PART II—HOUSING ACCOUNT

The responsibilities of the Corporation under the Housing Act, 1919, involve the provision of loan finance for housing projects and the administration of the housing units as they become available for letting from the Housing Construction Branch of the Ministry of Works. The following report covers in brief form the activities in these fields for the year :—

Rural Housing

Special provision is made in the Rural Housing Act, 1939, whereby loans may be granted to County Councils for relending to farmers. The interest rates are liberal, being 3 per cent. to the County Councils, who in turn charge $3\frac{1}{2}$ per cent. to the farmers. Although these provisions are still operating, the scheme is not being used as it should be by the rural community, no applications for loans having been received during the year. In view of the stated need for more houses on farm lands it is difficult to understand the reluctance of farmers to take advantage of the opportunity offered by this legislation. Loans to local authorities outstanding as at 31st March, 1949, totalled £131,112, a reduction of approximately £3,000 since 31st March, 1948.

Urban Housing

(*a*) *New State Rental Units.*—As anticipated in last year's report, there was an increase in the number of housing units delivered to the Corporation during the year for letting purposes. Up to 31st March, 1949, a total of 3,429 were made available, as against 2,715 for the preceding year, and the total now under administration is 28,864. Headway has been made, but with 46,746 unsatisfied applications on hand at 31st March, 1949, it is obvious that there is still a formidable problem to be solved. Not all of the unsatisfied applications are from people living in distressing circumstances, nor can all be considered as coming within the urgent category, but the figures do represent the total number desirous of acquiring State rental units. The "purge" of applications on hand has been continued, and a substantial number have been cancelled due to the applicants having solved their own housing difficulties, or for other causes. These cancellations, in conjunction with allocations of new houses during the year, account in part for the drop in the number of applications still on hand (46,746), as compared with those at 31st March, 1948 (52,186).

The Allocation Committees set up last year to select the tenants for houses as they become available have continued to give useful service, and have relieved the Corporation's officers of much of the burden of inevitable criticism from unsatisfied applicants. This criticism is perhaps understandable, particularly when it emanates from applicants of long standing, but the Committees can allocate only what is made available, and since the delivery of houses is insufficient to meet the needs of even those cases graded as urgent many must obviously be disappointed. The Committees have an unenviable task to perform, but they are endeavouring, to the best of their ability, to ensure that the allocations are made fairly having regard to all the circumstances. Once an applicant's circumstances are recorded in the Corporation's files, correspondence and personal calls serve little useful purpose, and certainly assist in no way in producing more housing accommodation. All that is required is that applicants advise the Corporation immediately of any changed circumstances likely to have a bearing on their claims to allocations, so that the Committees will have all the facts available for consideration. The continued reiteration of facts already recorded, however, merely causes unnecessary work and delay and helps neither the applicants nor the Committees.