

This PUBLIC BILL originated in the HOUSE OF REPRESENTATIVES,
and, having this day passed as now printed, is transmitted to
the LEGISLATIVE COUNCIL for its concurrence.

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House of Representatives,
16th October, 1919.

Right Hon. Mr. Massey.

HOUSING.

ANALYSIS.

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A BILL INTITULED

Title.	AN ACT to consolidate and amend the Law relating to the Erection and Disposal of Workers' Dwellings, and to make further Provision for the Housing of the People.	
	BE IT ENACTED by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows:—	5
Short Title.	1. This Act may be cited as the Housing Act, 1919.	
Interpretation.	2. In this Act, unless the context otherwise requires,— "Minister" means the Minister of Labour : "Board" means the Housing Board constituted under this Act : "Superintendent" means the Housing Superintendent appointed under this Act, and "Deputy Superintendent" means the Deputy Housing Superintendent.	10 15

PART I.

WORKERS' DWELLINGS.

Administration.

Appointment of officers.

3. For the administration of this Act there shall from time to time be appointed a fit person to be the Housing Superintendent (hereinafter referred to as the Superintendent) and a like person to be the Deputy Housing Superintendent (hereinafter referred to as the Deputy Superintendent). 20

Powers of Superintendent and Deputy Superintendent.

4. (1.) The Superintendent shall, subject to the control of the Minister of Labour, be charged with the general administration of this Part of this Act. 25

(2.) The Deputy Superintendent shall, under the control of the Superintendent, perform such general official duties as he is called upon to perform by the Superintendent, and shall have such of the powers of the Superintendent as may from time to time be delegated to him by the Superintendent. 30

(3.) On the occurrence from any cause of a vacancy in the office of the Superintendent (whether by reason of death, resignation, or otherwise) and in the case of the absence from duty of the Superintendent (from whatever cause arising) and so long as such vacancy 35

or absence continues, the Deputy Superintendent shall have and may exercise all the powers, duties, and functions of the Superintendent.

5 (4.) The fact of the Deputy Superintendent exercising any power, duty, or function as aforesaid shall be conclusive evidence of his authority so to do; and no person shall be concerned to inquire whether the occasion has arisen requiring or authorizing him so to do.

10 5. There may also be appointed from time to time such architects, engineers, Inspectors, clerks, and other officers as are necessary for the purpose of carrying out the provisions of this Act. Power to appoint other officers.

15 6. The Superintendent of Workers' Dwellings and the Deputy Superintendent of Workers' Dwellings appointed under the Workers' Dwellings Act, 1910, shall be deemed to have been duly appointed the Superintendent and the Deputy Superintendent respectively for the purposes of this Act, and shall continue to hold office until their successors may be lawfully appointed pursuant to section *three* hereof. Saving of existing appointments.

20 7. (1.) There is hereby constituted a Board, to be known as the Housing Board, consisting of the Superintendent, the Deputy Superintendent, and one or more other members to be from time to time appointed by the Minister. Constitution of Housing Board.

25 (2.) The members of the Workers' Dwellings Board appointed under the Workers' Dwellings Act, 1910, and in office at the commencement of this Act, shall be deemed to have been appointed members of the Housing Board under this Act.

(3.) The Minister may from time to time appoint any person to act temporarily as a member of the Housing Board in the event of the absence of any member.

30 8. (1.) The Superintendent shall be the Chairman of the Board and shall preside at every meeting of the Board at which he is present. In the absence of the Superintendent from any meeting of the Board the Deputy Superintendent shall preside at that meeting, and shall in respect of that meeting have all the powers of the Conduct of meetings of Board.

35 Chairman. (2.) Three members of the Board shall form a quorum, and no business shall be transacted at any meeting of the Board unless at least a quorum of members is present thereat.

40 (3.) Every question before the Board shall be decided by the votes of a majority of the members present.

(4.) The Chairman shall have a deliberative vote and in any case where the votes are equal shall have a casting-vote also.

Setting apart Land for Dwellings.

45 9. (1.) The Governor-General may from time to time by Proclamation set apart for the purposes of this Part of this Act any Crown land not reserved or set apart for any other purpose or any land acquired under the Land for Settlements Act, 1908. Crown land may be set apart for dwellings under this Part of Act.

50 (2.) Any Proclamation under this section may be in like manner at any time revoked in so far as it relates to any land that is not required for the purposes for which it was set apart.

Board may purchase land or dwellings to be set apart under this Part of Act.

10. The Board may from time to time, with the approval of the Minister, purchase such land as it thinks fit, and any buildings thereon, for the purposes of this Part of this Act, and all land so purchased shall thereupon be deemed to have been set apart for those purposes.

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Board may erect dwellings.

