

Mrs. SULLIVAN. Under what Federal program was that money obtained, do you know?

Mr. ALLEN. This was under the rehabilitation—I cannot give you the exact title or code—but it is under the rehabilitation portion of urban renewal legislation, whereby you are permitted or required to assist the people who want to rehabilitate and are financially unable to with architectural services—in other words, you go in and assist them, provide them with a plan for proceeding with the rehabilitation of their property, you assist them in how to go about getting loans, you assist them in refinancing some of their own personal activities, their own personal loans. And, here again, these services are provided as a part of the project cost.

These buildings are brought up to and above code standards in Cincinnati.

Mrs. SULLIVAN. What is the rate of interest these people are charged for the loans they need for rehabilitation?

Mr. ALLEN. I believe it is $3\frac{1}{2}$. But there, again, I would have to provide this for the record.

Mrs. SULLIVAN. It is the Government's below-market-interest-rate program?

Mr. ALLEN. Yes. And, of course, there is in the 1965 act the 3-percent direct loan, too, and we have also made some applications for that.

Mrs. SULLIVAN. Are there any structures in the program which are rehabilitated and then rented?

Mr. ALLEN. No. These are owner occupied.

Mrs. SULLIVAN. Thank you. That is all, Mr. Chairman.

Mr. WIDNALL. Mr. Mayor, or Mr. Gradison, have you taken advantage of the rent certificate plan?

Mr. ALLEN. No.

Mr. WIDNALL. Have you received any material on it?

Mr. COLEMAN. Mr. Chairman, the rent certificate plan has not yet been utilized in the State of Ohio. I presume you are asking about rent certificate as opposed to rent supplement.

Mr. WIDNALL. That is right.

Mr. COLEMAN. The rent certificate plan has not been utilized in the State of Ohio to my knowledge. We in the housing league have done some study of it. We have not yet recommended its use in the area.

Mr. WIDNALL. I think if you go into it, you will find it will be a considerable aid in helping with low-income families.

Mr. COLEMAN. As with all new programs, Mr. Congressman, there are questions about legality that have to be resolved on a State level, State constitutional conflicts. And for some time there has been study in this area that is not yet clarified.

Mr. WIDNALL. If you have any material on the question of legality raised in Ohio, would you send it to me?

Mr. COLEMAN. Yes, sir; I would be glad to.

Mr. BARRETT. Mrs. Dwyer?

Mrs. DWYER. Thank you, Mr. Chairman.

Mr. Mayor, we are aware of your problems, and we want to help you with them.

Specifically, how much does your city need in Federal funds to carry out a demonstration city program? Have you got any approximate figure on how much you would need?