

How the Government Makes Housing Unaffordable

The American Dream, once epitomized by homeownership and economic independence, faces threats from escalating housing costs, burdensome regulations, and systemic issues within government spending and racial politics. Many Americans have lost their homes, while others fear they will never see their dream of home ownership come to fruition.



In this briefing we will discuss the following:

- » Housing Affordability Crisis: Impact of Government Regulations
- » Debt, Fraud, and Immigration: Political Manipulation of Racial Issues
- » The Role of Entrepreneurship and Free Markets in Poverty Alleviation

YOUR MISSION: Understand the barriers to economic freedom and learn how policy reform and community-driven entrepreneurship can pave the way for genuine prosperity.

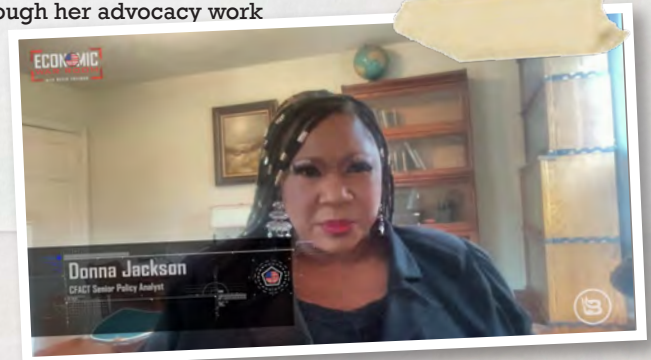


WHY YOU SHOULD CARE

- » Housing affordability directly affects your ability to achieve financial stability and generational wealth. Unchecked regulation not only increases the cost of living but also limits opportunities for ownership and investment.
- » The mismanagement of federal funds through fraud impacts national debt, your tax burden, and the services you receive. Understanding how racial issues are manipulated can help you discern genuine policy intentions versus political posturing.
- » Empowering communities through entrepreneurship and free markets can transform poverty into prosperity, offering a model for personal and collective advancement that transcends racial or political divisiveness.
- » By tackling these challenges, we can foster economic growth, reduce poverty, and restore the American dream.

Ep. 9-334 (OSINT) Open-Sourced Intelligence Report. This briefing includes a conversation between Kevin Freeman and Donna Jackson. Donna is a friend of the Economic War Room® and a patriot.

Donna Jackson, CFACT policy analyst, is a seasoned businesswoman with public and private sector experience and has spent decades as a pro-energy advocate for the minority population, through her advocacy work with Congressional leaders and ministry leaders. She is a sought-after speaker, who has frequently testified before Congressional leaders on the plight of debilitating energy policies on minorities and low-income populations. Her media appearances include Newsmax, One America News Network, NTD TV, BEK TV, and national radio network shows. Her op-eds have appeared online and in print in national publications. Donna earned a Bachelor of Accountancy (cum laude) from the California State University San Marcos. She has worked in accounting, auditing, tax and management roles with major companies such as Ernst Young, Cardinal Health and Marriott International in the private sector before serving in the public sector as the vice president and deputy controller for the Export-Import Bank of the United States.



She is a member of the National Association of Black Accountants. Prior to her career in accounting, Donna was a political operative in the state of Arkansas, having worked on the successful campaigns of former Governor Mike Huckabee, Senator Tim Hutchinson and Representative (later Governor) Asa Hutchinson. She currently serves as an advisory board member for the Independent Women's Forum (IWF) Center for Energy and Conservation, an advisory board member of the 2025 Project, a member of the Board of Directors of The Conservative Caucus, Membership Director of the black leadership group, Project 21, a member of the Heritage Foundation African American Advisory Council, and a member of the Board of Advisors of Our America. Donna is a firm believer in free markets and entrepreneurship, rather than government, as a means of lifting people out of poverty.

1. Housing Affordability Crisis: Impact of Government Regulations

The affordability of housing has been significantly compromised by what Donna Jackson describes as an “all of government approach” to environmental regulations.

These regulations, while aimed at ecological benefits, have inadvertently made housing prohibitively expensive, with government regulations accounting for 25% of home costs.

“If you look at home ownership, 25% of all the costs for a home is related to government regulations... they’ve adopted an international energy efficiency code, which says that you have to comply to in order to reduce greenhouse gas emissions that the National Home Builders Association says adds up to \$31,000 for each home!” –Donna Jackson

Government regulations significantly contribute to the housing affordability crisis by adding costs to home construction and appliances while curtailing the development of new, cheap housing.

