

Transcript Prepared by Clerk of the Legislature Transcribers Office
Government, Military and Veterans Affairs Committee March 14, 2025

ANDERSEN: Welcome. The Government, Military and Veterans Affairs Committee. I'm Senator Andersen from Omaha, representing the 49th Legislative District, and I serve as the vice chair of this committee. The chair is unable to be here with us at this time. The committee will take up the bills in the order posted. This public hearing is your opportunity to be part of the legislative process and to express your position on the proposed legislation before us. If you're planning to testify, please fill out one of the green testifier sheets that are on the table on the back of the room. Be sure to print clearly and fill it out completely. When it is your turn to come forward to testify, give the testifier sheet to the page or to the committee clerk. If you do not wish to testify but would like to indicate your position on a bill, there are also yellow sign-in sheets in the back on the table for each bill. These sheets will be included as an exhibit in the official hearing record. When you come up to testify, please speak clearly into the microphone. Tell us your name and spell your first and last name to ensure we get an accurate record. We will begin each bill hearing today with the introducer's opening statement, followed by proponents of the bill, then opponents, and finally, by anyone speaking in the neutral capacity. We will finish with a closing statement by the introducer if they wish to give one. We will be using a 3-minute light system for all testifiers. When you begin your testimony, the light will come on in the table. It will be green. When the light-- yellow light comes on, you'll have 1 minute remaining, and the red light indicates your time is extended-- or has ended. Questions from the committee may follow. Also, committee members may come and go during the hearing. This has nothing to do with the importance of the bills being heard. It's just part of the process, as senators have bills to introduce in other committees. A few final items to facilitate today's hearing. If you have handouts or copies of your testimony, please bring up at least 12 copies and give them to the page. If you do not have enough copies, the page will make sufficient copies for you. Please silence or turn off your cell phones. You may see the committee members using their electronic devices to access more information. Verbal outbursts or applause are not permitted in the hearing room. Such behavior may cause-- be cause for you to be asked to leave the hearing. Finally, the committee procedures for all committees state that written positions on the bill will be included in the, in the record must be submitted by 8, 8 a.m. the day of the hearing. The only acceptable method of submission is via the Legislature's website at nebraskalegislature.gov. Written position letters may be included in the official hearing record, but only those testifying in person before the committee will be included

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on the committee statement. I will now have the committee members with us today introduce themselves, starting on my right.

GUERECA: Good afternoon. Dunixi Guereca, I represent LD 7, downtown and south Omaha.

LONOWSKI: Hello. I'm Dan Lonowski, District 33, Adams County, Kearney County, and rural Phelps County.

WORDEKEMPER: Dave Wordekemper, District 15, Dodge County, western Douglas County.

ANDERSEN: Senator Rita Sanders is the chair of this committee. Also assisting the committee today, to my left is our legal counsel, Dick Clark, and to my far left is committee clerk, Julie Condon. We have 2 pages for the committee today. Pages, please stand up and introduce yourselves, and your home town and your education.

LOGAN WALSH: I'm Logan. I'm from Denver. I'm a junior econ and finance major at the University.

ARNAV RISHI: Hi. My name is Arnav. I'm a junior political science major from Omaha.

ANDERSEN: Thank you. And we'll start a hearing with LB69. Senator Spivey, you're, you're welcome to open, and welcome to the committee.

SPIVEY: Thank you, Vice Chair Andersen and committee members. Logan, we're going to have to talk of why you chose Omaha. You know, there's a lot of conversation about recruitment and, and students. I'm interested to know that, so just wanted to note that. But I'm excited to be here today to talk to you about LB69. So what I handed out to you all is an amendment for the bill, as well as a letter from the Commission on African American Affairs. And so this bill is really a structural bill for the African American Commission. It looks at just making some updates to the structure so that they can be successful. So just a little history, this commission started about 5 years ago, and it came from Senator Wayne, my predecessor. And so, there are a number of identity- or pop-- population-based commissions that we have in the state. So we have the Indian Affairs Commission, we have the Asian Commission that just was launched last year, supported by Senator Sanders. So again, we have these commissions and they, they create their goals and their structure in order to help advance and add value across Nebraska. And so the Commission on African American Affairs has been through a place of transition in the last 5 years, just like any startup. They have to figure out and get their staffing.

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What is their mission? What does it look like? And so this bill and the amendment specifically, I worked directly with the commission on how can we provide updates to the structure in statute to allow them to be more successful. And so myself, as one of the 3 black senators, meets with the commission on a regular basis, as well as Senator McKinney and Rountree. And we're in communication of how we can support from the, the Legislature side. And again, just in general, as you have a startup organization, you want to make sure that they have the resources and understanding. And so, this amendment and this bill really just address for that. I also included a letter from the commission, just so you can see what they were asking for in the amendments. So again, we worked hand in hand for that. I think the commission is an important piece of Nebraska and what it looks like for us to have people feel welcomed and that they can actualize what they want for themselves. I have also talked to Speaker Arch around the governor's commission and board bill, of this can be amended into that and what does that look like. And we talked to PRO, and as long as the committee agrees this is not like a divisive amendment or a bill in general, they are OK with this being amended. So it does also have a vehicle, as well, to be included in that package. And so, again, I think this is just a common sense kind of technical cleanup, what do they need to be successful, what does that look like, and we've been working hand in hand around that. We stay in constant communication. And I would encourage you all to move LB69 through the committee, and I will be happy to answer any questions that you have.

ANDERSEN: Thank you, Senator Spivey. Are there any questions? Yes, Senator Lonowski.

LONOWSKI: Thank you, Vice Chair Andersen. Thank you for your bill. Do they-- does this committee meet now?

SPIVEY: Yes. So the-- so it's a commission. So they do meet--

LONOWSKI: A commission.

SPIVEY: --now, and they have specific meetings that they do in-house. So they have an executive director now, they have 2 other staff, and then they have public meetings that they have to have, which are written into statute. And so one of the updates that-- like you'll see in the amendment is that they have quarterly meetings, and then I added in that they do one of those quarterly meetings in an area that has the most populous of African Americans, so that they can meet the demographic where they are. But-- so there were, there were already structural things in place from what Senator-- former Senator Wayne

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put in place. This is just providing some updates, based on their journey over the last 5 years, around what do they feel like needs to be clearly outlined for consistency and to ensure that they're successful.

LONOWSKI: OK. So how does it, how does it help or how does it strengthen the committee or, or how does it hurt if it's not there-- in place, because you can meet--

SPIVEY: Oh. Like, you mean that-- the one in Omaha?

LONOWSKI: --like, whenever you want. Right?

SPIVEY: Yeah. So they have to have the 4 meetings, and because they are a state agency, they have to give public notice. So like, people know about them. It's just around accessibility, we have populations that are more centralized in certain areas. And so, the one meeting that is in the original bill text around Omaha is specifically around the accessibility of where the majority of the population is. But the commission in itself has authority to host their meetings and quarterly meetings where they want to, they just have to give the public notice.

LONOWSKI: OK. Thank you.

SPIVEY: Thank you for your question.

ANDERSEN: Are there any other questions? I have a question for you.

SPIVEY: Absolutely.

ANDERSEN: Yes, Senator. I saw that there's a zero fiscal note. But it looks like in the bill, there's actually departments for things to be executed and done. Is there a separate funding mechanism for this from LB918?

SPIVEY: So they already have funding that's appropriated. That hasn't changed, and it's in the governor's recommendations. So every commission has an appropriated amount. And so, there is no fiscal note to this because this is a structural change. But they have money like every other commission, it's been appropriated, and it's currently approved in a preliminary budget from the governor.

ANDERSEN: Great. Do you know what their budget is?

SPIVEY: Maybe \$298,000, but the executive director is behind me and I'm sure can answer that exact amount. But it's about-- on average, most commissions are seeing between \$248,000 to \$298,000 across the board. This year, the com-- all of the commissions were approved for PSL increases only, so no like, additional staff or whatever, and that's what is currently in the preliminary budget.

ANDERSEN: I, I thought it was-- you know, I went to their website before the hearing, and I thought it was interesting, the dialogue in the, the meeting that they just had, I think, last week or something like that. One of the things-- I was looking at 2024, though, and there was no meeting minutes posted. I'm sure that's just a growing pain. It's a new program starting in 2020, so.

SPIVEY: Yeah. Are you OK if I speak to that--

ANDERSEN: Sure. Please.

SPIVEY: --Senator-- Vice Chair? So one of the things-- and I talked about like being a startup, like it's tough.

ANDERSEN: Yeah.

SPIVEY: And there was, there was some transition changes with the commissioners that are on. So the commissioners are appointed by the governor, and there were some changes with folks that were there. In that process, they had meeting minutes that none of the other new commissioners were there for, and so they're currently working with the AG to see how you approve those. Because, by law, they have to be published on their website, which they're in the--

ANDERSEN: Right.

SPIVEY: --process of. And so that is a place that in terms of like what are the pinpoints and what things need to be updated to work effectively, that is something that they are currently working on. Because to your point, the minutes should be up there. And so, Simone, who's behind me, what I-- I think will probably testify, is the new executive director. They are currently going through a strategic plan process. So through the changes of commissioners and executive directors, they have not had one. And so the reporting that I have in the amendment aligns to where the strategic plan is going and the, the items and activities that they will do as a commission. And so I do think this is like a, like a turn in the page, right? Like the startup organization that is important, has a, a new vision and a new path. They have the right staff in place. They have the right set of

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commissioners. They already have the appropriations. The PSL was approved. And so now, it's just making sure that the statute matches the structure that they wanted.

ANDERSEN: All right. Thank you. Any other questions? Senator-- or Senator Spivey, will you be joining us for close?

SPIVEY: Absolutely. I'm stuck with you all.

ANDERSEN: Awesome. Thank you for your testimony.

SPIVEY: Thank you, Vice Chair.

ANDERSEN: So now, is there anybody that wishes to speak as a proponent for this, this bill-- in favor of this bill? Welcome to the Government, Military and Veterans Affairs Committee.

SIMONE SMITH: Thank you. My name is Simone Smith, S-i-m-o-n-e Smith.

ANDERSEN: Can you spell that, please?

SIMONE SMITH: Oh, S-m-i-t-h.

ANDERSEN: Just do it for the record. Thanks. Please.

SIMONE SMITH: OK. Dear Vice Chair Andersen and members of the committee, I am testifying, testifying today as the executive director of the Commission on African American Affairs in support of LB69. I would like to highlight how exactly this would be helpful to our commission. First, it will ensure our work is transparent and accountable. Regular meetings and structured reporting process allows us to track progress, measure impact, and make informed decisions. Second, this will ensure the commission is composed of African Americans in Nebraska from various backgrounds. The formal requirement that the commission include one member who is an immigrant or new American and one who is a young professional under 25 will foster a broad range of perspectives and encourage diversity of thought within the commission. Third, it will strengthen our advocacy efforts by formally adopting our legislative priorities and policy recommendations so we can more effectively push for systematic change. And then last, providing a clear vision for the future by formally documenting our legislative priorities-- or by requiring an annual report, it will ensure the commission is always forward-focused, addressing immediate needs while planning for long-term progress. LB69 is not just about improving the structure of the commission, but strengthening our ability to uplift the African American community

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across Nebraska. Thank you for your willingness to hear my testimony, and I welcome any questions.

