

our country. The State department of education has obtained a grant and completed a study for a library system for Columbia that contemplates resourceful use of modern technology, including computers and information storage and retrieval systems. The C. & P. Telephone Co. has made a special study of communications systems in Columbia and has proposed the most advanced system of communitywide communications that has been made available to any community in America. All of these developments and many others in which we are involved are possible only because we are planning a complete new community on a large enough scale to spread individual cost items that would otherwise be unacceptable, and to support education, cultural, health, recreation and business systems, that small, piecemeal, unplanned growth could not justify.

6. Most remarkable—and perhaps most important of all: we obtained our zoning. Howard County is essentially rural. It has resisted urbanization because it despises the bits and pieces of sprawl, as do nearly all rural counties that are perched on the edge of urban growth. Zoning was the major issue in the 1962 election for county commissioners. The winning ticket promised to protect Howard County against the ravages of urban growth. You can imagine that the announcement, 1 year later, of our assembly of 15,000 acres of land for the purpose of building a city was greeted with skepticism, anxiety, and perhaps a touch of hostility. It must be significant to you, as elected representatives of your people, to know when we completed our plans for a whole new city, presented them to the people of Howard County and requested a change in the county zoning laws to create a new zoning classification known as a new town district, not a single person in Howard County opposed this zoning request. The same people who abhorred and fought the invasion of urban sprawl, accepted, and supported the development of a whole new city that would preserve the stream valleys and the forests; provide recreation, culture, entertainment, convenient, well-planned business, and public transportation. They were willing to accept high-rise apartments, garden apartments, townhouses, the very land uses they were fighting when they were gathered together in a rational, beautiful, human, well-planned new city.

But now, surely, you are asking: "If you have been able to do this at Columbia and finance it privately, are the Federal programs proposed in title II necessary?" Clearly, I think they are, or I would not be here now.

Let me remind you that I am a private developer and a private mortgage banker. I believe in the private enterprise system. The homebuilding industry in America is the most productive in the world. But there are some things it cannot do without assistance—the very assistance it now resists. There is absolutely no means whatsoever by which the homebuilding industry, as it is now constituted in America, can develop the sensibly organized new communities that American needs to accommodate its future growth. The special vitality of the homebuilding industry derives from its enormous number of individual operators, and this very fact guarantees—unless some new form of assistance is provided—that we will continue to build our cities in little bits and pieces irrationally, unrelated to one another. The homebuilding industry lacks the capital among its individual enterprises to undertake large-scale land assembly planning, and development. It lacks the financial capacity and organization required to attract financial investment from life insurance companies and savings banks on the scale required to handle the growth of the American metropolis. Of course, there are exceptions. There is a handful—perhaps two handfuls—of developers around the country who can attract the capital to undertake a Columbia. And such new towns will unfold. But the overwhelming preponderance of American homebuilders are left to the limitations of piecemeal development.

The hope of the FHA insurance program is that small builders will be able to undertake middle-size developments, and that middle-size builders will undertake larger developments than would otherwise be possible. And we must stimulate planning and development over larger land areas if we are to preserve our natural resources and provide communities that serve and dignify a man, his wife, and family.

The FHA financing program has provided the underlying support for the growth of the homebuilding industry in America. It has raised housing and subdivision standards and pointed the way to steady improvement in the quality of new housing.

It is specially appropriate that its insurance program now be used to permit the private banking and building industries to improve the neighborhood—the