environment—in which our housing is built. The enormous growth of our cities calls for the planning and development, not just of houses, but of new communities. This FHA insurance program will be an important aid to private industry in making it possible.

But in addition to enlarging the capacity of the homebuilder, we must make it possible for local government to take the initiative in acquiring land and planning community development in the path of urban growth where but for such action, piecemeal, fractured suburban sprawl is the alternative. This is no threat to the private homebuilding industry but an asset. It means that local government by initiating planning and development over a larger area than the small builder handle on his own, can create an environment in which the small builder has a vastly improved opportunity to compete with the large community developer. We are performing exactly this role in Columbia and will make the land available to homebuilders to build individual houses for sale to the market. But we will have supplied parkways, lakes, open spaces, community halls, school sites, swimming pools, tennis courts, employment centers, stores, and offices to strengthen his environment and support his market.

The country needs to enlarge the application of the process by which a Columbia is built. It cannot afford to rely on the capacity or the whim of the private developer alone. We have a national interest in seeing better communities to accommodate our urban growth. A program of loans to local land development agencies can be an important, perhaps indispensable, stimulant to the growth of this process.

ADDENDUM

Outline of background and experience as relevant to the issues raised by title II of 12946:

1. President of James W. Rouse & Co., Inc., a mortgage banking firm with offices in Baltimore, Washington, Pittsburgh, and Chicago; servicing more than $500 million in mortgages for the 45 life insurance companies and banks which it represents.

2. President of Community Research & Development, Inc., a publicly held real estate development corporation which has developed, owns, and manages nearly $100 million in real estate in Texas, Kentucky, North Carolina, Maryland, Pennsylvania, Ohio, and New Jersey.

3. President of Howard Research & Development Corp., the developer of Columbia, a complete new city to be built on 15,000 acres of land midway between Washington and Baltimore, scheduled to have a population of 100,000 by 1980.

4. Member of President Eisenhower's Commission on Housing Programs and Policies, and chairman of the subcommittee whose recommendations formed the basis for the urban renewal program in the Housing Act of 1954.

5. Formely president and chairman of the board of ACTION (American Council To Improve Our Neighborhoods). Formerly chairman of the Greater Baltimore Committee. In these and other public activities, extensively involved in problems of urban growth, urban renewal, and metropolitan planning.

Mr. ROUSE. Thank you, Mr. Chairman.

Mr. BARRETT. I am quite sure, with your knowledge in this field, other members would like to ask you questions.

Mr. ROUSE. Please do, sir.

Mr. BARRETT. We will continue on that basis.

Mrs. SULLIVAN. I will conclude by saying I am in agreement that there is nothing better than a real plan, and I believe in providing assistance for planning, in the hopes of avoiding or preventing haphazard suburban building. But I am concerned about how we can stop this—whether we could stop it if we developed title II of this proposed legislation—so that we can aid the areas surrounding our cities that want to plan this kind of development.

Mr. ROUSE. In Europe they only stop it by fiat. They say around London there will be a greenbelt and that's that. In America we are only going to stop it by two things, by local planning and develop-