ANDERSEN: Thank you very much. Are there any questions? Ms. Smith, thank you for your testimony.

SIMONE SMITH: Thank you.

ANDERSEN: Are there any other proponents? Welcome to the Government, Military and Veteran Affairs Committee.

JOHNNY NESBIT: Thank you. Name is Johnny Nesbit, J-o-h-n-n-y, last name Nesbit, N-e-s-b-i-t. Good afternoon. I am Johnny Nesbit, and serve as the treasurer of the Nebraska Commission on African American Affairs. I am testifying in strong support of LB69, because it will enhance the commission's ability to serve the Nebraska's-- to serve Nebraska's African American community effectively. As treasurer, my role is to ensure fiscal accountability and transparency. And with LB69, it strengthens our financial oversight by establishing structured reporting, regular meetings, and clearly tracking our impact. This ensures that the state resources are used wisely and that we remain accountable to both public and policymakers. This bill allows us to plan strategically for long-term change and ensuring that funding is equitably, equitably distributed and directly addresses disparities in education, healthcare, housing, and economic opportunities, as well as criminal justice. So we are in strong support of this bill here, and I stand as a newer treasurer of the commission.

ANDERSEN: Thank you. Are there any questions for the testifier? I have a quick question for you. Is that accurate, \$289,000, that Senator Spivey said?

JOHNNY NESBIT: It is approximately that amount. Yes. I don't have an exact number in front of me, but right around that amount. Yes, sir.

ANDERSEN: OK. Yeah, you guys do a good job of spreading it around. Because if you-- looking through this bill, there's a lot of functions that-- only \$300,000 there to pay for it, so well done.

JOHNNY NESBIT: Thank you.

ANDERSEN: Seeing no other questions, thank you for your testimony.

JOHNNY NESBIT: Thanks.

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ANDERSEN: Any other proponents, people in favor of the bill? Seeing none, any opponents?

KARINE SOKPOH: Proponent.

ANDERSEN: Please, come on up. Welcome to the Government and Military and Veteran Affairs Committee.

KARINE SOKPOH: Thank you. Good afternoon, committee members, chairpersons. My name is Karine Sokpoh, and I am the CEO of the Midlands African Chamber. We--

ANDERSEN: Excuse me. Can you please spell your name?

KARINE SOKPOH: Yes. Karine, K-a-r-i-n-e, last name S-o-k-p-o-h, Sokpoh, and I am the CEO of the Midlands African Chamber. We are the black Chamber of Commerce. We represent 278 black businesses in Nebraska. Our mission is to champion, empower, and connect black businesses. And we are a proponent of this bill, LBB69, in front of you, to enable the Nebraska African American Affairs Commission to function better. And the reason we support this bill is because this commission has been in place for close to 4 years now, and we believe that with the new requirements of this bill, we'll have more access to the functioning of this commission and that it'll function just better for our members to be able to fully participate in it. As another good point of this bill also, is that it will improve economic opportunities for the African American community, especially when it comes to workforce development, which is needed, especially in Omaha. So, we do support this bill. Thank you.

ANDERSEN: Thank you very much. Any questions for the testifier? Seeing none, thank you very much for your time. Are there any other proponents? Anybody else in favor of this bill? Seeing none, are there any opponents, people opposed to the bill? Seeing none, anybody in the neutral capacity? Seeing none, Senator Spivey, you're welcome to close. On her way up, we [INAUDIBLE] online, we had 3 proponents, zero opponents, and zero in the neutral. [INAUDIBLE].

SPIVEY: Thank you, Vice Chair Andersen. And thank you again, committee members, for your attention with this bill. I'll keep it short. The only thing that I just wanted to add, as you heard from Johnny Nesbit, who has come up-- and so, he actually works at a financial institution, First National Bank of Omaha. He's been a treasurer in a number of spaces, is a leader in the Omaha community, and so there's been a really intentional recruitment process to ensure that they have

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the right folks in the right seats on the commission level to create more transparency and accountability with the commission and really see some success. From the list that you mentioned, Vice Chair Andersen, around their activities, that's usually pretty typical for the commissions. And so I just wanted to shout out the Indian Affairs Commission that is in the room, because they have really helped other commissions that are in startup phase to become successful, because they've been around for decades and so they do a lot with a little, too. And so there's also synergy around the commissions around how do they work together, how do they share resources, how are they able to implement things in the community? And then again, I just want to appreciate Senator Wayne, who is now in the room, for, again, bringing this bill during his tenure, to really ensure that there is a voice in space. And so, again, this is a technical cleanup bill. It adds in the things that the commission wants, so I worked with them closely. I, again, encourage you to push LB69 through the committee, and then I will work with Speaker Arch and continue to work with the Governor's Office to be able to amend this into that package bill. And I would be happy to answer any additional questions that you have.

ANDERSEN: Thank you, Senator Spivey. Are there any, any questions for Senator Spivey? Seeing none, that will conclude our hearing on LB69.

SPIVEY: Thank you, Vice Chair.

ANDERSEN: Thank you, Senator. And we will move on to bills-- LB702. 703. LB703. My apologies. Senator Terrell, welcome.

McKINNEY: Thank you. Good afternoon, Chair-- Vice Chair Andersen and members of the Government, Military and Veteran Aff-- Veteran Affairs Committee. My name is Terrell McKinney, T-e-r-r-e-l-l M-c-K-i-n-n-e-y. I represent District 11 in the Legislature, which is in north Omaha. Today I'm here to discuss LB703, which will create an exchange program between Nebraska and the Republic of Ghana with a \$1 million set aside each year to fund it, starting in 2026. This isn't just about travel, it's about building relationships that can help Nebraska's economy, education system, and communities. Nebraska has a strong African American community, and the Commission on African American Affairs works to improve opportunities in areas like jobs, education, and housing. This bill would add a powerful tool to their work by connecting Nebraska's with Gha-- Ne-- Nebraskans with Ghana in meaningful ways. Ghana is a growing economic powerhouse in Africa, with strong business opportunities, a stable government, and a deep cultural history that African Americans and all Nebraskans can learn from. By creating this exchange program, Nebraska will open doors for

local businesses to explore trade opportunities in Ghana, while also encouraging Ghanaians, entrepreneurs-- Ghanaian entrepreneurs to invest in our state. This could bring jobs, business deals, and fresh ideas to Nebraska's economy. In a world that is more connected than ever, this bill helps Nebraska stay competitive and forward thinking. This program would also be a life-changing experience for students and, and young people by traveling to Ghana. Nebraskans, especially African American students, can learn more about their heritage, gain leadership skills, and see the world from a different perspective. Experiences like these help young people become more engaged in their communities and inspire them to aim higher in their careers and education. Some people might worry about the cost, but investing in LB703, it's a smart move. When Nebraska connects with other parts of the world, it strengthens our economy, builds valuable partnerships, and creates opportunities for the future. Other states and cities have launched similar programs and have seen big benefits like increased business investments, strong culture-- and, and strong cultural ties. We should not let this opportunity pass us by. A state budget shows us what we care about, and this program proves that Nebraska values growth, innovation, and global connections. The return, the return on investment from LB703 will go far beyond the initial funding, creating lasting benefits for our state. The Nebraska Legislature has the chance to make history with LB703. This bill isn't just about an exchange program. It's about making Nebraska stronger and more connected. And thank that-- thank you. I would answer any questions.

ANDERSEN: Thank you, Senator McKinney. Are there any questions? Yes, Senator Cavanaugh.

J. CAVANAUGH: Thank you, Vice Chair Andersen. Thanks, Senator McKinney, for bringing this bill. I appreciate it, and I think it's a great idea. I guess I've got a couple questions. And one of them, I guess, is technical. It just is that the bill is pretty short. It just says that we should appropriate for this exchange program. Would we need to create any other structure around it or--

McKINNEY: No. The, the commission would kind of formulate the program side of this. We just, just-- really just appropriate it and the commission would kind of just formulate the programming.

J. CAVANAUGH: OK. And is there a reason why it would be just limited to Ghana and not, say, all of West Africa?

McKINNEY: It's a good question. People have asked me that. One, because there's an organization in Omaha that's forming a sister city

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relationship with a city in Ghana right now, and they're working on that. Also, there's strong, strong ties to Ghana right now. There's a lot of people who travel back and forth from our state to Ghana. We've had a lot of people come back and forth to Ghana. We have a Ghana-Nebraska business, as well, so there's already connections. It just-- just starting there. It could expand and be bigger than Ghana, but just because of those already foreign connections.

J. CAVANAUGH: Gotcha. So it's somewhere to start.

McKINNEY: Yup.

J. CAVANAUGH: Great. Thank you.

McKINNEY: No problem.

ANDERSEN: Any other questions? Senator Lonowski.

LONOWSKI: Thank you, Vice Chair Andersen. Thank you, Senator McKinney. I see that the fiscal note is \$1 million. Are there any other states right now that are partnering with Ghana that you know of?

McKINNEY: Not that I'm aware of.

LONOWSKI: OK.

McKINNEY: But I'm not sure of any other states that have the relationships that we have with individuals from Ghana and, and, and those type of things. Yeah.

LONOWSKI: I'm trying to figure out a way to bring the fiscal note down. I guess if a group were coming to multiple states or whatever, it might help us out. I don't know.

McKINNEY: Mm-hmm.

LONOWSKI: So, all right. Thank you.

McKINNEY: No, no problem.

ANDERSEN: Any other questions? Yes, Senator Cavanaugh.

J. CAVANAUGH: I, I have sort of a question the statement of Senator Lonowski made me think of. I was-- the reason I was late today was I was meeting with the Adjutant General from the National Guard. And we were talking about National Guard's programs, where they partner with right now, it is Czech, Czech Republic, and I think-- well, Tanzania

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is on the list, but they are partnering partly for defense reasons. But it does have an economic element, where we build this similar relationship that we're already-- this is something the state of Nebraska and other departments, I guess, are doing in other ways. But you're just attempting to do it in a nonmili-- the nonmilitary aspect to build the-- only the economic partnership. Right?

McKINNEY: Yeah.

J. CAVANAUGH: Yeah. So it's not, it's not a crazy, unnovel idea. It's just applying it in an economic fashion.

McKINNEY: Yes.

J. CAVANAUGH: Thanks.

McKINNEY: No problem.

ANDERSEN: Any other questions? I have a question for you. I didn't see the fiscal note for \$1 million, so I kind of see it as actually in the document, not as a, as a fiscal note. Yeah, I guess the final question is, why is it \$1 million dollars? Why so much?

McKINNEY: I don't look at it so much. I look at it as just--

ANDERSEN: Well, an airline field is not that, that expensive. I mean, just to, to go to Ghana and back, or somebody come here or-- I mean, \$1 million is a lot of money.

