

1920.

NEW ZEALAND.

HOUSING ACT, 1919

(STATEMENT OF THE HOUSING SUPERINTENDENT RELATING TO THE).

Presented to both Houses of the General Assembly pursuant to Section 35 of the Housing Act, 1919.

IN pursuance of section 35 of the Housing Act, 1919, I have the honour to present the following statement of the Housing Superintendent relating to the operations of the Act during the year ended 31st March, 1920.

W. H. HERRIES,
Minister of Labour.

PROVISIONS OF THE HOUSING ACT, 1919.

During the period under review the Housing Act, 1919, was passed, the provisions of which are divided into eight parts, as follows:—

Part I, which takes the place of the Workers' Dwellings Act, 1910, is intended primarily to apply to workers with limited income who do not possess sections of their own. Any such person may apply to the Housing Branch of the Department to purchase the necessary land and erect a dwelling, to be disposed of on a deposit of £10 and an agreement to purchase extending over a period not exceeding 30 years in the case of a wooden dwelling (formerly 25½ years), or 36½ years in the case of a brick or concrete dwelling. The rate of interest is 5 per cent., reducible to 4½ per cent. for prompt payment (formerly 5 per cent. in all cases).

There are two conditions to qualify an applicant for a dwelling under this Act: he or she must be a worker whose normal income must not exceed £300 per annum (including the income of the wife or husband, as the case may be), except in the case of a person having more than two dependants (other than wife or husband), when £20 per annum extra is allowed for each dependant in excess of two. The limit of earnings under the former Act of 1910 was £175, which, in view of the increases in wages and cost of living since that year, had become much too low.

It may be interesting to show the estimated total weekly cost of a dwelling erected under the Act. Assuming that the maximum allowed by the Act is expended, the cost would be as follows:—

Concrete House, 36½-year Term. (Statutory Maximum, £850.)

Interest and principal = 6 per cent.; but the diminishing portion that covers interest is reducible by ½ per cent. for prompt payment: the average throughout the whole period is therefore approximately 5¾ per cent.	£	s.	d.
Rates (according to locality) about	5	0	0
Fire insurance (£400 only required at 3s. 4d. per £100)	0	13	4
Maintenance (about)	3	6	8
Total	£57	17	6

Approximately £1 2s. 3d. per week; equals approximately 6¾ per cent.

Wooden House, 30-year Term. (Statutory Maximum, £775.)

Interest and principal approximately 6½ per cent., reducible as above: average, 6¼ per cent.	£	s.	d.
Rates (as above) about	5	0	0
Fire insurance, £650 at 10s. 8d.	3	9	4
Maintenance	6	0	0
Total	£62	18	1

Approximately £1 4s. 3d. per week; equals 8½ per cent.

Part II: Provision is made for the establishment of special settlements or garden suburbs for public servants. Any incorporated society of officers in the permanent employment of the Crown may apply to the Minister for the approval of a scheme for the formation of such a settlement. The rate of interest is fixed at not exceeding 5 per cent., the maximum period of repayment of loans shall not exceed thirty years, and the amount of loan may be as much as 90 per cent. of the estimated value of the land and improvements. Otherwise the Act does not lay down any conditions upon which such a settlement may be established, leaving such matters to arrangement between the society and the Minister. For example, the scheme may either propose the sale of the dwellings to the members of the society, or it may provide that the settlement shall belong to the society and that the dwellings shall be leased by it to the proposed occupants. The scheme may also include such proposals as may be desired for the general control and development of the settlement. It is understood that inquiries are being made, and that advantage will be taken of these provisions at an early date.

Part III provides that the Governor-General may at any time publish a notice in the *Gazette* that this part of the Act shall apply to any named industry, and thereupon any employer in that industry may apply to the Minister for financial assistance towards the provision of dwellinghouses for any workers permanently employed by him in connection with that industry. If the application is approved an advance may be made by the Minister for the purpose up to 75 per cent. of the value of the security offered, at a rate of interest not exceeding 5 per cent. The meat-freezing, coal-mining, and dairy manufacturing industries have been gazetted. Only four applications have so far been received: one has been granted, one withdrawn, and the remainder are under action.