The increase in housing costs due to regulatory demands like energy efficiency codes, restrictions on land use, and appliance standards not only prices out potential homeowners but also stifles economic mobility.

“Biden added \$50,000 worth of regulations to the average family, and here one study that was quoted in Reason magazine said that if we had regulations at the same level as we did in the 1940s, the average family income would be \$330,000, not \$60,000 a family. So, we’re destroying families with excessive regulation.” –Kevin Freeman



This directly affects wealth accumulation and the traditional path to the American Dream as major corporations swoop in and buy up residential communities, forcing Americans to stay renters, simply because they cannot afford the rising cost of housing.



Attention: Excessive regulation significantly drives up housing costs, making homeownership a luxury rather than a common achievement.

2. Debt, Fraud, and Immigration: Political Manipulation of Racial Issues

Government spending, often mislabeled as waste rather than fraud, has ballooned the national debt, impacting everyone through taxes and inflation.

This is a systemic issue where accountability is lacking, leading to billions in misallocated funds. This not only affects fiscal responsibility but also trust in government operations.

“In a private business, if I lost or couldn’t account for \$300 million, it would be fraud, and people would go to jail. In the government, we don’t use the word fraud, we use the word “waste” ... there needs to be some accountability. There needs to be some people that are going to prison.” –Donna Jackson

The government’s mishandling of the situation limits homeownership, especially for low-income families, reducing their ability to build intergenerational wealth.

The Left's attack on essential home appliances further increases household costs, making it harder for families to afford homes.

Another prime cause of unaffordable housing? The immigration policies which disproportionately affect minority communities, serving leftist political agendas over community welfare.

Millions of dollars have been spent housing illegal immigrants in luxury hotels, while America's poorest citizens have been left to fend for themselves on the streets.

⚠ Attention: Government fraud, disguised as waste, contributes to a growing national debt and undermines economic stability.

1. **The Role of Entrepreneurship and Free Markets in Poverty Alleviation**

Moving beyond traditional political leadership, there's a call for a new agenda that promotes self-reliance and entrepreneurship.

This shift could lead to sustainable wealth creation within the Black community, countering dependency on government programs.

"It's where we're not listening to the race hustlers who sit down, and they make money off our grievances... They discourage African Americans from being accountable for their actions, for showing their initiative to create." –Donna Jackson



It begins with a critique of people like Al Sharpton who exploit black Americans for their own personal gain.

These Americans deserve policies that genuinely empower rather than exploit them.

A post-Sharpton agenda involves inspiring self-reliance, entrepreneurship, and economic empowerment within the Black community, challenging the narrative of perpetual victimhood.

The focus is on creating a culture where individual initiative and market participation can flourish.



Attention: Empowering entrepreneurship in minority communities can break cycles of poverty and dependence and will provide opportunities to build long-term economic prosperity.





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ACTION STEPS:

1. Check out the [CFACT](#) website to learn more about the work Donna Jackson and her team are doing to serve Americans
2. Recognize the Economic Justice potential of Pirate Money: Learn more at [PirateMoneyBook.com](#).
3. **Advocate for Regulatory Reform:** Push for changes in housing and environmental policies to make homeownership more accessible.
4. **Demand Transparency and Accountability:** Support initiatives that investigate and reduce government fraud, ensuring tax dollars are used efficiently.
5. **Support Community Entrepreneurship:** Engage with or invest in local businesses within minority communities to foster economic independence.
6. **Educate Yourself:** Stay informed about how policies affect economic opportunities and community welfare to vote and act wisely.
7. **Promote Civic Engagement:** Participate in or encourage community discussions on these topics to drive public awareness and action towards reform.

ONGOING ACTION STEPS:

1. Read Kevin's new book [Pirate Money](#) to learn about a solution to protect Americans from inflation and the looming threat of CBDC.
2. Get a copy of [According to Plan](#) to better understand these domestic attacks on our Liberty as well as the overall Marxist plan to consume America.
3. Seek opportunities to inspire other Americans to stand up for what is right.
4. Send them this Economic Battle Plan™ and ask them what they are doing to stand for America and Liberty!
 - » Elect Politicians that understand the need to preserve American Liberty.
 - » Encourage and ask your elected officials to educate themselves.
 - » Ask them how they are working to strengthen our education system and reverse the push for Marxist indoctrination. These are big issues, if your representatives are not aware and working toward solutions directly or indirectly based on their committees, hold them accountable!