McKINNEY: Yeah, but it's bigger than just airline fees. It's programming, staffing, those type of things. So it's, it's bigger than just flying people over.

ANDERSEN: All right. Is there a breakdown of it that--

McKINNEY: No. There isn't a breakdown. The commission would formulate the program, but it's bigger than just airline. An exchange program is bigger than just airline fees. It's education, all those type of things that could come with it.

ANDERSEN: So I, I would ask you to consider providing a breakdown of it to the committee if, if you can.

McKINNEY: Sure.

ANDERSEN: Similar to what Senator Cavanaugh talked about Ghana, you got 54 countries in Africa. Do you look at-- as Ghana kind of being

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kind of the, the stepping off point, of starting at Ghana, then maybe expanding in different parts of Africa?

McKINNEY: Possibly, just because of those already form-- formed relationships. Just starting with Ghana.

ANDERSEN: OK. Yeah.

McKINNEY: But there's already been conversations, and somebody will come up and speak about other relationships that are being formulated, as well, in other places.

ANDERSEN: OK. My last question is, I've, I've read both the documents. I've gone to the website for the NCAAA. Is this-- this doesn't seem-- this seems to be outside the scope of what the NCAAA is chartered for. It seemed like, like that commission is more focused internally to the African American communities within the state of Nebraska, as opposed to an outreach going around, you know, on a global perspective.

McKINNEY: I think if you focus on-- it, it-- the scope, it-- it's not outside of the scope of the commission, because working on connections between African Americans and individuals in Ghana keeps within that focus.

ANDERSEN: OK. Any other questions? Senator McKinney, thank you for your time. Will you be staying till close?

McKINNEY: Yes.

ANDERSEN: Thank you.

McKINNEY: No problem.

ANDERSEN: Is there any testifiers that are proponents of LB703? Senator, welcome back. Welcome to the committee.

JUSTIN WAYNE: Thank you. Oh. Well, I used to be [INAUDIBLE].

ANDERSEN: Have to get your AA to get your green sheet.

JUSTIN WAYNE: Good afternoon. My name is Justin Wayne, J-u-s-t-i-n W-a-y-n-e, and I'll try to answer some of the questions that were out there. Initially, I brought a bill similar to this 3 years ago. The problem, sometimes with term limits and committee turnovers is the same conversation doesn't happen. The reason why it's in Government, to your point, is 2 years ago, Senator Clements and I had a

conversation around that exact issue of whether it's expanded scope. If it was just a direct appropriations, it would go to Appropriations. But because there was a question on the expanded scope, it came here 2 years ago and again last year, so Referencing tries to stick to what it does, so it's back here again. As it relates to the overall vision of why Ghana, there will be another former senator, Senator Schilz, who will also testify. He has been, when I was in the Legislature, working diligent-- diligently over in Ghana. And what made it particularly interesting for me, is you have a rural senator and a urban senator who are now both former senators, trying to do the same thing, and that's grow Nebraska. And so, Senator McKinney's bill, iHub bill that was passed 4 years ago, part of the thoughts on why we changed the iHub to include specifically, Ogallala, and if you read it, it's actually carved out for Ogallala and Lake McConaughy-- is building a relationship between the University, Ogallala, and Ghana, because they have a very similar dynamic. Lake Mac is around 55-59 square miles. Lake Volta in Ghana is actually 3,200 square miles, and they're both manmade lakes that serves a purpose of not only irrigation, but create electricity. And so the sustainability of both of those projects with the aquifer and things like that would be a great way for us to study both Ghana and Ogallala. If you look at smallmouth bass and walleye, we have sand dust or sand disease issue. They have a similar issue over in Ghana. So the thought was, if we can create a innovation area in, in Ogallala and with Ghana and bridge those gaps, we can create a area for economic development in western Nebraska, but also a, a, a connection to Ghana for those who are in north Omaha. Senator McKinney has been over there once. Senator Schilz has been over there more than I would like to. I was supposed to go 2 years ago, but for those who were in the Legislature will recall that my wife came down with cancer. Since then, we have had multiple conversations-- and I, I understand the yellow light-- around agriculture. Right now, there is a 50,000 hectare farm, which is about a hundred and-- a little bit over 100,000 acres that is trying to develop there. We are currently working with-- and I won't name their names-- multiple Nebraska-based companies for irrigation. We'll just call them center pivots, and you guys can figure out where we're talking about-- and building those relationships. But part of it is, is we're trying to bring the idea of a public-private partnership in some capacity. The issue was for the last year, and you guys will appreciate this as I close out, there was election in Ghana in December. So for the last year, you didn't know who was going to be in government. So making sure the government was at the table, we actually had conversations with both sides multiple times, but until-- that was December 6 or 7. And as you know, and I'll be quiet, it takes

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a little while for that transition team to come in, and now we are back, fully engaged with the new government, having these conversations in Ghana. And I have other things, but I understand my time.

ANDERSEN: Senator Wayne, no. Please continue. [INAUDIBLE].

JUSTIN WAYNE: No. So part of it is the agriculture side. So we have met multiple times, and Senator Schilz will talk about this, with the College of Agriculture. Now, we're even talking more of an exchange program with students. But the whole thing for me was-- sitting in your seats-- was about opening up the Nebraska market to Ghana, and vice versa. There are tons of businesses over in Ghana, whether it's palm oil and things like that, who are trying to get to American markets. And because of the past, quite frankly, in Ghana and everything else in Africa, there has been a hesitancy to invest or open up those markets. With the leadership now in Ghana, who-- and actually, the previous leadership, they have been yearning for the ability to do that. And with the connection that we've seen in Ukraine-- and this is not something Justin thought of. Mr. Yani [PHONETIC] and other-- I think it was actually your father, created a partnership with Russia and the Ukraine to help them develop center pivots in agriculture. That model's been here, and we're just trying to recreate the same model for Ghana and Nebraska. So with that, I'll answer any questions.

ANDERSEN: Thank you, Senator Wayne. Questions for the good Senator? Senator Cavanaugh.

J. CAVANAUGH: Thank you, Vice Chairman. Thank you, Senator Wayne. Good to see you. Always is. I appreciate the context that-- I had-- didn't know about the, the reservoir. I think that's a really interesting point. But so-- just so my understanding is we spent money on cultural and trade. I mean, the governor went to South Asia. The governor has gone to Europe and things, places. I think they went to Ireland recently, to try to sell [INAUDIBLE]. They're going to [INAUDIBLE] sell more products. This is sort of a similar, focused approach to build markets, right?

JUSTIN WAYNE: Right. Correct.

J. CAVANAUGH: And to sell more Amer-- Nebraska products?

JUSTIN WAYNE: Correct.

J. CAVANAUGH: And--

JUSTIN WAYNE: And so, what I want to mention is last year, we sponsored 27-- 7-- 27 people from Ghana who came to Husker Harvest. That's not in Omaha. That is in western Nebraska. They stayed out in Kearney and we bussed them around, and they were all from Ghana, and they were also part of their parliament. To my point is they're here. They're trying to engage. We learned about tariffs, and new equipment versus used equipment. So we are truly connecting this. Now just real quick, Cavanaugh, the reason we went with the African American Commission. We initially thought maybe I should go to the Secretary, Bob Evnen, because he's actually supposed to be doing this kind of work. But one thing I found out being down here, watching the Native American Commission, is when they get a project and they're singularly focused, they do really well. And when I first got here, it was the alcohol issue up in western Nebraska. Then it was the monument in D.C., and then it was Chief Standing Bear Museum, and it pulled the entire community around that organization. And that's the reason that I'm trying to go with the African American Commission, so they can get some focus around a singular project and pull Nebraska along. Sorry, just to give you that.

J. CAVANAUGH: OK. Thank you.

ANDERSEN: Thank you, Senator Wayne. Are there any other questions?

JUSTIN WAYNE: As it relates to the million, it could be less, sir. We're not stuck on the million. It was a, a number that, that I-- we came up with. Senator Schilz has more justification for that number.

ANDERSEN: Yeah. I wasn't saying it's not right. I'm just curious how, how it was broken down. As you know, with the fiscally constrained environment we're in now, it's always about the dollars--

JUSTIN WAYNE: 100%.

ANDERSEN: --and what the return on investment is. One of the questions I'd have for you-- I think you gave a great background. I really appreciate all the context and the, the, the history you bring to this. One of the things that you did mention was the innovations that are possible between Ghana and Nebraska. Ghana has a history of having Chinese influence. And as I'm sure you're well aware, there is concerns in this state about Chinese influence. So when you look at intellectual property and sharing technology and advancements like that, do you think there's any concerns that some of the intellectual property that would be shared from Nebraska to Ghana would end up going to China? Do you think that's a concern, or no?

JUSTIN WAYNE: No concerns. And I will tell you-- I'm trying to be mindful of how to say this so I don't get anybody in trouble over in Ghana.

ANDERSEN: Just quote Cavanaugh.

JUSTIN WAYNE: They will-- all of our interactions is they, they are looking for an alternative is the safe way to say that. They, they have been-- when I say they, they are, right now, they have water in streams that they cannot drink out of because of the illegal mining and the black market mining that is heavily influenced by the Chinese market. And so part of this, I won't say desperation outreach on their part is they are looking and the government is also looking for alternatives. So I don't have any concerns about that.

ANDERSEN: That's a great answer. Any other questions? Senator Wordekemper.

WORDEKEMPER: Thank you for being here. You mentioned that 27 of those people have come here. Have we sent a number of people there, like a, a group, I guess?

JUSTIN WAYNE: Yeah. So Heisman Trophy winner Johnny Rodgers, along with a delegation, Senator McKinney went 2 years ago, I believe-- yeah, that-- 2 years ago, because I was supposed to go, Senator Schilz, Senator La Grone and Senator, Senator-- not La Grone. What's-- that is last name-- La Grone and Senator Slama both have been over there for the same purpose while we were in office. We were all supposed to take that trip. It's all about-- for me, it was about the innovation and the job market around, particularly sustainability. Looking at what we're seeing in western Nebraska, I thought it was a no-brainer. And for the cultural aspect for our community, I've never been to the Doors of No Returns. For those who don't know, it is where slaves were walked through and crucified and killed, and they walked through the doors and they never came back. Senator McKinney got to experience that. You literally are walking on the bloods and bones of-- and feces of people who died before you. That kind of experience and that kind of connection to Africa is very important as a cultural aspect. If we can do more by create jobs and create market and deal with the same issues that we're dealing with when it comes to sustainability of water and fresh water-- I mean, we're literally building a canal to Colorado for water. We, we should be able-- a \$600 million canal. Then, then maybe this is the opportunity that we can have the, the innovation around water be here in Nebraska.

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WORDEKEMPER: Thank you. How long do the trips usually last? Couple weeks or--

JUSTIN WAYNE: 2 weeks.

WORDEKEMPER: 2 weeks? All right. Thank you.

