

Pamphlets

No.8 American Family Homestead Act

"I am conscious that an equal division of property is impracticable. But the consequences of this enormous inequality producing so much misery to the bulk of mankind, legislators cannot invent too many devices for subdividing property, only taking care to let their subdivisions go hand in hand with the natural affections of the human mind." Thomas Jefferson to James Madison, 1785

There are some very simple historic truths as to why the American economy would become a juggernaut that would change the world; individual freedom and a unique attitude in the form of entrepreneurial initiative were important but the foundation was and is a Constitution infused with Judaic wisdom. The Constitution and Judeo-Christian ethic provided a common understanding that allowed Americans over vast distances to do business as happened with the Jews of the Mediterranean and Levant 2000 years ago.

Foremost is the rule of law and the sanctity of private property...including the protection of intellectual property that would spur innovation an entrepreneurial energy; translating effort and risk into profit and with no surprise it was Thomas Jefferson in the forefront.

In 1787 the Constitutional Convention approved Article 1, Section 8, Clause 8 to the Constitution; a "patent clause" authorizing the government to "promote the progress of science and useful arts, by securing for limited times to the authors and inventors the exclusive right to their respective writings and discoveries." Thomas Jefferson knew that intellectual property rights would be just as critical to the engine of American capitalism and the creation of wealth as real property rights, so those who would author, innovate and invent would need protection.

In 1780 Congress passed the Patent Act which created the U.S. Patent Office with Jefferson its first commissioner. The Patent Office stands as a testament to Jefferson's faith in the law and the American entrepreneurial spirit. Even though the fees were intentionally low the authors, innovators and inventors were so prolific that to this day the Patent Office is the only federal entity that is financially self-sufficient; operation of the Patent Office costs the taxpayers nothing. That fact alone speaks volumes as to the power of ideas.

The concept of intellectual property rights and the ease of access to those rights provided a strong incentive to wealth creators and within 30 years there were more patents issued in the United States than in Britain. The response from a free people was so overwhelming that by 1820 American per capita income exceeded Britain's. There is one benchmark no other nation on earth has come close to matching even after 120 years.

In 1830 there were 30 miles of railroad and by 1860 the United States had 30,000 miles of railroads which was more than the entire world combined and in another 50 a total of 200,000 miles of track despite the Civil War without a single environmental impact report; the minimal long term impact of such a massive undertaking should advise every American as to the efficacy of environmental impact reports intentionally designed to regulate and control the economy.

When you think of electricity it is Edison, Tesla and Westinghouse that come to mind; Carnegie and Melon as to steel; John D. Rockefeller as to oil; Bell and Marconi the telephone and telegraph; Otis elevators; Carrier refrigeration and the list goes on and on and on.

It was men of entrepreneurial talent unfettered by regulations and the burden of excessive taxes who teamed with a labor force unchained from the guilds of Europe who built America; men free to travel over vast territories rich with natural resources to the places where the wages they demanded were paid...*and those wages were paid* resulting in the American phenomenon called the middle class which emerged in the 1890's with something new under the sun; leisure time.

A critical aspect of the building was putting vast territories to work and in a rare display of creative genius Congress passed the Homestead Act signed into law by President Abraham Lincoln on May 20, 1862; the breadbasket of America, the plains between the Mississippi and the Rocky Mountains, was settled by farmers deeded 160 acres of federal land in exchange for five continuous years of residence and proven improvement before ownership was conveyed. In the years between 1862 and the New Deal 1.6 million homesteads representing 270 million acres were added to nature's economy.

History does indeed rhyme; Republicans passed the Homestead Act open to any head of household whether male, female, black or immigrant who had not taken up arms against the United States; an act originally designed to deny slaveholders the vast swaths of land necessary to make slavery profitable. The act was first vetoed in 1860 by northern Democrat President James Buchanan who agreed with the Dred Scott decision and favored slavery in the territories. Today's slavers within Marxianity in alliance with libertarians are reversing the equation and destroying the middle class in the greatest wealth transfer in history.

Today the super wealthy are buying up huge swaths of land knowing full well real estate is the only holding impervious to a volatile economic and political environment...or so they think. Bill Gates owns the most farmland with his recent purchases lending credence to the theory the elites on the coasts intend to transform flyover country into a source of energy, materials and food. Worse yet is the like of Black Rock and Jeff Bezos and his Arrived Homes scheme to buy up residential properties to convert them to rentals which aligns with the arrogant words of the World Economic Forum: "You will own nothing, and love it."

During the German Weimar Republic after WW1 creative minds were at work even in the most desperate of times with the the Bauhaus' Mies van der Rohe inventing new architectural history a preeminent example. But other creative minds were trying desperately to gain control of hyperinflation which was crippling the German economy more each day; paper money was virtually worthless in that unlike the American gold standard with war reparations there was no bullion to back the tender. The Germans came up with a viable solution by reaching back to the essential foundation of nature's economy and used the most precious commodity, public land, to back the currency.

With the national debt exceeding \$30T the economy is threatened by collapse which was the Cloward and Piven strategy from the beginning...but it need not be so if American creativity is unleashed. Today the government of the United States owes 30% of the land and as such *"...the laws of property have been so far extended as to violate natural right"*; approximately 33% own their home, 33% are chained to a mortgage and the remaining 34% who are underemployed or unemployed will never have an opportunity to own...and so they rent for whatever the market will bear.

Consider...an investor builds an apartment complex which increases in value over time in and of itself while at the same time rents invariably increase with demand; the investor controls rents by limiting availability as the property value increases. *The fatal flaw of the market economy is residential rental property* which is by any reasonable standard extortion and worse yet a "safe haven" for wealth better used to create wealth rather than a means to transfer the labor of working people struggling to provide shelter for their families to the super wealthy. Read the recommended writings to get a feel for the disdain the wealthy hold for average Americans and the citizens of every country in the west.

