

The following statement sets out the number of returned soldiers to whom advances have been authorized from the inception of the scheme, as well as advances authorized during the year :—

	Authorized from Inception of the Act.		Authorized during Year.	
	Number of Returned Soldiers.	Amount authorized.	Number of Returned Soldiers.	Amount authorized.
Section 6, Discharged Soldiers Settlement Act, 1915—Advances on Current Account	4,845	£ 4,386,006	113	£ 148,847
Section 2, Discharged Soldiers Settlement Amendment Act, 1917—Advances towards purchase of farms, market-gardens, orchards, and discharge of mortgages	5,498	8,905,429	9	45,347
Section 2, Discharged Soldiers Settlement Amendment Act, 1917—Advances towards purchase and erection of dwellings and discharge of mortgages thereon	11,870	8,572,063	507	391,088
Totals	22,213	21,863,498	629	585,277

Advances were made to 4,845 returned soldiers on Current Account for improvements, purchase of stock, &c.; but of the 5,498 returned soldiers who obtained advances under section 2 of the Discharged Soldiers Settlement Amendment Act, 1917, to finance the purchase of farms, market-gardens, &c., 5,394 also received advances on Current Account for improvements, stock, &c. The actual number of returned soldiers who received advances on Current Account is therefore 10,239.

Current Account Advances.—It was evident from the reports received from the Inquiry Boards set up to investigate soldier-settlement matters that the limit of advances authorized by regulations was in a great number of cases insufficient to permit of the successful development of farms and stocking of same. The regulations were therefore amended enabling the Department, on the recommendation of the various Boards, to make advances up to such a sum in each case as was deemed advisable and absolutely essential. Before any such additional advance is granted care is taken, however, to ascertain the prospects of success of the settler in each case. It is obvious that assistance beyond that originally prescribed by regulations can be granted only to those men who appreciate their responsibilities to the State, and by their services promote not only an improvement in their own condition and prospects, but likewise improve the national asset.

Dwellings.—Owing to the limited funds at the disposal of the Department during the year it was found necessary to discontinue granting loans for the erection of dwellings. Previous to such decision, however, loans were continued up till such time as it was possible for the amended housing scheme under the administration of the State Advances Department to be put into effect. Rather than raise fresh capital it was decided that £540,000 of interest owing to the Consolidated Fund should be applied towards meeting liabilities in respect of loans granted to erect dwellings authorized during the early part of the year, as well as discharging unsettled liabilities carried forward from the previous financial year.

The curtailment of loans did not affect T.B., wounded, and other disabled men, who, as heretofore, are still able to apply for housing loans.

Loans authorized during the year for the purchase and erection of dwellings are as follows :—

					£
12 purchases of dwellings .. .. .	..	..	..	..	5,765
495 erections of dwellings .. .. .	..	..	..	..	385,318
507					£391,083

The authorities in respect of purchase of dwellings were granted to T.B., shell-shock, and other disabled men, as specially urgent cases.

The total sum paid out by way of advances on dwellings was £571,161. A substantial portion of this represents discharge of liabilities in respect of loans granted during the previous year, or progress and final payments in respect of dwellings that were in course of construction during that year.

Taking urban, suburban, and rural lands into account, dwelling loans have been authorized from inception of scheme as follows :—

	Number.	Amount.
Erection of dwellings on farms	4,613	£ 1,345,000
Town and suburban—		
Erection of dwellings	4,371	3,668,497
Purchase of dwellings	7,499	4,903,566
16,483		£9,917,063

The foregoing figures amply illustrate the effective effort of the Department regarding the housing of returned soldiers during the few years that the soldier-settlement scheme has been in existence.