JUSTIN WAYNE: Senator-- according to Senator McKinney. Don't, don't get me in trouble. I did not go. I was at home.

ANDERSEN: Senator Lonowski.

LONOWSKI: Thank you, Vice Chair Andersen. Thank you, Senator Wayne. How did, how did we fund those people that came during Husker Harvest days?

JUSTIN WAYNE: Some was from senators like yourself put in a, a, a fund, but most of it was private corporations and donors. We went out and got sponsorships. But I will tell you that, back to your original question about the eagerness, many of them were government-funded from over there. Our job over here was to be the concierges and to help them get their visas and things like that. And then Senator Schilz's job was to show them around western Nebraska.

LONOWSKI: Yeah. Obviously, I think it's a great idea. But the way money is right now, we, we want to make sure that we account appropriately for every dollar.

JUSTIN WAYNE: Well, the, the great thing of having it introduced on the first year is it can sit for a year until we find the money next year. And again, I don't think it's necessarily stuck on the million. Schilz knows the-- Senator Schilz knows the money better than I do, because I was on your side for most of the time. So he's been working the nitty and gritty and going over there.

LONOWSKI: Thank you.

ANDERSEN: Any other questions? One last question for you. As I think has been discussed, normally these programs are handled by the Secretary of State or it falls within his job jar, working for the governor. If this then-- this specific effort falls under the NCAAA Commission, just by its pure name is African American Affairs, does that mean that that excludes people of other cultures, whether that's whites, Latinos, because, I mean, we're all have different cultures, different backgrounds?

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JUSTIN WAYNE: No. No. Again, the purpose when I contacted Senator McKinney to bring this bill was, I think, the secondary and, and bigger effects is to give them somewhat of a singular focus. I won't go through all the history, but I mean, look at the things that are going on in north Omaha and African Americans around, particularly Nebraska. You could start anywhere, whether it's from HHS, juvenile, prisons, to food deserts, and that's just 4 big topics that I think on a 9-member commission board who's coming in, it's hard to get a singular topic. So if we can jump start it with one small project-- and I think it's a huge project-- but one project to bring a teamwork-- team collaborative effort I think is a good thing.

ANDERSEN: Thank you. Any other questions? Senator, thank you for your time.

JUSTIN WAYNE: Thank you.

ANDERSEN: Appreciate your testimony. First, we'll have proponents. Welcome to the Committee for Government and Military and Veteran Affairs.

KEN SCHILZ: Thank you, Vice Chair Andersen and members of the committee. My name is Ken Schilz, spelled K-e-n S-c-h-i-l-z, and I appear before you today on my own behalf in support of LB703. As Senator Wayne said, I've been, I've been working with individuals, nonprofits, and businesses from Ghana since approximately 2012. In 2012, when I served in the Legislature and was chair of the Agriculture Committee, I was visited by a delegation from Ghana. And during that time, we created relationships, continued talking, continued working together, and, and a lot of what you heard before from Senator Wayne was a result of, of those relationships and, and working for that. So for about 12 years now, I've been, I've been engaged over there. I've traveled to Ghana 4 times since 2021, worked with, worked with all sorts of folks over there, and I can tell you that there is a, there is a really-- there is a big desire to work with Americans. Ghana is the longest, the longest surviving democracy in Africa. And as Americans and as, as freedom-loving people, we should, we should recognize that and understand that that's important, especially in those areas around the world. What I will tell you is that Ghanaian farmers and other businesses are extremely interested in partnering with Nebraska interests. My collaboration with nonprofits over there, one including a nonprofit called the Agrihouse Foundation, has enabled us to develop the Ghana Nebraska Agribusiness Chamber of Commerce, and we now have over 200 paying members from Ghana that are, that are part of that organization. And that organization looks to

enhance and create relationships with Nebraska businesses for Ghanaian farmers and Ghanaian farming interests. So we're currently working on a number of projects where capacity, where capacity building is a huge need, and exchange programs, such as we're talking here today, could make a huge difference, as Senator McKinney has envisioned, and can make a huge difference in education, of business relationships and those sorts of things. Ghanaian universe-- universities want to learn from land grant universities like UNL and their extension programs. They're extremely important to what goes on over there. Experiential training is huge. There's a lot of, a lot of education over there where, you know, a lot of book knowledge, but not a whole lot of people going out and actually getting to do the work, so it's extremely important. And then the thing to really think about is Africa is going to be the largest growth economy over the next 50 years. Nebraskans have an opportunity to get a foothold over there through Ghana and through other countries. We need to be a part of this growth. One thing about it, if you're, if you're making pivot irrigation systems right here in Nebraska and selling them here in the United States, how much of a growth economy is that going to be? Not much. So if you want to find growth, you have to go to the places where things are growing, and Ghana is one of those places. And with that, I'd be happy to take any questions.

ANDERSEN: Thank you, Mr. Schilz. Any questions? Senator Lonowski.

LONOWSKI: Thank you, Vice Chair Andersen. So, Mr. Schilz, thanks for your testimony. I guess I started thinking on a, on a national level, since this is country to country. Is there any federal help that we can get, any federal grants, any, any money we can grab?

KEN SCHILZ: You know, I've-- one of the things, one of the things that we have learned in doing this is if you, if you want to try that, good luck. It's really hard to, it's really hard to lock down money like that, especially, especially with what's happened here lately. One of the, one of the agencies that used to work extensively in Ghana, USAID, and they did a lot of agricultural work and things like that. Obviously, the brakes have been put on that for the moment, so we'll have to see. But there could be, there could be federal dollars out there, but you know how that goes. To find those federal dollars takes resources, as well. So.

LONOWSKI: I trust you'll look.

KEN SCHILZ: Yeah. Oh, absolutely. Yeah. Why wouldn't, why wouldn't we?

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LONOWSKI: I, I was just curious. Thank you.

ANDERSEN: Senator McKeon.

McKEON: Are you working with all 4 of the manufacturers out of Nebraska on the pivots?

KEN SCHILZ: Yes. And that's, that's just a-- when it-- whenever anybody's interested in looking we don't, we don't discriminate against companies. We show them everything that's out there, because you know, that's, that's what, that's what we're trying to do. And talking about, you know, the Husker Harvest days thing, we have done this-- this is the third year that we've brought a delegation of about 25 people over from Ghana, and, and it's been amazing. We've, you know, we've spent the time at Husker Harvest days. We've also toured, you know, a number of different businesses around the state, and everybody's excited. One of the things about it is those folks that have come over here from Ghana, so far, everything that has been-- they've paid their own dime. So anybody that comes over and visits, they're paying to come over and paying to go on the tour. And, you know, it's, it's not cheap to get here from Ghana. It takes a little bit of money, and so they're probably spending \$5,000, \$6,000 apiece to come over here and experience this. So, you know, anybody that's going to spend that kind of money is probably serious about what they're doing. Somebody asked, why Ghana? Why, why is Ghana the place? Why, why not the rest of West Africa, wherever they're going. One key reason about Ghana and why it's important is because Ghana is the home of the Africa Free Trade Zone. So if you get your business or your, your foot in the door there, the Africa Free Trade Zone has 53 different African nations that are members of it. So you don't have to travel to all those other nations. And you can, you can meet everybody there and, and, and work on that. So it's a great toehold for, for companies that are trying to get over there. We're working also with the University of Nebraska on an exchange program itself to bring students, a lot like what the, what the CUSP program did with, with students from Rwanda. So we're actively working that right now with the University to see what we can do there with, with students from Ghana, as well. So, sorry-- go off on a tangent.

ANDERSEN: No. Thank you, Mr. Schilz. Any other questions? Yes, Senator McKeon.

McKEON: So do you take them out to Keith County?

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KEN SCHILZ: We've not been there yet. But this year we, this year we plan on doing some tours in Omaha, Lincoln, Grand Island, and then we're going to tour the Central Nebraska Public Power and Irrigation System, including Lake McConaughy.

ANDERSEN: Any other questions? Seeing none, Mr. Schilz, thank you much for your testimony.

KEN SCHILZ: Thank you.

ANDERSEN: Any other proponents? Welcome back.

JOHNNY NESBIT: Thank you. Do I spell my name and everything again? Johnny Nesbit, J-o-h-n-n-y, Nesbit, N-e-s-b-i-t. Good afternoon, again. My name is Johnny Nesbit, and I serve as the treasurer of the Nebraska Commission on African American Affairs, and I am testifying in strong support of LB703, as this bill, like Senator McKinney said, it's not just about flights back and forth to travel to Ghana, but it's strengthening education, economic growth, and global leadership for Nebraska. LB703 expands international education opportunities, allowing Nebraska's students and professionals to gain real-world global experience that makes them more competitive in the workforce. Exposure to different cultures, business practices, and economic systems enhances Nebraska's ability to develop a more skilled and globally-minded workforce. For Nebraska's African American community, this initiative, initiative is especially meaningful. Ghana holds historical and cultural significance as a key part of African ancestry and heritage. 85% of Africans can track their roots to West Africa. English is the official language there in Ghana, and this initiative falls under 2 of our pillars for the NCCA-- NCAAA, which is economic development and education. So this bill also strengthens Nebraska's role in global economic development by creating business partnerships between Nebraska entrepreneurs and Ghanaian counterparts. We opened new pathways for investment, trade, and innovation that benefits the state's economy for years to come. It is a bold step forward, but enhancing Nebraska educational opportunities, global competit-- competitiveness, and economic leadership. So I urge you to support this legislation, and welcome any questions.

ANDERSEN: Thank you, Mr. Nesbit. Any questions? Seeing none, thank you very much for your testimony. Are there any other proponents? Welcome back.

KARINE SOKPOH: Thank you. Hello, again. My name is Karine Sokpoh. Members of the committee, Senator McKinney--

ANDERSEN: I'm. I'm sorry to interrupt you, but you need to spell your first and last name again, please.

