

N.Z. BUILDING PROGRESS

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**A Journal for Progressive men interested in the development of New Zealand's
Architecture, Building, Engineering and Industries**

CHAS. E. WHEELER - Editor

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Editorial Comment

Housing— Many Suggestions.

Except for the Labour Department's modest building scheme, no practical work is being done at the moment to settle the housing difficulty, but there is a tremendous amount of discussion, and some excellent schemes are in the air. We think that the housing proposals put forward by the Parliamentary Committee which investigated the industries of the Dominion during the recess constitute the most effective recent contribution to the question, and the Committee's report was presented just at a time when politicians were in their most receptive mood. The Committee was representative of all shades of politics, and no doubt is a compromise which could be put through Parliament in the form of legislation. Briefly, the idea is to use the credit of the State to finance housing on a big basis, and that, to a certain extent, the State should subsidise the schemes by granting money at 4 per cent., regardless of the actual interest paid to those who take up Government bonds. As the present rate of interest paid by the State is $4\frac{1}{2}$ per cent., free of income tax, this is quite a substantial concession, especially when compared with what the private borrower would pay in financing his own dwelling—6 per cent. on the average. Quite wisely, the Committee recommends that local authorities should be encouraged to promote housing schemes aided by the State's cheap money, and that the tenants or prospective purchasers should be charged 5 per cent. on capital value, plus rates. They suggest the creation of a National Housing Department, which shall have power to undertake large schemes of housing, and even to run sawmills and other industries associated with building. An amount up to two millions sterling is named, as the capital to inaugurate this housing scheme, and it is estimated by the Committee that three thousand houses, accommodating about fifteen thousand people, would thus be provided. So far, we have not heard what the Government proposes to do in the matter, but the Liberal Opposition has already given voice, Sir Joseph Ward declaring that he has a plan by which a working man may enjoy the privilege of being his own landlord at the modest rate of 10s. 6d. per week. The