

THE LAMPKIN HOUSING RELIEF FUND

Flagship Program of the American Efficiency Dividend

Immediate Housing Relief for American Families — Funded Entirely
by Eliminating Government Contractor Waste

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\$35-40B

Annual FDSA
savings source

2.5M

Families helped
per year at scale

\$0

New taxes
required

100%

Publicly
audited

CONTENTS

1. THE PROBLEM

Why Housing Costs Are Crushing American Families

2. THE AMERICAN EFFICIENCY DIVIDEND

A New Governing Principle

3. THE LAMPKIN HOUSING RELIEF FUND

How It Works

Who Qualifies

Selection Mechanism

Payment Structure

4. SCALING MODEL

Year-by-Year Growth Tied to Verified Savings

5. FRAUD PREVENTION

Multi-Layer Verification Framework

6. BROADER HOUSING STRATEGY

Immediate Relief + Structural Reform

7. PUBLIC ACCOUNTABILITY

Real-Time Transparency Dashboard

8. THE POLITICAL CASE

Why This Works Across the Spectrum

9. SOURCES

Federal Data Citations

THE PROBLEM

Housing costs are the single largest expense in every American household budget. The average household spends roughly one-third of its income on rent or mortgage. According to the Harvard Joint Center for Housing Studies, 43.5 million American households were cost-burdened in 2024, dedicating more than 30 percent of their income each month to housing costs. Of those, 21.6 million were severely cost-burdened, spending more than half of their income on housing. Among renters alone, 22.7 million households were cost-burdened in 2024 -- a record high for the fourth consecutive year.

The consequences are severe and cascading. Families who spend half their income on rent have nothing left for savings, healthcare, childcare, or emergencies. One unexpected medical bill or car repair triggers a debt spiral. Eviction rates are rising. Homelessness is increasing. Between 2019 and 2024, renters' median housing costs rose by 38 percent while incomes increased by just 28 percent. The American middle class is being hollowed out -- not by low wages alone, but by the relentless upward pressure on housing costs.

Metric	Current Reality	Source
Total cost-burdened households	43.5 million (spending 30%+ of income on housing)	Harvard JCHS, 2024 ACS
Severely cost-burdened households	21.6 million (spending 50%+ of income on housing)	Harvard JCHS, 2024 ACS
Cost-burdened renter households	22.7 million (record high, 49% of all renters)	Harvard JCHS, 2024 ACS
National housing shortage	Estimated 3.7 million units	Freddie Mac, Q3 2024
Median monthly mortgage cost	\$2,035 (homeowners with mortgage)	U.S. Census Bureau, 2024 ACS
Annual IRS tax gap	\$696 billion (taxes owed but not collected)	IRS, Tax Year 2022

Table 1.1: Housing Affordability Crisis — Key Metrics (Sources: Harvard JCHS, U.S. Census Bureau, Freddie Mac, IRS).

The Lampkin Housing Relief Fund is funded entirely through savings generated by the Federal Digital Systems Administration (FDSA), which replaces inefficient federal IT contractor systems with in-house engineering capacity. No new taxes. No deficit spending.

Every other candidate proposes structural reforms -- zoning changes, construction incentives, tax credits. Those reforms are necessary. They are also slow. Zoning reform takes years to pass and longer to produce new housing. Construction incentives take 2-3 years to result in completed units. Tax credits reduce cost marginally but do not pay anyone's rent this month.

"Families cannot wait for zoning reform to lower their rent. They need help this month."

THE AMERICAN EFFICIENCY DIVIDEND

The American Efficiency Dividend is a governing principle: every dollar saved from government waste belongs to the American people. Not to Washington bureaucracy. Not to new programs with new overhead. Not to the deficit alone. Directly back to citizens in forms they can see, measure, and feel.

