

Author: James M. Nelson
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Media **Kit**

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Author Bio

James M. Nelson is a former bank regulator and commercial mortgage and real estate broker who spent more than forty years working on behalf of large-scale developers and corporate entities structuring major commercial loans for property managers in the multi-family housing market. During the past five years, he began to notice a shift in the way many of these loans were financed and structured which coincided with the use of a shared platform amongst landlords. This platform, *RealPage*, uses Artificial Intelligence to make leasing and pricing decisions. Shocked by the irregularities he discovered, Nelson took a two-year sabbatical and did a deep dive into the data that drives these pricing and leasing decisions.

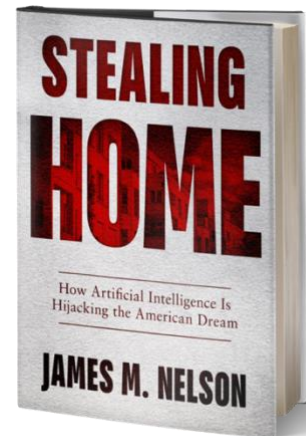
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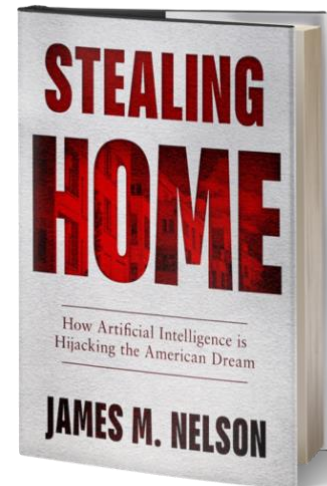
Stealing Home expertly **exposes the illegal and unfair practices driving our nation's multi-family housing markets.** Multi-family homes (more than four units, including apartment complexes and mobile home parks) are at risk of failure, and lack of affordable and secure housing is jeopardizing our society. Entire cities are in peril. The research in *Stealing Home* correlates the use of AI technology, increasing rental rates in urban markets, and the explosion of homelessness in these same markets. Guess what? It's all related. This technology, driven by powerful Artificial Intelligence algorithms, is being rapidly deployed across the entire multi-family housing industry. AI has disrupted every industry it has entered, and housing markets are no exception.

***Stealing Home* is a comprehensive study of the multifamily housing market, offering a clear picture of the current industry and how the various segments interact to create the current lack of affordable housing.**

Target Audience

WHO SHOULD READ

- Renters & Homeowners
- Millennials
- Families
- Economists
- Housing Policy Advocates
- Journalists



BOOK BENEFITS

- Energizes the movement for housing rights
- Provides a detailed analysis of the increase in rental rates
- Offers a comprehensive study of the multifamily housing market
- Exposes the illegal and unfair practices of the housing market
- Fuels the case for much-needed legal investigations

Book Findings

The rapid surge in rental rates in Seattle and other major cities nationally was caused by Artificial Intelligence technology used by RealPage, Inc., whose property management platform sets the highest possible rental rates rather than allowing market forces of supply and demand to determine rents.

Nelson has found:

- Over 12,000 property managers use the RealPage platform to share the private personal and financial information provided to them from their tenants, and from over 18 million rental units they manage.
- This data is put into the RealPage AI platform which analyzes renter's data and tells the property manager whom to rent to and how much to charge. The human element is gone – replaced by a black box.
- This sharing of tenants' data and decision-making capacity constitutes a restraint of trade amongst property managers and allows them to not only fix prices, but to engage in discriminatory practices.
- Few tenants have the slightest idea that their personal data is being shared to maximize rental prices and to make leasing decisions. The amount of information they have on you would shock you.

Nelson also conducted a detailed rent analysis of the increase in rental rates for two segments of the housing market in Washington State from 2013-2018 to compare rents in counties where Artificial Technology (RealPage) was deployed (in King, Spokane and Thurston County-Segment 1) to those where it was not (Franklin, Yakima and Walla Walla-Segment 2).

He found that rents are increasing 89.36% faster and higher in Segment 1, (including increases of 82% in King, 96% in Spokane and 110% in Thurston) where AI technology is being deployed. In Segment 2 the rent increases were far more modest (10.25% in Yakima, 5.72% in Franklin and 4.75 % in Walla Walla).

Potential investigations could include:

1. An antitrust price-fixing investigation into the use of AI Technology to set rental rates.
2. A consumer protection investigation into whether *RealPage* and property owners failed to disclose to renters that their private information was shared with an algorithm used to determine who to rent to and how much to charge.
3. A privacy rights investigation to determine if this arrangement violated the privacy rights of tenants.

TESTIMONIALS

"As an investigative reporter for many decades, I've read a book that demands journalists pay attention. "Stealing Home: How Artificial Intelligence is Hijacking the American Dream" is a brilliantly researched book by author James Nelson into why rental prices are escalating throughout the country. We must demand answers from those who can fix this crisis. Even with the COVID virus raging, Nelson warns of the oncoming crisis in housing which will affect all us in the long run. Nelson also shows us what we can and must do to fix this. Reporters...please read and investigate this. Now!"



