

be constructive suggestions for making it work better. In considering this particular matter in our committee, comparing the existing programs and this demonstration program, our committees have said that they would have us oppose the demonstration city concept, but not change our position with respect to urban renewal.

I would like to have you view our comments on this demonstration cities program as a comment on this approach as we have tried to set it forth in our statement for you, and not as a total approach to leaving the cities hanging completely on their own with no assistance from the Federal Government.

Mrs. SULLIVAN. For years those of us who have sat in these housing hearings—year after year after year—have had groups come before us who were all for everything in the bill that would help their particular situation or problem, but when it came to doing something for somebody else, that was just not acceptable at all. We all know that in every housing bill we have ever written in this subcommittee and in this full committee, we have to look at the entire picture, not just at the section or sections which each group or industry would be particularly interested in.

For many years the homebuilders refused to recognize the fact that in addition to helping them on mortgage funds, we also wanted to do everything we possibly could, and felt that we should do, for people who were having a difficult time purchasing a home. A major reason for our housing legislation, from the builder's standpoint, was just to enable families which could afford it to buy their own homes with readily available financing.

The builders were not in a position to do anything for the fellow who had a hard time to get the downpayment, and who could not buy anything in the price bracket that he felt he could afford, and they were not very helpful to us in our efforts to find solutions. Finally, a few years ago, the builders began to see the light a bit and began to realize that there were other sections of the bill that they would have to be interested in, and become enthusiastic about, in seeing to it that the benefits of good housing could go to all classes and types of people and they have been very cooperative on this lately.

What I suggest is that you give a little deeper thought to some of these issues, because if we want the cities renewed and rebuilt, I do not think any city can do it without some kind of financial help. All we are trying to do in this demonstration cities program is to try to bring all of these factors together under one, shall we say, head, so that it can be coordinated in a more orderly way.

One program should mesh with the other.

That is all Mr. Chairman.

Mr. GOODWIN. Mrs. Sullivan, we do unfortunately judge things in the light of our own experience. Again, in our own community, we did a \$47 million downtown project by raising an amount of \$1,600,000 from the business community in 6 weeks and, in effect, going ahead with a the rest of it—giving the Council sufficient courage to go ahead with the rest of the borrowing.

I perhaps am a little more concerned about what the Federal Government, therefore, would do in other areas that would take the desire and the initiative away from people in the various communities, be-