"Our merchants and masters complain much of the bad effects of high wages in raising the price and lessening the sale of goods. They say nothing concerning the bad effects of high profits. They are silent with regard to the pernicious effects of their own gains. They complain only of those of other people."
Adam Smith, *The Wealth of Nations*

The law of supply and demand provides the answer to the likes of Black Rock and Jeff Bezos et al; the American Family Homestead Act (AFHA) would flood the nation with housing without drawing upon the treasury save for initializing funds which would be repaid after which what truly is an investment would be self-funding as is the patent office...and both would be fueled by innovation. The United States government is sitting on vast swaths of land Marxians are keeping out of the economy to advance their agenda. The time has come to return land wealth to the people who know best what to do with it; create more wealth, futures and homes for traditional American families.

Just the mention of traditional families will have Marxians lined up to oppose or qualify legislation that would change the relationship between federal, state and local governments and the American people. What Marxians actually fear is common sense solutions with the potential to threaten the tribal coalition and the strategy of Planned Chaos which depends upon envy and resentment.

"Socialism is a philosophy of failure, the creed of ignorance, and the gospel of envy, its inherent virtue is the equal sharing of misery" Winston Churchill

The neo-Marxists posing as the "loyal opposition" pretend to lament the wealth gap largely due to home ownership, which inexplicably fell during an incredibly strong Trump economy and record low black unemployment. Now Democrats are committing in unison to "review" the issue of reparations they know would be impossible to administer let alone fund in that any attempt to do so would either fail in congress or require a tyranny which would result in blacks bearing the brunt of an inevitable violent revolt as Marxians know all too well.

It is a price that need not be paid; Democratic-Republicans would concede there is merit to the argument that blacks were systematically denied access to the American dream of home ownership...but then ask black Americans to concede an amount equal to the national debts spent fighting the War on Poverty has come to naught and is a burden the black subculture created by Marxianity must bear alone.

There is middle ground in land, in that land was the unrecognized primary driver of the American economy after 1865 before the wealthy were able to hoard land as they did the means of production. Land was economical for the common man when all that was necessary was staking a claim then improving the land while maintaining a tradition family.

The American Family Homestead Act would allow both truths to pass into history in that the AFHA is crafted in part to eliminate the wealth gap, reestablish the black family and place the burden of onetime reparations upon the government where it belongs rather than upon individual Americans; there would be no cash payouts and the benefit of home ownership would require responsible behavior heretofore absent in the black subculture lest they forfeit the future God intended.

"Reparation for the past, and security for the future, 'is our motto'"

Thomas Jefferson to Lafayette, 1807

Marxians have no more interest in solving the issue of home ownership than libertarian republicans and so the matter must be taken from them; America belongs to the people not politicians, not to the tech and financial oligarchs and not the 1% who can afford to pay more taxes than 90% of Americans combined.

The American Family Homestead Act would provide the financial leverage to provide homes to every American family and it would do it the old fashioned way; they would earn it. The Homestead Act of 1862 released just 10% of the federal lands and afterwards America stretched from the mountains, to the prairies, to the oceans white with foam.

The federal government now owns over 600 million acres and by returning as much land as is necessary to nature's economy to provide homes for every American family Democratic-Republicans would author a Renaissance that would provide a template for all of mankind as Jefferson intended; evidenced by yet another prophetic message across time.

"Whenever there is in any country uncultivated lands and unemployed poor, it is clear that the laws of property have been so far extended as to violate natural right"

Thomas Jefferson to James Madison, 1785

Obama boldly said he would fundamentally change the United States and proceeded to weaponize the agencies of governance in anticipation of a Marxian victory but HaShem has other plans. The counteroffer requires correcting the obvious flaw introduced when men corrupted nature's economy and created the libertarian capitalist market economy; property as its greatest strength and a category of property its greatest flaw...residential property.

At the most essential level humans need food, water and shelter but only shelter has been used by the wealthy to extort their fellow human beings which has now taken on a new urgency; the wealthy have invested heavily in real estate and rents, guaranteeing an ever increasing return on investment rather than investing in innovation, wealth creation and family homes. The matter must be taken of them permanently and the losses they incur a warning God's offer of peace comes with nonnegotiable terms; there will be solutions and if they stand in the way they will lose all.

The American Family Homestead Act would redefine the Department of the Interior mission statement: ***The Department of the Interior (DOI) is responsible for conserving and managing the Nation's natural resources and cultural heritage for the benefit and enjoyment of the American people while also serving as the central and primary guarantor excess and underutilized federal property and lands are translated to opportunity and housing for all Americans; the DOI provides the science and planning to preserve, conserve and manage natural resources in conjunction with urban planning to provide a vision of the future fusing the natural and urban environments into one conducive to the pursuit of happiness; ownership of an actual piece of America.---***

Those who would suggest long term planning is counterintuitive with the reality of singularity in 2026 are lacking the higher vantage; life will continue after 2026 and in the interim the United States has an obligation to prove to the world that innovation providing 360 degree solutions divorced from politics is not only possible but the only path to world peace. The AFHA will create a vastly expanded middle class and change a flawed economy of rent seeking and real estate speculation to one of stable widespread individual private ownership and those who do rent will never have to choose between eating and a roof...nor will they be able to enjoy a private roof without working.

