Secretary WEAVER. There will be no prohibition against it.

Mr. REUSS. On this whole question of metropolitan planning which is inherent in the new town proposal, and is certainly inherent in your metropolitan planning proposal, which I find excellent, too, I am somewhat disturbed at the fact that, apparently as we go ahead with this kind of metropolitan planning, we are going to let our friends at the FHA, whom I love dearly, continue to do what they have been doing for the last 20 years, which is to subsidize by mortgage insurance the most unplanned type of checkerboard suburbs. It isn't FHA's fault. It is all our faults, but why aren't we doing something about it?

Secretary WEAVER. We are doing something about it. For example, we have a title to which you passed last year, which will be administered by regional officers, and which will be tied into the total approach, the metropolitan planning approach, and a comprehensive planning approach. And we are also attempting to concern ourselves with the planning of the larger suburban developments.

I just don't think it is possible to bring all in at one time, both administratively and operationally. And also I think that the FHA itself is becoming more concerned with planning. I refer to, particularly, a technical bulletin they issued a number of years ago about cluster development, which I think is really a significant breakthrough in this, and something, I think, that presents a new image on FHA. And the Assistant Secretary, who is also the Commissioner of FHA, is here. Maybe he would like to speak on that.

Mr. REUSS. Before he does that, let me just ask this question: I know about title 10. And I know about cluster development. And those are nice. But what I would like you to answer is this: If Congress meets the challenge of the new town's proposal, and the metropolitan planning proposal, and enacts these laws, and your Department goes ahead and administers them, while it administers these with one hand, won't FHA on the other hand be out subsidizing unplanned checkerboard suburbs many miles out from anywhere else, which are wasteful in terms of utilities and highway transportation and open space and everything else, simply because Congress is not giving you any other directive?

I am not blaming you. I am blaming ourselves.

Mr. BROWNSTEIN. We are, as the Secretary suggested, giving a good deal of attention to planning, Mr. Reuss.

However, there are areas beyond which we can't go. And even though we may not be planning them as well as we would like to have them planned, we may not have any reason to refuse mortgage insurance in connection with some of these. But to the degree that we can, to the degree that these new dollars are going to facilitate better developments, then FHA certainly has arisen to the problem and they are doing everything possible and they will continue to do everything possible to encourage better developments.

Mr. REUSS. If any of you gentlemen, in the course of reading over the minutes of the meeting, have any answer to my proposition that we seem to be proliferating and subsidizing bad planning at the same time that we take steps in good planning, I would be happy to have you submit it.

Mr. BROWNSTEIN. I think it is rather significant, too, Mr. Reuss, that FHA is involved in about 15 percent of the new housing starts.