

How did we get in this mess?

by Randy Bright <http://www.tulsabeacon.com/?p=1036#more-1036>

As we look back on the housing and banking debacle that has recently taken our country deep into debt, it is hard to fathom the depth of foolishness and corruption that caused it all.

How could our country fall into such a trap of political correctness without realizing the absolute certain consequences that would result?

Was it really worth devastating the stock market of our country and around the world in order to achieve the “fairness” of “affordable housing?”

Like the word “sustainability,” the term “affordable housing” means different things to different people.

For example, the SmartCode defines affordable housing as “dwellings consisting of rental or for-sale units that have a rent (including utilities) or mortgage payment typically no more than 30 percent of the income of families earning no more than 80 percent of median incomes by family size for the county,” but it also gives an alternate definition that says, “rental or for-sale dwellings that are within the means of the starting salary of a local elementary school teacher.”

To most banks, at least until they received a different directive from the federal government, affordable housing is one with a payment that does not exceed 30 percent of the gross household income.

But to the United Nations, affordable housing is a basic human right.

In the Agenda 21 Charter chapter entitled, “Promoting Sustainable Human Settlement Development, it states that, “Access to safe and healthy shelter is essential to a person’s physical, psychological, social and economic well-being and should be a fundamental part to national and international action. The right to adequate housing as a basic human right is enshrined in the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights.”

It furthermore states that, “All countries should, as appropriate, support the shelter efforts of the urban and rural poor, the unemployed and the no-income group by adopting and/or adapting existing codes and regulations, to facilitate their access to land, finance and low-cost building materials and by actively promoting the regularization and upgrading of informal settlements and urban slums as an expedient measure and pragmatic solution to the urban shelter deficit.”

They call this “providing adequate shelter for all.”

So, did our politicians, beginning with the Clinton administration, decide to provide housing to millions of people who could not afford the homes they were purchasing out of duty to the U.N. Charter, out of altruistic concern, or to empower themselves?

Why is it that America has become such a lemming? Why do we listen to people who are only interested in enriching themselves, or in the case of the UN, want to create a massive transfer of wealth from our country to other countries? Why has the greatest country ever created, by the grace of God himself, want to abandon its principles to an inferior governmental system (socialism) that has always failed?

I think the answer is, we as a nation have lost our fear of God. More to the point, most of our politicians have lost their fear of God. They do not care about the people they were elected to serve.

So, when a directive regarding affordable housing comes along, there's something in it for everyone.

For Barney Frank, Nancy Pelosi, Chris Dodd and a whole host of others, it's getting to foul up the entire world economy and still be able to smugly blame someone else.

For people who took out loans that they knew from the beginning that they could not afford, they got a home that they may get to keep even though they aren't making payments.

For illegal aliens, apparently millions of them, they get a home even though they don't have a right to live here.

The bottom line is that all of us who work and earn our incomes are going to be the ones paying for this fiasco.

If the leaders of this country really knew God and feared God, they would have had the moral fortitude, integrity, and common sense not to have done something as stupid as this was.

It's really noble to want to help people have a home; frankly I think it is the duty of every man to honorably put a roof over his family's head. But until we begin to run our country's business by Godly principles, you can expect a lot more of the same thing, and we will all suffer for it.

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