

Your home is your castle, so they say. Why is that important? Our forefathers clearly understood that the ownership of property is necessary for a free society. They felt a need to spell it out. They put it in the Bill of Rights.

When you own something, you have complete control over it. You have the right to use it or change it. You may lend it or sell it. Or, even destroy it. You do not have to ask anyone's permission. Neither a king, nor a president may take your property. They must bow to your legal right of ownership. This is how property protects your freedom. It allows you shelter, not only from the elements, but from oppression. You may declare to everyone "Leave my property!", and they must. The law stands firmly beside you. Without property rights there can be no liberty.

Over time many Americans have lost this concept of private property. They often insist their representatives in government squash the property rights of others. The most common abuses occurring in local zoning and building codes. There are now countless laws dictating how all property may be used. Everything from a simple fence to replacing an electrical outlet must be permitted by the government. Remember, only the true owner has the right to grant permission. Apparently, it's not the person making the mortgage payments.

Zoning ordinances are the equivalent to takings without compensation. With zoning, real value is taken by limiting the use of property. Often, after someone has invested in the community. For example, the proposed Wal-Mart on the south side would fit current zoning. Now, everyone is scrambling to alter the ordinances. How is that fair to the property owner? Though the city accepted the property taxes based on the current zoning, the citizens have changed their minds. When limitations on future use can arise at any moment, purchasing land becomes incredibly risky.

Building codes steal from the property owner, too. Construction costs rise to meet the needs of an idealized family. The home owner may not need the amenities found in most building codes. They must conform, none the less. Imagine a conservative Amish family. They hope to build a new home in our community. They would be compelled to include electrical, plumbing and HVAC systems. None of which they would have any desire to use. Obviously, this is an extreme example. It shows that one family's lifestyle may not match the Utopian ideals of a community. Must they conform? Is that what America is about? Is that freedom?

Building codes do not provide absolute safety, either. Copper plumbing is plagued with pinhole leaks. Most water supply lines leach toxic compounds into families' potable water. Yet, many communities have no code for the use of modern stainless steel pipe for water supplies. Irreplaceable electrical cables are allowed, displacing conduit based wiring. This leads to older homes having poor wiring which will be very difficult to replace. Codes can be wrong or behind the times. Individuals should be able to construct what they desire. People worry this would lead to unsafe housing. However, most people will want a safe home. They will desire to insure their investment, too.

Insurance companies are a possible solution to the concerns over safety. People will be free to build an unsafe home, but it will make little sense. The fear of stratospheric insurance premiums will keep most homes quite safe. Another free market tool to insure safe homes will be third party certifications. New construction may seek something like the Good Housekeeping Seal. Both of these solutions solve the corrupt building inspector problem, which arises from time to time. Governments tend to hide bad apples for it discloses graft. Officials worry the corruption will reflect on themselves. Private firms who insure or certify homes will not have that problem. They will be able to discharge a rogue inspector, discretely. They have a great incentive, profit. Insurance companies will fear excessive claims. The certification companies will fear the devaluation of their service. Routine audits of inspectors will be

common and those on the take dismissed. Homes will be safe.

Liberty and safe, affordable housing will flourish without government intervention.