The AFHA would rectify a glaring failure as to "...the Nation's natural resources and cultural heritage for the benefit and enjoyment of the American people"; emphasis has been focused upon the beauty of nature while beautiful buildings and homes have been left to decay with Detroit a prime example. It is impossible to reconcile a mindset that fails to concede so many of the nation's premier centers of culture are clustered around 18th, 19th and early 20th century constructs; buildings with intrinsic cultural value.

In the decades after WW2 millions of John Cougar Mellencamp's 'Little Pink Houses' were built in the suburbs where land was cheap and thereafter the city and town centers slowly died followed by urban blight...and now those stucco boxes are nothing more than an extension of the blight.

The AFHA is also intended to provide a vision of the future which focuses upon quality of life on a scale larger than, but very much like, the Panama Canal, Hoover and Grand Coulee Dams; a partnership with the private sector in which all of America profits for generations to come with a huge difference; the government will not own or control the future and the costs will be paid in land equity not taxes.

The AFHA has the potential to inject \$2T into the economy each year by building 3 million homes for families, and like the great hydroelectric dams built during the depression, economic power to generate a self-sustaining and ever expanding cycle of inner city renovation while eliminating blight and ending homelessness. Murray, Zuckerberg and Musk...this is the economy and culture of the future wherein technology is fully embraced to build and beautify followed by education and the arts.

It is unnecessary to reargue Bernard Malamud and Murray Rothbard as it concerns the true nature and impact of the New Deal or Keynesian versus the Austrian School economics when the essential point is that one recognizes and adapts the best the past has to offer, and the lessons learned, to a future that can be better calculated. Those concerned with the UN Agenda 21 push for denser urban environments in a sustainable manner, or the neo-Marxist push for a rebirth of Keynesian economics via Modern Monetary Theory, need not be concerned; efficiently liquidating then reinvesting equity is not printing money and if urban planners were first tasked with a providing a creative vision of the future all else will follow.

It is safe to assume creative professionals would line up given an opportunity to transform the sprawling 260 square mile Los Angeles metroplex into a place where there are equal amounts of pavement and greenbelts built around an efficient mass transit rail system; perhaps a web of above ground rails serving 100 vertically oriented small city centers with expanses of orange groves in between. Developing plans around a vision of the future which acknowledges the architecture of the past has an almost universal appeal...and in doing so every American family will have the opportunity to have their own home.

For the first time in history the technology exists to transform building the future into an interactive endeavor to which every human being can contribute their ideas and partake...an endeavor over which the federal government will have little or no say; a vision of the future Marxians cannot touch without damaging those they profess to champion. American Family Homestead Act legislation would:

- 1) Expand the mission of the Department of the Interior in accord with the aforementioned new mission statement with the goal of eliminating HUD, Fannie Mae and Freddie Mac and all other government subsidized housing within five years.
- 2) Authorize the charter of a federally owned corporation, the American Family Trust, within the DOI with a onetime endowment of \$5B and a mandate to reincorporate excess and underutilized federal lands and properties into nature's economy to provide homes to families that otherwise could not afford them and in doing so flood high rent cities such as San Francisco, New York and Seattle with single family homes and apartments; excess property for homes and rentals repurposing existing historically significant building when possible so as to stabilize housing costs...without resorting to the treasury.
- 3) Transfer responsibility for disposing of excess, underutilized or otherwise available federal lands and properties from HUD and every other federal agency to the American Family Trust (AFT).

- 4) Bar any claims to the proceeds by congress or the treasury general fund in perpetuity; the AFT must not suffer the fate of the SSA "trust fund" which Democrats turned into a fund for social programs that will soon end so as to pay down the national debt.
- 5) Authorize a thirteen member American Family Trust board of directors; each member having extensive professional private sector experience in the fields of construction, construction trades, urban planning, infrastructure, engineering, transportation, manufacturing, agriculture, economics, finance, energy, education, and technology.
- 6) Mandate the board member be nominated by the president from a list developed in consultations with professional organizations in each field...with nominations in accord with the recommendations.
- 7) Mandate the nominees be subject to confirmation by a majority vote in the Senate.
- 8) Once confirmed only the Senate by 60-40 majority vote with the concurrence of the President would result in the removal of individual board members, however, a two thirds vote (8+1) of the AFT board would also result in removal of individual board members independent of congress and the president.
- 9) The Construction Management professional with at least ten years of experience in the private sector would sit as chair of the board.
- 10) Upon passage of the AFHA, submission of nominees and confirmation by the Senate the board would meet to fine tune the administrative structure and staffing requirements.
- 11) The AFHA would allow board members to choose staff in the area of expertise according to existing private industry best practices. Management selections would be submitted to the board subjected to review, challenge and possible rejection by a vote of the board.
- 12) The required staff would necessarily be of the highest quality drawn from the private sector and as such the salaries would be commensurate with the private sector; board members would not be subject to government civil service standards nor would their staff, and as such employment agreements or contracts would include high end medical and dental, relocation assistance and incentives as the board deems necessary and proper...subject to a 60-40 senate veto.
- 13) Board members would be authorized to contract the private sector to provide professional support services as necessary subject to the approval by the chair after notice to all board members to allow for a five day review period and the opportunity for a 9-4 override vote.
- 14) With the ability to sign agreements with commercial entities chosen to provide critical infrastructure such as grocery stores and gas stations in accord with project plans allows for design harmony. The provision would apply to all AFT projects.
- 15) The board would be apprised of all contract proposals and if any five call for a vote the contract in question would be subject to a majority vote of the entire board.

