Future Requirements

The number of unsatisfied applications, both as regards civilians and ex-servicemen, has shown a progressive increase over recent years, which is an indication that the rate at which it has been possible to erect new buildings has been insufficient to keep pace with the demand. From an examination of many of the applications it is, however, apparent that the reason for making application has not always been the urgent need of the families concerned, but that the conditions of tenancy offered by the State rental scheme are considered to be more favourable than those operating in respect of privately owned property, and therefore the total number of applications on hand cannot be accepted as a clear indication that there is a shortage in the number of houses comparable with the number of outstanding applications. It has previously been suggested that if it were possible to have 25,000 new units provided within a short period of years, this would have the effect of overcoming the difficulties which are now being experienced by so many of the families who have not been able to make provision for housing from their own resources. It must be remembered that as more houses are built by private individuals (and, according to the statistics which have recently been made available by the Building Controller in regard to permits granted, this avenue of overcoming the shortage is operating at an accelerated rate) this will result in existing accommodation being released for the purposes of other families.

Loans to Local Authorities for Housing Schemes

The Corporation has authority to make advances from the Housing Account to local bodies which are willing to undertake permanent housing schemes, and, although this facility has not been widely availed of during recent years, there has been considerable activity in certain areas where the controlling local authority has accepted responsibility for undertaking some portion of the urgent work that is obviously necessary to provide a better standard of housing within the area under its control. Loans for this purpose may be made by the Corporation from the Housing Account, with interest at 3 per cent., and repayable over terms approved by the Local Government Loans Board.

Loans to Employers

There is provision in the Housing Act for loans to employers who are desirous of erecting houses for the accommodation of their employees, and in terms of this authority the applications made by various dairy companies and co-operative lime companies have been approved. The advantages of this system of housing employees of industries which are operating in districts somewhat removed from established centres of settlement are very apparent, and the retention of workers who are happily placed in housing units provided with all the modern amenities is thus simplified.

Housing for Timber-workers

Under the provisions of Part III of the Finance Act (No. 2), 1946, a scheme is provided which enables millowners to arrange for the erection of additional houses in the vicinity of their mills. Subject to certain conditions which are laid down in the legislation, the millowners may apply for the construction of houses, which will be erected on approved sites, and these are available for occupation by timber-workers employed at the mill. The tenancies are granted on favourable terms to the workers, and, subject to the mill-owner attending to the maintenance and insurance of the buildings and paying into the Housing Account an amount equal to the rent which has been fixed for these units, he will acquire full ownership of the assets at the end of twenty years. The houses are constructed in such a way that they will be suitable for transfer to other sites as this becomes necessary in order to continue milling-work in other locations as the need arises. The introduction of this legislation was considered justified in view of the need for