The federal government spends over \$100 billion per year on information technology, according to the federal IT Dashboard (FY2025: approximately \$102.3 billion). The results are well-documented: projects delivered late, over budget, or not at all. Healthcare.gov cost over \$2 billion. The VA health records modernization is projected to exceed \$50 billion. The IRS still runs systems built in the 1960s -- the GAO has reported that federal legacy IT includes components that are in some cases at least 50 years old, and agencies had completed only 3 of 10 critical legacy modernizations identified in earlier reviews. The Pentagon has never passed a comprehensive audit.

The Federal Digital Systems Administration (FDSA) replaces this contractor dependency with a lean, elite in-house engineering capability. Based on federal IT spending levels and longstanding modernization failures documented by GAO and OMB, the campaign estimates projected savings of \$35-40 billion per year as major systems migrate in-house. Those savings fund every program under the American Efficiency Dividend umbrella:

- **The Lampkin Housing Relief Fund** -- flagship, monthly housing payments (this document)
- Prescription drug subsidies -- \$5B/year
- Medical debt relief -- \$3-5B/year
- First-time homebuyer grants -- \$5B/year
- Working family tax credits -- \$5B/year
- School funding -- \$5B/year
- Infrastructure in underserved communities -- \$5B/year
- Deficit reduction -- \$5-10B/year

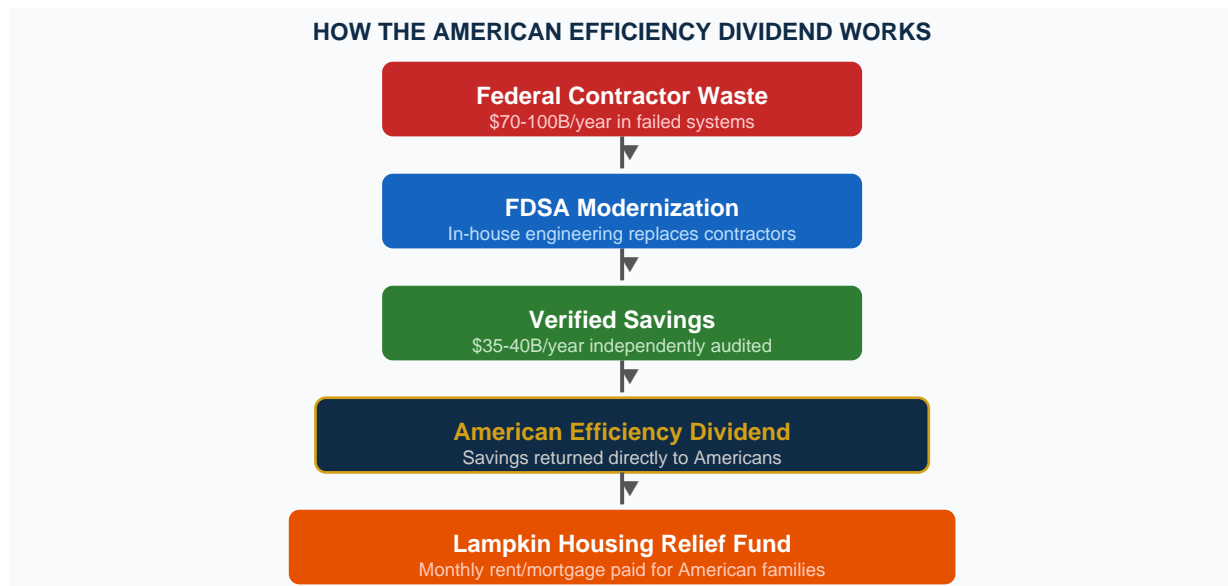


Figure 2.1: American Efficiency Dividend — How Government Waste Becomes Direct Relief.

One funding source. One public dashboard. One message: the government was wasting your money. We fixed the waste. Here it is back.

"Every dollar in this fund comes from eliminating waste in federal contractor spending -- not from new taxes."