Under Part IV of the Act a Harbour Board is now empowered to erect dwellings for workers in its employment on any land owned by the Board and not held in trust for any special purpose.

Part V enables local bodies to obtain loans from the State Advances Office for the purpose of housing of workers.

Part VI amends the State Advances Act, bringing the maximum income of a "worker" eligible under that Act from £200 into line with that prescribed by Part I of the Housing Act, and increases the maximum amount of loan from £450 to £750.

By Part VII the war legislation that fixes the maximum rent of dwellinghouses and restricts the right of the landlord to eject a tenant has been further extended by giving a Magistrate power to refuse to make an order of ejectment if he is of opinion that undue hardship would be caused to the tenant if such an order were made.

Finally, Part VIII empowers banking companies to use their funds for the purpose of providing dwellinghouses for their employees.

ADMINISTRATION.

Immediately upon the passing of the Act the administration of Parts I, II, and III was placed in the hands of the Department of Labour, and a conference of the Department's Inspectors was convened. The Act was fully explained, and instructions were given as to the method of administration.

It might be mentioned here that the workers-dwellings system, as instituted by the Acts of 1905 and 1910, was at first of an experimental nature until it was shown whether the building of houses to be sold on the small security of £10 to workers of small earnings could be safely undertaken by the State. It is obvious that such a scheme as this could not be regarded as successful if the instalments could not be promptly collected from week to week, or if any of the dwellings became vacant through being given up by the occupants, who would have little to lose by so doing. Special attention has therefore been given by the Department to this aspect of the question. It is pleasing to be again able to say that, as shown on page 6, there is almost nothing in arrear.

Since it took over the administration of these Acts the Department has endeavoured to establish such an organization as will on the one hand ensure the financial stability of the undertaking, and on the other be capable of coping with any increased demand for the erection of houses as has now set in; so that while in 1915-16, for example, contracts were let and some 200 houses were built, the erection of any multiple of that number—say, 1,000 or more—could be carried out with the same organization, including, of course, the requisite addition to the staff.

In order to cope with the extra work anticipated, and in order that the officers concerned should concentrate on their duties in this connection, it was decided that a separate "Housing Branch" of the Department should be formed. This was accordingly done, and separate offices were provided. An additional Housing Architect with experience of modern house-construction and town-planning was appointed, who has completed a tour of the various towns to acquaint himself with the work in progress and in view, and to inspect the land available. In addition eleven Housing Inspectors with a knowledge of the building trade and of property-values were appointed and stationed in the various districts to deal with the applications as they were received, to advise applicants as to the provisions of the Act, and generally to assist in the administration. These officers were appointed in the usual way by the Public Service Commissioner, and commenced their duties in February and March. Arrangements are now being made for the appointment of a Superintending Overseer to co-ordinate the construction-work of the Department throughout New Zealand. An important part of his duties will be to ascertain from time to time the sources of supply throughout the Dominion of such building-materials as are not readily obtainable in the towns where they are required.

With the establishment of such a branch of the Department it was anticipated that arrangements could be made for the erection of as many dwellings as was desired (having regard to the amount of finance available) by the calling of tenders and the letting of contracts in the usual way. Great difficulty has, however, been experienced in obtaining satisfactory tenders, chiefly on account of the shortage of materials. This difficulty is dealt with later on in this report.

THE SHORTAGE OF HOUSES.

A calculation as to the shortage of houses was then made. The Board of Health, of which Mr. W. Ferguson was Chairman, is reported to have stated in August, 1919, that the requirements to make up the shortage of houses in the Dominion was 20,000 houses. I find that the Board's report has been somewhat misconstrued, and have therefore had the data carefully examined, and submit the following estimate of the actual shortage:—

Based on the Board of Health's standard of $1\frac{1}{2}$ persons per room, the table below sets forth the estimated shortage in 1916 (census year), 1919, and 1922 (the years dealt with in their report):—

(1)	(2) Houses.	(3) Estimated as being built.	(4) Estimated Demolitions and Fires.	(5) Net Replace- ment.	(6)
(a.) October, 1916 ..	Shortage of houses ..	4,100	..	..	—4,100 (shortage).
(b.) During 1917-18-19	Requirements for the increase in population (including return of soldiers)	8,100	7,800	3,000	4,800 —3,300 (additional shortage).
	Totals! ..	12,200			—7,400
(c.) During 1920-21-22	Estimated requirements for in- crease in population	6,550	14,000	4,000	10,000 +3,450
(d.) Gross totals ..	..	18,750*	21,800	7,000	14,800 —3,950 (shortage in 1922).