Watch out for programmable money. The Dollar is being attacked and the WEF is working toward The Great Reset. We want to see the dollar stay strong by acting on the items above. We also believe it is good for Americans to diversify and have other options to pay with transactional gold. Prepare your money for the economic war.



Your support for Transactional Gold and Silver Currency is critical! We have legislation advancing in 20+ states! Learn about progress in your state at <https://transactionalgold.com/> and click the “Active States” button in the upper right-hand corner.

5. Check your investments to see if they are helping fund the agendas of Globalist Elites. If you have a financial advisor insist that they give you an update and encourage them to become part of the NSIC.

Seek out investment opportunities in patriotic innovations. Financial Advisors can learn more at www.NSIC.org. Weaponize your money, your investing, spending, and giving!



ATTENTION: Clients already with a Financial Advisor

- Make sure your financial advisor has your values and interests at heart. Make certain they really understand what ESG investments mean for our future. Suggest that they become part of the NSIC institute and nominate them to participate in our online certification at www.economicwarroom.com/advisor.

6. Be certain to buy Kevin’s new book, *Pirate Money: Discovering the Founders’ Hidden Plan for Economic Justice and Defeating the Great Reset*. Learn more at www.PirateMoneyBook.com.





In the **Economic War Room®**, we encourage Americans to be the “little ships that make the difference.” You cannot solely rely on the government or the president to solve America’s problems. You have to make a difference. It is up to you to help take our country back and create a voice for economic liberty. [The little ships are based on Churchill’s Operation Dynamo that rescued the British Expeditionary Forces in the Miracle of Dunkirk.]

SHAREABLE QUOTES:

“In a private business, if I lost or couldn’t account for \$300 million, it would be fraud, and people would go to jail. In the government, we don’t use the word fraud, we use the word “waste.” It’s really fraud.”

–Donna Jackson, CFACT - Senior Policy Analyst

“Biden added \$50,000 worth of regulations to the average family, and here one study that was quoted in Reason Magazine said that if we had regulations at the same level as we did in the 1940s, the average family income would be \$330,000, not \$60,000 a family. So, we’re destroying families with excess regulations.”

–Kevin Freeman, CFA; Host, Pirate Money Radio

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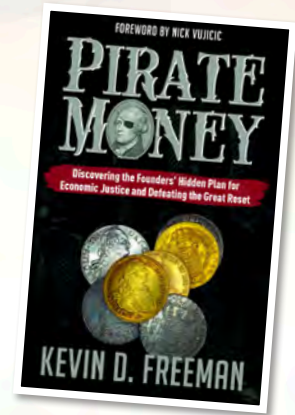
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Link to all Economic Battle Plans™ <https://www.economicwarroom.com/battleplans>

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Independent Women's Forum <https://www.iwf.org/people/donna-jackson-2/>

Affordable Housing – How Donald Trump Could Accomplish More Than Jimmy Carter
<https://www.cfact.org/2025/01/23/affordable-housing-how-donald-trump-could-accomplish-more-than-jimmy-carter/>

DONNA JACKSON HONORED AS ONE OF IWF'S CHAMPION WOMEN
<https://nationalcenter.org/ncppr/2024/05/09/project-21s-donna-jackson-honored-as-one-of-iwfs-champion-women/>

We Already Have the Solution to Our Energy Woes – Donna Jackson
<https://www.youtube.com/watch?v=xFZv8wPc0Zw&list=PLf4wzJaPlbAPOg7zL3B90h6tYeGyaiHCT>

What Inflation Means For Black America <https://nationalcenter.org/what-inflation-means-for-black-america/>

HTL Interview Donna Jackson, Project 21 <https://youtu.be/KeihhatChso>

Donna Jackson - Impact of U.S. Immigration Policy on Black Americans <https://youtu.be/xzSTzve1aSE>

Thanksgiving Counterpoint: Still plenty of reasons for conservatives to be thankful
<https://www.oklahoman.com/story/opinion/columns/guest/2020/11/24/thanksgiving-counterpoint-still-plenty-of-reasons-for-conservatives-to-be-thankful/313868007/>

