

MONEY PLENTIFUL, MATERIALS SCARCE

Stockholm's Housing Methods Not Practicable Here

STOCKHOLM'S "build-your-own" housing scheme (described in a recent "Listener" special article) was inaugurated mainly because the labour of prospective householders was offered more readily than the finance necessary for orthodox building programmes. In New Zealand, on the other hand, cheap money is readily available, but supplies of building materials are short. And because of that shortage of materials, the Swedish method would not have a fair chance of success here at present. So a "Listener" representative learned in the course of an interview with the Minister of Public Works (Hon. R. Semple)

"YES, the Stockholm method is of interest, but as far as New Zealand is concerned, there is ample financial assistance for the people," Mr. Semple told us. "There is no shortage of money. The reason why we cannot build as many houses as we would like to now lies in the shortage of building materials. We are helping in every way possible. Loans can be obtained on first mortgage from the State Advances Corporation to erect a house and, although the normal basis of lending adopted by the corporation is up to a margin of two-thirds of the value of the security, the corporation has a special building loan scheme which allows the applicant to borrow a larger percentage of the value of his proposition, provided he can comply with certain conditions.

"Each applicant is, of course, asked to make some reasonable contribution towards the cost, but special facilities are given to applicants with children. In addition to the loans available to civilians, the State Advances Corporation acts as agent for the Rehabilitation

Board to provide money for ex-servicemen who are eligible for assistance under the Rehabilitation Act. In this scheme, a serviceman, approved by the Rehabilitation Committee, may have an advance up to £1,500, and special concessions in the way of interest charges are provided for these loans.

Record Programme

"But in spite of the shortage of materials, our housing programme is of record dimensions," Mr. Semple told us. "And every effort is being made to better it. If we can get the materials, we will build the houses and every opportunity for increasing the flow of materials into our building industry is being exploited."

We made other inquiries. We were told that in addition to the Government Lending Department, there is now available a considerable amount of money for lending by insurance companies, building societies and private investors. The financial market is said to be favourable to the buyer, in that interest rates have been going down in recent years.

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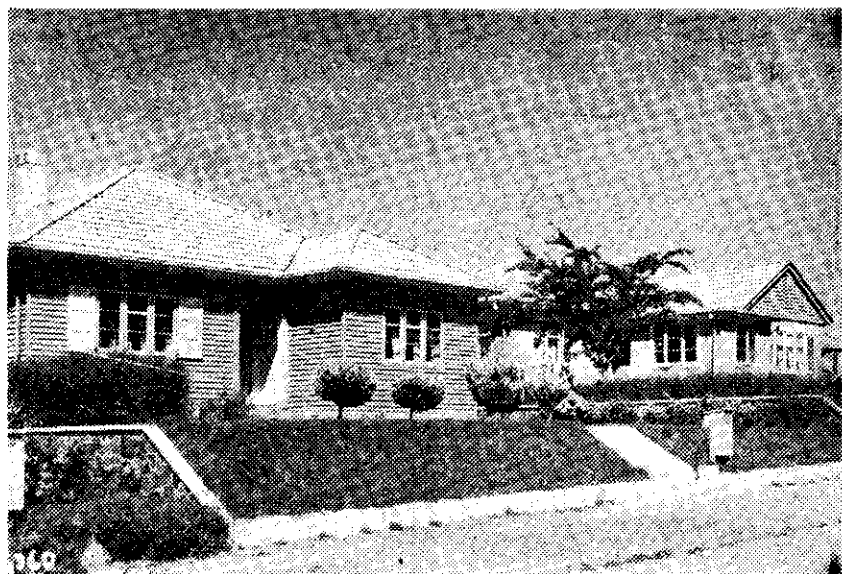
or, more plainly, an outlaw) abducted Otsu, the lovely daughter of Adams's small-farmer neighbour Giheigi. The Lord Pilot, as nearest J.P. as ex officio territorial magistrate, instantly pursued with his armed tenants and rescued her. In the return match, however, the *ronin* won hands down, carrying off Otsu, Anjin, tenants and all. Giheigi rushed to the Court. No one, of course, would allow him through the gate. But Iyeyasu himself heard the tumult and the name of Anjin Sama and sent out to discover the cause. Naturally the ever-popular "chase sequence" then ensues with Iyeyasu himself in the leading rickshaw. The *ronin* is slain and after that—well, even though Will Adams is still bothered about "Mistress Adams . . . in a manner a widow and my two children fatherless," how otherwise can you end a good box-office play?