KARINE SOKPOH: Will do. Karine, K-a-r-i-n-e, last name S-o-k-p-o-h, and I am the CEO of the Midlands African Chamber, MAC. I'm a business owner. I'm an attorney, originally from Togo, right next door to Ghana. I just came back from Ghana about 3 weeks ago, so greetings from Accra. MAC was founded in 2020 to empower, connect, and advocate for African and African American businesses in Nebraska. With a membership of over 278 entrepreneurs, professionals, and business leaders, MAC is committed to driving entrepreneurship, creating jobs, and fostering economic growth that benefits all Nebraskans. We provide exclusive network-- networking, marketing, and cost saving opportunities that help businesses grow in our state. So I'm here today to express strong support of LB703, which seeks to establish an exchange program between Nebraska and Ghana with an annual appropriation of \$1 million. And I would like to provide some ideas for how that million dollars could be spent. Some of that could be spent on establishing a grant program to help businesses go on trade missions to Ghana, help them defray the cost of those trade missions, which could be quite expensive for small businesses to engage on the national stage in inter-- in international trade missions. Some could help them, especially since the STEP program to the state only has a budget, a budget of about \$150,000. And as we speak right now, that's already depleted for this year. So this initiative will facilitate trade, investment, and knowledge sharing by creating direct connections between African American leaders, businesses, and organizations here in Nebraska and their counterparts in Africa. MAC fully supports this bill and encourages its future expansion to include broader trade partnerships across the African continent. So to your question about whether it should just be Ghana, we would like to start with Ghana and we fully support Ghana, but we would like to see further positioning of Ghana as the starting point, but opening it up so that will have the whole continent opened up for business with Nebraska, and positioning Nebraska as a key player in global commerce. At MAC, our mission extends beyond business development. We are committed to leadership, education, and fostering global economic opportunities, so LB703 aligns with these priorities by facilitating cultural and business exchanges that end-- that empower minority entrepreneurs with knowledge, resources, and networks beyond Nebraska's borders. And in today's global economy, businesses thrive when they have access to diverse markets, partnerships, and ideas, and this bill will provide invaluable opportunities for business owners and professionals in Nebraska to engage in meaningful exchanges,

bringing innovative, innovative strategies and best practices here to our local economy. Nebraska is home to a vibrant and growing African American community with approximately 92,000 black businesses-- black residents, accounting for 4.7% of the state population. We have--

ANDERSEN: Thank you. Ma'am, your time has expired, but please finish with your last notes.

KARINE SOKPOH: Thank you. We have a big population, the largest Togolese, Sudanese, Burkinabe, Somali and Ghanaian community. One of the largest communities of those populations in the United States, which contributes to our state's rich cultural tapestry. So I'm asking you to support this bill. Those populations have established numerous businesses in our state, and LB703 will really help strengthen the ties that Nebraska has with Africa by encouraging cultural exchanges. And so, I think it will be great for Nebraska to help promote business with Africa by supporting, supporting such exchanges. So we support this bill and we would like for you to do the same. And I'll be happy to answer any questions you may have.

ANDERSEN: Thank you. Are there any questions? Seeing none, thank you very much for your time.

KARINE SOKPOH: Thank you.

ANDERSEN: Are there any other proponents, those in favor of the bill? Seeing none, are there any opponents? Seeing none, any of those testifying in the neutral capacity? Senator McKinney, the floor is yours. The on-- as you're coming up, the online responses, there were 5 proponents, 12 opponents, and zero in the neutral capacity.

McKINNEY: Thank you.

ANDERSEN: OK. It's all yours.

McKINNEY: Thank you. And thank you for those who came to speak in support of LB703. I think it's a good bill. I think it's good to invest in the future of Nebraska and begin to have exchanges with other spaces and other places like Ghana, to build e-- economic growth for our state, but also cultural education and in, in exchange for our state, as well. I think sometimes we miss that, and I think this is an opportunity to-- for that to happen, not just for the African American community but for Nebraska as a whole, and that's why I think we should support this bill. And with that, I'll answer any questions.

ANDERSEN: Thank you, Senator McKinney. Any questions for the Senator? See none. Thank you for your time. That will conclude our hearing on LB703. And we'll now progress to LB487. [INAUDIBLE]-- we'll just give him a minute. Whenever you're ready.

McKINNEY: All right. Good afternoon, Vice Chair Andersen and esteemed members of the Government, Military and Veteran Affairs Committee. My name is Terrell McKinney, T-e-r-r-e-l-l M-c-K-i-n-n-e-y. I represent District 11 in the State Legislature, which is in north Omaha. I'm here to discuss LB487, the Redress and Restitution for Redlining Task Force Act, a step forward towards truth, accountability, and justice for all Nebraskans. Redlining, a discriminate-- discriminatory practice institutionalized in the 1930s, systematically denied financial services to residents of certain areas based on race and ethnicity. In Omaha, this practice was not just a policy, but a profound injustice that has less-- left enduring scars on our communities. The implementation of redlining in Omaha led to significant economic disparities. African American and other marginalized groups such as Irish, German, and Hispanic neighbors were, were all confined to specific neighborhoods, notably, north Omaha, through racially restrictive covenants and discriminatory lending practices. This segregation hindered wealth accumulation and home ownership opportunities, perpetuating cycles of poverty and the, the denial of equitable financial services meant that these communities were unable to invest in property, limiting their ability to build generational wealth. The repercussions of redlining, redlining extended beyond housing. Schools and redlined areas suffered from underfunding and neglect, leading to substandard educational outcomes. Even today, schools in these communities report alarm-- alarming low proficiency rates in reading and math-- below 10%. This educational disparity not only limits individual potential, but also hampers the overall progress of our state. When children are denied quality education, we all suffer the consequences of untapped talent and unfilled potential. Redlining communities in Omaha have also borne the brunt of environmental neglect and in-- and infrastructural disinvestment. The construction of the North Omaha Freeway, for instance, led to the displacement of residents and the fragmentation of neighborhoods. This project, while benefiting the broader city, disproportionately affected north Omaha, leading to the housing loss as they increased crime rates. Such instra-- infrastructural decisions have long-term impacts on health, cohesion, and prosperity of communities. One of the most insidious consequences of redlining in north Omaha has been the environmental neglect, leading to severe health hazards, particularly lead poisoning. For decades, industrial

operations, including lead refining and processing plants, were disproportionately situated near marginalized communities. The American Smelting and Refining Company operated in the area, leading to widespread lead contamination. This resulted in, in more than 8,000 acres in north Omaha being designated as a Superfund site by the Environmental Protection Agency, due to hazardous, hazardous lead levels. The impact on public health has been devastating. Thousands of children in north Omaha have been diagnosed with elevated blood, blood lead levels, leading to cognitive impairment, behavioral issues, and a host of other health problems. This environmental justice has perpetuated the cycle of poverty, crime, and limited opportunities for affected families. Our veterans who bravely serve this nation were not spared from this injustice of redlining. Many American veterans were denied benefits of the GI Bill, including access to affordable housing and education, due to discriminatory practices. This denial not only dishonors their service, but also deprived them of opportunities to improve their socioeconomic status, further entrenching systematic inequities. For generations, Nebraska policy by, by the Legislature's own admission, have contributed to redlining, a practice that devastated families, home ownership, education, and economic opportunities across race, creed, and geography. The state not only allowed it, but also benefit-- benefited from federal funding that mandated discriminatory practices, and its impact is still evident today. Restitution is not a novel concept. It is a deeply root-- it's deeply rooted in our moral and ethical frameworks. As doers of justice, we have a responsibility to address the wrongs of the past. LB487 is not about assigning blame, but also-- but, but about understanding the fullest scope of redlining's impact on Nebraska. By, by establishing this task force, we aim to gather comprehensive data, engage with affected communities, and develop informed recommendations for redress. This bill does not propose solutions today. It seeks truth. LB487 simply gathers the facts on how states' policies harm Nebraska, so we could chart a path forward. Passing LB487 is not merely a legislative act. It's a moral imperative. It sign-- it signals our commit-- commitment to justice, equity, and the well-being of all Nebraskans. By confronting the legacy of redlining, we take a crucial step towards healing and building a more inclusive and prosperous future. In closing, I urge you to support LB487. Let us demonstrate that Nebraska values justice and is willing to confront its past to build a better future for all its citizens. Thank you for your time and consideration. I'll answer any questions.

ANDERSEN: Thank you, Senator McKinney. Any questions for Senator McKinney? Senator Cavanaugh.

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J. CAVANAUGH: Thank you, Vice Chair. Thanks for bringing this, Senator McKinney. My first question is, I was looking at the fiscal note. So there's no General Fund impact. It's a cash fund?

McKINNEY: Yeah, it's coming from the marijuana stamp tax, tax doc. It-- it's a marijuana stamp tax. It's coming from that.

J. CAVANAUGH: And that funds the, the study-- or the--

McKINNEY: Yeah.

J. CAVANAUGH: --panel. OK.

McKINNEY: Yeah.

J. CAVANAUGH: Good. We're not talking about actually paying any restitution at this point.

McKINNEY: No. Just for the task force.

J. CAVANAUGH: OK. And I-- just for my interest, you handed out this map for everybody that I've seen a few times, of the redlining in Omaha, and I just thought it'd be interesting to talk a little bit about it. So the red portion, I guess redlining, assuming the red portion was the portion where you couldn't get a home loan, right? Is that--

McKINNEY: Yeah.

J. CAVANAUGH: And then, blue-- yellow is definitely declining it says. And then blue is still desirable, and then green is best. So basically, [INAUDIBLE]-- this was a map made by the Department of Housing and Urban Development, right-- or no. Try FHA, right? Federal Housing Agency? It's-- it might-- somebody else might be able to--

McKINNEY: Yeah.

J. CAVANAUGH: But-- so it's-- the government created this list of places where you could give money and buy a house.

McKINNEY: Mm-hmm.

J. CAVANAUGH: OK. And I was just-- out of my curiosity and never even thought about it, but Lincoln has a similar map, so Lincoln was--

McKINNEY: Yeah.

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J. CAVANAUGH: I don't-- didn't even occur to me that Lincoln-- I don't know. I don't think that much about Lincoln, I guess. I say it all the time. I know I'm not supposed to say it. But it's-- this is not just an Omaha issue [INAUDIBLE].

McKINNEY: No.

J. CAVANAUGH: OK.

McKINNEY: Yeah.

J. CAVANAUGH: Well, thanks for bringing this.

McKINNEY: No problem.

ANDERSEN: Any other questions? Senator McKinney, I have a question about the map. When is this, when is this map from, do you know?

McKINNEY: This map-- I forget the date.

ROCHELLE GOLLIDAY: It should be 1930 or something.

McKINNEY: Yeah, it's the 1930s.

ANDERSEN: OK.

McKINNEY: Yeah.

ANDERSEN: OK. And kind of piggybacking on Senator Cavanaugh, with the, the fiscal note. I'm not aware-- I wasn't aware of the marijuana stamp fund.

McKINNEY: Yeah, we--

ANDERSEN: Does that currently exist or does that--

McKINNEY: Yes. We tax-- we, we have a stamp tax on marijuana. So-- and it's-- it annually has about \$500,000 or more. So like, when people get pulled over and they have marijuana on them, they get the charge for having the marijuana, and then they also get taxed for having the marijuana, because they didn't have the stamp.

ANDERSEN: I'm not going to ask on what I heard. So there's a-- but there's a fund they use--

McKINNEY: Yeah.

ANDERSEN: --between 400 and 500.

McKINNEY: Yeah.

ANDERSEN: That's a lot of marijuana, more than \$500,000 a year.
Senator Cavanaugh.

J. CAVANAUGH: I had similar questions a long time ago about this.
Thank you, Vice Chair. Thank you, Senator McKinney. My understanding,
yes. So some people pay that, like, if you're in a plea negotiation,
as a sort of form of settlement, they agree to pay the stamp tax. Some
people also are collectors of these stamps and buy them across the
country.

McKINNEY: Yep.

J. CAVANAUGH: But yes. If you were-- it's, it's like Al Capone. You,
you have to pay taxes on your ill-gotten gains, so you can have to pay
taxes on your illegal substances.