11. The Board may, with the approval of the Minister, cause dwellings to be erected on any land set apart as aforesaid for disposal by way of sale or lease as hereinafter provided, and may from time to time alter, enlarge, repair, rebuild, or otherwise improve any such dwelling:

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Provided that the Board shall not, save for the purpose of protecting the dwelling from depreciation to the detriment of the Board's interest therein, effect any improvements or alterations of a dwelling pursuant to this section after that dwelling has been disposed of on an agreement of sale and purchase as hereinafter provided, except on application by the purchaser or on the demand of a local body or other competent authority.

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Disposal of Dwellings.

Dwellings may be disposed of by way of sale or lease.

12. All dwellings erected or acquired by the Board under this Part of this Act may be disposed of by way of sale or lease as hereinafter provided.

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Qualifications of persons competent to acquire dwellings under this Part of Act by way of purchase or lease.

13. (1.) No person other than a worker shall be qualified to acquire a dwelling under this Part of this Act by way of sale or lease.

(2.) No person shall be qualified to acquire any dwelling under this Part of this Act by way of sale or lease if his annual income (exclusive of any moneys received by him from any source other than his usual source of income) exceeds—

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(a.) *Two hundred and seventy-five* pounds in the case of a person with not more than two children or other persons dependent on him; or

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(b.) *Two hundred and seventy-five* pounds increased by *twenty* pounds in respect of each child or other person dependent on him in excess of two such dependants, but not exceeding in any case an annual income of *three hundred and fifty-five* pounds.

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(3.) For the purposes of this section the income of an applicant shall be deemed to include the income of the husband or wife, as the case may be, of an applicant.

(4.) If any question arises as to the amount of the annual income of an applicant for the purposes of this section, it shall be determined by the Board, whose determination shall be final.

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(5.) For the purposes of this section—

“Child” means any child of an applicant under the age of sixteen years:

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“Dependant” means any person, not being the wife or husband of an applicant, who in the opinion of the Board is dependent wholly or to a substantial extent upon that applicant:

“Worker” includes any person employed in any capacity in any industry or calling, whether by an employer or on his own account.

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14. (1.) Any dwelling disposed of by way of sale under this Part of this Act shall be sold at a price to be fixed by the Board, not exceeding in any case the sum of *seven hundred and fifty* pounds in the case of a dwelling erected mainly of wood, or *eight hundred* and *fifty* pounds in any other case.

Cost of dwelling to purchaser.

(2.) In determining the price at which any dwelling is to be sold as aforesaid, the Board shall take into consideration the cost of survey, roading, subdivision, drainage, fencing, and other works done wholly or in part for the benefit of the land appurtenant to the dwelling, and shall apportion to each dwelling a proper proportion, in the opinion of the Board, of such cost and also of the value of any land reserved for roads or streets or other public purposes, and of the expenses incurred in the administration of this Part of this Act.

15. (1.) Every dwelling disposed of by way of sale under this Part of this Act shall be disposed of pursuant to an agreement requiring the purchaser to pay to the Board a deposit of not less than *ten* pounds, and to pay the balance of the purchase-money by instalments within a period not exceeding *thirty* years from the date of the agreement in the case of a dwelling erected mainly of wood, or *thirty-six and a half* years from that date in the case of any other dwelling :

Dwellings may be disposed of on system of time-payment.

Provided that the Board may, in its discretion, in the event of the sickness of the purchaser or of any member of his family, or for other sufficient cause, extend by not more than *one* year the period allowed for the payment of the purchase-money by an agreement under this section if, in the opinion of the Board, it would be a cause of undue hardship to the purchaser to require him to complete the purchase within the time limited by the agreement.

(2.) With each instalment of purchase-money as aforesaid the purchaser shall pay interest at the rate of *five* per centum per annum on the amount of the purchase-money for the time being outstanding :

Provided that at the end of every period of six months (the first of which shall commence on the date of the agreement) any purchaser who has paid all instalments of purchase-money and interest payable in respect of that period on or before the due date of payment, or within seven days after the due date, shall be entitled to a refund of one-tenth part of the amount so paid by him as interest.

(3.) Such instalments shall be of an equal amount consisting partly of purchase-money and partly of interest, and shall be payable at such regular intervals, not exceeding one month in any case, as may be agreed on.

16. (1.) In addition to the instalments of purchase-money and interest payable by a purchaser pursuant to his agreement as hereinbefore provided, the purchaser may, with any such instalment, and without requiring to give to the Board notice of his intention so to do, pay off any part of the purchase-money then unpaid, being not less than five pounds in any case.

Purchaser entitled to pay off outstanding purchase-money in amounts not less than £5 at any time.

(2.) All amounts paid pursuant to this section shall, at the option of the purchaser, be applied in reduction of the amount of future instalments of the purchase-money or in reduction of the period during which such instalments are payable, and the agreement to purchase shall be deemed to be modified accordingly.

Additional payments by purchaser in respect of insurance.

