer Center [study on the cost to build low-income housing](#) found that projects paying union-level wages to construction workers could cost \$50,000 more per apartment and those built to stricter environmental standards cost \$17,000 more per apartment than those that aren't. The study examined developments the state funded between 2008 and 2019.

The Times analysis of a similar set of projects found that for each additional funding source a project needed, the average per-unit cost increased by more than \$6,000.

A significant part of the cost comes from developers paying attorneys and consultants to navigate state and local bureaucracies to secure financing.

Most large states have one agency that hands out affordable housing dollars. California has five — with varying requirements for what gets funded. Those agencies report to different elected officials, leaving no one in charge of overseeing the system as a whole. A 2018 [study by the U.S. Government Accountability Office](#) found that 14% of the price tag for California's affordable housing projects was made up of consulting fees and other administrative costs — the highest in the country and more than developers spend on land.

When unveiling his state budget proposal in January 2020, Newsom pledged to lead an effort to streamline how developers get their funding.

"I've just had enough with TCAC and CDLAC and OPRs and CalVets and HCDs and CalHFAs," the governor said, name-dropping the alphabet soup of departments involved in financing housing projects. "Six of you understand what the hell I just said. No one else does. And that's the point."

But Newsom and others have not overhauled that process. Instead, they have implemented smaller reforms, such as consolidating funding streams within agencies and modifying regulations for evaluating individual projects to better account for costs.

This year, Grayson's legislation to centralize state affordable housing funding under the governor failed in a fiscal committee. He's introduced a new version, Assembly Bill 2305, which passed the Assembly last month and is awaiting a Senate committee hearing.

"We should be looking at where we could save money on the government side so that we can fund these projects and make it pencil out for the developer on the building side," Grayson said. Doing so, he said, is necessary "so that the people that need it the most are not the ones that suffer the most because the housing's not built."

In the meantime, Newsom and state lawmakers have pumped unprecedented sums into affordable housing construction. This year's budget includes a record \$17 billion for housing and homelessness programs, including \$1.75 billion in federal COVID-19 relief funds to finance proposed low-income developments that had stalled before breaking ground. Five of the 27 developments funded so far through that program are among those that cost more than \$1 million per apartment to build.

The governor's office declined an interview request. Gustavo Velasquez, a Newsom appointee who heads the California Department of Housing and Community Development, said the \$1.75-billion effort is meeting its goal of accelerating construction of developments that had been stuck.

"It is what it is," Velasquez said. "Yes, there are some projects that were very expensive, arguably, in the Bay Area, many of them because the cost of housing there is more than in other parts of the state."

Newsom has not taken a position on Grayson's legislation.

State Treasurer Fiona Ma, whose office is responsible for allocating affordable housing tax credits to developers, also declined an interview request. In response to written questions from The Times, Ma said she opposed Grayson's bill, which would diminish her power over the financing process, calling the effort "overly simplistic."

"Bureaucratic structures are the least of California's problems," Ma said. "Streamlining local government land-use approvals and federal tax law constraints is the more effective approach."

Ma said that the agencies under her control prioritize cost concerns when handing out funding and that land values and inflation have driven recent increases.

During the pandemic, developers have had to contend with historic surges in material and labor prices. Those costs have gone up nearly 30% since February 2020, according to [the state's California Construction Cost Index](#). Last year's 13.4% annual increase was the highest since the index began tracking costs more than a quarter-century ago. This year's cost escalations are on pace to exceed that amount.

"What really hit people was in the beginning of the year, all of a sudden within a few months, we had a 15% increase," said Morgan, the developer in San Jose. "That was crazy. I've never seen that in my career, and I've been doing this for over 20 years."

Others blame high building costs on the historic lack of investment in low-income housing.

The three San Francisco projects costing more than \$1 million per apartment will rebuild 310 units from the city's public housing stock, which has deteriorated over decades. Included in the total are the millions developers must spend to temporarily relocate existing tenants during construction. So is the value of the existing properties, even though, in these cases, they're publicly owned.

But the projects' price tags also encompass layers of city requirements for affordable housing that go beyond the state's, such as some mandates to include public art, increase access for people with disabilities and hire local construction workers, including those from disadvantaged neighborhoods.

"Each of these issues has its own constituency and has its own advocacy and its own social benefit," said Lydia Ely, a top San Francisco housing official. "Each one on its own is worthy, and added up all together, they start to make an impact."

Though the price tag for low-income housing in Greater Los Angeles has not reached \$1 million per apartment, it's also rising. One 79-unit development under construction in Hollywood is costing nearly \$848,000 per apartment to build, the highest on record of state-funded projects in the region.

These cost escalations show no signs of abating. Besides the seven projects already funded at more than \$1 million per apartment, half a dozen other proposed projects identified by The Times across the Bay Area also eclipse that amount.

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