- 16) The board would meet at least once a week in person but all other business, including additional board meetings and voting, would be at the discretion of the chair according to bylaws.
- 17) Authorize the AFT to establish a federally chartered bank and Real Estate Investment Fund (REIF) as necessary.
- 18) End offset payments to states for loss of revenue due to unused or underutilized federal property and ban federal property transfers to states unless approved by the AFT.
- 19) Mandate a 5 year drawdown of the Bureau of Indian Affairs ending its conservatorship role as to Indian lands within one year; Indian nations must control their own land.
- 20) As a priority, the AFHA would move to provide 70,000 single family homes and 30,000 rental complex units on the Indian nations with designs reflecting cultural heritage over a two year period starting immediately.

The role of the Bureau of Indian Affairs after the five year drawdown would be confined to social services, medical care and education...under the direct supervision of a sovereign people; the National Congress of American Indians (NCAI) would be extended a mandate with the authority and funding to create a tribal government that has actual political power in the halls of Congress; a government based upon a Constitution our Creator intended for all mankind merging the "Laws of Nature and of Nature's God", the weave of existence, into a powerful voice for the guardians of a truth all have come to know...nature and the spirit are inseparable.

A bicameral congress with each tribe electing a single senator and a house of representatives apportioned by tribal population with a minimum of one representative per tribe...and between them a Chief would be elected not to rule but to provide wisdom, guidance and the necessary authority to check the tribal congress.

The existing state and federal judicial structure would remain as the tie that binds to the United States Constitution to dissuade those who have embraced the idea our Creator does not exist from suggesting secession. Most importantly, the AFHA would weave the vastly outnumbered and widely dispersed Alaskan and American Indian populations into a beautiful blanket covering the peoples as never before; with AVIA passage and the National Voter Registration Crosscheck program (NVRC) the 5 million Indian peoples can be sequestered...for a reason.

The AFHA would fulfill "Ghost Dance" prophesy by reuniting the power of the living with spirits of the dead to fight together against the designs of others so as to usher in peace and prosperity for a truly united people. In honor of those Indians lost to history the 5 million peoples would be allowed one at large representative for every 500K; 10 seats in the House of Representatives with a maximum of 15...if a slightly rewritten 28th Amendment is passed.

A condition would fall upon profitable Indian Casinos; 10% of all profits would be deposited into a general fund which would be matched in perpetuity by the federal government; a fund controlled by the NCAI which would have the authority to determine tribal certification and individual genetic affiliation.

Land Acquisition:

- 21) The AFT would have broad latitude to buy, sell or trade excess or underutilized federal lands and property, including contracting with private companies to maximize the return on the sale of vehicles, equipment, office furnishings including electronics etc. now sold in lots.
- 22) The primary focus of the AFT would be identifying large pieces of excess federal property in each state within 30 miles of urban centers suitable for projects of 500 homes or larger assuming each home would be allocated 1/5th acre.
- 23) The secondary focus would be smaller, no less than 20 homes, within the 30 mile radius around urban centers. It is an unfortunate truth cities like Detroit are losing large numbers of historically significant and beautiful homes now falling to the wrecking ball; saving these homes and the demolition/replacement of "Little Pink (stucco) Houses" built between the end of WW2 and 1980 should be deliberated and if possible the sprawl should be mitigated.
- 24) The DOI mandate to preserve cultural heritage would extend to older buildings dating from the 19th and early 20th century in city centers with basement and lower floors originally designed for business and multiple residential floors above; buildings of cultural significance that can be acquired in trade, refurbished and then repurposed for rentals and condominiums with select businesses on balance, e.g. restaurants, to bring "Main Street" back to life; businesses afforded strong incentive to remain long term with low or no rents and "Main Street" tax incentives.
- 25) Of particular interest would be large military bases slated for closure or closed, but all surplus federal land in and around urban areas would be under the auspices of the AFT. A perfect example, but a lost opportunity until the AFHA, is Mather AFB Sacramento; Mather has not been developed since 1993 and is now being blocked by threats of lawsuits in re endangered vernal pool biomes a half mile away from the old base perimeter and as such the County of Sacramento should be willing trade given the prospect of thousands of homes for families on the over 5000 acres. Mather would be a perfect opportunity to challenge planners to not only incorporate the existing runways (boulevards?) into a unique community but also challenge environmentalists to strike the necessary balance between the needs of human society and endangered habitat; thousands of last chance homes for families requires a solution.

- 26) A website would be established listing all federal properties in the AFT portfolio for sale or trade; private owners would be encouraged to proffer proposals for consideration.
- 27) As an incentive, private owner proffers would include the possibility of either tax deductions and/or tax credits the AFT would be authorized to extend and approve.
- 28) As noted, construction on Indian reservations can begin immediately with the end of the BIA conservatorship role and as such would provide a platform to refine AFT policy, procedures, planning and construction processes.

Construction:

The AFT Board of Directors would be exactly as the name implies; the board and their staff would not be directly involved in construction activities but rather would provide direction and oversight. The AFT would assume the role of developer with a difference; a developer will purchase land after a cost/benefit analysis based upon what the market will bear while the AFT would be focused upon residential projects with a mix of two, three and four bedroom homes on 1/5th acre built upon land the people actually own in trust and as such the cost is reduced by half...and the benefit is measured in priceless happiness rather than one size fits all Marxian egalitarian definitions and demands of the libertarian not at all free market.

An AFT residential project would not be subject to Federal Acquisition Regulations, Davis-Bacon or the GSA P100/2018 Facilities Standards; the GSA P100 would be used to create standards tailored to the AFT mandate, specifically Chapter 1:1.5; state and local government can review, confer and recommend but not impede. The AFT is the first agency truly “of the people, by the people and for the people” and designed to deny government and politicians the power and money both have come to monopolize.