ANDERSEN: Don't look at me when you say that.

J. CAVANAUGH: I-- say-- I wasn't looking at you. That-- for the
record.

ANDERSEN: Yeah. Da-- Senator Hunt.

HUNT: Thank you. Thank you, Vice Chair, Andersen. If we legalize and
decriminalize cannabis and get Nebraska to a point like that someday,
would we still collect the stamp tax? Would this still receive
funding?

McKINNEY: From my or.

HUNT: We will, will we have to revisit the funding source?

McKINNEY: I think we might, I think we might still collect the, the,
the, the tax, because we'll, we'll probably still tax it.

HUNT: Yeah.

McKINNEY: I don't know.

HUNT: I wonder if it'll be the same way, though. Just food for
thought.

McKINNEY: Yeah.

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HUNT: I'm, I'm curious. It made me think. So.

McKINNEY: I don't, I don't even think nobody's had that conversation. But it-- it's something to think about.

HUNT: I'm getting a marijuana stamp. I just learned about it. Thank you, Senator McKinney.

McKINNEY: No problem.

ANDERSEN: Any other questions? Thank you, Senator McKinney. You gonna be here for close?

McKINNEY: Yes. Thank you.

ANDERSEN: Thank you. Any opponents? Ah, we have a proponent. Ma'am, welcome to the Government, Military and Veteran Affairs Committee.

BRENDA COUNCIL: Good afternoon, Vice Chair Andersen and members of the Government, Military and Veteran Affairs Committee. My name is Brenda Council, B-r-e-n-d-a C-o-u-n-c-i-l. I am a lifelong resident of north Omaha. I've had the privilege of representing the area on the Omaha Public Schools Board of Education, as well as the Omaha City Council, and I was also privileged to serve this area as the 11th District representative in this body. It is with the knowledge I've gained through my background and experience as a resident and a representative of a redlined community that I offer my testimony today in support of LB487. As Senator McKinney alluded to, redlining is a discriminatory practice rooted in official government housing policies dating back to the '30s and '40s. In 1935, the Omaha Homeowner Loan Corporation, which was a subagency of the Homeowner Loan Corporation, which predated the FHA, was a federal and state-sanctioned agency that created a map which designated neighborhoods in north and south Omaha as yellow and red, with red indicating the highest areas of risk. Attached to my testimony is also a, a copy of that redlining map, which shows north Omaha in red. As a result of this redlining, residents of these areas were denied access to mortgages and other financial services. Now, for those who were able to obtain loans within these redlined areas, they were subjected to exorbitant interest rates and other predatory lending practices. My parents bought a home in north Omaha in 1955, and when I go back and review their mortgage documents, I'm just shocked at what they had to pay for the home that we purchased. While the Fair Housing Act of 1968 broadly prohibited discrimination in the sale or rental of housing, the red lines drawn in Omaha continue to hold strong, long-lasting effects.

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Black and other minority families that were denied access to home ownership were deprived of the major source of wealth accumulation in this country. Consequently, we find high concentrations of poverty in redline communities that are reflected in the second map that's included my testimony. And if you look at the reverse side of that map, you'll see correspondingly high areas of crime overlap these redlined areas, because those are the highest concentrated areas of poverty. The disinvestment suffered by these redlined communities has caused economic stress that contributes to higher level of depression, anxiety, and chronic illnesses, which reduces the life expectancy of the residents, as reflected in the third map included in my testimony. And if you can see, if you go from eastern Douglas County to western Douglas County, there's a difference of 10 years in your average life expectancy, from the redline districts to what would have been a greenline district under the home ownership. LB487 six to establish a task force to study the impact of redlining on the citizens of Nebraska, and to recommend a community care and restoration plan to remedy and redress any and all harmful impacts. I urge the committee to advance LB487 to the full body. Thank you for your time and attention. I'll answer any questions.

ANDERSEN: Ms. Council, thank you very much for your testimony. Are there any questions? Senator Cavanaugh.

J. CAVANAUGH: Thank you, Vice Chair. Thanks for being here, Senator Council. Great to see you.

BRENDA COUNCIL: Good to be here.

J. CAVANAUGH: I just used the miracle of computers to zoom in on this map. The one of Omaha looks like it was originally made in 1926. So that's, I guess, not the beginning, but at least the time that we began this, this particular map. I appreciate you being here. So you, you-- but my understanding of the bill is it creates a commission to study the ill, ill effects that we are still experiencing as a result of--

BRENDA COUNCIL: Correct.

J. CAVANAUGH: --this federal policy of discrimination. Right?

BRENDA COUNCIL: And, you know, a federal policy that was adopted by the state--

J. CAVANAUGH: By the states, right.

BRENDA COUNCIL: --because these agencies were all licensed by, by the state and the mortgage companies.

J. CAVANAUGH: So it may be accurate to say government policies.

BRENDA COUNCIL: Gov-- government policies. Yes.

J. CAVANAUGH: So, to study that, and you kind of went through a bunch of stats that are pretty stark, showing--

BRENDA COUNCIL: These lasting impacts.

J. CAVANAUGH: --the, the, the-- yeah, the impacts. So I guess my question is, one is, have other places undertaken a similar sort of study in this way?

BRENDA COUNCIL: Yes. Other communities have undertaken studies, and some have even taken action based upon what the study revealed, in terms of redress and retribution. Evanston, Illinois, for example, passed an ordinance that provides for means of redressing the negative impacts on housing ownership, housing conditions within the city of, of Evanston, which in-- almost the entire city was redlined.

J. CAVANAUGH: Oh. And I, I guess you-- my-- the data you've talked about, that would be something they would study some of those things--

BRENDA COUNCIL: Yes. Yes.

J. CAVANAUGH: --in addition to other things.

BRENDA COUNCIL: Correct.

J. CAVANAUGH: Did you see that? And then with the propo-- purpose be to collect all that data and then make recommendations?

BRENDA COUNCIL: Make rec-- make recommendations that would ult-- ultimately come back to this body.

J. CAVANAUGH: OK. Thank you.

ANDERSEN: Any other questions for Ms. Council?

BRENDA COUNCIL: None. Thank you very much.

ANDERSEN: Thank you very much for your testimony. Next proponent. Welcome to the Government, Military and Veterans Affairs Committee.

YOLANDA WILLIAMS: Good afternoon, Senator Andersen, Andersen and members of the Government, Military and Veterans Affairs. My name is Yolanda Williams, W-- Y-o-l-a-n-d-a W-i-l-l-i-a-m-s. I am the housing justice and grants manager at Front Porch Investments, and thank you for the opportunity to testify in support of LB487. In 2021, the Housing Affordabil-- Affordability Needs and Priority Assessment outlined deep inequity access across our communities. In response, Front Porch Investments was established to implement these recommendations and turn them into action. Front Porch Investments is a trusted community partner for innovative, affordable housing solutions and an advocate for policies that increase housing supply and affordability statewide. As a nonprofit lender and grant maker, Front Porch invests private and public funds towards affordable housing solutions, including investments explicitly designed to reverse the lingering impacts of redlining. Redlining began as a government-sanctioned practice during the Great Depression. In 1934, the Federal Housing Administration institutionalized redlining by deeming neighborhoods with black residents as high risk for mortgage lending. In 1935, the Omaha Homeowners Loan Corporation created a map categorizing neighborhoods into 4 risk levels, green through red. North Omaha was heavily targeted for redlining, perpetuating cycles of exclusion and inequity. Areas in south Omaha and Council Bluffs were also designated as high risk or red on these maps. Such policies persisted into the 1960s, until the Fair Housing Act of 1968 outlawed racial discrimination in housing, including redlining. However, the effects of the systematic exclusion continue to shape communities today, as many formerly redlined neighborhoods face lingering disinvestment and economic challenges. Home ownership is one of the most powerful wealth-building tools, but historically it has not been accessible to all. Decades, decades of disinvestment, structural racism, and financial exclusion have left historically redlined neighborhoods struggling with housing affordability and wealth-building opportunities. Front Porch Investments' Greenlining Fund is designed to reverse patterns of disinvestment by reinvesting in historically excluded communities to expand home ownership opportunities and prevent displacement. The fund focuses on driving innovation and community-led solutions in formerly redlined areas, with leadership from a community advisory committee, which are residents who-- whose lives and families have been impacted by redlining. Beginning in 2023, our Greenlining Fund has invested nearly \$2 million to help homeowners invest in their homes and support generational wealth transfer. This is done through 0% interest home repair loans, a no-cost home repair grant program, and by supporting increased outreach to homeowners who are eligible for the homestead

exemption, to increase program participation this tax season and reduce the threat of displacement due to gentrification and rising property taxes. True equity requires more than just financial investment. It requires shifting decision-making power to the people directly impacted by housing disparities. The Greenlining Committee-- Community Advisory Committee is a model for how community-driven investment can, can create sustainable, systemic change. In the same way that the strategy and grantmaking of our Greenlining Fund is directed by a group of res-- residents of formerly redlined communities, the representation-- representational task force proposed in this bill will also be well, well-served by lived experience and expertise necessary for shaping appropriate and effective recommendations. We wholeheartedly support this bill's goal of giving voice to those directly impacted by redlining as members of this new statewide task force. We support this effort to leverage the expertise of people with lived experience and look forward to partnering with this new statewide body to remedy redlining persistent effects.

ANDERSEN: Thank you, Ms. Williams. Questions. Yes, Senator Lonowski.

LONOWSKI: Thank you, Vice Chair Andersen, and thank you for your testimony. So I'm, I'm just looking up Front Porch, and I, and I see that you've won or, or I shouldn't say won, but been awarded \$27 million in grants. Can you tell me, like, are you moving families out of the redline district to nicer homes, or how, how does-- how do you help them specifically, I guess?

YOLANDA WILLIAMS: Yes. Yes. So we were-- we oversee \$20 million of ARPA funds, but we also have, have an investment of private funds. And so our agency operates under 4 capacities. Our Greenlining Fund, which works directly through nonprofit agencies that focus on redline areas, and we-- so we don't do direct-to-service. We do direct-to-nonprofits that do direct-to-service.

LONOWSKI: OK.

YOLANDA WILLIAMS: And so that is the grant fund. We also have an Innovation Fund, which was originally part of our D&P fund. That Innovation Fund is also for nonprofits looking to do community needs assessments, field building or pre-development to increase affordable housing and to produce products that can be used across the area. We also have our D&P, development and preservation. That's a loan fund, and so we manage those loan products with emerging and current developers to ensure that we are building affordable housing, and then we have our advocacy piece, as well.

LONOWSKI: OK. Thank you.

YOLANDA WILLIAMS: Mm-hmm.

ANDERSEN: Thank you. Any other questions? Seeing none, Ms. Williams, thanks for your time.

YOLANDA WILLIAMS: Thank you.

ANDERSEN: Any other proponents? Welcome to the Government and Military and Veterans Affairs Committee.

