

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
Transcriber's Office

May 11, 1999

LB 105

I really have some concern in about the general role of government and it looks to me like we are moving into an area and greatly expanding what government or housing authorities should be allowed to do. I certainly have no problem with housing authorities. They've done a great service to a segment of society that have not been able to get into regular housing. But, by this, we are expanding the role of housing authorities tremendously. And if you look at the little...the yellow sheet, it's not just the low income. We are mixing income. We are mixing financing. We are mixing use developments. We are mixing ownership, and then they add the affiliates, which kind of wraps everything else on. You know, we ought...we do have other financing tools. We have NIFA. We have government grants that are available, and now we expand this to not only include just the housing but also various other sundry issues, whether it be an automobile loan because their automobile is not operating, or whatever the circumstance might be that they can go to the housing authority and perhaps get a loan, perhaps get some help in financing that particular issue. We are stepping off into areas of finance that normally banks would do. We are stepping off into construction areas which private enterprise would do. We are stepping off into also small loans with...we, again, have financial institutions that are doing that. I just have a problem of the great expanse of this particular bill and how we approach it. And so I would urge the body to really move cautiously towards developing a system that is going to be a catchall for absolutely anything that anyone might want. And we need to think a little bit about what is the role of government. It is...is it to provide safety and security for our citizens, or is it to take care of everything from the womb to the tomb because I think this is kind of where we're going with this? Now we have certain communities in Nebraska where there is a housing shortage. There is no question about that. But we have other areas in this state that, frankly, the housing is extremely low. I have been to Fairbury where their average home down there is around \$38,000. In Omaha, it's around \$80,000. I'm really surprised that some of those smaller communities are not marketing what they have and the availability of some of their homes because I think that is low-cost housing. But we are in an era here of expanding the housing authority, we are expanding, really, government's authority to include many things that I don't think certainly our founding fathers ever thought