THE LAMPKIN HOUSING RELIEF FUND

3.1 Overview

The Lampkin Housing Relief Fund pays rent or mortgage directly to landlords and lenders for selected American families who are housing cost-burdened. Every month, tens of thousands of families receive a zero-dollar housing statement. The program scales annually as FDSA savings increase, reaching over two million families per year at full capacity.

3.2 Eligibility

Any American household spending more than 30% of gross income on rent or mortgage payments. This is the established federal standard for housing cost burden, widely used by the Harvard Joint Center for Housing Studies and U.S. Census housing affordability metrics. It currently applies to approximately 43.5 million U.S. households.

Applicants submit one annual application through a federal portal. The process takes approximately five minutes. Once accepted into the eligible pool, applicants remain eligible for monthly selections for the full year unless their income or housing situation changes materially.

This program is designed for the millions of Americans who work full time, pay their bills, and still struggle to afford housing.

How This Differs from Section 8

The Lampkin Housing Relief Fund is not a replacement for existing programs like Section 8. It fills the gap for millions of working Americans who earn too much to qualify for traditional assistance but still spend an unsustainable share of their income on housing.

	Section 8 (Housing Choice Voucher)	Lampkin Housing Relief Fund
Eligibility	Strict income thresholds (generally below 50% of area median income)	Any household spending 30%+ of income on housing -- includes working and middle-class families
Access	Long waiting lists, often years. Many lists closed entirely.	Monthly weighted selection. No waiting list. Apply once, eligible all year.
Who it serves	Small fraction of eligible low-income families	Teachers, nurses, police officers, young professionals, gig workers, single parents, retirees, veterans, small business workers
Application	Complex, document-heavy, varies by housing authority	Five-minute federal portal, EIN-verified, one annual application

Table 3.1: Lampkin Housing Relief Fund vs. Section 8 Housing Choice Voucher Program.

There is a large population of Americans often called the "missing middle" -- households that make too much to qualify for traditional government housing assistance but still struggle with rent or mortgage every month. The Lampkin Housing Relief Fund speaks directly to them. The 30% cost-burden threshold captures the full scope of the housing affordability crisis, not just the families at the very bottom of the income scale.

3.3 Selection Mechanism

Selections are made monthly using a weighted priority system. This is not a lottery. It is a structured mechanism where the most vulnerable families have the highest probability of selection.

Tier	Selection Weight	Qualifying Criteria
Tier 1	3x probability	Households spending 50%+ of income on housing, veterans, active-duty military families, households with children under 18, disabled individuals
Tier 2	2x probability	Households spending 30-50% of income on housing, senior citizens on fixed income, single-income households
Tier 3	1x probability	All other qualified applicants meeting the 30% threshold

Table 3.2: Weighted Priority Selection Tiers.

Within each tier, selection is randomized. Tier quotas ensure each tier receives a proportional share of monthly selections, with Tier 1 receiving the largest share. First-time applicants who have never received a payment receive a bonus weight over previous recipients, ensuring the benefit spreads broadly. Repeat recipients receive graduated weighting reductions -- second selection at 50% weight, third at 25% -- naturally distributing the benefit to new families over time.

Regional cost-of-living adjustments are applied using HUD Fair Market Rent data. This ensures the program accounts for the significant difference in housing costs between high-cost metros and rural areas.

3.4 Payment Structure

Winners receive their actual monthly rent or mortgage payment -- paid directly to the landlord or mortgage lender via electronic federal transfer. The recipient never touches the money. This follows the direct-payment structure used in HUD's Housing Choice Voucher program, where housing assistance is paid directly to the landlord on behalf of the participating family.

- Payment equals the verified actual monthly housing cost
- Capped per household per month, adjusted regionally using HUD Fair Market Rent data
- Payments go directly to verified landlords and mortgage lenders
- Recipients receive a zero-dollar housing statement for that month
- No cash disbursement to the applicant at any stage

SCALING MODEL

The Lampkin Housing Relief Fund scales in direct proportion to verified FDSA savings. The fund only grows as savings are independently audited and confirmed. This prevents overpromising and ensures fiscal discipline. If FDSA savings ramp slower than projected, the fund scales proportionally -- it never exceeds what the savings can support.

