

Mr. Speaker, a livable community is one where our families are safe, healthy, and economically secure. A community without housing options to meet the needs of its residents is not livable. Clearly, action is needed since many throughout our country cannot afford to live in the places in which they work. I am pleased to rise in support of the American Homeownership and Economic Opportunity Act because it creates more housing options and will make our communities better places to live.

This bill contains several employer-assisted housing opportunities. These are important tools for bringing the benefits of homeownership to the citizens who serve us every day. I want to highlight a couple of outstanding programs in my city of Portland, efforts that H.R. 1776 reinforces.

Police At Home is a mortgage loan incentive program to help police officers purchase and live in homes in neighborhoods with higher crime rates. This program gives police officers a personal stake in their communities. It was created in 1995 through a partnership with our Mayor's Office, the Portland Police Bureau, the Rotary Club of Albina, and five lending institutions. Many of the neighborhoods that have attracted officers under this program have seen a decrease in crime. This is an excellent example of the kind of partnerships that are a cornerstone of community policing.

The City of Portland's Hometown Home Loan Program offers an array of benefits to city employees who are purchasing or refinancing a house within the city limits. A joint program of the City, Fannie Mae, and Continental Savings Bank, it is open to all benefits-eligible employees of the City of Portland. It was developed to help City employees become homeowners, as well as to encourage employees to live in the city where they work.

Another important item contained in this bill is \$275 million for the Housing Opportunities for People with AIDS (HOPWA) program. Portland's effective use of HOPWA dollars is a national model. It offers diverse housing stock including transitional housing for people who are homeless and living with AIDS. It also provides permanent housing for people living with HIV/AIDS at sites such as the Rose Wood Apartments that includes 36 units of rehabilitated affordable rental housing and has received HUD's Blue Ribbon Award for Best Practice. Nathaniel's Way is providing housing for HOPWA-eligible families with children. Supported residential care is provided at such places as Swan House and Care House. People served by HOPWA funds receive not only housing but also a variety of social services: legal assistance, health services, mental health counseling and drug and alcohol intervention.

But the need is greater than ever before. Death rates are declining and so more and more

people are living with the epidemic. In the Portland region, the unmet need is at least 1000 units of permanent housing. The funding in this bill will help to address that need.

This legislation represents efforts by the housing industry and the government to promote best practices and assure money is targeted to providing more housing. I'm pleased to vote yes.