McKINNEY: Good afternoon. Welcome to your Urban Affairs Committee. Today is January 23, 2024. I am Senator Terrell McKinney, Chairperson of the Urban Affairs Committee. I also represent District 11 in the Legislature, which is north Omaha. Before we start, I would ask each senator to introduce themselves, starting at my right.

**DAY:** Good afternoon. I'm Senator Jen Day, I represent Legislative District 49 in Sarpy County.

LOWE: John Lowe, District 37.

**BLOOD:** Good afternoon. Senator Carol Blood, representing District 3, which is Bellevue and Papillion, Nebraska.

J. CAVANAUGH: Good afternoon. John Cavanaugh, I represent District 9, which is midtown Omaha.

McKINNEY: The committee legal counsel to my left is Elsa Knight, and the committee clerk to my right is Raquel Dean. Today and before all hearings, all bills to be heard will be posted outside of the hearing room. The senator introducing the proposed legislation will present first. Senators who serve on the committee are encouraged to ask questions for clarification. That said, the presenter and those testifying are not allowed to directly question senators serving on the committee. For purposes of accuracy to the record, we ask each presenter to state one's name, spell it and state who you represent, if not yourself. If you're planning to testify today, please fill out the testifier sheets that are found in the binder on the tables at the back of the room. Be sure to point -- print clearly and fill, fill it out completely. When it's your turn to testify, give the testifier sheet to the page or the committee clerk. If you do not wish to testify, but will-- but would like to indicate your position on the bill, please complete the sign-in sheets with the LR, LB or AM number. These can be found in the binders on the back tables. This sheet will be included as an exhibit in the official hearing record. In your Urban Affairs Committee we use the light system to promote maximum engagement of those wishing to express their position on proposed legislation before us. The light system will generally -- will today be 5 minutes with the green light, 1 minute with the yellow light. In red, you'll be required to stop or conclude your testimony. We will re-- we will recognize opponents, proponents, and neutral testifiers first-- testifiers. We will also acknowledge letters or online comments received from all concerned parties. Following all

proponents, opponents and neutral testimony, the bill's presenter is offered the opportunity to close with final remarks. As a committee, we will work diligently to give a fair and full hearing. We will make every effort to accommodate special requests of assistance. At this hearing, we ask you to be respectful of the process and to one another. And lastly, please silence or turn off your phones. Thank you.

**BLOOD:** Welcome to the Urban Affairs Committee, Senator Terrell McKinney. I forgot your last name there. I apologize.

McKINNEY: Thank you. Good afternoon, everyone, and welcome to the Urban Affairs Committee. My name is Terrell McKinney, T-e-r-r-e-l-l M-c-K-i-n-n-e-y, I represent District 11, and I'm here to present on LB840. LB840 introduces the Poverty Elimination Action Plan Act, compelling cities with a population of at least 50,000 to craft, adopt and-- and electronically submit a five-year plan to the Urban Affairs Committee by July 1, 2025. This comprehensive plan includes vital components such as needs assessment, community engagement, data analysis, education and job training, affordable housing, and healthcare access. This legislation mandates a mandatory reevaluation every two years and an update every five years. Furthermore, the Urban Affairs Committee retains the authority to request any city to present its report during public hearings on the matter. In my experience, I believe cities can make more impactful actions to combat poverty. Excuses abound, and the transpar-- transparency of the effectiveness of implemented initiatives is often lacking. There's a-- there's clear room for improvement. While the Poverty Elimination Action Plan won't solve every issue, it stands as a crucial starting point, ensuring accountability and provide insights for areas of enhancement. I firmly assert that addressing the, the complex issues of poverty requires a tangible action plan. Over the years, society has applied superficial solutions to the problem. With my district, for instance, being, being saturated with nonprofits and churches attempting to address societal shortfalls. Collaboration exists, but it's mostly siloed. A genuine reflection of society in the city lies in how, in my opinion, they tackle poverty. Currently, this reflection is neither esthetically pleasing nor acceptable. How is it conceivable for communities to endure day -- decades of poverty without a comprehensive plan for resolution? We can commit to addressing this issue by implementing a strat-- a strategic action plan. This enables a focused approach to each cause or negative effect of poverty. While not a silver bullet solution, it's a crucial step towards ending poverty in a state that espouses "the good life" in a country that claims to be the greatest

in the world. Since my time in the Legislature, I have realized one thing that sticks out the most. It's not about money or the lack of it in our country, state or cities. It's about the— it's about the lack of political will or commitment to address poverty with more than just lip service. Some ask about the cost and the cost of this bill. And I ask, what about the impact of poverty on Nebraskans and the burden of poverty that they have to live with? I grew up poor and it wasn't easy. Thankfully, I'm here today to talk about it and also be in a position to hopefully pass this legisl— legislation, along with others, to decrease and hopefully one day eliminate another Nebraskan kid from growing up poor and navigating a world that does not see it as the number one issue in our society. I consider this, this issue pivotal and appreciate your attention to it. And I'm open to answering any questions.

**BLOOD:** Thank you, Senator McKinney. Do we have any questions for the senator? Senator Cavanaugh.

J. CAVANAUGH: Thank you, Senator Blood. Thank you, Senator McKinney, Chairman McKinney, for bringing this bill. So you referenced the cost. I note that there's no fiscal note that—

McKINNEY: No, but I've seen the online comments and I've spoke to some others that— from, from cities that say it's an unfunded mandate and the cost will be burdensome if they have to implement it.

J. CAVANAUGH: Did they give an idea of how much they think it'll be?

McKINNEY: Between like \$50,000 and \$150,000.

J. CAVANAUGH: To come up with the plan?

McKINNEY: Yeah.

**J. CAVANAUGH:** And but this bill doesn't-- you said this, but this bill doesn't require them to actually take any action. They just have to make the plan.

McKINNEY: Yes.

**J. CAVANAUGH:** And then once they have the plan, they would have to update it every two years.

McKINNEY: Yeah.

**J. CAVANAUGH:** And so presumably there wouldn't-- there might be an upfront cost of creating the original plan, but the maintenance cost might be de minimis.

McKINNEY: Less, yeah.

J. CAVANAUGH: I'm sure we'll hear from somebody. I see some folks from the League here. Maybe we'll hear from them about it. But and then you referenced the fact that poverty has a cost in our society. Do you have, like, I guess, any examples you'd want to point out about what costs are born as a result of us not taking action on poverty?

McKINNEY: One cost that is borne by not taking action on poverty is that we're building a \$350 million prison in the state of Nebraska. We could use that to solve poverty, not hold people. But, yeah, so that's one example.

J. CAVANAUGH: Yeah. Thank you.

McKINNEY: No problem.

**BLOOD:** Any other questions for Senator McKinney? Will you be staying for your closing?

McKINNEY: Yes.

**BLOOD:** All right. With that, I am going to hand it over to the Vice Chair.

HUNT: Well, thank you.

**BLOOD:** And we are ready for support.

**HUNT:** OK. Thank you, Senator Blood. First supporter for LB840, come on up. Is anybody here to speak in-- as a proponent? Welcome to your Urban Affairs Committee.

TINA ROCKENBACH: Thank you. Good afternoon. My name is Tina Rockenbach, T-i-n-a R-o-c-k-e-n-b-a-c-h, I'm the executive director for Community Action of Nebraska. For those who are not familiar with us, we are the state association for all nine members— are the community action agencies serving all 93 counties of the state. And we are here in strong support of this bill and this effort by Senator McKinney. And we're actually quite excited to see this step being taken, as it's kind of our, our bread and butter. And what I've got

there, just to kind of reference the handouts coming out, one is some additional notes regarding some of the history with community action. I'm not going to sit here-- I know a lot of you here are familiar with us and what we've done. And so I really want to focus my comments on the bill itself. The other two handouts, the one is the map of our agencies. So that shows you each agency and the counties that they cover, covering all 93 in Nebraska for your reference. And then also that last one shows our current, as of our finalized confirmed FY '22 federal fiscal year numbers for our statewide impact currently on jobs and the economic impact that we provide in support. Specifically with LB840, I just want to kind of take a moment here to draw attention just to some thoughts from our network in how we can be in support of this, as a lot of this work we already do as a requirement of our federal programs. And we're doing those across the state for, for every community that we touch. Particularly when it comes to community needs assessments, data analysis, and also the outcomes. So not just the data analysis of where we are right now, but then as things are implemented for solutions, probl-- programs, services, et cetera, we're also measuring that impact based on goals we set for those programs and participants and impact in that way. In doing this, community needs assessments, we actually do those every year as a requirement of our agencies, and every agency has a, a different mechanism and a different process of how they do that. But the good news is some of that footwork we've already done. And so we can hopefully, we're hoping, that we can at least provide a little bit of a gap fill in some of these things that need to be done, especially in these cities that we're already working in. For examl-- for example, in Omaha, we have a very active Omaha agency and they're already doing a lot of these things. All the community needs assessments and the community action plans that our agencies do every year combine all of these components. Now, Senator McKinney said there's no one-solve issue here, and that's absolutely correct. What we've found in the 60 years we've been doing this is identifying those needs in the community that are pro-- that are causing the barriers to those basic needs. Like that's kind of step one, right? And as we all know, that, that kind of domino effects in other areas when you start considering economic changes, policy changes, et cetera. But that's absolutely where we start, is what barriers need to be removed, and then what's the realistic way to remove those in a way that is cost-effective. And we don't try to recreate the wheel. We're constantly making partnerships. We're constantly working with other organizations and, and cooperating with the state programs, et cetera. We, we definitely don't look to start over. And I think this is a great opportunity

where those of us that have been in this arena, we kind of come together. And we kind of come together in a roundtable way and say, OK. Because this is -- this would be a heavy lift for cities to do on their own, if they had to figure this out on their own. And there's a lot of us in this arena that I think can help with that and already have positive relationships with cities and counties. The only other thought that we would like to express, and this is just more for long-term, you know, as we would start to implement this, is, as we get past these qualified census tracks in these larger cities and we start to see some of the patterns, you know, how do we then adjust this for the rural areas and the smaller populated areas? We are definitely seeing across Nebraska in all of our data, in all of our needs assessments we're doing, that those needs are growing rapidly in the rural sector. Again, as a result of some of the geographical changes, economic changes, industry shifts, things like that, that have affected everything, right? Workforce, childcare, everything. And so that would just be some food for thought as we look forward. But we're-- but we're not here to say here's what the issues are. We're here to say, look, we're here to be at the table. We're happy to help. These are things that we discuss every day. And it's, it's not going to be a fast fix by any means, but I think it's time that we stop siloing how we're addressing these things and come together. And, and we're, we're happy to do that. So with that, I'm happy to try to answer any questions I can at this point. I probably raised more questions, but--

**HUNT:** Thank you, Ms. Rockenbach. Any questions from the committee? Senator Cavanaugh.

J. CAVANAUGH: Thank you, Vice Chair Hunt. And thank you for being here, Mr. Rockenbach.

TINA ROCKENBACH: You bet.