* This is not far short of the 20,000 mentioned in the Board of Health's report.

Explanation of Table.

Column 2, (a). 4,100 houses is computed on the Board of Health's basis that there should not be more than $1\frac{1}{2}$ persons in a room, or, $7\frac{1}{2}$ persons to a five-roomed house. The 1916 census showed this number of houses where there were more than that number of occupants.

Column 2, (b). 8,100 is the actual computation of the Government Statistician's Office.

Column 2, (c). 6,550 is arrived at first from the normal increase during the pre-war period and then adding 2,000 extra immigrants requiring houses.

Column 3, (b). 7,800 is arrived at from the actual number of houses built in the sixteen principal towns of the Dominion and calculating the rest of the Dominion at slightly less than the same rate (according to population).

Column 3, (c). 14,000 is computed by taking the pre-war rate of building of houses for three years and adding 25 per cent. We also find from returns received from boroughs and town districts that during the past six months the actual number of new houses commenced is about 2,400. If this rate of building is continued for the rest of the three years (1920, 1921, and 1922) the total would be 14,400 new dwellings.

Column 4, (b) and (c). After consultation with the Chief Fire Inspector and the State Fire Department we estimate 3,000 and 4,000 for fires and other demolitions. This is considered to be well on the safe side, being probably more than the actual number.

Columns 5 and 6 are merely the results obtained from columns 2, 3, and 4.

I might mention that in making the calculation of 20,000 houses the Board of Health's report estimated that that number would be required not at the time of the report, but at the end of three years—namely, by August, 1922—which period, it was estimated, should be allowed to carry out any extensive building programme. Moreover, the report itself stated that the estimate made no allowance for the houses that had actually been built from the last census in 1916 till August, 1919, nor for the estimated number that would be built from the latter date until August, 1922. My estimate, made on the same basis, shows a present shortage of 7,400 houses—column 6, (b)—but that with the estimated building operations that will be carried on by private enterprise, and allowing for the estimated increase of population, including increased immigration—see line (c)—the shortage at the end of 1922 will be reduced to 3,950—see column 6, (d).

If, therefore, arrangements can be made under the Housing Act—namely, by the Department's Housing Branch, by local bodies, by employers (under Part III), and by Harbour Boards (under Part IV)—for the building of, say, 1,300 houses per annum, the shortage should be largely overcome at the end of 1922. Page 5 of this report shows the number that this Department alone should have under way in a few weeks' time.

The number of applications received up to the 30th June, 1920, was 1,044. In view of the small amount of deposit—viz., £10—careful inquiry has been necessary in each case to ascertain whether the applicant is eligible for a dwelling according to his earnings, and whether he is of good character and likely to carry out the financial and other obligations of a purchaser of a dwelling.

DIFFICULTIES EXPERIENCED IN CARRYING OUT BUILDING OPERATIONS.

I have already called your attention to the difficulty of our erecting workers' dwellings within the present statutory maxima of £775 for wooden houses and £850 for concrete and brick houses, each including sections. It is suggested that, as the earnings of workers generally have increased by 50 to 90 per cent., and as the maximum cost of a worker's dwelling was increased in the new Act by only 13 per cent. (namely, from £750 to £850), a further increase might be made to £900 in the case of a wooden dwelling, and £1,000 in the case of a brick or concrete dwelling. It is possible that the present cost of erecting dwellings may decline, but as the need for houses is so urgent some risk on this account must, I presume, be taken. If the dwellings are of good design and in a suitable locality the risk is to some extent minimized. Moreover, the maximum amount could no doubt be reduced again if thought necessary. In this connection I would repeat what was stated last year—that this Department has been able to provide dwellings for amounts up to £150 less than is usual in the ordinary market, owing to the saving effected in the cost of land, erection, in legal and administration expenses, and to the fact that no profits are charged. For this reason, and also because our purchasers would have paid some-

thing like £35 off the principal in two years, the Government would run no great risk in proceeding with a large building programme at the present high prices, even if the cost of building should drop considerably during that period.

