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placed this as a priority in terms of state budget, in terms of state government. The NIFA program is essentially operated out of the assistance of the federal government in providing tax-exempt bonds. The state puts up next to nothing to assist in housing. To now say we will close the door and not allow even the option, if we should decide that we want to fund something in the area of housing through the adoption of the Maurstad amendment, makes no sense. It should be, in fact, one of the alternatives that the Appropriations Committee looks at as they determine priorities for the state of Nebraska. Now maybe housing isn't a priority for Senator Maurstad. Maybe Beatrice has got affordable housing for everybody, that they don't have any problem with codes enforcement. Maybe, as he says, that there's not really an issue here that needs to be a priority for the state of Nebraska. But if he does think that there's a problem then what's his solution to it? If the state doesn't intervene, what is the positive solution, not just this negative opposition to proposals that have been worked on by the elements of the housing industry, by elements across the state of Nebraska that have the expertise in the housing issue, saying the number one step we need to take, to help move forward addressing the housing concerns of the state of Nebraska is to recognize that trust funds in other states have succeeded in leveraging dollars, maximizing those dollars, involving private sector dollars, local dollars, federal dollars, and taking that and converting them into four to eight times as much money as we start off with. The investment here is important, it's successful, it will be effective in dealing with the concerns that I think, hopefully, all of us should have, maybe not all of us actually do have, to address housing concerns in the state of Nebraska. Let me indicate also, in follow-up to Senator Beutler's concerns, again I don't know if you were here, Senator Beutler. I agree totally with you that if we had adequate incomes we wouldn't have to be addressing some of these problems. Unfortunately we don't, and we will try and see what we can do on the minimum wage at some later point. There is a definition of affordable housing that indicates that...

SENATOR BERNARD-STEVENS: Excuse me, Senator Wesely. Could we have the noise factor quiet down a little bit in the Chamber. It's very difficult for people to hear. Could we have order, please, in the Chamber. Senators, could we have order, please. Thank you. Senator Wesely.