**J. CAVANAUGH:** I'm laughing because Senator Blood looked at me before I raised my hand.

TINA ROCKENBACH: Yeah, I looked that direction, too.

J. CAVANAUGH: I appreciate you being here and I appreciate what you're saying. And, and the one thing that's jumped out to me at the end there, you talked about silos. And that was kind of what I was thinking about while you were talking about this. So are we seeing—are there a lot of service providers that are providing overlapping

services and maybe not achieving economies of scale and that sort of thing?

TINA ROCKENBACH: Yep, absolutely. And just from my personal experience in working with our network, and then on the advocacy space, I've done a lot of work with, with kind of breaking the silos down with our network, right, and connecting. And then they all have their local ones as well. And what I've seen is every, every organization that's out there has their focus, which is amazing. But not everybody knows everybody that's out there, right? Or they may know the organization exists, but they don't have a contact. They don't know where to contact, those kinds of things. And then it's also capacity, like how do you carve out that time to get those people around the table? And that's one of the things that I've been really trying to do with our network, both on the policy side and in some of our advocate partners. What I'm finding is where we come in different is we touch every county in Nebraska. Not every organization does, but they all have their areas, right? And again, we see some of that overlap. And when we do try to come together, that ability and that willingness to come together is 100% there. I think what we deal with right now is just everybody has been doing what they do and what they know, and you have kind of they don't know what they don't know as far as who's out there. And then when we start getting in the room, we're like, my gosh, how come we have never worked together before? And so that's what we're trying to do a lot of, and I think this creates a great opportunity for that to happen. Not just in the service provider aspect, but also in the city leadership as well, right? Because every city, even the city that I live in, they have their core organizations, their core groups that they work with because they, they understand what they do, they understand and they can deliver. And I think, again, it's just bringing that all together and not duplicating efforts, but also complementing efforts as well, right? We touch every county, but that doesn't mean we have the full capacity to hit all the housing, for example. But there are other organizations out there who specialize in housing that would complement something that we might do really well. And then you start talking about referral programs and connecting. And then the, the final bottom line that we love is and that helps us leverage our funds even better and allows us to help more people. And that's sometimes what we run into with some of the, the policy things where, if certain funds are depleted for assistance in certain areas or a state fund or et cetera, whatever that may be, we, we pick up the slack, right? And then if we're picking up the slack, who else is picking up the slack? OK, so

if we're both picking up the slack, like, there's got to be a smarter, not harder way to do this, to allow some of these funds that we get, whether they're state, local or federal, to be leveraged in a more effective way, to be able to reach more people, to remove more barriers. Because essentially that, that's kind of the, the key to the puzzle there. I always use the analogy if you have 500 people in line needing food and you only have the capacity and the funding and the organizations to feed 100, there's always going to be that continuous line, right? So how do we figure out what's the smarter way to work to be able to reach everybody, to actually get the system to work? It's-that's kind of an elementary way, but it's just kind of a visual way that I try to think of. And that's a lot of what we're seeing in our, in our network, that we're really trying to advocate for groups like ours. And there are many others, United Way, et cetera, that have been here for many, many years that have proven systems. So you know, let's elevate those more and implement those more.

J. CAVANAUGH: So I guess what I was— what I'm hearing, aside from a lot— you said a lot of things there, but one of them was there might be an upfront cost to this, but through those efficiencies and breaking down the siloing, we will actually save money and probably leverage money for better results.

TINA ROCKENBACH: Yeah, I would hate to see a city do this from scratch, navigate it from scratch, when so many of us have already done it, are doing it. That would, that would kill me. And so I think it may not eliminate all cost, right? But it's definitely going to reduce cost.

**J. CAVANAUGH:** And this bill would allow for a city to lean on you for that purpose?

TINA ROCKENBACH: Um-hum. They, and they-- absolutely. And they could, they could lean on us now at any time. Because what we do, while we call it our community needs assessment to satisfy our purposes, it is 100% for the community and, and can part-- they can partner with anybody with that given information. It's just a requirement we have to do to set our goals and plans to send back into our federal funder.

J. CAVANAUGH: All right, thank you.

TINA ROCKENBACH: Yeah, you bet.

**HUNT:** Thank you, Senator Cavanaugh. Any other questions? Seeing none, thank you for being here today.

TINA ROCKENBACH: Thank you.

**HUNT:** I feel very rude, I have a cough drop. But I think it's ruder if I don't have the cough drop, so. Next proponent for LB840. Welcome.

KAREN BELL-DANCY: Thank you. Good afternoon. I am Karen Bell-Dancy, K-a-r-e-n B-e-l-l-D-a-n-c-y. I serve as the executive director of the YWCA of Lincoln, and I've been in that position for eight years. The YWCA of Lincoln, we've had the pleasure of being in this community 138 years. So you can imagine how our mission has morphed and gone through different iterations so that we continue to serve the community and we meet the mission of the elimination of racism and the empowerment of women and girls. We are dedicated to ensuring that all Nebraskans have the resources that they need. Yet far too many Nebraskans live in poverty. For these reasons, I am testifying in support of LB840. This will create a comprehensive Poverty Elimination Action Plan to address the unique challenges of poverty in our communities. LB840 is a step in the right direction to tackle poverty in our diverse communities throughout the state. At the YWCA Lincoln, we serve hundreds of families every month who are working so hard to face the many barriers and just break through those barriers so that they families can experience success. Meaning just having the basic needs from the affordable childcare-- the barriers can be so many: affordable childcare, healthcare, transportation, food, all of those things we see regularly on a daily basis coming into our office from our clientele. Simple things like affording toothpaste and shampoo and other hygienic products for their families sometimes is just unreachable. Regularly we partner with other agencies, hospitals, business entities and private as well, with campaigns that would address basic needs and eliminate poverty and homelessness. On the average, through our program that we call "wholesome hygiene" that was started throughout the pandemic, it's just that providing those basic hygienic needs for families. We've had a family where the family of four between them they have one toothbrush. So partnering with the Nebraska Dental Association we were able to make sure each member of the family has a toothbrush. That sounds so simple to most of us sitting here. But when you're a family and that's your reality, it's not that simple. Providing gloves, mittens, hats, scarves and coats, that means so much. That is the difference between a family being warm and a family being cold. Poverty is real in Nebraska. We serve approximately 40 to 60 families every month through just our wholesome

hygiene program. And that number continues to increase. The ability for a family to complete an application for assistance opens up the first of every month. By the second week of the month, we have to shut down those requests because of not having the resources where we can serve everyone. Families are allowed to come back for three times for assistance and then such as what Tina was describing with Community Action, we reach out to our community partners and others so that they can maybe help meet the gaps that we cannot serve. This action plan would be real for the state of Nebraska. It can change a lot of lives. And I commit the YWCA Lincoln that we would be a welcome partner in supporting this. And that is why I am here in support of LB840. Thank you.

**HUNT:** Thank you, Ms. Bell-Dancy. Any questions from the committee? OK. Thanks for your testimony today.

KAREN BELL-DANCY: Thank you.

HUNT: Appreciate you being here. Next proponent for LB840. Welcome.

KATIE NUNGESSER: Thank you, Chairperson McKinney and members of the Urban Affairs Committee. My name is Katie Nungesser, spelled K-a-t-i-e N-u-n-g-e-s-s-e-r, and I'm here today representing Voices for Children in Nebraska in support of LB840, as we are concerned about the well-being of children and families in Nebraska, as reflected in our recent poverty data, including the 2023 Kids Count. The data reveals that just under 60,000 children in our state are living in poverty, with almost half of those living in extreme poverty. Notably, there has been an increase in the number of parents lacking secure employment and an increase in the number of children living in households with a high housing cost burden. These statistics underscore the urgent need for proactive measures to address poverty at a local level. Poverty significantly elevates a child's risk of facing behavioral, social, emotional, and health challenges. Academic outcomes are adversely affected, impacting a student's ability to learn and graduate. The Annie E. Casey Foundation's 2024 Race for Results report indicates a stark disparity, with Nebraska's white children ranking eighth in the nation, while children in nonwhite racial and ethnic groups are placing 13th or lower on national ranking-- rankings for well-being. In Nebraska, your geographic location and race can increase the likelihood of experiencing poverty. The 2022 University of Omaha Center for Public Affairs Research report on poverty in Nebraska gives more insight to the racial disparities. It found that 24.9% of Native Americans, 23.7% of black Nebraskans and

18.4% of Latinos are living in poverty in Nebraska, compared to only 8.1% of white residents. It is crucial to recognize that where a child grows up significantly influence their future development. Research highlights the correlation between neighborhood poverty rates and a child's economic success later in life. Concentrated poverty, especially when 20% or over in a neighborhood, can have compounding negative effects on children. Current and historical practices in Nebraska have created high-poverty neighborhoods, and the issue is being worsened by chronic disinvestment in those neighborhoods and communities. I'm urging you to support LB840 so that Nebraska can begin to address poverty at a local level and pave the way for a brighter future for all Nebraskans. Thank you.