Year	Fund Allocation	Households/Month	Households/Year	Cumulative
1	\$1 billion	~42,000	~500,000	500,000
2	\$2 billion	~83,000	~1,000,000	1,500,000
3	\$3 billion	~125,000	~1,500,000	3,000,000
4	\$4-5 billion	~165,000-210,000	~2,000,000-2,500,000	5,000,000-5,500,000

Table 4.1: Four-Year Scaling Plan — Tied to Verified FDSA Savings.

At full scale, the program helps over two million families annually. Over a ten-year horizon, the cumulative impact reaches 15-20 million American families who had their housing paid for at least one month.

The monthly cadence is critical to the program's visibility and political durability. Every month produces new recipients, new stories, and new proof that the program works. This creates a self-reinforcing cycle of public support that makes the program politically difficult to eliminate.

FRAUD PREVENTION

The Lampkin Housing Relief Fund is designed with fraud prevention as a foundational architectural requirement -- not an afterthought. The FDSA's modernized federal data infrastructure enables real-time verification at every stage of the application and payment process.

5.1 Employment and Income Verification

Every applicant must provide their employer's federal Employer Identification Number (EIN). The FDSA platform performs secure interagency income verification using IRS-authorized data systems to confirm:

- The business exists and is registered with the IRS
- The business is currently active and not dissolved or fraudulent
- The applicant is a verified employee of that business
- Reported income is consistent with employer wage reporting data

Self-employed applicants provide Schedule C or 1099 filing data for cross-reference verification. Unemployed applicants or those receiving government assistance are verified against state unemployment systems, SSA records, or other federal benefit databases through secure interagency channels.

5.2 Housing Verification

- Lease agreements verified against landlord EIN/Tax ID and property records
- Mortgage payments verified against lender records
- Payments go only to landlords and lenders with verified Tax IDs
- Property ownership cross-referenced against county records to prevent fraudulent landlord schemes
- Landlords unable to provide valid Tax ID are flagged for manual review

5.3 Ongoing Monitoring

- Automated anomaly detection systems flag suspicious patterns in real time
- Monthly automated audits compare payment data against employment, income, and property records
- 1-2% of recipients undergo random post-payment manual review each month
- Public fraud reporting hotline for landlords, applicants, and community members

5.4 Penalties

Fraud carries severe consequences: permanent disqualification from the program, mandatory repayment of all funds received, and referral to the FDSA's oversight division for federal fraud prosecution. The combination of real-time verification, automated monitoring, random audits, and severe penalties creates a multilayer deterrent framework.

5.5 Why This Is Possible

Traditional government programs struggle with fraud because their technology is decades old and systems do not communicate with each other. The FDSA solves this because it is simultaneously modernizing federal data infrastructure across agencies. The same technology that modernizes IRS tax collection also powers real-time

eligibility verification for the Lampkin Housing Relief Fund. One infrastructure investment enables multiple programs with shared fraud prevention capabilities.

No new data is collected on citizens. The system verifies existing records through secure interagency channels. Privacy protections are built into the architecture.

BROADER HOUSING STRATEGY

The Lampkin Housing Relief Fund is not a standalone program. It is the immediate-relief component of a comprehensive five-pillar housing strategy:

Pillar	Mechanism	Timeline to Impact
1. Digital Permitting	FDSA-built systems cut approval times from years to weeks. Federal housing funding tied to permit performance.	Year 1-2
2. Build More Housing	Supply expansion through construction incentives and deregulation. More apartments than renters means landlords compete.	Year 2-4
3. Stop Corporate Hoarding	Vacancy penalties on institutional owners. Anti-price-gouging enforcement on large-scale landlords.	Year 1-2
4. Homebuyer Grants	\$10,000-\$25,000 down payment grants for families under \$100K income. Veterans priority. Not loans -- grants.	Year 1
5. Lampkin Housing Relief Fund	Monthly rent/mortgage payments for selected cost-burdened families. Immediate, visible, tangible.	Year 1 (monthly)

Table 6.1: Five-Pillar Housing Strategy.