It may be interesting to mention that although local authorities throughout the Dominion have expected to make arrangements, under the powers given them by the Housing Act of last year, for the erection of a considerable number of houses, they have not been able to make much progress. For example, the Wellington City Council is building seven, of which two have just been completed, costing about £1,100 for four rooms and £1,300 for five rooms, while we are limited to £775 for houses of similar construction and number of rooms. I am also informed that the Auckland City Council has plans prepared for ten houses, but a report of a few days ago states that progress for even that small number is almost impossible owing to the lack of materials and labour. It might be mentioned, too, that on the representations of the Wellington Harbour Board statutory power was given in the Housing Act to Harbour Boards to proceed with dwellings for their employees, but none of them has apparently been able to take advantage of the provision.

In endeavouring to build houses for our applicants we are in the somewhat difficult position of trying to build new dwellings of modern design and construction at a time when the cost of building is abnormally high, for the very people that can least afford to pay for them, our applicants being limited to those whose incomes do not exceed a certain amount. Private enterprise as well as local bodies, on the other hand, are not restricted as to amount, and, whatever the cost of the erection of houses, are no doubt able to find a ready-enough sale, the houses being available to people that can afford to pay. The building of dwellings in this way will, of course, help indirectly in overcoming the general housing shortage throughout the Dominion, as the houses thus vacated will then be available for those persons with the smaller incomes.

We have until recently experienced the greatest difficulty in arranging for contracts and proceeding with the work of erection. Until two or three years ago we had generally been able to let contracts for the erection of dwellings (complete) to builders who would undertake the whole of the work. When we called for tenders towards the end of last year for the first 200 in various towns each builder was invited to tender for wood, brick, or concrete, as he might choose, and either on the Department's plan and specification or by submitting his own plan and specification. Yet only two small tenders were received for complete dwellings at a reasonable price. These were, of course, proceeded with—namely, twelve in Auckland and four in Nelson. Subsequently we succeeded in obtaining tenders at a fairly reasonable price for the erection of the concrete portion only of a number, leaving the balance of the work to be carried out by small contracts (joinery, plumbing, and so on) or by day labour, the Department purchasing materials where necessary. Altogether 155 dwellings are being proceeded with in this way. Much difficulty was experienced in arranging for even these, as in some cases it necessitated sending officers to the towns concerned to approach likely builders and ask them to submit prices. In many instances only one tender could then be obtained, so that there was no competition between the builders. We have been compelled to enter into these contracts (at some risk), as the only alternative would have been to proceed with no dwellings at all. In one case—viz., sixty-six of the concrete dwellings at Miramar, Wellington—the work has not proceeded satisfactorily, and it has been necessary to take over portion of the contract. Out of the sixty-six houses thirty-six should have been handed over before this date. A few builders have offered to build on a 10-per-cent. basis, but it has been impossible to accept on account of our statutory maximum cost necessitating our knowing beforehand at least approximately what the cost would be. A few others have recently tendered at a price subject to fluctuations in the cost of materials and labour, and where the figure has been reasonable we have accepted these, taking the risk of the ultimate cost exceeding our maximum. Considerable care is, of course, needed in these cases to see that we are not charged with more than the actual increases in the cost that may take place, and this requires a close checking of accounts. A further difficulty has occurred in many instances, in that when it is found (as has been usual) that the lowest tender is considerably above the statutory maximum, it is necessary to visit the builder and to endeavour to arrange with him for cutting out or reducing some of the least essential items in the specifications.

In several cases it has been found necessary to assist contractors in obtaining materials by utilizing the resources of the Department throughout New Zealand in securing supplies of cement and timber; for example, timber has been obtained through the Department's representatives at Westport, Greymouth, and Auckland; cement through other agents of the Department, together with the Board of Trade, and so on.

A suggestion has also been put forward that our dwellings should be erected by day labour, but the experience of the past does not lead to the conclusion that dwellings will be erected more cheaply in this way. It has been decided, however, to try the experiment on a number of dwellings in Wellington, and a comparison will then be afforded between the contract and day-labour methods.