**HUNT:** Thank you, Ms. Nungesser. Any questions from the committee? Seeing none, thank you for being here today. Next proponent for LB840. Welcome.

JUSTIN COLEMAN: Who am I supposed to give this to?

HUNT: To the clerk right over here. Thank you.

JUSTIN COLEMAN: My name is Justin Coleman.

**HUNT:** Can you spell your name for the record?

JUSTIN COLEMAN: J-u-s-t-i-n C-o-l-e-m-a-n.

HUNT: Thank you.

JUSTIN COLEMAN: I grew up in north Omaha. I just wanted to, come here and support. Legislation is important. What's important also is health, and the health of our north Omaha community is very poor and lack of resources. Consistent, adamant, knock-knock-on-the-door-every-day-type resources. Patient resources you can't manage-- resources you, you can't manage traumatize people with and nonprofit -- profit that isn't flexible to different needs or crises, or doesn't know how to gain our community's trust. I love my community. The health of my community is important to me, and I'm here as a protector of my community. North Omaha lacks strong mentorship. They don't leave you, leave you when things get uncomfortable. With a healthy, less poverty-type community in north Omaha, trade-dominant unions, basketball programs, football programs, Terence Crawford's boxing program and so much more would produce so many more superstars like Bob Gibson, Gale Sanders-- Sayers, Marlin Briscoe, Johnny Rodgers, Ron Boone, Terence Crawford, Rayvon Perkins. Our education

and trade program will produce more Clayton M. Christensens, Warren Buff-- Warren Buffets. With a healthier north Omaha, there will be more Gabrielle Unions, more John Beasleys, and journalism will be represented in newspapers across our country and social media and TV. We will produce healthier outcomes, less violence, more love, more togetherness, less hatred, and more built-in focus on producproduc-- productivity. With these steps, less poverty, there will be more taxpayers produced from the success of this pov-- poverty act legislation. There will be more businesses and unique services. There will be more of a Nebraska coalition investment in our poverty people, who in, in the future from this act's success will articulate their words intelligently so that there is a measured decision made in any decision that has to, to be done for our state and government. Poverty is more-- is not a strength. Issues, issues out of sight, out of mind is not a strength. We are, we are Nebraskans who meet every week 80,000-plus deep to support our football family. Poverty is all of our responsibility, family. Omaha is a part of our Nebraska household. Don't allow the people in Omaha to be the part of our-- the household that represents our state in a negative manner because of a percentage of people who lack encouragement or resources. NonNebraskans should say Nebraskans take care of their people from all walks of life. In hindsight, voting for this act would be encouraging good taxpaying citizens to relocate to Nebraska, to be a part of a state that cares about everyone, not only conservative fears. We all-- we are all Nebraskans. No matter where we live, let's not let out of sight, out of mind, be our Nebraskan way. All children deserve opportunities to live above poverty in Nebraska. Let's make this investment in Nebraskans for Nebraska to be great. God bless and thank you. One of the things I wanted to also mention, I'm a part of an advisory committee for Radi -- the RADIUS Program. My input or just an input-it could have, it could have been someone else's. But I believe, you know, God has blessed me with a purpose. And the input that I had on RADIUS, I think, affected their program very well. They're able to relate to young people who have been through trauma, trauma, and helped them in a way that they probably would have just been guessing if, if they didn't have the input. I think that this might need an advisory group for the act if it's approved. You know, just so some people -- not saying me, but just saying people like Terrell can be-his input is very important as the leader, and just people who surround him with the love and togetherness. And with you guys' support and love, it, it will just make it go overwhelming where you're supposed to go. And I think when it comes to, you know, the finances, like he said, you know, the models that we come from and

that we think about is like Chicago, Illinois. It's hard to say per capita what our situation is when we're just talking about north Omaha. That's not Illinois, that's not Chicago. Those are huge states. We have a very tiny per capita. And if we can change just that area, I think we'd be on a much different path as a state. That's just my belief. Our juv-- juvenile system needs your guys's love. And as, you know, and my motivational speaking, I'm fully behind what he has going on, 100%.

HUNT: Thank you, Mr. Coleman.

JUSTIN COLEMAN: Yes, ma'am.

**HUNT:** Appreciate you being here. Does anybody have any questions? Senator Lowe.

LOWE: Thank you, Vice Chair Hunt. Thanks, Mr. Coleman, for coming and testifying today. Can you explain a little more about RADIUS?

JUSTIN COLEMAN: RADIUS is a program -- Nick Giuliano, he was working for Omaha Home for Boys-- or Boys Town for over 20 years as the CEO. He, one, had an idea. The Warren Buffett Foundation, people who run the Warren Buffett Foundation was behind the idea. They come together, made an advisory group. We worked with the advisory group for over two years of just talking an idea, getting money involved. And it became-it's a building, it's there. It's something as we have history, it's been going seven months. It was just an advisory meeting yesterday. We gave everybody who started it all their bumps in a row. We still applauded him for everything that occurred. It's a program that's for juvenile-- high-risk juveniles, moderate-level juveniles to come instead of going out of state away from home. Where now, on weekends, they have so many blessed moments where, like, their parents can come and visit them instead of going out of state where your parent is a thousand miles away. Your parent can come visit you, talk to you, encourage you, give you love, tell you, you know, you're here, but it's not the end of the world. You're going to go through a process through it where you're going to come home a better person. RADIUS is built and is run by an awesome person. I trust Nick Giuliano with so much love. I mean, he is an awesome person and would be a great person to have a part of this. But RADIUS is-- would you have any detailed questions about them?

LOWE: Just wanted to learn a little more. Thank you very much.

JUSTIN COLEMAN: They have a website too, so.

**HUNT:** I have the same question. So glad to learn about that. Any other questions from the committee? Seeing none, Mr. Coleman, thank you for being here today.

JUSTIN COLEMAN: Thank you, guys. God bless.

HUNT: Appreciate you. Next proponent for LB840. Seeing none--

LOWE: We got one more.

**HUNT:** Oh, yeah. Come on up. Senator Hardin is joining us. If you'd like to introduce yourself.

**HARDIN:** Brian Hardin from District 48, the real west: Banner, Kimball, Scotts Bluff Counties.

HUNT: Wild west. Welcome to your Urban Affairs Committee.

PAUL FEILMANN: Good afternoon, senators. My name is Paul Feilmann, F as in Frank-e-i-l-m-a-n-n, 317 Clear Creek Drive, Utan, Nebraska. Home of several of my grandchildren, so I be out there now. But a couple of things I wanted to start off with. There's a story I wanted to start with. I met a teacher a couple of weeks ago. I was over at the corner by the Governor's mansion, and several people stopped to visit with me. And one was a teacher, and she told me the story about one of her students who had come to her class, seventh grade student. For guite a while, she was teaching him music and he was learning some keyboard stuff. Well, one day he came and said that he wouldn't be coming back. And she, she said he was always really well groomed and, and courteous and so forth. She didn't understand what was going on. So he said, well, the weather's changing and they've been living out of their home, so they were going to be moving. That is what we're talking about in terms of deep poverty, the cost to the community of those kinds of situations and the stress. I did mental health for 25 years. You can't imagine the kind of stress that puts on families and systems and so forth. The other thing I was going to let you know. I had, come across, excuse me, this study, it was done. The Congress actually, decided, in 2015, they needed to figure out a plan to reduce poverty. So they set up a game plan to reduce it by 50% in ten years. This is actually there's a link to this, and I'm kind of going through my email I sent you guys, you have access to the PDF of this really interesting stuff. Because they did research on everything that would basically look at all the different programs that have done research

and what kinds of things would actually lead to a 50% reduction in poverty in ten years. I really encourage you to, to look at the summary in the beginning and then pick through different parts of it. But this is written by the National Academies of Science, Engineering and Medicine Consensus Study report. This is really, really good stuff. The next thing I had-- I want to do is, this is all in your email. This poverty thing, people don't quite understand it. It's kind of like you should be able to, like the Governor talks about the, the food money. The problem is that if you have a set budget, it's really hard to manage for a lot of people, even when they're working. So what I did is I attached a hypothetical budget. And I'll let you go through that. But basically it's a single mom working full-time, earning as much as she can earn, taking care of her kids. And at the end of the month, she's out of money. And if anything goes wrong, then they're, they're at risk of the kids being in foster care or, you know, suffering from other problems there. There is a -- one of the things that this really pushed is an avenue to reduce poverty. First of all, they, they talked about the fact that poverty is actually the lack of financial resources, is debilitating and really has a severe impact on family systems. And one of the clear ways to-- that they found that has shown to be very effective at addressing that is the child in-child tax credit. There's a lot-- in fact, there's in Minnesota, actually, this is where Senator McKinney's bill, I hope that it gets linked into a state plan for poverty reduction. Because Minnesota is collaborating with the federal government on a child tax credit that basically supports these families that work, but then run out of money. Basically it supplements their income so that they have a base to operate from, so that the kids don't severely-- suffer the severe poverty. I, I sent you a letter January 9 from the U.S. Conference on Catholic Bishops. Really powerful statement on the child tax credit, how important that was. And it actually just got passed tentatively at the Congress level. But I also have a link in your email to the one that was passed in Minnesota, and I think Senator Conrad is actually looking at one for young kids in Nebraska. Then the last thing I put on was the-- what was mentioned earlier, was the racial disparities study. Shows a huge disparity in poverty between different racial groups. That's all the stuff I covered in my email. So, hopefully those are helpful.

