Mr. FINO. The theory behind that being that there are problems unique in a particular city and every city has different problems, and the one who would best know what the problems are is a person that lives in that city. A suggestion has been made by the mayor of Newark, the mayor of New York City, and the mayor of Detroit and Chicago—they felt that it should be a person that is fully familiar with the problems with the locale, within the city. So the recommendation has been made in so many words that the mayor of the city make the recommendation to the Secretary of the Department suggesting a list of people from which the Secretary can pick. How do you feel about that?

Mr. BLACKMON. We don't have policy on this. I will comment individually if you wish.

I see that you could be getting into a lot of redtape there when you start picking somebody that fits the local mayor's desire. We have some programs right now, I understand, where there is a question as to whether the mayors are going to run the program or maybe the Federal agencies are going to run the program, and you get into, it seems to me like, all kinds of controversy will result at that point. I see nothing wrong if a man knows the local situation, but he may not know a thing about the Federal program involved and you have to have a combination of the two. You are going to have him as knowledgeable as possible about the local situation, but you are going to have him knowledgeable also as to what the Federal programs are all about in order for him to be effective and efficient in pulling these programs together.

I like the idea of a coordinator or expediter among these agencies. And whether he is outside the community or inside the community, as long as he meets certain qualifications, I would say that it would be the prerogative of the Secretary.

Mr. FINO. You believe that programs such as land insurance should be tried out on an experimental basis and the results evaluated and judgment made before full-scale combination-wide activities are undertaken, is that correct?

Mr. BLACKMON. That is correct, sir. We do not know of any title X land insurance being issued at this time, and until the insurance program is issued and we find it workable, I would say that we need to find out more about how they are going to operate before we start doubling up or increasing it.

Mr. BARRETT. The time of the gentleman has expired.

Mr. Ashley?

Mr. ASHLEY. I think with respect to the last point, Mr. Blackmon, that we got testimony from the Secretary that there were about 60 or 70 applications that were under process at this time.

Mr. BLACKMON. I believe that, sir, would be in the preapplication stage because I happen to be one of those applications, but no commitment.

Mr. ASHLEY. You are speaking for the association, you are against it, but you are applying under the program?

Mr. BLACKMON. We are against the increase at the present time up to $25 million of land. But since the program is in existence, you will find many of our members participating in the program. We just think we should find out what it is all about and whether it is workable.