The question of assisting applicants who are tradesmen to build for themselves has also been considered, and arrangements have been made for several such workers to erect their own dwellings by letting small contracts to them or contracts for labour only. A case in Wellington is typical of others: the applicant, who is a tradesman, is erecting a dwelling for himself on a section found by the Board, the total cost to the Government not to exceed the maximum allowed by the Act. He receives the usual wages, which are deducted from the progress-payments as they become due.

Many suggestions have been made and much criticism has been received regarding the best methods employed and to be used in the erection of dwellings, and earnest consideration has been given to all of them. It is very evident, however, that all skilled labour in the building trade has so far been fully employed very largely on other work than dwellinghouses, and that there are many buildings in the course of erection that could, without much inconvenience, stand over in view of the shortage of dwellings. The recent decision of the Government to restrict non-essential building will no doubt free a considerable number of these workers for employment on dwellinghouses, and at the same time a large amount of building-materials should be made available for the same purpose.

The chief obstacle to building operations has been in obtaining supplies of materials. In view of the fact that practically all the dwellings now under construction are of concrete, the recent shortage of cement has greatly intensified the difficulties to be met; but the decision of the Board of Trade to allocate cement in accordance with the urgency of requirements, placing workers' dwellings second on the list, should have the effect of largely removing this difficulty in future. The shortage of timber also has been marked, but the Department has recently overcome this to some extent by arranging for the purchase of large quantities directly from the mills. In November last the Department arranged for the importation of considerable quantities of other materials, such as roofing-iron and other hardware, and these are now almost all to hand. In this connection it may be noted in justification of the Department's action that while the current price of roofing iron in New Zealand is £75 a ton, a shipment of 200 tons arranged for by the Department was recently landed at a cost of £43 a ton.

Shortage of Labour. In order to disclose one cause of this shortage I have obtained information showing that in the various building trades there has been a great falling-off in the number of apprentices since five years ago. In the carpentering trade, for instance, the employers in the principal towns in the Dominion employed in April, 1914, 391 apprentices. To keep pace with the increase in population this number should have increased by April, 1919, to 405, yet the number employed by the same employers was only 245—not much more than half. The shortage of apprentices and skilled workers not only in the building trade but in most occupations calls for serious and urgent attention, as mentioned in last year's annual report of the Department.

WORK IN HAND AND IN IMMEDIATE PROSPECT.

It is satisfactory to state that the prospects for the building of houses have considerably improved during the past two or three months. Materials are coming to hand from abroad; for example, the 200 tons of roofing-iron ordered by us last year, and already referred to, have just arrived by the "Durham," as well as a large quantity of other building-materials. Timber, which was most difficult to obtain until May, is now coming forward somewhat, although it will be some time before timber-yard stocks are replenished to enable regular supplies to be obtained. It is unfortunately not easy however, for sawmillers to get men in sufficient numbers to take employment in the bush, because most men are looking for more comfortable jobs. The difficulty *re* cement is also being overcome under the system of control instituted by the Board of Trade.

The several factors I have mentioned, together with the decision of the Government to enforce the War Regulation restricting or prohibiting non-essential building, should now ease the situation very considerably.

We have, in fact, already been able to enter into new contracts for the erection of 118 complete dwellings in addition to sixteen that are being erected by day labour.

The houses arranged for since the Act was passed—viz., from November, 1919, to 30th June—are as follows:—

Town.	Number of Houses under Construction.	Number completed.	Additional Number for which Negotiations are in Progress.	Total.
Wellington	139	6	350	489
Auckland	14	1	100	114
Christchurch	63	..	37	100
Dunedin .. .. .	..	..	25	25
New Plymouth	9	1	43	52
Hawera	10	..	25	35
Wanganui	35	..	10	45
Masterton	8	..	40	48
Oamaru	8	..	5	13
Nelson	4	4	11	15
Palmerston North	10	..	15	25
Feilding	2	..	6	8
Paeroa	1	1	..	1
Levin	1	..	2	3
Napier	1	..	10	11
Hastings .. .. .	..	..	6	6
Hamilton .. .. .	..	..	25	25
Stratford .. .. .	..	..	6	6
Invercargill .. .. .	..	..	11	11
Carterton .. .. .	..	..	2	2
Morrinsville .. .. .	..	..	5	5
Marton .. .. .	..	..	4	4
Otorohanga .. .. .	..	..	3	3
Te Kuiti .. .. .	..	..	3	3
Te Aroha .. .. .	..	..	6	6
Te Awamutu .. .. .	..	..	6	6
Taihape .. .. .	..	..	9	9
Timaru .. .. .	..	..	11	11
Winton .. .. .	..	..	4	4
Totals	305	13	780	1,085