HUNT: Thank you, Mr. Feilmann.

PAUL FEILMANN: Thank you.

HUNT: Any questions from the committee? Senator Hardin.

**HARDIN:** Yeah. For the edification of everyone here, can you summarize the really great summary from the child poverty book?

PAUL FEILMANN: Yeah. They, they found that, there's the two types of models. One is the child income tax credit, which is giving basic financial resources to buoy up families, and then also the models that provide support and resources to help people move out of poverty by getting jobs. They looked at the effectiveness of those, and they found that a lot of things that look at resource, like increasing education and stuff like that, are kind of more longer term. Whereas if you want to move kids out of poverty quickly, the child tax credit-- because they said their goal was to move 50% out in ten years. And assuming that those financial resources are really debilitating and stressful in families, that what that does is it really moves those families quicker. The other things are great, but the research that they, they document in here-- and actually, the first few pages there's a great summary of it and there's some charts. So if you don't want to go through a whole bunch of it, it covers both of those things. And they looked at all the studies, looked at all the research that was done, and then they made recommendations to Congress based on those. And I think that's part of where the child tax credit came from.

HARDIN: Thank you.

**PAUL FEILMANN:** And the Catholic bishop folks, they, they're really strong on the anti-poverty, the Catholic church is, and that's why I put that in there.

HARDIN: Thank you.

PAUL FEILMANN: Yeah.

HUNT: Thank you, Senator Hardin. Any other questions?

PAUL FEILMANN: Thanks.

**HUNT:** Seeing none, thanks for being here today. Any other proponents for LB840? Seeing none, anybody here in opposition? Any opponents to LB840. Welcome.

LYNN REX: Thank you. Senator Hunt--

HUNT: Happy new year.

LYNN REX: Happy new year. Senator Hunt, members of the committee, my name is Lynn Rex, L-y-n-n R-e-x, representing the League of Nebraska Municipalities. We're not here today to indicate that this bill isn't important. Because it is. The objectives are important. I mean, even looking at what you have here in Section 2: The purpose of the Poverty Elimination Action Plan Act is to create a comprehensive statewide poverty elimination action plan. And I think-- and it goes on to talk about in specific areas and so forth. It seems to me that first and foremost, so that you can have a plan like that's not just lip service, but really something sig-- significant. And the municipalities, I think maybe even Omaha and Lincoln, it really is going to take some comprehensive work. And to that end, probably a consultant to put this together. And I'm thinking of the Bellevues, the Bellevues, the Grand Islands, that would be implicated by this because they've got a population of over 50,000. And certainly when you look at municipalities of 20,000, you know, they're not under all of this. Just to try to put together something that would have some type of a prototype, whether it's through the University of Nebraska at Omaha, perhaps just in listening to some of the testimony today, from the Community Action of Nebraska. This has, I mean, obviously, you know, we can sit here and talk about the unfunded mandates, which are true. But to do this really appropriately, this is not just several weekends putting this together. This is going to be comprehen-- it should be comprehensive. It should be with a lot of time, care and thought. And that's going to take money and it's going to take staff. And one of the issues that was brought to our attention when you look at the municipalities, and I'm thinking specifically Bellevue, Grand Island. Basically the staffing issues, what it would take to do this, in the limited staff that they have, and what it would really take to do this and, and partner with others. So it would seem to me that maybe an initial step would be to put together from this committee, whether it's an amendment to this or some other way in which to activate some type of an overall statewide perspective, here's how we see this statewide perspective going forward. I mean, I think Senator McKinney and staff have done a great job identifying starting on Section 5 all the things would go into this. But-- which goes through needs assessment all the way down through public awareness. Each and every one of those is extremely important. And so we're just here to suggest that this needs a funding mechanism to it. It needs a prototype to it, so you don't have a city that basically contracts with a consultant who may or may not know what they're doing. It would seem to me that there are some folks sitting in this room that really do know how to do something like this. And there

needs to be an overall plan to make that happen so that you really have something substantive, because poverty is a real issue. There's no question about it. And I think the testimony you've had today is compelling. With that, I'm happy to answer any questions that you might have.

HUNT: Thank you, Ms. Rex. Questions from the committee? Senator Blood.

BLOOD: Thank you, Senator. It's nice to see you again, Lynn.

LYNN REX: Nice to see you.

**BLOOD:** [INAUDIBLE] this is one of many, many visits for this year. So it's not unusual when it comes to issues like this that federal money is sometimes involved as far as grant-giving nonprofit organizations. And so if a funding mechanism could be identified as some sort of grant or nonprofit participation, and that part of the picture was taken care of, if we added the prototype, do you think then that would be something that the League then and the municipalities could get behind?

LYNN REX: Yes, I do.

BLOOD: OK.

LYNN REX: I just think that there needs to-- you need to have something so that people can look at it. Now, again, I'm not just pointing out Lincoln and Omaha, but they've got-- they're in a position where they probably are the ones that create that kind of prototype for themselves.

BLOOD: Right.

LYNN REX: That's not going to happen, with all due respect to our first class cities, that's not going to happen there without having some kind of a model and also some way to pay for it. And figure out some way to partner with all of this. I'm thinking about all the work that this committee has done on affordable housing, workforce housing. What NIFA has done with respect to the tool kit. I mean, I look at the type of toolkit, if you're familiar with the NIFA housing toolkit that went into that. That's kind of what I'm talking about in terms of a prototype of how to put something like this together. This is really going to be meaningful to make a difference.

**BLOOD:** So just to clarify, if indeed we could create a mechanism, because we know we have a lot of really great charitable organizations in the Omaha metro area, especially, and also create a prototype, that you feel confident saying that our municipalities would be on board?

LYNN REX: I think so, yes.

BLOOD: OK.

LYNN REX: I mean, people understand the importance of this. I think, and it is important. But it's-- this is so important, I just think that you don't want to have something that is just, for better-- lack of a better term, lip service. The OK, we went through the motions. We did this. We want something that's really going to be meaningful. And in my view, something similar to what NIFA did on the housing toolkit. Something like that.

BLOOD: Thank you, Lynn.

LYNN REX: Thank you.

HUNT: Thank you, Senator Blood. Senator Cavanaugh.

J. CAVANAUGH: Thank you, Vice Chair Hunt. Thank you for being here, Ms. Rex. Ms. Rockenbach was here earlier, and you referenced her testimony about and— I'm sorry, Community Action Nebraska, willingness to help. And it sounded like she was saying that due to their federal grant constraints and things like that, they've done something very similar to this. Would a— them making that what they've done available satisfy what you're talking about as the framework?

LYNN REX: I don't know. I'm sorry, I just don't know enough about what they have done. But certainly it would seem to me, and maybe that's something that this committee does in terms of pulling those folks together, or others reach out to kind of find out what is out there right now. And the gentleman that testified right before me about some of the other information that's being done in Minnesota and other states, and then looking at what it takes to have a statewide plan. I think that's important. Because there's poverty in Scottsbluff, just like there is in Omaha, as you well know. So I think a statewide plan is important.

J. CAVANAUGH: And, and I would agree with that. And I guess one of my, my hesitations is the pushback we get is things like big cities can

handle this, smaller cities can't handle it. And you're just telling me Scottsbluff has a problem that we might--

LYNN REX: No question.

J. CAVANAUGH: --need [INAUDIBLE]--

LYNN REX: All across the state.

**J. CAVANAUGH:** --as well. But a solution that gets proposed to us is, how about we just make Omaha and Lincoln do it, right?

LYNN REX: No, that's not what I'm saying.

**J. CAVANAUGH:** Well, I know, but there's a subtext of that in terms of a: they can handle making their own proposal. And we need somebody to make a proposal before we can be forced to do it.

LYNN REX: And again, I'm not here speaking on behalf of Lincoln and Omaha. They're-- they can certainly come forward. I'm just saying there's a difference in capacity, certainly in terms of the, the staff level of expertise. When you're looking at Grand Island, even, that has maybe 3 to 5 people at the most working with all of their various issues that they deal with. But even with Lincoln and Omaha, it's an unfunded mandate on them, too. And I'm just suggesting there's a way to structure this so that you get the kind of substantive report and analysis that you're looking for, and that's going to really make a difference. As opposed to just something that is just people going through the motions of, OK, we've checked this off, we've checked that, that off. I mean, there's a way to do it. And to your point, Senator, perhaps there are those in this room that can reach out to us and say, here is some information that's already available. But to me, the reason why I point to the NIFA toolkit on housing is because it is so comprehensive.

J. CAVANAUGH: And so I guess I'll circle back to my first question. What Senator Blood was saying is, if we get to that place, then that would alleviate the, the League's concerns. And I guess my question following up on Senator Blood's is, does it have to be a formal us taking action, saying, let's create a plan. Or if we go out between now and the end of this biennium and, you know, before this bill moves and talk to the chair of organizations including Community Action, say, here's a plan. We come to you, would that— and we show you that plan, are you open to the idea that that could satisfy that concern?

LYNN REX: Very possibly, I just don't know. I've not seen one. I mean, frankly, I have to believe that because of just the passion of the people sitting in this room that are working on that, if they have that plan, they would be implementing that plan. If-- you know what I'm saying. I mean, they would have reached out, I'm guessing, already. And so but I think everybody here, from the YWCA to all these other groups, I think can make a big difference in coming together, I would think. And I mean, if you look at the-- again, not just to beat this to death, but the NIFA housing toolkit, the first thing you do, get all the parties together, get all the stakeholders together. I mean, that is really a way to kind of move forward on something like this and see what information you already have. And maybe the university, one or all of them, have done something in this regard. One would hope so. But I don't know. But I think at this point it just would make sense to do something like that and have a funding-- some funding there all across the board.