Certainly Adams did marry Otsu—though how much else of the popular story is true I cannot say. And then at last the wily Shogun felt safe to issue him his Exit Visa. But meanwhile he had bound the foreigner to him by responsibility as well as woman's hair. Junks are fine vessels, for all their unwieldy appearance. But they are not made for war. Iyeyasu commissioned Adams to make two European-style

ships for him. The Anjin protested that he had neither tools, craftsmen, nor even—forty years out of his time—a clear enough memory himself of the technique. But being given no choice he laboriously acquired all three, practised crews on the Inland sea, and led them as far afield as Siam.

So when, 13 years after his arrival, the longed-for chance to return to England appeared, Adams found that he had indeed become—in the contemptuous words of the East India Company's agent whose arrival brought the opportunity—"a naturalised Japanner." Captain John Saris, sent to establish a "factory," got on badly with Adams (though Adams, for £100 a year, served him outstandingly well), and turned his grand opportunity to win an Empire trade into a loss of five to ten thousand pounds all in ten years.

Adams, for his part, found his countrymen rough and uncultured after his Japanese associates. He also was a man of importance in Japan, but a mere ship's officer in England. After a long struggle on his own mind he refused at the last minute the proffered passage "home." He would have served his natural country as well as he served his adopted country had he been allowed. But Saris had not Iyeyasu's perspicacity. Or perhaps no man can serve two masters or keep two "homes."



STATE RENTAL HOUSES at New Plymouth. Already 21,000 of these homes have been built and there is a big programme ahead

For those who do not want to own their homes, the State Housing Construction Department has built just on 21,000 houses, and there is a big programme ahead.

Transit Housing

Another instance of Government help in the crisis is the endeavour to provide homes for people through transit housing schemes until permanent accommodation is ready for them. Already, in various centres, more than 400 units have been or are being built. But these are not looked on as permanent. Transit housing is merely to lessen people's difficulties in the meantime.

Many thousands of pounds' worth of military buildings have been given by the Government to local bodies for transit houses.

Where camp buildings have to be transferred from existing sites to other localities the Government takes the responsibility for costs of delivery. But in cases where service establishments are on land owned by the local bodies, all the facilities are handed over without charge. This is conditional on the Government being indemnified against claims for restoring grounds or the ultimate demolition; these are the responsibilities of the local body concerned. The rent paid for transit buildings is expected to extinguish the liability in 10 years.

Help for Country Dwellers

Under New Zealand's Rural Housing Act of 1939, farmers can get help through their county councils, to house either themselves or their employees at low interest rates; and the State Advances Corporation, which administers the Act, encourages the building of rural houses of good design and construction.

The corporation offers about 28 designs, ranging from a one-bedroom single man's quarters to a four-bedroom home. Economy is the main consideration, but every effort is made to give all essential accommodation and to produce houses of attractive appearance. Applicants are not limited to the designs shown in booklets issued by the corporation, but may submit their own plans.

On the financial side, loan money is advanced in progress payments, dependent on the value of the work completed,

and inspections are made by the county council. Loans can be taken for 15, 20, or 25 years, and although the payments are constant throughout the period of the loan, a greater amount is credited to principal at each payment. The interest portion of each instalment is assessed on the reducing balance of principal outstanding at each payment, and interest is calculated at 3½ per cent.

Miramar Experiment

In an interview with the Mayor of Wellington (Will Appleton), we asked if the Wellington City Council was likely to interest itself in home-building along Stockholm lines.

"The idea is very interesting and I am sure the council would favour it, or something like it, if the effect would be a betterment of the housing situation," he said. "And I will draw the housing committee's attention to it.

"But our main trouble at the moment is shortage of materials. We tried to encourage building with concrete blocks; in fact, a house of these blocks is now being built at Miramar by a father and son, who make the blocks themselves. An expert builder puts them together. The council encourages all types of building, specially the use of brick veneer and pumice concrete."

Mr. Appleton quoted the City Council's present scheme which works under the Wellington City Housing Act of 1939. At present the council assists home builders with an advance of up to 90 per cent., limited to £1,500, but the Government, according to Mr. Appleton, will be asked at the next session to increase that limit to £1,650.

The person building under this scheme finds 10 per cent. either in cash or an equity in a building site to the extent required. He repays the loan, with reasonable interest, over a period of years. Progress payments, Mr. Appleton explained, are made to the builder while the house is being built; and inspections are made by the City Valuer to satisfy the council and the lending institutions that the construction work is going on properly.

So far, 170 of these houses have been built in Wellington, and the council hopes that other local bodies will take up the idea,