

Project, an initiative underway by a coalition including the U.S. Department of Energy, the Ukrainian government, Duke University, the University of North Carolina at Asheville, and RTI International. By studying the effects of human exposure to radiation, this project has a number of critical objectives. In addition to protecting the health and welfare of workers involved in the Chernobyl clean-up effort, the Chernobyl Research and Service Project aims to provide information that will lead to the development of more sensitive tests to detect and measure radiation exposure and its effects in the human population, as well as the development of more powerful treatment for victims of radiation exposure, among other things.

Today, as we remember the Chernobyl disaster, it is my sincere hope that programs such as the Chernobyl Research and Service Project continue in an effort not only to improve the lives of those affected by the catastrophic event that took place 20 years ago this month, but also to ensure that we are better prepared in the future.

I urge my colleagues to join me in support of this significant resolution.

INTRODUCTION OF THE
WORKFORCE HOUSING ACT OF 2006

HON. ALCEE L. HASTINGS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 2006

Mr. HASTINGS of Florida. Mr. Speaker, I rise today to introduce the Workforce Housing Act of 2006.

Finding a moderately priced home used to be a concern solely for those with low incomes. Today, as the median price for a home in some parts of the United States is over \$400,000, it has become an issue for all workers. This is especially true when only about 18 percent of the working population has enough income to purchase such a home. Other workers simply do not have the down payment needed to buy a home.

When large numbers of Americans are priced out of the housing market, it affects more than just a working family's ability to purchase a home. Communities that fail to provide affordable housing leave employers straining to find employees. The price to attract prospective workers ultimately makes essential jobs and services more difficult and more expensive for everyone.

Workers who cannot find affordable housing in or around places of employment are pressured to move further away. They endure longer commutes, use more gasoline, increase the levels of greenhouse gases, and spend more of their hard earned money on transportation. The financial impact is especially hard on low-income families who can spend 40 percent of their incomes on transportation alone.

In other cases, people are forced to seek less expensive homes elsewhere. Many of the housing alternatives they have to choose from are often built from older materials, emit more pollution, and require up to 50 percent more energy. Faulty ventilation and energy hungry appliances also increase the costs to heat, cool, and power a home. Rising energy costs required Americans to spend 24 percent more for energy in 2005 than in the previous year.

Such expenditures quickly deplete any savings that working families hope to use when trying to buy a home.

Left unchecked, the shortage of affordable housing, combined with higher energy prices and increased transportation demands paralyzes employment, holds back economic growth, and leads to inflation. The Workforce Housing Act successfully addresses the challenges faced by America's current housing crisis. This bill provides badly needed assistance to help individuals and families purchase their first home and to encourage developers to build affordable workforce housing.

For those looking to purchase a home, the Workforce Housing Act creates two forms of assistance that can be used for the down payment, service charges, appraisal, and other acquisition costs to purchase a single-family home or condominium.

First, the bill creates a tax-exempt mortgage down payment account to be used for purchasing a home. This account works much like an Individual Savings Account, but can be used regardless of age and allows contributions of up to \$10,000. Taxpayers that earn income up to 125 percent of the area median income will receive a tax credit equal to the amount of their annual contributions. The maximum credit is \$2,500 for either single or married-filing-joint taxpayers. Those making below 80 percent of AMI can also receive an additional \$500 credit to start the account.

Once the home is purchased, it is also possible to use any remaining funds for the future repair or replacement of items such as roofs, water heaters, or major appliances. This provision helps to ensure families can pay for these types of expenses without jeopardizing their mortgage payments.

Those who purchase homes using assistance from the Workforce Housing Act must use the home as their primary residence. To preserve the supply of homes created under this act, ownership of these homes can only be transferred to those with incomes that meet the stated affordability requirements.

Second, the Workforce Housing Act provides potential homebuyers with finance counseling and up to \$15,000 in down payment assistance. Local communities have the discretion under the bill to give teachers, first responders, certain service workers, the elderly, and low-income families priority for this part of the program.

For builders, incentives are available for the construction of affordable workforce homes. Developers are allowed base incentives in the form of expedited building permits and density allowances that are above current limits when at least 25 percent of the units are priced affordably. Affordability is based on homes with a sale price that does not exceed the median purchase price for a specific area.

Additional incentives are provided in the bill for affordable workforce homes that are built near mass transit lines, with energy efficient technologies and appliances, and using active and/or passive solar technology. These incentives can be used individually or in any combination not to exceed 15 percent of the base incentive value. Local jurisdictions will determine how to utilize these incentives based on the needs of their communities.

The Workforce Housing Act is necessary to ensure there is an adequate supply of affordable housing for the people who need it most. It also provides reasonable alternatives that

reduce some of the negative effects of increased energy demands. These are factors that threaten our economy, our ability to reduce our dependence on fossil fuels, and the viability of our cities and towns.

I ask my colleagues to support this legislation and urge the House leadership to bring it swiftly to the House floor for consideration.

TRIBUTE TO SAINT HYACINTH
ROMAN CATHOLIC CHURCH

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 2006

Mr. DINGELL. Mr. Speaker, I rise today in honor of Saint Hyacinth Roman Catholic Church, in Detroit, MI on its centennial anniversary. Since 1907, Saint Hyacinth has served as a place of worship and gathering point for the Polish community in Detroit.

Saint Hyacinth was established in 1907 by a small group of Polish immigrants. At the beginning of the 20th century, this new parish served the large and growing Polish immigrant community in Detroit. During World War I, the congregation came together in order to provide solidarity for their brothers and sisters in Poland, as well as to contribute to the overall war effort. With a growing population Saint Hyacinth built a new church in 1924. This beautiful Byzantine-Romanesque church building towered over all other local buildings, serving as a deep source of pride for the Polish community.

World War II brought another opportunity for Saint Hyacinth to serve its country, community, and loved ones in Poland. With its strong connection to Poland, there was no doubt that Saint Hyacinth and many of its parishioners would play an active role in the American war effort. Their bravery and sacrifice was honored with an honor roll installed in the church vestibule.

The post-War years brought change to the surrounding community, but Saint Hyacinth remained steadfast in its dedication to serving the community. Following WWII, then Bishop Monsinger Woznicki appealed to the Church's many Polish parishioners to retain their family names, instead of changing them, as had become the custom. He also called on his parish not to flee to the suburbs, but stay in the surrounding neighborhood.

Saint Hyacinth was honored with its listing in the State of Michigan's Historical Site Registry on September 21, 1988. In January 2001, Saint Hyacinth was honored by the City of Detroit and its 300th Anniversary Committee, with a Heritage Award. It also received a granite paver, inscribed in both English and Polish, on the Riverfront Promenade. This serves as a testament to the great contributions this parish has provided to the city of Detroit and its people.

Mr. Speaker, for one hundred years Saint Hyacinth has served as the heart of Detroit's Polish community. Innumerable parishioners have passed through its doors through the years and the lessons they have learned helped shape their values and beliefs. Saint Hyacinth has stood as an example of all the hard work, determination, sacrifice and love that the surrounding community provides. For generations, the parish of Saint Hyacinth has