J. CAVANAUGH: Thank you.

LYNN REX: It is important.

**HUNT:** Thank you, Senator Cavanaugh. Any other questions from the committee? Seeing none, thank you Ms. Rex.

LYNN REX: Thank you for your courtesy. Thank you.

HUNT: Next opponent for LB840.

BLAIR MacDONALD: Vice Chair Hunt and members of the Urban Affairs Committee, my name is Blair MacDonald, spelled B-l-a-i-r M-a-c-D-o-n-a-l-d, and I am a registered lobbyist on behalf of the Greater Nebraska Cities, which is a municipal association representing the cities of Aurora, Grand Island, Hastings, Holdrege, Kearney, Lexington and Minden. The Greater Nebraska Cities is here in opposition to LB840. Of course our cities support the very worthy goal of the bill to eliminate poverty. But due to the scope of the program and the plan outlined in the bill and the costs to potentially implement it, we felt it was necessary to voice our concerns. The bill has provisions that specifically apply to cities with populations of over 20,000 and over 50,000 in Section 3. So this would apply to the tri-cities of Grand Island, Hastings and Kearney. Although these communities are growing in population, their municipal governments do not necessarily have the resources, staff or expertise to specifically address poverty elimination or the provisions within the bill. There

is no appropriation to the cities, as we've heard, included in the bill, and we struggle to see how we could afford to implement it. As we continue, we are being pressured to reduce spending and revenue. We cannot also be asked to spend precious staff time and financial resources on completing the reporting requirements included in the bill, which is another aspect that I think-- there's the cost to implement the actual plan, but then there's also the cost to aggregate the data and then complete the reporting requirement. There-- the reporting requirements are rel-- relatively broad-ranging in Section 5, and would require levels of expertise beyond our city staff's capabilities. We actually think that there's a potential that we would need to hire consultants, as was spoken about earlier, and even in the supporting testimony. Not only to help document and prepare the necessary biannual reports or potentially a full-time equivalent employee to do so, because these are ongoing metrics and data that would need to be aggregated every two years to be reported back to this committee. So diverting staff and resources within our city planning departments would reduce our ability to continually serve our, our constituents with projects that are benefiting our citizens. I did hear from some of our members municipalities that they could support statewide efforts, as Ms. Rex was mentioning, and initiatives that could be implemented locally-- or even a guidance document that could be used as a local resource. But for a municipality to have to implement this level of a program would be relatively burdensome and expensive. And again, there is no appropriation or pay for within this bill. While the concept is both worthwhile and noble, it would be incredibly costly and difficult to implement. So for these reasons, the Greater Nebraska Cities is opposed to the bill.

HUNT: Thank you, Ms. MacDonald. Senator Blood.

**BLOOD:** Thank you, Senator. So again, to clarify, if I hear you correctly, you're saying that if indeed we could— and we just had this conversation—

BLAIR MacDONALD: Yep.

**BLOOD:** --with Lynn. If we could provide, much as she said, the toolbox--

BLAIR MacDONALD: Um-hum.

**BLOOD:** --so many of your bigger municipalities, like Grand Island, Bellevue, they have economic development people and others that, that

work with different aspects of the city that pertain to things like this. If they had those tools and we had the financial support that was identified outside of their budget, then you feel that they would be supportive?

**BLAIR MacDONALD:** I would say that they could be supportive. Just to, just to clarify--

BLOOD: On a scale of 1 to 10.

BLAIR MacDONALD: Yep. Well, I can't really put a number on it. But just as to say in terms of the actual area of expertise, the needs assessment that's outlined in— at the beginning of Section 5 has a few different areas that we don't typically— would say that a city government is involved with. Specifically education, that would draw in the school districts or potentially private schools in the area. Healthcare access, which would draw in county health departments. So there is also that and the idea that we would need intergovernmental supports or collaboration to be able to put together such a plan.

**BLOOD:** But some of that data they would have, because so many of them are, are writing their own grants. And they have to provide that data for those grants. So some of those would actually have that, right?

BLAIR MacDONALD: Certainly.

BLOOD: OK, that's fair. Thank you.

HUNT: Thank you, Senator Blood. Any other questions from the committee? Seeing none, thank you, Blair, for being here. Any other opponents to LB840? Seeing none, anybody here to testify in a neutral capacity? Seeing none, Chairman McKinney, you're invited to close. As he's coming up, we had several position letters for LB840. We have 18 proponents, 5 in opposition, and 1 in the neutral capacity. Senator McKinney.

McKINNEY: Thank you. And thank you to everyone that came to testify as proponents and opponents. One of the main reasons I brought this bill, because honestly, I've never seen, seen or-- seen any real action plan to address poverty in this country or in this state. And I understand that, yes, there, there is a financial burden to implementing this plan. Like, I understand that. But the burden of poverty is much higher than the burden on cities. Like I said earlier, we're, we're building a prison that costs \$350 million. Just imagine if we

committed to eliminating poverty 10, 15, 20 years ago. I don't think we would be building a prison in the state. So that's something to think about. I didn't make it just for Omaha and Lincoln, because I recognize that there's poverty across this state, and it's not only in north Omaha. It's poverty all around the state, in Grand Island and other places. So I wanted to make sure we encompass as much of the state as possible, because there's poor kids in, in, in other communities and not just mine. And I wanted to think about them as well. As far as the requirements of this, I mean, and the mentioning of a moral, I believe that this action plan would be the model. When you look at-- what is this, Section 4 [SIC], (b): Community engagement. Involving residents, community organizations and stakeholders in the planning process. I think that's how you get the model. I, I know there's other organizations that have done these assessments and things like that, but I strongly don't-- I do not believe there is a model poverty elimination action plan in this state or in this country. That's why this bill is needed. And if I have to figure out a way to pay for this, I will. And I'm, I'm willing to do the work. And if anybody have any suggestions, I'll, you know, listen to them and try to find a way. But I truly believe that the cost to address poverty shouldn't just be that it's going to be burdensome or it's going to have this upfront cost. Because the burden of poverty every day for families and kids is too much. And I feel like the state, this Legislature and our cities have to step up and start committing to addressing poverty. Yes, it costs a lot, but it only cost a lot because we opted not to address poverty like we should in this country. Again, we cannot say we're living the "good life" or this is the greatest country in the world if any kid, and I don't care where they live, is growing up poverty. Whether it's in my district or everyone else's district, no kid in the greatest country of America-in the greatest country in the world should grow up poor. It just doesn't make sense. Thank you, and I'm open to any questions.

**HUNT:** Thank you, Chairman McKinney. Any questions from the committee? Seeing none, thank you. And with that, we'll close the hearing on LB840 and move on to the next bill, which will be evident when someone changes the placard. LB843, Chairman McKinney.

McKINNEY: Thank you. Good afternoon everyone. My name is Terrell McKinney, T-e-r-r M-c-- M-c-K-i-n-n-e-y, I represent District 11 in the state Legislature, and I'm here to present LB843. LBB843 amends the Middle Income Workforce Housing Investment Act. If adopted, two changes would occur. Firstly, the Workforce Housing Investment Grant program maximum would, would increase from \$5 million to \$10 million.

Secondly, applicants have the grant program provide matching funds. This match would decrease from 50% to at least 25% of the amount, of such, such grants funded. These changes are necessary to keep up with the current cost of home building. The \$10 million would allow for more housing to be built, and a 25% match would allow more people to be able to meet that requirement. Similar changes were made to the Rural Workforce Housing Fund last year in Section 19 of LB191, which passed last year. Therefore, it's the appropriate time for the changes to be made in the Middle Income Workforce Housing Fund. Overall, these changes would help more communities get more housing done. I believe this is an important issue, and I appreciate your time and attention. And I'm happy to answer any questions.

**BLOOD:** Thank you, Senator McKinney. Are there any questions for Senator McKinney? All right. Will you be staying in for your closing?

McKINNEY: Yes.

**BLOOD:** I ask that any proponents or opponents move forward. And with that, we will start with our supporters. Welcome to the Urban Affairs Committee. Will you please take a seat and spell your name?

KORBY GILBERTSON: Yes. Good afternoon, Senator Blood, members of the committee. For the record, my name is Korby Gilbertson, it's spelled K-o-r-b-y G-i-l-b-e-r-t-s-o-n, and I'm appearing as a registered lobbyist today on behalf of Habitat for Humanity of Omaha, the Metro Omaha Builders Association, and the Home Builders Association of Lincoln in support of LB843. I first want to thank Senator McKinney for his continued interest in this issue and introducing LB843. There's a little history to go about how this came along. And after the veto that happened last session on the housing funds, and we would add, we now understand why it was done, a group of organizations that have been involved in housing issues decided to work together and see if there were any solutions that we could come up with that wouldn't have a fiscal impact. Because, as we were told, there's two-- there's a balance still sitting there, and that needs to be used before we should come and ask for any more money. So when our group met, one of the things that was brought up was that there were changes made to the Rural Workforce Housing Aid Fund, and that if we could make similar changes to this fund, it would be beneficial to folks doing projects in the, in the Middle Income Workforce Housing Fund. So, as Senator McKinney said, LB843 would implement those two changes. One which would increase the maximum amount of grants up to \$10 million, and the second one would decrease the matching funds. An example of why this

is important, Habitat for Humanity in Omaha has hit the \$5 million threshold already, and so they could not apply for any more grants. Obviously there is good work that can be done and they are, I think, one of the top people that the state would want to partner with on these types of projects. So with that, I can take any questions, if you have any.