AFT staff, after being presented with a piece of property with potential, would enter into consultations with planning boards representing the area and develop criteria...which need not be in accord with local planning; an AFT project is a federal project with a specific mandate and while it should be expected there will be local government officials attempting to extract concessions that time has passed and the full weight of the federal government should be applied to fend off concessions; homes for average American families certainly falls within the definition of “general welfare” especially given the fact all those who benefit would be required to pay their own way which would please the founders.

AFT staff would develop the criteria a let an offer to bid that would begin with submissions of proposals by contractors who would have the most important aspect of pre-construction answered; mortgage bankers will be more than receptive to financing the building of a home secured by once federal land on which the house stands. It is in that truth the possibility of an AFT Real Estate Investment Fund (REIF) gains momentum; a guaranteed 4% secured by land to compete with Treasury bonds and a safe haven backed by the only real commodity of lasting value...real estate.

- 29) When a suitable parcel of land is made available by acquisition staff the board would assign a Project Manager with directions and a scope letter.
- 30) The project manager would first work with AFT financing staff to determine the collateral value of the property to establish a baseline for construction costs; construction would be in two phases, infrastructure with lots/parcels phase one and home construction and sales phase two; phase two purchases would have to be designed to pay for phase one.
- 31) For each project only those major construction companies with a proven track record of large project construction would make it to the "Proposal Invitation List"; a list determined by standard submissions of credentials, past projects, financial stability and ability to the AFT board. Contractors listed would receive a "Request for Proposal" when a parcel becomes available.
- 32) Proposals are not bids; utilizing professional designers contractors would do nothing more than provide a project overlay using "Best Practices" protocols with supporting documentation to satisfy the request for proposal; a vision rather than construction plans with a format established by AFT staff unique to every parcel and situation.
- 33) Proposals would be parsed as to the details of each project with the earthmoving/ infrastructure combined as phase 1 with the number of planned lots followed by phase 2 home construction specifying 3-5 home designs; LEED silver in Alaska and LEED Certified in the lower 48.
- 34) As federal projects they would be exempt from state initiatives such as California solar power requirements.
- 35) Commercial construction would be held in abeyance with parcels identified for commercial use pending a second set of bid numbers established by fair market value e.g. a grocery store chain would pay half fair market value to buy or lease the commercial lots if 1) one quarter the savings are passed on to hourly employees as wages and benefits above the local market benchmark for said labor for five years, and 2) one quarter of the savings are invested in enhanced architectural designs aesthetically appropriate to the project in its entirety. The AFT is authorized to extend tax incentives.
- 36) All new AFHA commercial properties would be designated opportunity zones for five years.
- 37) The funds derived from commercial properties would create a pool of liquidity entirely separate from the general fund dedicated to providing shelter and housing in neighboring urban centers in conjunction with the *American Work Ethic Act* to follow.
- 38) The design proposals would be made available for public comment and suggestion but not veto.

- 39) Proposal submissions would be ranked first, second and third at which time staff would take the helm to work with finance to secure funding using the land as collateral; secured financing to begin the actual construction process by transferring conditional title of the selected parcel to an approved financial institution via its licensed and insured escrow division to allow for a line of credit for the project to be drawn upon as the project proceeds.
- 40) With financing secured the contractor submitting the first place proposal would then be asked to provide an estimate for phase one and two with a caveat; if the estimate is deemed exorbitant the bid process would be opened to all bidders based upon the winning proposal in that a vision does infer obligation. By large project standards a design with answers is a novel but minimal effort.
- 41) Assuming the estimate to be reasonable the contractor with the first place proposal would be extended a retainer to commission plans for phases 1 and 2; a nonbinding commission.
- 42) When completed the plans would be submitted for review and revision by staff; when revisions are complete staff would submit the package with recommendations to the Board of Directors.
- 43) The board would review the plans and then turn to the Project Manager to resolve any questions or issues with the contractor's submission.
- 44) When all outstanding questions and issues are resolved to the satisfaction of the board a vote would be taken; board approval of the final plans with revisions would send the Project Manager back to the Prime Contractor for a firm number to complete phase one (phase two involves a decision by each prospective homeowner as to design and as such cannot be quantified but a contract for phase one would include a contractual obligation to complete phase 2); a number that would be impacted by AFHA legislative changes.
- 45) *The AFHA would repeal Davis-Bacon.*
- 46) *The AFHA would eliminate unconstitutional SBA Section 8(a) minority set asides.*
- 47) *Working in partnership with the US Forest Service, the AFT would insure steady supplies of lumber to build while at the same time begin the aggressive harvesting of drought and beetle damages trees. In addition, the Forest Service will receive a mandate to institute the creation of clear cutting fire breaks to mitigate massive fires. Timber is a renewable resource no different from wheat harvested for food...so too the forests needed to shelter millions of families.*
- 48) The AFT, as an independent and autonomous federal corporation, would not be subject to the rules, regulations and procedures of other federal construction entities e.g. USACE. As noted; the AFT would create standards derived from GSA P100/2018 Facilities Standards.

- 49) There is a reason why one seat on the AFT Board of Directors is reserved for a Construction Trade Union representative; the prospect of building 2-4 million homes per year for lower middle and middle class families priced out of the 1.2 million being built for the upper middle class and wealthy by private developers is both an opportunity for construction trade unions rightfully laying claim to critical expertise and experience credentials, requiring non-union construction contractors to find middle ground as never before.
- 50) The AFT would require all non-union contractors with more than 20 employees on an ATF project to hire Union certified journeymen for all foreman and superintendent positions.
- 51) The needed quality standards for this endeavor cannot be left to ICBO certified inspectors alone; quality, not quantity, which means only the best from the halls.

