

get into a lot of other definitions with the idea that that administrative flexibility would serve us well as we try to meet the true needs in the state of Nebraska. But I do think Senator Beutler is right, that to make...to have a comfort level about where the money is going to, we do need to have a clearer definition than we now have, and so I'm willing to work with him on the acceptance of some sort of language. Let me, again, reemphasize, this is not a direct loan program like NIFA in a sense is. NIFA does work through the banking and savings and loan industries and provides loan through them that they have established through the bond issuances and tax-exempt status. This goes through a different status. It goes through the community, and the idea is that the fund is available to any town in the state of Nebraska, whether it be a Lexington or a Lincoln or a Beatrice or a Bellevue. They come in with a plan that deals with the housing needs of the state. They say, here's where our particular needs are, we're really having a problem. Here's what we need in help, here's what we'll provide in private and local resources, and then together address the concerns that they have. And so it really is a community-based, community-initiated solution to the housing problem. so we are asking that we work in that fashion. We think that will empower the communities and leverage the state monies far more than any other approach would. There is, again, no direct funding in the bill. We are going to consider that in the future, but it does establish the process and answers the questions all of you have been asking and one of those questions again being raised by Senator Beutler I'm in agreement with, that we do need to have a better targeted figure in here, and we will work with him to accomplish that. So with that, I hope that we have an amendment at some point, and we will offer it to the Beutler amendment. Thank you very much.

PRESIDENT ROBAK: Thank you, Senator Wesely. Senator Warner would like announce that the following guests are visiting the Legislature this morning. There are 44 fourth graders here from Lincoln Christian School in Lincoln with their sponsors. They are all in the north balcony. Will you stand and be recognized please. Welcome to the Legislature. Senator Lynch, your light is next.

SENATOR LYNCH: Madam Speaker and members, just briefly, I want to comment that you know the possibility exists that the reason people can't afford housing is because they don't make enough