**HUNT:** Thank you, Ms. Gilbertson. Any questions from the committee? Seeing none, thank you--

KORBY GILBERTSON: Great, thank you.

HUNT: --very much for being here. Next proponent for LB843. Welcome.

KYLE JOHNSON: Thank you. Good afternoon. Senator McKinney, thank you, members of the committee. My name is Kyle Johnson, K-y-l-e J-o-h-n-s-o-n, I'm the president at the South of Downtown Community Development organization. And we are here in Lincoln, the capitol building is part of our work area. My office at 1227 Lincoln Mall, likewise, is part of the area. We go from 10th Street to 17th Street, from A Street north. And these are two census tracks, and they're both very low income. We have a community land trust. We do have rental rehab program. We have low-income housing, and then we have \$2 million of these funds. And these steps that are taken by the bill are very helpful to us. They give the program flexibility that currently is not there. And we think it's going to increase the efficiency of not only of our Lincoln project, but also other places across the state, particularly Omaha. So we support the bill. We encourage the passage and-- passage from the committee. And we thank you very much for hearing it.

**HUNT:** Thank you, Mr. Johnson. Any questions? Seeing none, thank you for being here today.

KYLE JOHNSON: Thank you very much.

HUNT: Next proponent for LB843. Welcome.

ROBERT J. HALLSTROM: Thank you. Vice Chair Hunt, members of the committee, my name is Robert J. Hallstrom, H-a-l-l-s-t-r-o-m. I appear before you today as registered lobbyist for the Nebraska Bankers Association in support of LB843. The Bankers Association is a member of that coalition that Ms. Gilbertson referenced. And we've been very active, particularly in the area of the Rural Workforce Housing Investment Fund, but recognize the need for all types of housing to be

enhanced in the state of Nebraska. We believe that the changes in the Middle Income Workforce Housing Act, which are patterned after those that have been very successful in the Rural Workforce Housing Investment Act, will enhance the efficiency and full allocation and utilization of the funds that currently are in the Middle Income Workforce Housing Fund. And for those reasons, we'd encourage the committee to advance LB843. Be happy to address any questions.

HUNT: Thank you, Mr. Hallstrom.

ROBERT J. HALLSTROM: Thank you.

HUNT: Senator Blood.

BLOOD: Thank you, Senator Hunt. It's nice to see you again.

ROBERT J. HALLSTROM: Thank you.

**BLOOD:** So you've been around for a while, and I mean that respectfully. How far behind would you say we are on this type of, of workforce housing when it comes to, to this type of workforce?

ROBERT J. HALLSTROM: Well, Senator, I'd have to refresh my memory. There was a study that was completed, I think NIFA was involved in that study. That would be a good study to look at in terms of looking at the number of houses that we would need to fill the needs for workforce housing.

BLOOD: Is that the one from like eight years ago?

ROBERT J. HALLSTROM: No, there was one--

**BLOOD:** Or an earlier one?

ROBERT J. HALLSTROM: --I think, within-- just before the last session that started out. I apologize for not having it at the, at the tip of my tongue, but that was a good review of what the needs are and where we stand in terms of our ability to fill those needs. One of the things that bankers specifically have discovered is that-- and we, and we've heard it in testimony at other committee hearings, that we have schools that have teachers come into town, we have hospitals that have administrators, there's job openings, but they don't have a house for them. We've had banks that have hired interns and have had those interns stay in the basement of the bank president or rent out a motel room on a longer-term basis just because there are not housing

availability in the community. So it's a real problem. We do appreciate the fact that the Legislature has recognized in many areas, rural workforce housing, middle income housing, affordable housing, trust fund, that there are good uses being made of those funds. And I would hope that that will continue.

**BLOOD:** But would you say that it's fair that we are likely about a decade behind on where we should be?

ROBERT J. HALLSTROM: That would not surprise me, Senator.

BLOOD: All right. Thank you.

ROBERT J. HALLSTROM: Thank you.

**HUNT:** Thank you, Senator Blood. Any other questions? Mr. Hallstrom, I thought you were going to say the interns were staying in the basement of the bank. And I was like, no--

ROBERT J. HALLSTROM: Well, I'm glad you let me finish my thought.

**HUNT:** Still not what we want. But OK, I'm glad that at least not that that we know of. OK. Thank you so much for being here today.

ROBERT J. HALLSTROM: Thank you.

**HUNT:** We lock them in the bank so they can work. OK, any other proponents of LB843? Welcome.

WAYNE MORTENSEN: Hi, Urban Affairs. Great to see you again on this auspicious day of first hearings. My name is Wayne Mortensen, W-a-y-n-e M-o-r-t-e-n-s-e-n. I am the CEO of NeighborWorks Lincoln, which is who I'm here speaking on behalf of. We are one of the inaugural grantees of the Middle Income Workforce Housing Fund when it was passed through this committee in 2020. At the time, it was LB866. We have found particular use for our \$2 million in revolving loan funds in the sphere of acquisition rehab. It's a very difficult strategy to pull off because the numbers have to line up just right to be able to find a home, renovate that home, and then sell that home to a family that would classify as middle income. But these funds go a long ways to helping make that a reality by providing a below-market-rate interest that we can finance the acquisition, construction and disposition of those properties with. That's also a critical element to the city of Lincoln's Affordable Housing Coordinated Action Plan, which calls for 17,000 additional units by

2030 for our community to remain economically competitive and equity and inclusive of all of those individuals that need to reside in the Star City here. From the lowest of incomes to the highest, the report does not discriminate. Although 10,500 of those 17,000 we would consider affordable homeownership or rental units. Our balance remains at \$2 million. We're using it in accordance with our funding plan. And we have appreciated over the years this committee's willingness to revisit that initial legislation and tweak the program for efficacy and impact. Over the last few years, this is not a, a foreign matter for you all. You've dealt with this several times. You've helped us revise the program to decrease the match, to utilize these funds in QCT-adjacent areas in Lincoln because our QCT is so limited here. And then also provided permission to layer these funds with other subsidy sources common to this type of construction and development. This bill was another helpful amendment. The revised match from 50% to 25% allows it to be incomport -- allows it to comport with the same percentage required in the rural program. And as you might imagine, we tapped out our philanthropic community pretty extensively in that first round when the match was 100%. And so the concession to 25 is very helpful in, in helping us attract additional support. The increase from \$5 to \$10 million will make sure that those funds are distributed to organizations that are getting the work done and, and not sitting in an account somewhere. We appreciate all of the work that this committee has done, almost always under the leadership of Senator McKinney behind me. We appreciate his leadership on this topic and his willingness to, to collaborate so closely with the constituent organizations and, and developers working with these funds. This is a critical part of addressing housing in urban areas in Nebraska where markets are literally failing low and middle-income families. And, we appreciate the continued support for this initiative as we, as we move forward into, hopefully, a new phase of, of effectiveness. Any questions? I'm happy to answer them.

**HUNT:** Thank you, Mr. Mortensen. Any questions from the committee? Seeing none at this time, thank you--

WAYNE MORTENSEN: Thank you.

**HUNT:** --for being here today. Next proponent for LB843. Welcome to your Urban Affairs Committee.

ALEC GORYNSKI: Thank you. Good afternoon. My name is Alec Gorynski, the president and CEO of the Lincoln Community Foundation here in Lincoln, Nebraska, speaking on behalf of the Community Foundation. We

were the, I'd say, the chief fundraiser Wayne just mentioned tapped our philanthropic resources the last time this came around, and there was a dollar-for-dollar match. And well, that's, that's mostly true. In addition to our fundraising responsibilities for this community where our primary focus is on affordable housing, we also serve as kind of the lead convening of-- we have a consortium similar to the one that was described for Omaha. Our Prosper Lincoln community agenda, among other community strategies, calls for the creation of 17,000 housing units in our community. Mixed incomes, mixed typologies, mixed beneficiaries, rental, owner-occupied. The strategy for this community also calls for the development of new financing tools for the creation of affordable housing, for investing in affordable housing. Things like loan funds, which we're talking about here today, things like philanthropy and the function of grant making. Sometimes those are applied collectively. You know, financing affordable housing is complex. You've got to build these complex capital stacks. I think Fred Hoppe has been here in the past, you know, describing that to you before. Sometimes those mix together, sometimes they're independently used. It just depends on the rules of the program, the beneficiaries, how the cash flows work. Philanthropy is really best used in the function of affordable housing, traditional affordable housing, very low-income individuals and very low-income beneficiaries. The lower incomes, the greater the, the investment needed. And we appreciate the role of philanthropy in, in funding the development of affordable housing so that more people can have access for housing. This middle income program is also critical. It--"missing middle" is the terminology that is often used, and it provided funding for an entire demographic of individual and an entire housing typology that is necessary for us to realize our community housing goal and our statewide housing goal. I think the number is north of 50,000, by the way, in the NIFA plan. We're pretty far behind. So by decreasing the reliance of-- on philanthropy, it allows philanthropy to allocate the resources to affordable housing made available to low or moderate-income individuals. Meanwhile, continued reliance on this program to invest in single-family unit production for-- made available and affordable for middle-income individuals who don't typically benefit from traditional "big A" affordable housing programs. Again, that's not to say philanthropy won't be a part of the system, it cont-- it will continue to be. It really just has to do with the greatest utility of the dollar. Challenges. We experience challenges in explaining to donors, like how their dollars are comingled with this loan fund that is, in turn, will be repaid. And then in addition to that, we would like to seek more parity with the

rural program and more equity with, with Omaha, who won't experience the same challenges that Lincoln would in raising these match dollars. The final comment I'll make, this wasn't in the bill, but one thing that would be additive and helpful is if the match was made available or eligible in the form of a loan. This is a loan program. It's a revolving loan program. If the match was able to be raised in the form of a loan, which there are providers out there that provide these kind of loans—we do at the Lincoln Community Foundation—that would offer, even more efficiency in the system overall. Thank you for your consideration of this bill to, to, to bring about more efficient delivery of this housing program to this community.

