

February 28, 1996 LB 1322

out there. The house, by the way, was built basically with an industrial group from one of the high schools and with some help from contractors that built this home. And I've seen a single father with two boys, that the boys hadn't had their own bed, let alone their own bedroom, for quite a few years, and the tears that were shed and the really positive thing that came from this family being able to have a house and a home of their own, that without some assistance would not have been able to do that. Some of the issues that are facing local communities, when it comes with the real problem, and it is the real problem, the lack of housing, is new construction that may be occupied by low income and very low income families, I will tell you that for the most part without some type of collaboration between contractors, financial institutions and government, you aren't going to produce the kind of housing that you need here, because contractors out on their own will not do that. Private developers, we have found, aren't going to go out and build the kind of houses that we're talking about that are needed here. There is funds needed for new construction, or for rehabilitation, or acquisition of housing units to assist families in this particular... they need technical assistance and funding for the operational costs, for groups that are meeting to be able to help each other in the areas. Housing for elderly members is another big one, especially those with disabilities that there isn't enough housing. The infrastructure projects necessary for the development of affordable housing and how to best fund those, and one of the things the study would show that homes, by having a study, is where would be the best place to develop this particular type of housing and accessing what would currently be electricity, and water, and so forth, so that you wouldn't go out and build in a place that perhaps would cost you more to develop that infrastructure. So they have a study to help do that. The other thing that a lot of people need help with are downpayment and closing cost assistance. They aren't always able to meet a conventional mortgage, and how are they going to be able to do this, and the assistance they can do. Last but not least, the contacts that I had said specifically is that the letter that they sent also intended to express support with regard of costs associated with code compliance and the potential for the effectiveness of a statewide building code. And, with that, to say that they would appreciate,...

SENATOR COORDSEN: One minute.