

welfare of our state, and certainly is one of the criteria that when a company comes to look at Nebraska as to if housing is affordable for their people to come into. We have housing problems throughout this state, not only in Omaha, but certainly in Norfolk, Nebraska City, Lexington, North Platte; all across this state, we have problems with affordable housing. Affordable housing, remember, is not just housing that you purchase but housing that you must have to sustain yourself, be it rental or purchased. You know, it is interesting, the National Association of Home Builders did a comparison from 1974 to 1994, where the medium house, the medium affordable house went from \$32,000 to \$117,000, and the annual income went...to afford that house, went from \$12,000 a year to \$46,000 a year. The monthly principal and interest payments went from \$260 a month to \$941 a month. There is that old cartoon character, Pogo, who says we have met the enemy and the enemy is us. And if we want to look at what the affordable housing costs and how costs have increased, we need to examine also ourselves, and all of the impact that we've had. To look at affordable housing is almost comparable to look at affordable health care, how do you do that? I really think that this is a time for this bill. I think it is a time to look and see what the codes, what the cost, what we are imposing upon the people of this state. It's interesting, I've got a letter here from Construction Sciences, CSI, probably the largest builder in Nebraska, I believe, but a few years ago this body looked at whether to increase the insulation from an R-30, or excuse me, from an R-30 to an R-38 and what that cost would be to the homebuyer. Well, to run some of the figures back, it takes 90 years to get the cost back to increase that insulation factor, but yet this body was just about ready to impose that. When we look at the codes between different communities, they pointed out that in Bellevue...Bellevue, the city of Bellevue requires eight smoke detectors in a house. Omaha requires three. Omaha requires counting an open railing, if you have a split-level home where there's a railing that goes from the upper level down to the lower level, Omaha requires that there be an outlet in that wall, they call it a wall. You must have an outlet in an open railing. Well, you can't do that so you put the outlet in the floor and that's not...number one, it's very expensive to do, number two, it's also becomes a hazard of little kids to poke things down into. Bellevue requires furring strips for attachment of drywall to concrete...