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February 10, 2016

Senator Mike Gloor, Chairman – Revenue Committee  
Room 1524, State Capitol Lincoln NE, 68509

**Re: Support for LB 951 – Adopt the Affordable Housing Tax Credit Act**

Dear Chairman Gloor and Members of the Revenue Committee,

A stable home is one of the most basic necessities of child and family well-being. Voices for Children supports LB 951 to create a state Affordable Housing Tax Credit. Particularly for children in low-income households, access to affordable housing is essential to ensuring that families can still budget for food, education, child care, utilities, and healthcare.

In 2014, **nearly a quarter of all Nebraska kids lived in a household with a high housing cost burden, where 30% of monthly income was spent on housing—82% of whom were kids living in low-income households.**<sup>1</sup> Unstable or substandard housing has been shown to contribute to emotional and behavioral problems and even physiological stress in children. For parents, material hardship and financial instability can take a toll on parenting behaviors, which ultimately creates another source of stress for children. **Kids living in low-income households are particularly vulnerable to this dynamic of family instability where parents have to make tough decisions between rent and food or utilities.** Nevertheless, the fact remains that there are more and more kids facing these troubling circumstances. In 2013, **52% (98,000) of all children in low-income households were in families with a high housing cost burden, which increased by nearly 10% from 2000.**

Although notoriously difficult to track, even more startling are the number of homeless children living in our state. **In 2015, an estimated 280 Nebraska children lived in an emergency shelter, in addition to another 328 who lived in transitional housing.**<sup>2</sup>

Residential instability is one of the most detrimental sources of stress in a child's life, with links to long-term consequences for mental and behavioral health, the ability to cope with stressors, and poor academic performance. Children in our state can't succeed if their families lack access to affordable and quality housing. We thank Senator Harr for bringing this bill forward and urge the committee to advance this bill. Thank you.

Sincerely,

Julia Tse, Policy Associate

<sup>1</sup> "Low-income households" are defined as those with incomes less than 200% of the federal poverty level, about \$39,580 in 2014. *Kids Count In Nebraska Report 2015*, Voices for Children in Nebraska.

<sup>2</sup> "Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations," U.S. Department of Housing and Urban Development, Point-in-Time 2015 Report.