It is estimated that of the above a total of 700 houses should be under way in a few weeks' time, the cost of which will be between £600,000 and £700,000. This represents the work put in hand in eight months, and is not far short of the maximum amount (£750,000) authorized by the Act. With the raising of the statutory maximum of the cost of the dwellings from £850 (for concrete or brick) to £1,000, and £775 (for wood) to £900, we anticipate that we shall be able to arrange with a number of large building firms to undertake the erection of most if not all of the houses mentioned, grouping several towns together for the purpose.

Section 10 of the Housing Act enables the Board to purchase dwellings already erected, and several houses have been bought accordingly. In view of the abnormal prices of dwellings it is considered advisable to purchase only those dwellings where the value is beyond doubt, and where the dwellings would readily resell at any future time should the purchaser give up possession. The Board invariably refuses to purchase where the sale would mean the ejection of a tenant. While the purchase of houses does not assist to overcome the general housing shortage, it is nevertheless very useful where it has been impossible to build, and where an unfortunate applicant unable to purchase a house himself would otherwise have been rendered homeless.

Due consideration has been given to the subject of town-planning, and various schemes and systems operating in other countries have been carefully studied. As the activities of the Department have in past years been limited, by the comparatively small number of applications, to erecting a few houses here and there rather than to lay out new villages or suburbs, little opportunity has so far been afforded of applying town-planning principles, such as differentiation between the main wide thoroughfares and side or residential streets, or the provision of recreation reserves and agricultural belts. With the largely increased demand for houses, however, it has become possible to pay more attention to this aspect of the question, and in the large centres arrangements are being made to carry out housing schemes on modern town-planning lines on fairly large areas of land. For example, a contract has already been let for the erection of the first fifty-five houses on a large block purchased at Papanui, Christchurch. The scheme includes reserves for shops at the entrance, open spaces for gardens and greenswards in the centre. In addition there is a reserve for a hall, and the necessary land for pumping-stations, water-supply, and drainage. The houses will be grouped on rural lines of English town-planning, and the streets will be laid out with a carriage-way for traffic, bordered by greensward planted with trees and hedges. The houses will be roofed with terra-cotta tiles, and rough-cast will cover the exterior walls. All the houses will be constructed of concrete with cavity walls, and this applies also to the houses to be erected in the other centres, with the exception of Auckland, where it is hoped to make use of bricks. Standardized plans have been prepared for varying types of houses—mostly of five rooms, but with a small percentage of four-roomed cottages—three bedrooms, living-room, kitchen, a separate bathroom, and a combined scullery and washhouse. Ample provision has also been made for cupboards and other similar conveniences. A similar scheme is being laid out for Auckland on a 37-acre block, and it is anticipated that some 300 extra houses will be built at Wellington in a suitable suburb in the same way.

MISCELLANEOUS.

The annual inspection of the dwellings already erected again shows that with very few exceptions the occupants look after their dwellings satisfactorily and are anxious to improve their properties.

The system by which the Government builds houses and sells them to applicant workers on a deposit of only £10 has been proved a financial success. For example, the total amount due on the 31st March last as shown on p. 7, which was not paid by the 16th April, was £908 15s. 7d., or £1 6s. 6d. per house,* which if entirely lost would not be great; but it is pleasing to state that in every case the arrears were covered by the amount paid off principal after deducting depreciation. Moreover, as already mentioned, the Department has been able to provide houses for its applicants for as much as £150 less than the cost would be elsewhere.

During the year the erection of thirty-four dwellings was completed, and 127 others were in course of erection on the 31st March.