“Only the best” is a double edged sword designed to cut through the Gordian Knot created by two ‘value added’ requirements; quality oversight either by supervision or labor provision and the need to train workers for the monumental task of building upwards of 4 million homes per year and the supporting infrastructure between the private sector and the AFT. Unions would be well advised to acknowledge that a substantial number of non-union shops will be drawn to the AFT projects and away from commercial projects unrelated to the AFHA to their advantage.

- 52) With completed and approved plans and a firm bid in hand, the AFT Project Manager would then submit the project to a vote by the board and if approved execute the contract/contracts, write a check for the agreed upon advance payment after which actual construction would begin. NOTE: The process is fully intended to remove the design and development of formal plans from the federal government and to address build issues before the Prime Contract is let.
- 53) All construction materials would be American made, however, exceptions as to raw materials benefiting close allies would be allowed e.g. Canadian timber and Mexican tile.

With the contract signed the Prime Contractor would immediately move to secure permits and approvals then develop a CPM schedule with progress payments included. With phase one nearing completion and every lot and parcel defined phase two can begin; residential and commercial sales and leasing with the following approximated sale prices assuming scale savings.

AFT is means tested with a difference; only working married couples with children capable of maintaining a mortgage assuming a fixed 4%, 15 year, \$140K two bedroom, \$150K three bedroom or \$160K four bedroom house (\$1036, \$1110 and \$1184 per month respectively) not exceeding 25% of gross monthly income would qualify...with a high income a disqualifier.

Financing the Future of America

- 54) As substantial completion of phase one approaches, the Prime Contractor would build the customary model homes representing the approved designs as part of the first phase including interior design and landscaping with temporary garage sales offices.
- 55) The AFT Project Manager upon determination of substantial completion will conclude close out and payment for phase one with the Prime Contractor.
- 56) Upon the determination of phase one substantial completion the financial institution holding conditional title in conjunction with escrow companies will have subdivided the lots and parcels transferring appropriate title of. streets, utility easements, green belts to the proper authorities at which time home sales would begin.
- 57) The home loans would be administered by the financial institution holding the conditional title to the federal property; all home construction loans would be secured by the lot title at a fixed rate of 4% for 15 years.
- 58) The AFT Project Manager would contract for 24hr security details upon substantial completion and when the models/sales offices near completion, contract in coordination with the lender for sales and one stop loan application staff (two rather than one garage office would be required).
- 59) Prequalification is a viable option hence the inclusion of the economics and financial seats on the AFT Board of Directors; prequalification only as it concerns income parameters for the targeted project which will vary according to location. The AFT website would allow for prequalification only as to eligibility to apply for a home loan at a specific project; AFT finance would develop a questionnaire tailored to individual projects to determine eligibility to apply for a loan and if approved a potential purchaser would be required to sign an affidavit attesting to the information which would in turn result in a pre-qualification releasing the lender to concentrate on the loan application and credit worthiness...which, given the land collateral, would have broad latitude.
- 60) AFT home loans would not require a down payment however first and second time buyers can pay up to 25% down.
- 61) The Prime Contractor will have established a cost to build each home design and with minor variances the mortgages upon inception would be virtually identical neighbor to neighbor.
- 62) Approved family home buyers would be free to select their house plan and preferred site then begin the loan application process; all home sites will have standard utilities and municipal suites as part of the 1st phase infrastructure construction...the apportioned price of which would be included in the loan.
- 63) The phase one infrastructure apportionment on each parcel would repay the cost of phase one and the original conditional title would expire and full titles issued according to the terms herein.

The AFHA is by no means welfare but reflects the pioneering spirit of the original Homestead Act and as such provisions and requirements protecting the original intent, homes for families, are not only prudent but mandatory; the loan documents would include stipulations designed to provide incentives for parents to prioritize the needs of their children before their own happiness as the "Laws of Nature and of Nature's God" and a stable society demand.

- 64) First and foremost, as a condition of the family homestead mortgage parents would agree that all parental disputes would be heard in a court of special jurisdiction established to enforce the conditions of the AFHA within the existing District Courts; mortgage signatories would waive bifurcation or severance and appeals to other courts unless approved by the court of special jurisdiction.
- 65) The terms of the AFHA would be as the original Homestead Act; parents, jointly or individually, would not be entitled to the land equity until after continuous residence for 15 years i.e. no refinancing and/or paying off the mortgage ahead of schedule will not release land equity.
- 66) Because every AFT mortgage across the nation would be identical according to the number of bedrooms, should the need to relocate come to the fore, purchasers and lenders would be free to exchange mortgages notes thus allowing for a degree of portability.
- 67) Parents who enter into a contract to purchase a home under the AFHA would be required to sign contracts agreeing that all disputes that threaten the loan terms will be subject to courts of special jurisdiction; the contract to purchase would view the individual parents as signatories to a civil *and* business contract wherein duties are owed one to the other.
- 68) The courts would have the authority, federal authority superseding state authority, to determine fault in the event of divorce or breach e.g. abandonment, adultery and criminal activity and ascribe a remedy reflecting long discarded divorce court rules; judgments in equity with the primary consideration being the maintenance of a stable home for the affected children.
- 69) In cases of adultery or abandonment the offending parent would be required pay an amount proportionate to half the expenses related to the household for the term of the mortgage or remarriage of tenant parent with custody of children.
- 70) Separated, divorced or surviving parents would agree there would be no unmarried cohabitation.
- 71) In the event of divorce or death of a spouse should the single or surviving spouse choose to remarry the new spouse would agree to the terms of the mortgage; an evicted divorced spouse paying half the household expenses would be released from the AFT obligation.