CLARICE DOMBECK: Thank you. Good afternoon, Chair Andersen and members of the committee. My name is Clarice Dombeck, C-l-a-r-i-c-e D-o-m-b-e-c-k, and I'm the senior campaign organizer for the Redress Movement. The Redress Movement is a nonprofit that partners with communities across the country to address and remediate racial segregation. It's an undeniable, it's an undeniable fact that the Federal Housing Administration policies from the 1930s through the 1960s were specifically designed to and had the effect of segregating America. That agency largely refused to underwrite loans to homeowners or subdivision developers who did not use racially restricted covenants. It made it nearly impossible to get a loan or build a home in an area that had any people of color residing in it and it made it nearly impossible for a family of color to buy a home anywhere else. To give you a local example of the impact of this policy, between 1950 and 1960, there were 25,000 new homes built in Omaha, but because of redlining and racially restricted covenants, only 50 were occupied by African Americans. This was a federal policy, but it could have never been implemented or enforced here without the help of state and local actors. The FHA relied on local lenders, appraisers and real estate agents to draw up the Omaha redlining maps that the agency used to make its underwriting decisions. This uncon-- the unconstitutional, racially restricted covenants that underpinned the segregation were recorded by local registers of deeds and enforced by local courts. And while those covenants are now unenforceable, the damage has already been done. Homeownership rates are still dramatically skewed by race. The white homeownership rate of 64% in Omaha is more than double the black homeownership rate of 27%. And while Latin A households do slightly better, their rate is still 20-plus percentage points lower. These gaps persist because there hasn't been any large-scale efforts to redress the harm done in the last century. The government helped many white families become homeowners, and they have been able to pass down their wealth over generations. But without an intervention to repair the initial harm, black and brown people will always be

operating at a disadvantage. LB487 is an opportunity to at least study how we could help repair this harm. I hope you will support this important bill so we can become more integrated-- become a more integrated and fair state. Thank you.

ANDERSEN: Thank you very much. Are there any questions? Thank you very much for your time. Next proponent. Welcome to the Government, Military and Veterans Affairs Committee.

MIA CRAWFORD-GRAY: Thank you. My name is Mia Crawford-Gray, spelled M-i-a, Crawford, C-r-a-w-f-o-r-d-Gray, G-r-a-y. When I was first asked to speak about redlining, initially, I responded, that's not my area. Where my focus is, what I know about is education. But it didn't take me but a moment to realize my error, so I am-- so that is why I'm here today. If you go to Zillow or most any other real estate sites, after you type in the address of the house you're dreaming of buying, on that same page where they tell you the price, the square footage, how many bedrooms and bathrooms it has, et cetera, guess what they also tell you? What schools are close by and yes, their rating or how well those schools are doing. Why? Because if you have or are planning to have a family, like most anyone else in our country, you want your children to have a good education. And what you also want to know is will that education be free or will you have to, along with that new house payment, fork over more money for private school tuition for all of your children? And that is why redlining intersects with the area of concern that I have prioritized: education. I'm speaking today to convince you that the effects of redlining in Nebraska, specifically in Omaha, is worth-- is worthy of studying. That is not to say that redlining did not affect other locations in Nebraska or that any outcomes from the study of redlining will not-- will only affect or benefit Omaha. I believe that is definitely not true. What makes sense to me is that if Omaha is doing well, that helps the rest of the state and vice versa. Omaha is simply the area I know and have lived in. Just like many other cities across the United States, redlining has had a profound and lasting impact on education and home values in Omaha. As already explained, it involved the systematic denial of various services, including mortgages, insurance loans, and other financial services to residents of certain areas based on race or ethnicity, or ethnicity. It is not only a black or brown issue, depending on your age, if your great grandparents, grandparents or even parents were, for example, Irish, Greek, or Italian and they lived in Omaha, they may have been affected by redlining. In the United States, public schools are largely funded by local property taxes. Because redlined areas have lower property values, the schools in those neighborhoods traditionally receive lower funding. The result

is fewer resources for students, including outdated textbooks, fewer extracurricular activities, and less access to advanced courses and lower-quality education with less experienced teachers and fewer and fewer educational resources. This is one of the reasons that Title I was created, to provide additional dollars to the states from the federal government to help educate low-income children, including those who lived in redlined areas-- something else to consider when some advocate for getting rid of the Department of Education. Lastly, redlining contributed to racial segregation in housing, which in turn led to segregated schools. Even after the Supreme Court's Brown v. Board of Education decision in 1954, which declared state laws establishing separate public schools for black and white students to be unconstitutional, segregation persisted due to housing patterns, due to housing patterns established by redlining. In Omaha, the effects of redlining are particularly, are particularly evident in the north Omaha area, which has a predominantly black population. North Omaha has historic-- has historically been one of the most economically disadvantaged areas in the city, with lower home value-- values and underfunded schools. So, as is often the case, although black people are usually the ones most adversely affected by the ills of American society, if this study is done and resources are put in place to rectify the harms done by redlining, like the initial promise of quality public schools for all in the South during Reconstruction, the benefits could extend to all of us if we allow it. Wouldn't it be nice if we could pay our taxes, stop arguing over public money for private schools, and all of us have good schools that are, that are free for our children to attend, where they receive a quality education only blocks from home? Maybe someday, when we grow up. Our children and grandchildren are waiting. Thank you.

ANDERSEN: Thank you, Ms. Crawford-Gray. Are there any questions? Hold on a second. Let me see if there--

MIA CRAWFORD-GRAY: Oh, I'm sorry.

ANDERSEN: Senator Cavanaugh?

J. CAVANAUGH: I could ask lots of questions, but--

ANDERSEN: Anybody else?

MIA CRAWFORD-GRAY: All right. Thank you.

ANDERSEN: Ms. Gray, thank you.

MIA CRAWFORD-GRAY: Thank you.

ANDERSEN: Crawford-Gray, thank you for your time.

MIA CRAWFORD-GRAY: No problem. Thank you.

ANDERSEN: Any other proponents? Welcome to the Government, Military and Veteran Affairs Committee.

TERRI CRAWFORD: Thank you so much. So my name is Terri Crawford, no relation, but I'm glad to know you.

ANDERSEN: Could you please spell your first and last name, please?

TERRI CRAWFORD: Yes. T-e-r-r-i, last name Crawford, like the boxer, C-r-a-w-f-o-r-d.

ANDERSEN: Are you related to the boxer?

TERRI CRAWFORD: I am not. I would love to be, but I'm not.

ANDERSEN: Yeah. Me neither.

TERRI CRAWFORD: My name is Terri Crawford, as I stated. I am here today to express my strong support for LB487. This important legislation seeks to research the impact of redlining on Nebraskan citizens living in specific metropolitan census tracts, to acknowledge the findings of redlining, and to propose a community care and restoration plan to address the consequences of historical disinvestment in these communities. Redlining, systemic denial of financial and community resources to predominantly black, but not only black, but to predominantly black and minority neighborhoods, has had a long-lasting impact on economic mobility, homeownership, and overall well-being in these communities. This discriminatory practice has left a lasting imprint on homeownership rates, access to capital, public infrastructure, and essential services. The effects of these policies continue to shape socioeconomic outcomes today, exacerbating racial and economic disparities. Its legacy is still visible today in many Nebraska communities where disinvestment has resulted in lower property values, reduced access to quality education, fewer business opportunities, and poorer health outcomes. Without comprehensive research and acknowledgment of these injustices, we cannot begin to develop meaningful solutions. LB487 is a crucial step towards justice. By systemically studying the impact of redlining, Nebraska can better understand how past policies, practices, and processes have contributed to present disparities. More importantly, this bill lays the groundwork for a data-driven, community-led restoration plan that

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can help address decades of economic and social harm. That concludes my remarks.

ANDERSEN: Miss Crawford, thank you very much. Are there any questions? Seeing none, thank you very much for your time.

TERRI CRAWFORD: Thank you.

ANDERSEN: Any other proponents? Welcome.

SCHMEEKA SIMPSON: My name is Schmeeka Simpson. That is spelled S-c-h-m-e-e-k-a, my last name, S-i-m-p-s-o-n. I'm here on behalf of the Malcolm X Memorial Foundation, the Divisible Documentary, a couple other places, but I'll leave it at that. Mainly, I'm here as a mother. I grew up, actually, in the suburbs of Lincoln, Nebraska, in a place called Air Park. I had 2 parents when I grew up. My dad was a minister. We lived very well-- well, marginally well. I didn't have to worry about food. I didn't have to worry about clothing. We had green spaces to play in. I went to a good school. I was tested gifted, so I had access to resources, books I would have never had access to, things a lot of my peers didn't have access to. Then my mother and father got divorced, so we had to move to a lower-income area in north Lincoln, and that completely changed my world. I didn't understand why we didn't have lawns. I didn't understand why the air was so bad. I didn't understand how I went from gifted to actually being entered in the school-to-prison pipeline, where I remained there until I was 18 years old. Since then, I have done a lot to change my life around. And I have 3 beautiful girls who I raised here in Omaha, Nebraska, and I was determined that they would not be enrolled in any of the OPS school districts because the reading and math rates were below 10%. So I enrolled my children into Mount Calvary Lutheran private school, where I worked very hard to pay for their private school education. And then after that, we moved to a slum type of place in Westside School District, definitely not a very good area we were in, surrounded by wealthy, rich people, but even that school was still a better school than any OPS school that I would have had the opportunity to enroll my children in. When COVID hit, I decided to homeschool my children. And I homeschooled them for 5 years, working, going to school myself at Creighton University. I graduated with a B average, double degreed, and my babies actually ended up-- my oldest graduated from-- well, before she went to high school-- after we decided to homeschool for those 5, 6 years, she wanted to experience her last year as a senior in high school. And so to make sure that she was up to date on her records and her education, they were enrolled into Metropolitan Community College. They literally went from middle

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school to Metropolitan Community College. And then from Metropolitan Community College, I enrolled them into high school, where my oldest graduated magna cum laude. And my youngest right-- or my middle child right now is on her way to doing the same thing. I don't contribute them graduating from magna cum laude. I don't contribute any of the gains that they've had to the OPS school they were in. I contribute that to the fact that they were able to start their education off in private schools, and then homeschooling, and then, as a last resort, we had to go to a school in a redline district. We talk a lot about brain drain here in this community. We talk a lot about how we're unable to keep talent. I think the problem is, is that we're not keeping talent. We're not growing talent, because we are so focused on one area of the city, one area of the state, and not others. If we're going to care about Nebraskans, we need to care about all Nebraskans. And if we're going to be a united country and United States, we can't be divisible. And how we run our cities and our communities, we all need the same access. That's my testimony.

ANDERSEN: Thank you, Ms. Simpson. Any questions? Seeing none, thank you very much for your testimony.

SCHMEEKA SIMPSON: Thank you.

ANDERSEN: Any others? Any other proponents, in favor of the bill? Seeing none, any opponents? Seeing none, any in the neutral capacity?

JERRY STILMOCK: Thank you.

ANDERSEN: Good afternoon, and welcome to the Government, Military Veterans Affairs Committee.