RETURNS.

(a), (b), and (c) made pursuant to Section 35 of the Act.

(a.) THE MONEYS EXPENDED DURING THE FINANCIAL YEAR IN ACQUIRING LAND UNDER THIS ACT, IN PREPARING THE SAME FOR DWELLINGS, AND IN ERECTING SUCH DWELLINGS.

1919-20.

	Out of Public Works Fund (Workers' Dwellings Act to date of its Repeal).	Out of Housing Account (Housing Act from November, 1919).
	£ s. d.	£ s. d.
Amount expended in acquiring land and dwellings already erected	21,838 3 3	14,223 7 2
Amount expended in preparing land for dwellings	26 19 2	77 8 4
Amount expended in erecting dwellings	5,204 18 5	4,687 3 11
	<hr/> £27,070 0 10 <hr/>	<hr/> £18,987 19 5 <hr/>
	Out of Labour Department's Vote.	Out of Housing Account.
	£ s. d.	£ s. d.
Amount expended in administration and travelling	681 4 9	1,502 3 10

* On the average this amounts to 4s. 5d. per house for each year since it was erected.

The above return does not include the sum of £1,903 7s. 2d. incurred for maintenance, fire insurance, rates, &c., in respect of some of the dwellings. These amounts are charged for in the rents and instalments collected. The total expenditure in connection with workers' dwellings during the year was thus £50,144 16s.—viz., £27,070 0s. 10d. out of the Public Works Fund, £2,305 18s. 2d. out of the Labour Department's vote, and £20,768 17s. out of the Housing Account.

(b.) THE NUMBER OF DWELLINGS ERECTED AND PURCHASED DURING THE YEAR, AND THE NUMBER DISPOSED OF.

The number of dwellings erected or purchased	..	..	..	34
The number of dwellings disposed of	..	..	..	34

(c.) THE WEEKLY OR OTHER PAYMENTS CONTRACTED FOR, THE AMOUNT OF SUCH PAYMENTS RECEIVED, AND THE AMOUNT OF ARREARS OUTSTANDING.

(1)	(2)	(3)	(4)	(5)	(6)
Arrears outstanding as at 31st March, 1919.	Weekly or other Payments contracted for (exclusive of Arrears, Column 1). (Total for Year.)	Total Amount received for Year.	Arrears outstanding as at 31st March, 1920.	Number of Dwellings on Settlement unpaid for.	Average Arrears per Dwelling.
£ s. d. 1,353 14 7	£ s. d. 26,631 13 11	£ s. d. 26,296 6 10	£ s. d. 1,689 1 8	688	£ s. d. 2 9 1

(d.) The following table shows the position in regard to arrears on the 31st March, 1920, as compared with the previous four years :—

Date.	Number of Dwellings.	Arrears.	Average Arrears per Dwelling.
		£ s. d.	£ s. d.
31st March, 1916	553	1,251 12 8	2 5 3
31st March, 1917	619	1,013 11 11	1 12 9
31st March, 1918	639	1,514 16 9	2 7 4
31st March, 1919	653	1,353 14 7	2 1 6
31st March, 1920	688	1,689 1 8	2 9 1

(e.) THE TOTAL NUMBER OF DWELLINGS ERECTED AND PURCHASED FROM INCEPTION OF ACT.

Auckland	132	Hastings	14	Blenheim (rural)	5
Wellington	238	Patea	10	Nelson	18
Christchurch	72	Hawera	9	Westport	12
Dunedin	31	Manaia	2	Greymouth	14
Frankton Junction	9	Wanganui	19	Ashburton	6
Paeroa	1	Marton	5	Temuka	9
Whakatane	3	Palmerston North	17	Timaru	19
Ngaruawahia	6	Masterton (town)	32	Fairlie (rural)	7
Tauranga	6	„ (rural)	11	Willowbridge (rural)	13
Te Puke	7	Carterton (town)	3	Waimate	6
Te Awamutu	6	„ (rural)	2	Oamaru	9
Tolaga Bay	8	New Plymouth	7	Invercargill	19
Gisborne	14	Waitara	1		
Napier	7	Pieton	6	Total	815

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