- 72) Home owners would be able to walk away from an AFT home but would be forever barred from AFT home ownership thereafter.
- 73) AFT homeowners would be barred from renting the home or rooms in the home.
- 74) AFT home as a special category would, in perpetuity, require a new owner to live in the home even after the original homeowner gains title and sells.
- 75) The AFHA legislation would be structured in a manner precluding the possibility of speculation, or use of the AFT designated home as an income property in the future.
- 76) The AFHA is fully intended to flood the housing market with units, of which a percentage would be allocated to supplant the Section 8 program; the AFT would partner with HUD during the five year drawdown to place those using treasury funded Section 8 in units owned by the AFT at which time the beneficiaries would be required to become self-sufficient within one year.

Time will tell how many Marxian billionaires and millionaires will line up to make homes for American families a reality; individuals who should deeply consider a come to Sinai moment and begin to divest of residential properties in anticipation of a quantum change correcting the fatal flaw of the current market system; residential housing and rentals. There will come a time when the AFT will have fulfilled its mandate at which time the vast income generated from holdings would then be used to pay down and eliminate the 30 year mortgage and rental property market...but in the meantime.

- 77) The AFHA would require those who have more than one residence to declare a primary residence and pay a luxury tax of 10% imposed every year based upon current market value i.e. Ted Turner will not be able to assert any one of his 16 ranches on 2 million acres are cattle and bison businesses if there is a residence on every property intended for his exclusive use.
- 78) Building new apartments would not be extended the benefits of the "opportunity zones" but those renovating historically significant buildings and repurposing them as apartments would be eligible for tax credits with higher credits in opportunity zones. It makes no sense to offer opportunity zone benefits to someone building luxury apartments in poor neighborhoods.

There are no two real estate markets the same ...but those families victimized by the "free market" will also be provided relief over time.

Thomas Jefferson would deeply appreciate creative reparations with the responsibility imposed upon the federal government rather than average Americans who have no obligation to black Americans beyond the AFHA; blacks represent 14% of the population but would have 20% of AFT homes set aside at 3% APR as the last set aside in American history as the welfare state is dismantled, after which any further discussion of reparations would be an affront to the God of Sinai extending this opportunity.

Jefferson realized the critical importance of connecting citizens to the land in creating a stable and moral society, and his inspiration is the wellspring of an idea that will correct the fatal flaw of capitalism and realign the economy with nature; of the necessities for life, food, water and shelter only one, shelter, is beyond the reach of average Americans creating a problem that requires extraordinary measures...but one that benefits all Americans and harms none.

"All the forces in the world are not so powerful as an idea whose time has come."

Victor Hugo

The middle ground between Marxians and libertarians exists with the AFHA; Marxians assert a roof is a right and as such there is no obligation to help build the roof or maintain it while libertarians will decry interfering in a free market that allows a small number of people to own a thousand roofs. Both are wrong at the most fundamental level; work and individual responsibility is a societal obligation but as to libertarians and a thousand roofs...it is they who are at odds with nature.

A substantial portion of the portfolios held by the wealthy include rental properties providing a steady income which is in turn reinvested in rental properties which has the effect of driving up rent in places such as Seattle and San Francisco where an average apartment is \$4000mo; rental income that is diverted from wealth creation when taken from the pockets of average Americans, putting many at the mercy of Chinese manufactured goods purchased with what is left of disposable income; Chinese goods manufactured in China simply because there is a comparative advantage created by low cost labor.

The net effect of the vicious cycle is the concentration of wealth in rent seekers and a lower standard of living for 30 year mortgage holders and renters incapable of paying a little more for goods i.e. reduced American manufacturing and job opportunities thus adding to homeless populations wherein drug and alcohol abuse is rampant and communities are strewn with filth. The AFHA is designed to break the cycle by flooding the market with housing and minimize the rent seeking opportunities.

The ultimate goal of the AFHA is the eventual elimination of the \$8½T lower and middle class market for 30 year mortgages consuming up to 28% of a families gross income so as to reestablish a strong middle class, strong families and strong communities and at the same time provide inspiration for renters who would pay no more than 20% of gross income...who on their way to creating the future families of America will know the cost of an apartment whether in Seattle or Dayton.

Libertarians will rail at the thought of the federal government owning rental properties which fails to acknowledge the nature of a mandate extended to the non-governmental professionals and employees of the America Family Trust; every project will be designed to enhance not simply house.

AFHA projects will work with local governance but will not be hindered; professionals would be contracted to manage the rentals; strict rules would be formulated as to tenant conduct and responsibilities; emphasis would be placed upon revitalizing "Main Street" and buildings of historical significance and/or beauty...but most importantly not one dime is to be diverted to the general fund until the lower and middle class 30 year mortgage market has been replaced by 15 year mortgages.

The AFHA is meant to be more than self-funding; the AFHA is intended to go where government fears to tread; profit that is channeled directly back to we the people of the United States. With every housing project there will be commercial properties and with every renovated historic building on Main Street there will be rents to pay forward to the next generation; the sale and incentivized rentals of commercial properties within any AFHA project and historic buildings converted to apartments or condominiums will result in a pool of liquidity that will grow and keep growing; a pool that will allow for a bridge between young adulthood and family as never before.

University students know full well apartments near campuses are expensive and far too many have to divide their time between studies and paying for rent; it is a burden shared by struggling singles and new families nationwide.

The American Family Trust under the auspices of the AFHA would leverage any and all buildings with potential within the radius of a 15 minute bike ride or a 30 minute drive of campus to extend an opportunity for students to pay for a roof without paying an exorbitant amount for the privilege and in doing so flood the market with housing...forcing rent seekers with a thousand roofs to invest in wealth creating alternatives.

For the wealthy who might be tempted to label the program unfair because they have 20 stucco houses in poor neighborhoods they never visit, it may be time to rethink investment strategies; the future has no place for Little Pink Houses and the sprawl they represent...trading with the AFT is an option.

