Mr. BARRETT. Mr. Fino has a very short question.

Mr. Fino. Mr. Brownstein, could a group of doctors who have already built a group clinic facility with a conventional mortgage later refinance it under this bill?

Mr. Brownstein. No; they may not, Mr. Fino. However, if this were substantail rehabilitation involved, then this would be possible.

Mr. Fino. In other words, expansion?

Mr. Brownstein. Yes.

Mr. BARRETT. Thank you, Mr. Cohen and Mr. Brownstein, it has

been nice to have you here.

We are now going to have the Honorable Hugh J. Addonizio, mayor of Newark, N.J. His colleague and longtime friend will introduce

Mr. Minish. Thank you. Mr. Chairman and members of the Housing Subcommittee, I appreciate your courtesy in asking me to introduce the next witness, the Honorable Hugh J. Addonizio, mayor of Newark, who—in a time-hallowed phrase which is literally true in this instance—needs no introduction to you with whom he served so long on this subcommittee. I know you are happy to welcome him back and to have the benefit of his views on the major housing legislation now under consideration. As a member of the Housing Subcommittee during his almost 14 years' service as the Representative from the 11th Congressional District, Mayor Addonizio made a substantial contribution to the valuable housing acts enacted from the 81st Congress through the 87th Congress. His broad grasp of housing problems, gained during those years, has been a tremendous asset to him in guiding the affairs of Newark since he assumed the office of mayor in July 1962.

Likewise, his experience as mayor of a large city, plagued with all the ills of our teeming urban centers, has given Mr. Addonizio an intimate awareness of what must be done to rebuild our cities and how it must be done. If the Congress helps to make the tools available, those cities that want to help themselves, such as Newark under Mayor Addonizio's dynamic leadership, can truly become places worth living in for all their residents. His counsel, based upon his long experience as legislator and administrator, will be of immense value to your subcommittee and your colleagues on the full committee in our study of this legislation that will vitally affect the future of our great urban

areas

I am happy to present my distinguished predecessor from the 11th District, the present mayor of Newark, Hugh J. Addonizio.

Mr. BARRETT. Thank you, Mr. Minish, for your very kind remarks

about our very fine former colleague.

And I just want to say as the chairman of this subcommittee, Mr. Mayor, it is with deep pleasure that we welcome our old and close friend and former colleague, the Honorable Hugh Addonizio, mayor of Newark, N.J.

A former member for years, the mayor sat with us on this subcommittee and did a tremendous job in writing legislation which has helped the rebuilding and rehabilitating of our cities, and the provision of better housing for our people, particularly those in the lower

income groups