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that was completed that was perhaps to a person of an income level higher than what we would have liked to have seen, but the vast majority of the loans have been made to persons under the median income range. I believe it is important that the board members of the fund be given discretion to determine at what level an income they should make the money available. I think that we recognize the prime rate this morning, one major bank has gone to 20 percent. I think we must recognize that the home building industry is one of the most vital cogs in our nation's economy. It has for all practical purposes drawn to a halt. It is not my intention, nor has it ever been, to infringe upon the legitimate home mortgage market of the savings and loans. This bill does not do that. I do not believe that it can be proven that it will do that. I think that Senator Goodrich, and I respect him, I know he has had considerable experience in this area, but I believe he is wrong in this area and in this instance. I think if you will read the handout provided by Senator Koch, it will provide you the statistics which you need, and those statistics will back up the action of the present fund members of the board. I think that there needs to be flexibility. These times are volatile. Rates of interest increase dramatically in a short period of time. The impact upon the market is dramatic. The impact upon the ability of homebuilders to compete in the market place without any mortgage funds is, of course, a very serious consideration to all of us. It is unusual that I would get up here and oppose Senator Goodrich as I have now. It is unusual that I would have to oppose the savings and loans, as I have said earlier, it is not my intention to impose upon the legitimate and regular home mortgage fund money. But if we do allow the Goodrich amendment to become law, we have for all practical purposes killed the home mortgage fund. It is not just a small amendment, it would be dead. You could just as well count on it. I would ask you to oppose the Goodrich amendment and to read the bill and to act favorably upon the bill.

PRESIDENT: The Chair recognizes Senator DeCamp.

SENATOR DeCAMP: Mr. President and members of the Legislature, I made myself a promise and I am making you a promise that in these waning days I am going to try to exercise great restraint in offering any amendments of any kind on Final Reading that aren't pretty well worked out or that there hasn't been some agreement or understanding to in advance with all parties knowing, so that we don't use the last nine days with new amendments.