What libertarians will avoid is at the heart of the AFHA and the following WEAct; the implications of a self-funding program with a target of creating 5 million rather than 2 million homes, condominiums and apartments every year will require the tripling of the economic activity associated with not only the construction and supply chain but every other economic activity resulting from the vast expansion of disposable income. The AFHA simply takes from an inefficient federal government and returns it to the people and states.

The growth of the program would be exponential in that should the owner of a building on Main Street choose to trade for a federal property elsewhere and the building is converted to 50 apartments by the AFT with a rent of \$600mo means tested, i.e. household income of \$3000mo, the result would be \$30K per month tax free to the trust minus management and maintenance fees to start the same process on the next building. The apartments would be for singles only but would also be available for conditioned sale as would condominiums designed for families under the same trust deed terms with apartments the exception as to length of term; 7 years and 10 years depending on cost in anticipation of family.

As the AFT commercial and residential rental properties grow in number across the nation, more and more of the now estimated \$500B plus in yearly rental income will be redirected from what has become a parasitic class to the American Family Trust which would exist to solely to provide affordable homes, beautify America and enhance every community.

No cost also applies to existing rental property investments; high end apartments and homes will not be affected by a lower and midrange initiative, and those existing low end rentals in high density areas that will begin to feel the effects after two years tend to be the most problematic to portfolios to begin with and as such are prime candidates for AFT trades and tax benefits.

The AFHA would have nothing to do with upper middle class and upper class luxury home mortgages and projects and cognizant of the essential community equivalence test; the AFT would not build homes or apartments designed for the middle class in in the middle of Brentwood simply because a wealthy individual with a grudge is willing to donate 20 acres to the AFT just infuriate the neighbors.

The AFHA provides a common sense middle ground between Marxian sand requiring the eventual elimination of private property and libertarians transforming private property into barren stone where the seeds of society cannot take root and nurturing rain simply runs off.

The American Family Homestead Act is specifically designed to keep families together for long periods of time in one stable place; families are critical to the societal stability of the United States and marriage was intended to sanctify and legalize the relationships the "Laws of Nature and of Nature's God" deem best suited for child rearing.

The AFHA also allows for equity that can be used after 15 years to finance college educations, eventual retirements or a daughter wedding. In other words, the AFHA is a vehicle to return America to the place it was when doors were not locked and children could walk to school and safely play outside till the sun set.

When and if the owner decides to sell the home after paying off the 15 year note the government will have absolutely no say in the matter; enforced silence that will have managed to do something right for the first time in quite a long time i.e. the American people will have taken a small piece of the country from the government and returned it to nature's economy benefiting average Americans.

The proposal is a perfect litmus test for governance actually making a decision that 1) does not benefit the federal government directly, 2) benefits all aspects of the economy, 3) benefits financial institutions, 4) benefits private design and engineering companies, 5) benefits labor unions, 6) benefits construction companies, 7) benefits suppliers, 8) creates jobs, 9) benefits communities, 10) provides reparations to black Americans, 11) restore Indian sovereignty and most importantly strengthens American families directly without relying on access to the treasury.

With the AFHA the first line of the Declaration of Independence, "We hold these truths to be self-evident, that all men are created equal, that they are endowed, by their Creator, with certain unalienable Rights, that among these are Life, Liberty, and the pursuit of Happiness" will be given meaning as never before; when Americans travel anywhere across this great nation they will, for the first time in our nation's history, be able to look upon the land knowing they will be able to pursue happiness in that there is a small piece of America that by law will give them something worth pursuing; the opportunity to have a home of their own in a place of their choosing if they are willing to work and act responsibly.

All of the benefits in combination will infuse nature's economy with massive amounts of untapped wealth and finally, add to the tax base which benefits local government and the federal government which is the only down side to the AFHA; the beast must be starved. Bill De Blasio was right in that there is plenty of wealth; it is just in the wrong hands...governments and the politicians who purport to represent the people and as such Americans must take away the matter of them.

"The earth is given as a common stock for man to labor and live on. If for the encouragement of industry we allow it to be appropriated, we must take care that other employment be provided to those excluded from the appropriation. If we do not, the fundamental right to labor the earth returns to the unemployed... It is not too soon to provide by every possible means that as few as possible shall be without a little portion of land. The small landholders are the most precious part of a state." Thomas Jefferson to James Madison, 1785

On a fundamental level the AFHA provides critical middle ground libertarian conservatives require for both stable markets and societies and as such well worth foregoing residential rent as investment property. Thomas Jefferson, Alexis de Tocqueville and Edmund Burke recognized that the mainly rural property owners provided a foundation of pragmatism, tempered self-interest, traditions and customs critical to society; a form of classical conservatism inherent in a system based upon consent wherein all have a stake in social stability. Jefferson recognized cities to be the threat to stability they have proven to be; simply because rent provides little or no permanent foundation.

The AFHA not only provides permanence and foundation but also a definition of what "home" means whether urban or rural; America the beautiful centered on revitalized Main Streets in immaculate cities graced with a diverse array of cultural enclaves...only the American Family Trust can build.

Godspeed

Adler von Pfingsten

Recommended reading;

How The Massive Money Manager Black Rock Endangers U.S. Prosperity And National Security by Joe Popularis for the Federalist

State Lawmakers Are Waking Up To Black Rock's Dangers To Americans, And Taking Action by Tristan Justice for the Federalist

Meet Black Rock: the 'Architect of Woke Capitalism' Destroying America from Within by Consumer Research

Rent Forever and Love It by Joel Kotkin for the American Mind

Fontainebleau letter from Thomas Jefferson to James Madison dated Oct. 28. 1785