Pillars 1-4 are structural reforms that take two to four years to meaningfully reduce housing costs at scale. Pillar 5 -- the Lampkin Housing Relief Fund -- provides immediate relief while those structural reforms take effect. Families cannot wait for the market to correct. This program bridges the gap.

As supply expansion succeeds and housing costs begin to stabilize in Years 3-4, the fund can either continue at full scale or reallocate a portion of its savings to other American Efficiency Dividend programs. The structural reforms are the permanent solution. The fund is the bridge.

Addressing the Subsidy-Inflation Concern

Critics may argue that subsidizing rent increases rent prices. The Lampkin Housing Relief Fund does not subsidize the entire rental market. At full scale, it covers approximately 2-2.5 million households out of 43.5 million cost-burdened households -- roughly 5-6% of the affected population. This is targeted relief for the most burdened families, not a market-wide subsidy. Simultaneously, aggressive supply expansion through Pillars 1-3 increases the number of available housing units, which is the only permanent mechanism for reducing rents. Freddie Mac estimates the current national housing shortage at 3.7 million units -- closing that gap is the long-term solution.

CHAPTER 7

PUBLIC ACCOUNTABILITY

A real-time public dashboard -- part of the American Efficiency Dividend transparency platform -- publishes monthly program data:

- Number of families helped, broken down by state and congressional district
- Total dollars disbursed for the month and cumulative
- Average payment amount nationally and by region
- Fraud detection rate and enforcement actions taken
- Funding source breakdown showing which specific FDSA savings funded each month's payments
- Cumulative families helped since program launch

Every dollar is tracked. Every month is published. Every congressional district can see exactly how many of its constituents were helped and at what cost. This level of transparency is unprecedented for a federal benefits program and serves as both an accountability mechanism and a political asset.

"If you can't feel it, it's not real. You're going to feel this."

THE POLITICAL CASE

The Lampkin Housing Relief Fund is designed to appeal across the political spectrum because its funding mechanism avoids the traditional ideological fault lines:

Audience	What They Hear
Fiscal Conservatives	Cutting government waste. Contractor reform. No new taxes. No deficit spending. Fiscal discipline through phased scaling.
Working-Class Voters	Direct relief. Rent paid this month. Visible, tangible benefit from government efficiency.
Veterans	Tier 1 priority. Veterans and military families have the highest selection probability.
Moderates	Practical solution. Not ideological. Funded by waste reduction, not redistribution.
Seniors	Fixed-income households in Tier 2. Seniors on Social Security who are housing cost-burdened get priority.

Table 8.1: Cross-Spectrum Political Appeal.

The monthly cadence creates a perpetual news cycle of human interest stories -- veterans, teachers, single parents, retirees whose housing was paid by the Lampkin Housing Relief Fund. Every month produces new proof that the program works. That visibility builds political durability.

The strongest political attack against the program is likely skepticism that FDSA savings are achievable. The defense is built into the structure: the fund only scales as savings are independently verified and audited. If savings are lower than projected, the fund is smaller. It never overspends. It never creates a deficit. The program's fiscal credibility is structurally guaranteed.

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The Lampkin Housing Relief Fund is the most visible expression of a broader governing philosophy: America does not have a resource problem. It has a systems problem. Fix the systems, reclaim the waste, and return the savings to the people who earned them.

"Washington wastes billions on contractors while families struggle to pay rent. We're fixing the waste and sending the savings back to Americans. If you can't feel it, it's not real. You're going to feel this."

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