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Americans Recognize Housing Affordability Crisis, Support New Policies to Fix the Market and Build More Homes
<https://www.americanprogress.org/article/americans-recognize-housing-affordability-crisis-support-new-policies-to-fix-the-market-and-build-more-homes/>

Housing affordability gap hits Texas
<https://comptroller.texas.gov/economy/fiscal-notes/economics/2024/aff-housing/>

A look at the state of affordable housing in the U.S.
<https://www.pewresearch.org/short-reads/2024/10/25/a-look-at-the-state-of-affordable-housing-in-the-us/>

The Housing Crisis Monopoly: How BlackRock, Vanguard, and State Street Are Taking Over Your Neighborhood
https://mikebaytoday.substack.com/p/the-housing-crisis-monopoly-how-blackrock?utm_campaign=post&utm_medium=web

Did Wall Street kill the American Dream of homeownership? It depends on where you live
<https://fortune.com/2024/02/18/did-wall-street-make-housing-market-prices-higher/>



Across the West, a pitch to lower housing costs: Sell federal land

<https://www.washingtonpost.com/business/2025/02/16/las-vegas-housing-shortage-federal-land/>

Biden/Harris regulations cost American families almost \$50,000

https://committeetounleashprosperity.com/wp-content/uploads/2024/07/240724_CTUP_BidenHarrisRegulations_Doc.pdf

Every Bureaucrat Destroys 158 Jobs

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How Road Design Makes Housing More Expensive

<https://catalyst.independent.org/2024/08/01/subdivision-roads-expensive/>

Full report on regulatory cost https://cei.org/wp-content/uploads/2024/07/10K_2024_v5_for_Rich_1.pdf

Cost of regulations <https://www.nam.org/wp-content/uploads/2023/11/NAM-3731-Crains-Study-R3-V2-FIN.pdf>

Red tape burden surges to 10.34 billion hours, 15,000 lifetimes <https://www.washingtonexaminer.com/news/washington-secrets/red-tape-burden-surges-to-10-34b-hours-15-000-lifetimes>

Federal Regulations Amount To A \$15,000 'Hidden Tax' On Families, Report Finds

<https://dailycaller.com/2019/05/07/federal-regulations-hidden-tax-report/>

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Federal Regulations Have Made You 75 Percent Poorer

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DONNA JACKSON: THE GREEN AGENDA IS A FINANCIAL DISASTER FOR MINORITY COMMUNITIES

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Debt, Fraud, and Immigration: Political Manipulation of Racial Issues

Hearing Wrap Up: DOGE Subcommittee's First Hearing Uncovers Billions Lost to Fraud and Improper Payments, Launches "War on Waste"

<https://oversight.house.gov/release/hearing-wrap-up-doge-subcommittees-first-hearing-uncovers-billions-lost-to-fraud-and-improper-payments-launches-war-on-waste/>

Federal Government Made \$236 billion "Improper Payments" Last Fiscal Year

<https://www.gao.gov/blog/federal-government-made-236-billion-improper-payments-last-fiscal-year>

A former inspector general shares stories of government waste, fraud and abuse

<https://www.wunc.org/2024-10-17/a-former-inspector-general-shares-stories-of-government-waste-fraud-and-abuse>



What Immigration Policy Means For Black America

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What Critical Race Theory Means for Black America

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Low-income communities need affordable energy, not Biden's 'environmental justice'

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Jackson: Biden's climate policies thwart Black progress

<https://www.bostonherald.com/2023/01/23/jackson-bidens-climate-policies-thwart-black-progress/>

The Role of Entrepreneurship and Free Markets in Poverty Alleviation

About Project 21 <https://nationalcenter.org/project-21/>

Blueprint for a Better Deal for Black America

<https://nationalcenter.org/blueprint-for-a-better-deal-for-black-america/>

How Identity Politics Disempowers Individuals

<https://www.internationalstudiesblog.nl/articles/how-identity-politics-disempowers-individuals>

Identity vs. Identity Politics <https://americanmind.org/salvo/identity-vs-identity-politics/>

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Action Steps

Read Rod Martin's insights on current events at RodMartin.org and [subscribe to his Substack](#) to stay informed!

Subscribe to BLAZETV (Use the code ECON) <https://blazetv.com/econ>

Watch The Economic War Room episode on the [Economic War of the Heart](#)

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