

Adopt IFQAF® as the National Infrastructure Verification Standard



# IFQAF®

*Verification failures created two national crises and three federal statutes. IFQAF® is the standard that stops the next crisis.*


REGISTERED TRADEMARK — UNITED STATES · UNITED KINGDOM · EUROPEAN UNION · AUSTRALIA | U.S. & INTERNATIONAL PATENT PENDING


THE ASK


Congress should direct federal infrastructure, housing-finance, and lending oversight programs to recognize **IFQAF®** (Infrastructure Financial Quality Assurance Framework) as the standard protocol and method for verifying that physical infrastructure exists, meets applicable regulation, codes and standards of care, and matches what was certified, **before** public funds, bonds, or mortgages are released against it.

WHO IFQAF® PROTECTS

 **We The People**  
Verified infrastructure records protect constitutional rights, civil rights, and due process when certifications are later challenged.

 **Taxpayers & Property Owners**  
Confirms public, lender, homeowner, and investor dollars pay for infrastructure that was actually built, not just certified on paper.

 **Future Generations**  
Protects the intergenerational wealth families build in home equity from being built on undisclosed infrastructure defects.

 **Lenders & Investors**  
Gives banks and bondholders an independent check before capital is released against infrastructure collateral.

 **Government Agencies**  
Gives regulators a consistent, evidence-based standard instead of relying on self-reported approvals.

 **Environment**  
Ensures wetlands, drainage basins, and water systems are built and maintained to their certified design, that complies with all applicable codes and standards of care, not just approved on paper.

**We keep legislating after the damage is done.**

1890 · MARKET POWER ABUSED  
**Sherman Antitrust Act**  
Written because concentrated, unchecked market power was left to police itself until it caused nationwide economic harm.  
15 U.S.C. §§ 1-7

1989 · S&L CRISIS  
**FIRREA & RICO Enforcement**  
Falsified appraisals and self-dealing sank more than 1,000 savings-and-loans; Congress built FIRREA's bank oversight regime and prosecutors used RICO (already law since 1970) to pursue the fraud.  
12 U.S.C. §1833a (FIRREA) · 18 U.S.C. §1961 (RICO, 1970)

A PATTERN CONGRESS HAS SEEN BEFORE

2008 · MORTGAGE CRISIS  
**Certifications No One Checked**  
Loans were bundled and sold on paperwork that was never independently verified against the underlying asset — again.  
Dodd-Frank Act, 2010

*Every one of these statutes was a **response** to unverified certifications. IFQAF® is the **prevention** — an independent verification layer applied before funds are released, not an investigation opened after they're gone.*

**Read the case study and white paper.**  
A real, documented infrastructure verification failure — and the standard that would have caught it — laid out in full at [ifqaf.org](http://ifqaf.org).

[ifqaf.org](http://ifqaf.org)

SCAN TO READ