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trying to sift through the numbers of this issue and I realize that it's basically a shift. And I think that we need to be mindful of the unintended consequences of how an issue such as this would play out with the general public. I believe that the mortgage deduction that we get mostly from the federal level, but certainly a piece of from the state level, is probably the best economic development tool that our tax policy can afford the citizens of the state of Nebraska. And, to cut right to the chase, I have grave reservations over taking part of that away. Even though it would be a small part of that tax burden or tax advantage, it would be a small part, I am afraid that we would have a headline that would read: Legislature removes mortgage tax deduction. Now, it doesn't specify in the headline what...you know, that it's a small part of that because it's the state portion instead of the federal portion, but I believe that that impact of such coverage, while it would not be intended, I think could have a very negative impact on the economy of the state, and especially when we're looking at an even trade in dollars. We're basically taking a targeted tax break of our current policy and we're going to spread that out over a property tax exemption. Now, the other part is we need to be very careful when we promise property tax relief, and it's really not going to be that much. When you look at the whole scheme of things, even the \$8,000 exemption, I think, has very little impact or at least less impact than we would have with the ability for those folks to deduct their mortgage interest from their state income tax. Back to the deduction of mortgage interest being the best economic development tool we can have, I say that because when someone refinances their house and they have tax reasons for doing so, that's great for the economy. Not only does it make the mortgage broker a commission, but it takes equity out of a house, and typically that equity is leveraged back into the economy through an investment in other real estate perhaps, through an investment with whatever financial tool a Nebraskan would choose to use. But equity in a house does very little for our economy. Taking that equity out, and there's incentives to do so, I don't want to take those incentives away. And I believe that we, if we're going to do property tax relief, it needs to be more significant and it doesn't need to be in place of a very, very, very valuable tool to our economy, even though it's small. Even though it is