**HUNT:** Thank you for that. Any questions from the committee? Seeing none, thank you--

ALEC GORYNSKI: Thank you.

**HUNT:** --so much for being here today. Next proponent for LB843. Welcome back.

BRUCE BOHRER: Thank you. And good afternoon, Vice Chair Hunt and members of the committee. I'm Bruce Boyer with the Lincoln Chamber of Commerce. My last name-- or I'll spell my first and last name, B-r-u-c-e B-o-h-r-e-r, appearing here on behalf of the chamber in support of LB843. Also, I would say thank you to Senator McKinney for his leadership in this area. We are an ally to the housing advocates that you've already heard from. So I'm not going to plow any new ground here. We absolutely identify housing -- affordable housing as a workforce issue. And it also, as some have already mentioned, we're part of the coalition that Ms. Gilbertson mentioned. It definitely is a statewide issue. We kind of look at this bill as a parity issue, if you will. Mentioned some -- some testifiers mentioned already that we've made some of these changes already in the work-- rural workforce housing. Same issues also are, are in existence in urban centers too. So with that, I would just urge you to support the bill. And would be happy to answer any questions.

**HUNT:** Thank you. Any questions from the committee? Seeing none, thank you for being here today.

BRUCE BOHRER: Thank you.

HUNT: Next proponent. Welcome.

CARTER THIELE: Hello. Good afternoon. Thank you, Chairman McKinney, Vice Chairperson Hunt and members of the Urban Affairs Committee. My name is Carter Thiele, I am the policy and research coordinator for the Lincoln Independent Business Association. That's spelled C-a-r-t-e-r T-h-i-e-l-e. And we wish to express our unequivocal support for these development-oriented progressions to the Middle Income Workforce Housing Investment Act. As a staple of the local economy, businesses that comprise our organization understand the essential interplay between affordable housing and a thriving workforce. LB843 is a critical initiative that helps address the urgent need for middle-income housing in Nebraska, which is a demographic that is often overlooked yet vital for our businesses, both employers and employees. The middle-income workforce represents a significant portion of our society and our economy. These are individuals who, while not traditionally qualifying for low-income housing assistance, are facing escalating challenges due to the current housing market dynamics. LB843 widens the solution by expanding the affordability for providing these individuals with the stability necessary to maintain consistent employment and to contribute optimally to their workplaces. The proposals established in this bill will further encourage nonprofit development organizations to construct and substantially rehabilitate owner-occupied houses. The increased availability of affordable housing will not only help the middle-income workforce, but will contribute to the stabilized growth in the housing market during the current valuation spikes that many Nebraskan homeowners are experiencing. Additionally, the enactment of LB843 will have a positive indirect impact on our local businesses. Through legislation that directly reduces the housing burden on the middle-income workforce, we are enabling them to have more discretionary income, which flows back into the local economy, boosting sales and creating a healthier business environment. In summary, LB843 is not only a bill that benefits housing, it's a strategic investment in our workforce, our local economy. It will help mitigate property valuation spikes, stimulate economic growth, and make this state more livable for those who drive our economy. And for these reasons, LIBA wholeheartedly supports the passing of LB843, and urge this committee to do the same. Thank you, and I would be happy to answer any questions.

**HUNT:** Thank you, Mr. Thiele. Any questions from the committee? Seeing none, appreciate you being here today.

CARTER THIELE: Thank you.

HUNT: Next proponent for LB843. Anybody left? OK, we'll move on to opponents for LB843. Anyone in opposition? And anyone willing to testify in the neutral capacity? Neutral? Seeing none, Chairman McKinney, you're [INAUDIBLE] up to close. While he's coming up, on LB843 we had 7 letters from proponents, 1 from-- 1 in opposition and 0 in the neutral capacity. Senator McKinney.

McKINNEY: Thank you, members of the Urban Affairs Committee and everyone that came to testify for LB843. I think it's a commonsense change that we need to make sure that we are doing whatever we can as a state to try to get as much affordable housing in this state as, as much as possible. Matching it with the Rural Workforce Housing Act, in my opinion, is fair. I think, you know, no matter where you are at, if we have similar programs, whether in rural or urban or middle, they should be the same. I also think that we might avoid another veto by allowing this organization to be able to pull more funding, and then when it comes up again, to ask for more funding for affordable housing. Hopefully the fund will be depleted enough to where the Governor's Office and administration can see that the work is being done. And that's why I think we should move forward with LB843. Thank you.

**HUNT:** Thank you, Chair McKinney. Any other questions from the committee? Seeing none, that will close the hearing on LB843. And we'll transition back and go to LB881.

McKINNEY: How are you doing, Senator Ballard?

BALLARD: Good, Senator McKinney. It's my first time in front of the Urban Affairs Committee. This is very exciting, so. Good afternoon, Chairman McKinney and members of the Urban Affairs Committee, my name is Beau Ballard. For the record, that is B-e-a-u B-a-l-l-a-r-d, I represent District 21 in northwest Lincoln and northern Lancaster County. I'm here today to introduce LB881 on behalf of Waverly in my district. At the risk of making one of the cardinal sins in the Nebraska Legislature, this is a very simple change. A very simple bill. All it does is it makes cities located in the same county of the city of primary class eligible for grants in the Middle Income Workforce Act. Right now, cities like Waverly, Hickman, Bennett and others located in Lancaster County do not qualify for workforce housing grants under the Rural Workforce Housing Act or the Middle Income Workforce Housing Act. These communities are growing, with many of their residents commuting to Lincoln. They're also home to large employers -- large employees and employers. Yet because they are not

located in Lincoln itself, with the county greater than 100,000, these communities are ineligible for workforce housing grant of any kind. These communities should be able to qualify for the same help as almost every other community in the state. With that, I'd be happy to answer any other-- any your questions. But I do have some testimonies behind me as well.

McKINNEY: Thank you. Are there any questions from the committee? Seeing none, thank you.

BALLARD: Let me off easy. Thank you.

McKINNEY: Are there any proponents?

STEPHANIE FISHER: Good afternoon, Chairman McKinney and members of the Urban Affairs Committee. My name is Stephanie Fisher, that's S-t-e-p-h-a-n-i-e F-i-- F-i-s-h-e-r. I serve as the city administrator for the city of Waverly, and I'm here to testify on behalf of Waverly in support of LB881. Currently, the Middle Income Workforce Housing Investment Fund dollars are able to be used in the city of Lincoln are qualified census tract in Douglas or Sarpy Counties. Waverly would like to be an eligible community for the use of the workforce-- Middle Income Workforce Housing Investment Fund dollars as well. Waverly is fortunate to have several large employers in our community. These businesses provide solid employment opportunities to individuals in the Lancaster County area. The entry level and middle-income jobs are critical to the stability and success of these local employers. Most of all, most all of these employees must commute to Waverly to work, as there's a severe lack of affordable owner-occupied housing. Adding this type of housing would provide much-needed support to these large employers. A commuting workforce can create an unstable workforce due to complications with reliable transportation, extreme weather-- which we've experienced real recently-- extreme weather that affects driving conditions and employees that may look for employment opportunities closer to their home. The possibility of a large state prison being built near Waverly will likely create additional opportunities for residential growth from the employees of the prison facility. Communities surrounding the city of Lincoln are valuable to sustaining the workforce in Lincoln as well. We need to work together to provide affordable housing options for first-time homebuyers and middle-income families in all of Lancaster County. The opportunities afforded in LB881 could benefit our community in a number of ways. Individuals could live in the community-- community in which they work. Families would have more time together, rather than spending precious time and

resources commuting to work. Less time on the road also means less chances for accidents, and individuals can become connected with their neighborhood and involved in their communities. Additionally, employers will benefit from it and increase stability in their workforce. Please support LB881, and thank you for your time. And I'm happy to answer any questions if you have any.

McKINNEY: Thank you. Are there any questions from the committee? Senator Cavanaugh.

J. CAVANAUGH: Thank you, Chair McKinney. And thank you, Ms. Fisher, for being here. This is a very long bill. I think it was 13 words. So just so I understand, this is just changing that one section to allow for other municipalities— let's see, within a county, within a—within the county or city— within a county in which a city in the primary class is located. So essentially, is it anywhere in the county or does it have to be inside of Waverly or inside of Hickman or—

STEPHANIE FISHER: It's in the county.

J. CAVANAUGH: OK, so it's not-- this wouldn't just affect Waverly or Hickman or-- I don't know if there are other-- I apologize, Lancaster County. I don't know other towns in Lancaster County. OK. So it would, it would extend it to anywhere in the-- in Lancaster County?

STEPHANIE FISHER: Correct.

**J. CAVANAUGH:** OK. And that's different. This-- I shouldn't put you on the spot for this, but maybe-- I assume we'll get somebody from-- [INAUDIBLE] our last-- my next--

STEPHANIE FISHER: Maybe some clarification behind me. Yes.

J. CAVANAUGH: Thank you.

McKINNEY: Thank you. Any other questions from the committee? Seeing none, thank you.

STEPHANIE FISHER: Thank you.

McKINNEY: Other proponents.