JERRY STILMOCK: Mr. Vice Chairperson, members of the committee, my name is Jerry. Stilmock, J-e-r-r-y S-t-i-l-m-o-c-k, appearing on behalf of my client, the Nebraska Bankers Association, to testify in the neutral position on LB487. As you heard, LB487 highlights a very negative time in Omaha's history, as well as other portions of the country that mirrors the metropolitan areas where the Homeowner Loan Corporation and the Federal Housing Administration operated it during the 1930s. This led to a number of federal laws to combat redlining. You've already heard Senator McKinney and Ms. Williams test-- testify as to the Fair Housing Act, founded-- created in 1968, which prohibits discrimination to the sale, rental, and financing of housing based upon race, color, religion, sex, familiar stat-- familial status, national origin, and disability. In addition, the Equal Credit Opportunity Act of 1974 prohibits discrimination in any aspect of a

credit transaction, ensuring fair lending practices and equal access to credit for all creditworthy applicants. In 1975, the Home Mortgage Disclosure Act was created, which requires financial institutions to publicly disclose data about their mortgage lending activity and to help identify potential discriminatory lending practices and ensure lenders are serving the housing needs of their communities. Finally, in 1977, the Community Reinvestment Act was designed to counter the long-term effects of redlining. CRA is aimed at increasing access to credit and banking services for underserved communities by requiring banks to meet the credit needs of all segments of their communities, including low- and moderate-income areas. The CRA has channeled hundreds of billions of dollars into low- and moderate-income communities, helping to reduce some of the long-term economic disadvantages caused by redlining. Today, federal regulators-- regulators assess banks on their lending practices, and if banks fail to serve all parts of their communities equitably, regulators may impose penalties on banks, direct banks to change their lending policies, or order banks to take other positive steps to make corrections. Nonbank lenders, such as credit unions and farm credit services are not subject to the Community Reinvestment Act. That's just one example. Several banks in Nebraska have provided funding through 2 important organizations, Habitat for Humanity and Omaha 100, to provide opportunities for lower- or moderate-income families to become homeowners, and for Omaha 100 to also provide startup business funding. And of course, the others before me have testified as to the agencies and associations that they're familiar with. The Nebraska Bankers Association and its members remain committed to partnering with the Nebraska Legislature and Senator McKinney and others to ensure equal access to credit for all Nebraskans. Thank you for considering my comments on the legislation. In preparing for this afternoon, there was a tremendously informative article in the North Omaha History Newsletter. It was authored by Adam Fletcher "Sassy" or Sasse-- A History of Redlining in Omaha. I found it quite helpful, and refer it to you for your research and investigation. Members, thank you.

ANDERSEN: Mr. Stilmock, thank you for your time. Are there any questions? Senator Cavanaugh.

J. CAVANAUGH: Thank you, Chair. Thanks for being here, Mr. Stilmock.

JERRY STILMOCK: Certainly.

J. CAVANAUGH: So, I mean, your testimony sounded positive. Why are you not here in the oppon-- proponent?

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JERRY STILMOCK: The, the, the information was by our board to provide information and let, let the committee, let Senator McKinney, McKinney know that even though as, as he recited the legislation recites that there have been federal steps to take action. More needs to be done in the area. We were here just to provide input, based upon banks providing funding to provide homeownership and, and small business loans, sir.

J. CAVANAUGH: OK. Thank you.

JERRY STILMOCK: Yes, sir. Thank you.

ANDERSEN: Any other questions? Senator Wordekemper-- kemper.

WORDEKEMPER: Thank you for being here.

JERRY STILMOCK: Yes, sir.

WORDEKEMPER: Can you list that article again that you said at the end?

JERRY STILMOCK: Yes, gladly. I did it a little fast. And I can provide it to committee counsel and clerk. North Omaha History is the web page, and it was authored by Adam Fletcher Sasse. I'll just spell it, S-a-s-s-e. And it, it is titled, A History of Redlining in Omaha. It's a short read. It's 9 pages, but it was very informative. It gave the complete history that I am not doing due diligence to, but it dated back to the 1890s. Very, very informative, sir.

WORDEKEMPER: Thank you.

JERRY STILMOCK: You're welcome.

ANDERSEN: Any other questions? Mr. Stilmock, thank you very much for your time.

JERRY STILMOCK: Yes, sir. Thank you, members.

ANDERSEN: Are there any other testifiers in the neutral capacity? Welcome to the Government, Military and Veteran Affairs Committee.

GWEN EASTER: Welcome. Thank you for having me.

ANDERSEN: The page will take your green sheet.

GWEN EASTER: Oh, sorry. Hi. My name is Gwen Easter. I'm with Safe Haven Community Center and Safe Haven Early Child Preschool Education Academy. I'm also--

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ANDERSEN: Excuse me. Can you please spell your first last name?

GWEN EASTER: Oh. G-w-e-n, Easter, E-a-s-t-e-r.

ANDERSEN: Thank you.

GWEN EASTER: I'm also a commissioner with the Commission on African American Affairs. And because I've al-- one of our commissioners have already spoken, I just wanted to share with the committee my experience with predatory lending. When I first purchased my property to house my organization and my daycare, which is also-- was purchased in 2002, I experienced predatory lending and-- where I had some realtors try to get me to purchase the property on a land, land contract, after telling me that I had a loan when I didn't have a loan. And I went through a horrible experience behind that, where I have to say that Omaha 100 stepped up, saved the day for me, and helped me to get my loan passed on through. And then, I ended up speaking at the U.S. Bank to a group of realtors to share my experience about what happened to me. Because it was very tragic, because the owners had given me a key, based off thinking that I had a loan when I didn't have a loan when I move-- and, and so I just want to say that-- what the importance is for us to pass this bill. Also, because I-- my organization has run a home [INAUDIBLE] referral service for the last 25-- 26 years. There are many families that are living in their cars. There are many families living in hotels. Some families cannot get shelter. Some families cannot get a home because of bad credit, no credit, you know, and that's what we try to do is find housing, affordable housing. And as you all know, the market, the market is very high, and not everyone can afford some of these properties that are occurring. And so I would like to see, you know, some rent, you know, some-- you know, the rent be, you know, looked at where people who can afford it can be that-- maybe limit it, some kind of way. Something needs to be worked out, because we have too many families struggling. And also, discrimination is, is, is happening continually, to, to many elderly, as well as other cultures. OK. So I appreciate you all hearing from me today. Thank you.

ANDERSEN: Please, hold on a second, Ms. Easter. Thanks for your testimony.

GWEN EASTER: Mm-hmm.

ANDERSEN: So hold on a second, please.

GWEN EASTER: Oh, sorry.

ANDERSEN: Senator Cavanaugh has a question.

J. CAVANAUGH: Thank you, Vice Chair. Thanks for being here, Ms. Easter. I just wonder if you could tell us-- I-- a few people have mentioned Omaha 100. Could you give us a little bit-- do you know-- can you explain more, I guess, what Omaha 100 is?

GWEN EASTER: Well, OK. So-- well, back then, the Omaha 100-- I'm trying to tell you his, his name that was over-- he was the executive director, whatever-- [INAUDIBLE]. Well, I went to him and I explained the situation. I was-- he, he helped me to get my loan, to pull my loan through after I gave him all my documents and things like that. And I explained the situation. So I always tell, tell people, I like Omaha 100. Not only do they have classes, also, I took advantage of those classes. And being that I am also a nonprofit organization that help--helps housing, I refer clients to them, you know, as well, for assistance and help. And when there's certain issues with landlords, I refer them to the, the Legal Aid and, you know, things like that. But Omaha 100, to me, is knowledgeable. They, they have no-- they don't benefit whether or not you get a loan or don't get a loan. They-- to me, they fought for me in my situation, you know. And so that's, that's what I remember, you know, is when, when the other company was telling me, you need to just do the land contract, because they're not going to give you a loan anyway. And that, you know, that gentleman-- I cannot call up his name right now. But he, he said, who do they think they are? You give us our-- the information and let us talk with-- and, and get your information sent on-- sent through and see if the underwriters think that you are able to be approved. And, and I, and I was approved. So.

J. CAVANAUGH: Thank you.

GWEN EASTER: They fought for me. Thanks.

ANDERSEN: Any other questions? Ms. Easter, thank you for your time, for your testimony.

GWEN EASTER: Thank you, all.

ANDERSEN: Any others in neutral capacity? Seeing none, Senator McKinney, you're clear to come close. While you're coming up, the online reporting was 28 proponents, 12 opponents, and zero neutral. Senator McKinney.

McKINNEY: Thank you. And, and thank you for those who came to testify. I really believe that adopting the Restitution and Redress for

Redlining Task Force Act is a step in the direction of righting some wrongs of the past, and really taking a deep dive to look in how to address it and coming up with some comprehensive and realistic recommendations on how to address the issue of redlining. And the impacts of redlining still are affecting us till, till this day, quite frankly. We still haven't fully cleaned up lead in, in my community, for example. So we still have kids living in a community that is still considered a Superfund site. We still have kids living in a community with schools that are still underperforming. We still have children growing up in a community with, with low socioeconomic and, and high poverty, and also, low homeownership. We have a lot of renters in, in, in my community, and this is a-- is an attempt to begin to, begin to start to find ways to address it. And it's not always-- it's not just about money. I think it's some legislative things we could do as well to address this issue. And I think that's what we, what we would find through this task force and through possible recommendations that would come out of this, and that's why I think this should be passed. And we, we should definitely take a step forward and, and, and see this through. Senator Cavanaugh, Omaha 100 is a community development financial institution. They provide loans and grants to different people in the community for business stuff and also home, home things, as well. And, and with that, I'll answer any questions.

ANDERSEN: Thank you, Senator McKinney. Any questions? Senator Cavanaugh.

J. CAVANAUGH: Thank you, Vice Chair. Thanks, Senator McKinney. It's been a very interesting conversation and I, I, I appreciate the whole conversation. I did want to point out I was mistaken when I said to Senator Council, this map that was provided, I thought it was a little weird I said 1926. That was-- it looks-- appears to be that that was when the map was made, and then the redline map is drawn on top of that map.

McKINNEY: Yeah.

J. CAVANAUGH: So that '26 date is the publication of the original map. And so the-- yeah. The redline is the later dates that I think were said by, by Ms. Williams and others. But yeah, I mean, I agree with you. I think this is a great, great bill. And we have, I think-- at this moment, we have a lot of evidence that folks have come and talked about of what are the effects of redlining in our community. But it would be really helpful, I think, for us, as policymakers, to get a handle on that by-- in a systematic way, which I think is you're proposing here, right?

McKINNEY: Yes.

J. CAVANAUGH: Yeah. Thanks, sir.

McKINNEY: No problem. Thank you.

ANDERSEN: Any other questions? Seeing none, Senator McKinney, thank you very much for your time.

McKINNEY: Thank you.

ANDERSEN: That will close our hearing on LB487 and will end our hearing for today. Thanks, everybody, for coming.