Julie Blacklow

Former KING-5 Seattle investigative journalist



"Nelson's compelling research correlates artificial intelligence, rising rental prices, and in many cases, discrimination within AI algorithms during a time when we need answers and accountability for sky-rocketing multifamily rental rates."

T'Wina Nobles

President and CEO, Tacoma Urban League

TESTIMONIALS, CONT.



"James Nelson warns us, in clear and revealing detail, how the rules of a game can get rewritten by greed, ego, deceit, and the tribal power of money. Victims of today's monopolistically controlled algorithms pay a high price. As we retreat into AI dependency, an invisible and highly intelligent virus is silently 'stealing home'.

Karen Voght

Former Commercial Real Estate Developer
and President of Wellness, Inc.

"James Nelson has done the movement for affordable housing a huge favor by writing this explosive new book about Artificial Intelligence technology. Armed with the data and studies which James has meticulously researched, tenants who are constantly threatened with rent increases, and, in these pandemic days, mass evictions can now fight back against landlords' greed. Nelson's research justifies a thorough investigation by the responsible public officials of the RealPage platform's use of AI technology to hijack rents and contribute to homelessness and other social ills."



Mike Withey

Human rights attorney and former president of the
Public Justice Foundation

STORY IDEAS FOR REPORTERS

1. Story Idea 1:

Why are Seattle rents still going up during the coronavirus crisis?

2. Story Idea 2:

Why are Americans paying as much as 50-70% of their income on housing?

3. Story Idea 3:

Homelessness is not an unexplained phenomenon. It's the end result of a process developed by Property Managers to drive profits. (Predatory Leasing and Ten Steps to Homelessness)

4. Story Idea 4:

Why we need the Consumer Financial Protection Bureau (CFPB), the only regulator between the AI and the consumer.

5. Story Idea 5:

Artificial Intelligence, Cartels, and Price fixing – how it all works to cause the skyrocketing rental rates around the country.

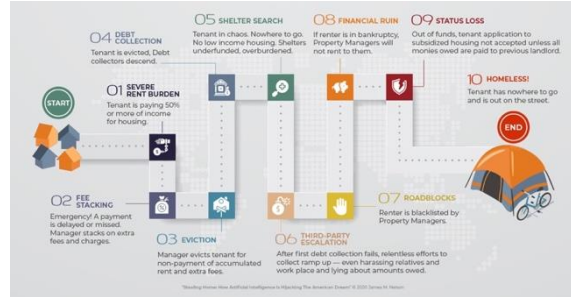


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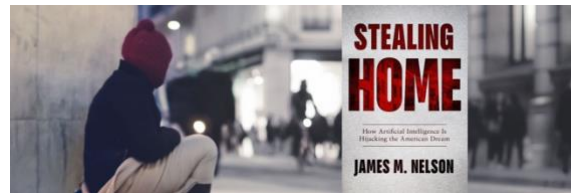
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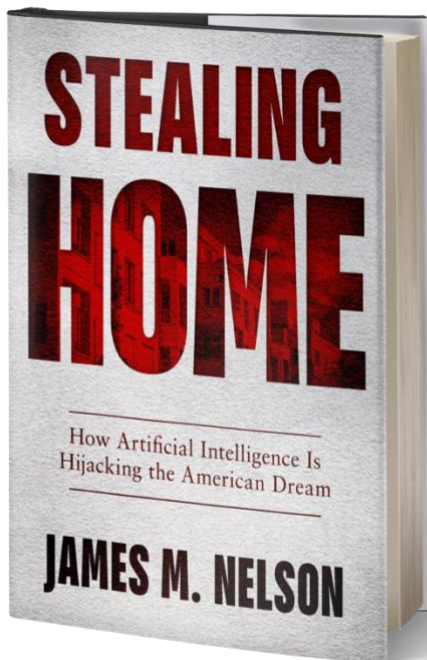
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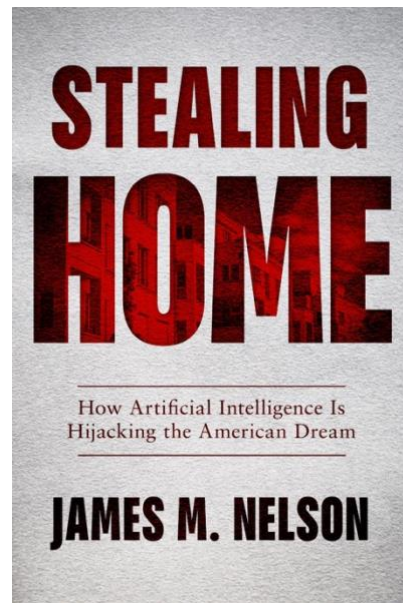
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CONTACT + SOCIAL MEDIA

James Nelson
info@jamesmartinnelson.com
(760-797-5055)

Media / Book Orders
Carolyn Anderson
info@jamesmartinnelson.com
(206) 755-9972

Mike Withey
Human Rights Attorney, Author
mike@withey.com
(206) 999-8308



Website
jamesmartinnelson.com



Email
info@jamesmartinnelson.com



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[jamesmnelsonauthor](https://www.facebook.com/jamesmnelsonauthor)



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STEALING HOME

How Artificial Intelligence Is
Hijacking the American Dream

JAMES M. NELSON