CHRISTY ABRAHAM: Chairman McKinney and members of the Urban Affairs Committee. It's so nice to be back again this year. It's nice to see all of you. My name is Christy Abraham, C-h-r-i-s-t-y A-b-r-a-h-a-m. I

represent the League of Nebraska Municipalities, and we first want to thank Senator Ballard for introducing this. This was a League-supported bill. This went through our legislative process. Waverly brought it to us, and our committees and the board agreed this was a great change. And so I'm here representing the League exec board's decision to be supportive of it. Senator Ballard and Ms. Fisher have done a great job explaining what the bill is, so we don't need to be repetitive. It's interesting, these these two acts create, I called it a loophole. As you recall, there's the Rural Workforce Housing Investment Act, and that was introduced in 2017. And that covered all counties except Lancaster, Sarpy and Douglas. That makes sense. The legislative body felt like they wanted those funds to go to counties that were not urban in nature, which those three biggest counties are. Three years later, we had the Middle Income Workforce Housing Investment Act. And again, that's focusing on the three larger counties: Lancaster, Sarpy and Douglas. As the bill was written, and as you will notice, it talks about these funds are available for nonprofits in a city of the primary class, which is our friends in Lincoln. But that unfortunately excludes sort of those smaller communities in these otherwise very populous counties like Waverly, like Hickman, et cetera. And so when Waverly came to us and said, you know, they were interested in possibly having some nonprofits be able to use some of these grant funds to build in their community, the League was certainly very supportive of that change. So we really appreciate your consideration of it. Sounds like this might be a nice package with the bill that you heard before. You have an excellent legal counsel. I don't need to tell you what to do. But both amending the same act, and we are very supportive. Thank you.

**McKINNEY:** Thank you. Are there any questions from the committee? Senator Cavanaugh?

J. CAVANAUGH: Thank you, Chair. And thank you for being here, Ms. Abraham.

CHRISTY ABRAHAM: Sure.

**J. CAVANAUGH:** OK, so my question was going to be about, so this would allow for anywhere within a county that has a city of the primary class.

CHRISTY ABRAHAM: That's how we read the language. Yes.

**J. CAVANAUGH:** So the current statute allows for, in those three counties you talked about, Douglas, Sarpy and Lancaster, anywhere within those counties, provided they are either a qualified census tract or adjacent to a qualified census tract. Is that correct?

CHRISTY ABRAHAM: So and I'm looking on page 3, I think that's where you are as well, at the top of the page.

J. CAVANAUGH: Right.

CHRISTY ABRAHAM: So a county with a population of greater than 100,000-- Sarpy, Lancaster, Douglas-- and you have to be either within a qualified census tract or within Lincoln.

J. CAVANAUGH: Or within Lincoln.

CHRISTY ABRAHAM: I read that as an or.

J. CAVANAUGH: OK. So but anywhere in Lincoln.

CHRISTY ABRAHAM: Yes.

**J. CAVANAUGH:** Or in Douglas County and Sarpy County within a qualified census tract or adjacent.

CHRISTY ABRAHAM: Yes.

**J. CAVANAUGH:** So we've already made it more expansive for folks in Lancaster County generally or not?

CHRISTY ABRAHAM: You know, and I apologize, I don't remember the history as to why that language was specific that Lincoln-- that it was-- as I said, the qualified census tracks or Lincoln. And I'm, I'm speculating about maybe Lincoln didn't have as many qualified census tracts, but they were anxious to get some of these funding. So that's why they were-- it was written that way. But I apologize, I, I don't know the exact history.

J. CAVANAUGH: That's OK. I'm just kind of-- it was-- like I said, it's a very long bill, so I didn't really process all of it ahead of time.

CHRISTY ABRAHAM: Yes. Yes.

**J. CAVANAUGH:** So, I guess here's another question. Do Hickman or Waverly have any qualified census tracts?

CHRISTY ABRAHAM: In anticipating your question, I went on to the Department of Economic Development's website, where they have a list of the current qualified census tracts in Nebraska, and I can tell you the communities that have them: Hastings, Kearney, South Sioux City, Fremont, Omaha, Beatrice, Fairbury, Lincoln, Norfork, the Scottsbluff/Gering area, and Thurston County.

J. CAVANAUGH: OK.

CHRISTY ABRAHAM: So no, right now, Waverly and these other, you know, smaller communities in Lancaster County, according to what I'm reading in the DED website, don't have qualified census tracts.

**J. CAVANAUGH:** So I guess then my thought is, sounds to me like in Douglas County, we have Wahoo and-- or not Wahoo. Well, have Valley and where's Wendy from?

CHRISTY ABRAHAM: Bennington.

**BLOOD:** Bennington.

**J. CAVANAUGH:** Bennington. So they would not be eligible for any of this funds either.

CHRISTY ABRAHAM: As the bill is drafted, it's only for those communities within Lancaster County.

**J. CAVANAUGH:** OK. And your goal is to get the money to be available to those communities, to Wa-- Waverly and Hickman?

CHRISTY ABRAHAM: Waverly is, as I said, the, the municipality that brought this change to us. And so it was drafted fairly narrowly, I think, to accommodate Waverly. If this committee is interested in expanding it in some way, we are certainly more than welcome to look into that with you. Like I said, we just drafted the bill to accommodate the member that came to us and said they would really like to have, you know, housing built with these funds.

J. CAVANAUGH: Well, I guess I appreciate that. And I guess my other question would be, to take a different tack on it, would you be amenable or would Mr. Senator Ballard be amenable to an amendment that would constrain it to only be used within the boundaries of those communities, so it doesn't end up becoming some sort of SID or ex, external to these cities or towns development tool?

CHRISTY ABRAHAM: Certainly. Yes. Yes, we would be happy, we would have be happy to work with language on that. Like I said, as long as it includes our beloved Waverly, who obviously brought us the bill--

J. CAVANAUGH: We all love Waverly.

CHRISTY ABRAHAM: --we will. We are open to changes, absolutely.

J. CAVANAUGH: OK. Thank you.

CHRISTY ABRAHAM: You bet.

McKINNEY: Thank you. Any other questions from the committee? Seeing none, thank you for your testimony.

CHRISTY ABRAHAM: Thank you, Senator.

McKINNEY: Other proponents. And before you, before he comes up, I forgot to mention our pages. We have Kristen, who is a senior at UNL, who's a poli-sci major. And we have Collin, who is as—also a senior at UNL, who is a criminal justice major. Thanks for being here with us today. And you can start.

WAYNE MORTENSEN: Good to see you again, committee members. Wayne Mortenson, W-a-y-n-e M-o-r-t-e-n-s-e-n, of NeighborWorks Lincoln. I just expound upon what I said in the previous bill. We are part of a mini cohort of workforce-funded organizations. So within Lincoln, there's Nebraska Housing Resources, the South of Downtown Community Development Organization, whom you heard from the president in the previous testimony. And then our organization, NeighborWorks Lincoln. Between those three organizations, we have access to about \$6.5 million of these revolving loan funds. And we applaud Senator Ballard and the League for bringing this forward. It's just the, you know, unintended consequences of trying to serve constituents that you ultimately create loopholes like these, and there's no reason why those communities that are the purpose of this bill should be excluded from both the Rural and the Middle Income Housing programs. It's, it's a synonymous goal with our groups that workforce housing be tended to wherever workforce housing is needed. So I have expressed our support to the senator and his team, as well Ms. Fisher, that should this become law, those three organizations, the mini cohort of Lincoln groups, would be happy to work with them to underwrite and, and fully consider any deals that would come out of any of those communities surrounding Lincoln. We have the resources and hopefully additional resources to, to be able to effectuate that with. To Senator

Cavanaugh's question earlier. The reason for the nuance was indeed because the Lincoln qualified census tracts are so constrained. There's a very small geography and, and those— that geography has been picked over for quite some time here for opportunity projects. But also I think it was a, a measure of the constituency surrounding the Omaha community that, that the funds not be "peanut butter spread" over the entire metropolitan area of Omaha. But in Omaha, the QCT is pretty helpful in focusing targets and, and focusing assistance. So just a little bit of background there from, you know, somebody that's been involved in the dialogue for a while. Hopefully that was helpful. Happy to answer any other questions you all have.

**McKINNEY:** Thank you. Are there any questions? Seeing none, thanks. Are there other proponents? Are there any opponents? Are there anyone here to testify in the neutral?

**BENJAMIN BURAS:** Hello, Benjamin, common spelling, Buras, B-u-r-a-s. I guess what I'm not understanding is the language of medium income.

McKINNEY: Hold on. Benjamin, can you spell your first name too?

**BENJAMIN BURAS:** B-e-n-j-a-m-i-n.

McKINNEY: Thank you.

BENJAMIN BURAS: I, I guess I'm not understanding the term medium income. I don't know if this goes back to some law or statute or whatever, because the mean income would be the average. The median would be the 50% quartile in the middle. Maybe that's what that's referring to. And then the mode would be the, the middle number. So I don't know, I don't know how that was defined previously, medium income. I mean, I don't know. That's, I guess that's why I'm neutral.

McKINNEY: OK. Thank you. Are there any questions from the committee? Seeing none, thank you. Are there other neutral testifiers? Seeing none, Senator Ballard, you're welcome to close.

BALLARD: Thank you, Chair McKinney. And thank you to the members of the Urban Affairs Committee for, for a great hearing. Just, I'll be brief. I just want to thank all everyone that testified, took time out of their day. Ms. Fisher from Waverly, the League and NeighborWorks. In closing, I just— Waverly is a growing community that has a lot of—a bright future, a lot of things going for it. So any way that I can help Waverly grow is one of my top priorities. So with that, I would love to answer any questions.

McKINNEY: Thank you. Any questions from the committee?

BALLARD: Thank you.

**McKINNEY:** I got one. Would you be open to what Senator Cavanaugh suggested?

**BALLARD:** Absolutely. Anyway the committee would, would like to make this bill better, I would definitely be open to that.

McKINNEY: OK. Thank you.

BALLARD: Thank you.

McKINNEY: And that is the end of our hearings for today. Thank you all for coming and lending your voice.