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sales, so that they could have that relief. But we felt, in Nebraska, that that was a worthwhile program and we did it. At the same time, we have young couples, middle-aged couples that are low income, struggling in the same size house, but no property tax relief, and I'm looking for a way to provide that. I draw you back again to the handout. I want you to pay attention. People with the same income, people living in the same house, the same value, depending on how they financed it, whether it was a 15-year loan or a 30-year loan or they paid some extra payments, there is a difference in the tax savings that they get under the current system. We are not treating them alike, even though their circumstances are identical. The only difference was the way they chose to finance their purchase. So actually, the system we have now only rewards borrowing, and unless you can guarantee that you can keep your loan value above \$100,000 a year for the rest of your life, you're not going to gain with the current system. The current system will reward you if you keep your loan value over \$100,000 for the rest of your life. But if you don't, this proposal that is before you will give a benefit. The difference in what we're proposing here is that benefit that is lost, the income tax deduction, is taken away from people who have the opportunity of receiving a benefit as opposed to many of the tax shifts which we have seen in the state where we said, let's give relief to farmers, and let's say 80 percent is good, and the rest of the people in Nebraska were willing to pick up a bigger share so that they could provide that relief. They didn't get any benefit from it, but they thought it was the right thing to do. So if you think that you want to keep providing a benefit to people who keep loans deliberately above \$100,000, year, after year, after year, then we should stay with the current system. But if you think that we could give relief to everybody and it would be good if they actually saved the interest over the life of that loan by doing a 15-year loan or paying some extra payments, then I hope you consider this, because I think it's a choice. We could do nothing. We could do nothing, and we could continue to listen to the cries and the complaints of people about property taxes, but we will have to admit that we had a chance to do something. The amendment is \$8,250. That's better than what's in the bill. I hope you'll at least adopt the amendment. Thank you, Senator Cudaback.