17. In addition to the instalments of purchase-money or interest as hereinbefore provided, the purchaser of a dwelling shall, with each such instalment, pay to the Board such amount as the Board may require to insure the building against loss or damage by fire or other cause, and in respect of rates payable to any local authority. 5

Cost of improvements effected by Board during currency of agreement may be added to price.

18. (1.) If during the currency of an agreement to purchase any dwelling the Board alters, enlarges, repairs, rebuilds, or otherwise improves that dwelling pursuant to its powers in that behalf, the value of the work so done as fixed by the Board (being not less than the cost of the same to the Board) shall be a debt to the Crown due by the purchaser, and shall be recoverable accordingly, or may be added by the Board to the amount of the purchase-money as fixed in the agreement to purchase. 10

(2.) Where the price of any dwelling is altered pursuant to this section, the Board may, if it thinks fit,— 15

(a.) Increase the amount of the instalments payable under the agreement so as to complete the payment of the purchase-money within the time limited by the agreement in that behalf; or 20

(b.) Accept from the purchaser a surrender of the agreement and enter into a new agreement with the purchaser in respect of the dwelling.

(3.) Nothing in this section shall authorize the increase of the price of any dwelling so that the amount outstanding at any time in respect of the purchase-money shall exceed the limits of the price fixed by section *fourteen* hereof. 25

Board may cancel agreement to purchase if purchaser makes default.

19. (1.) If the purchaser of any dwelling pursuant to an agreement under this Part of this Act makes default in complying with the terms of his agreement or with any of the provisions of this Part of this Act, the Board may, in its discretion, cancel the agreement upon giving to the purchaser not less than one month's notice in writing of its intention so to do; and on the cancellation of the agreement the purchaser shall give up possession of the dwelling to the Board. 30

(2.) Upon the cancellation of any agreement as aforesaid the Board shall refund to the purchaser the amount of purchase-money paid by him, less any amounts due and owing by the purchaser in respect of interest or other charges at the date of cancellation, and any amount properly chargeable to the purchaser in the opinion of the Board in respect of depreciation, and also less any expenditure incurred or loss suffered by the Board in connection with the cancellation of the agreement and the disposal of the dwelling to another purchaser or tenant. 35

On cancellation of agreement to purchase, the purchaser deemed to be a weekly tenant while he continues in possession.

20. If and so long as a purchaser remains in possession of a dwelling after the cancellation of his agreement to purchase that dwelling, he shall be deemed to be a weekly tenant at a rental to be determined by the Board. 40

Dwellings not to be disposed of without consent of Board.

21. (1.) No dwelling sold by the Board under the authority of this Part of this Act shall be disposed of by the purchaser by way of sale, lease, mortgage, assignment, or in any other manner otherwise than by will, except with the consent of the Board, and every 45

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contract of sale, lease, mortgage, assignment, or other disposition in contravention of this section shall be absolutely void.

(2.) The consent of the Board shall not, without the approval of the Minister of Labour, be given in any such case if the proposed
5 disposition is to a person not qualified to acquire a dwelling from the Board pursuant to section *thirteen* hereof.

22. (1.) At any time after the expiration of *ten* years from the commencement of an agreement to purchase a dwelling under this Part of this Act, and on payment of the full amount of the purchase-money
10 therefor and of all interest and other charges payable to the Board in respect thereof, the purchaser shall be entitled to receive a certificate of title in respect of his dwelling under the Land Transfer Act, 1915, and the Governor-General may, by Warrant under his hand, authorize the issue of such certificate of title accordingly.

Issue of certificate of title to purchaser in respect of dwelling.

(2.) Every certificate of title issued under this section shall have written thereon a memorandum stating that all dispositions of the land included in such certificate are subject to the restrictions imposed by section *twenty-one* of this Act.

23. (1.) The Board may with the approval of the Minister in
20 any case, advance by way of loan out of the Housing Account, to any purchaser of a dwelling under this Part of this Act, such amount as it deems necessary, not exceeding *one hundred* pounds in any case, for the purpose of fencing, draining, cultivation, or the general improvement of the land appurtenant to the dwelling.

Financial assistance of purchasers for improvement of lands appurtenant to dwellings.

(2.) All loans under this section shall bear interest at such rate,
25 and be subject to such terms and conditions (including conditions as to the repayment thereof) as may be prescribed in that behalf by regulations.

24. The Board may dispose of any dwelling erected or acquired
30 under this Part of this Act by way of lease on a monthly tenancy or for any shorter term.

Board may dispose of dwellings on weekly or monthly tenancies.

25. Notwithstanding anything to the contrary in the foregoing provisions of this Act, the Board may, with the approval of the Minister, sell by public auction or private contract, and on
35 such terms as it thinks fit, any land acquired for the purposes of this Part of this Act, and not required therefor.

Board may sell land held by it and not required for purposes of workers' dwellings.

Accounts.

26. (1.) There is hereby established an account, to be called
40 "The Housing Account," which shall be kept at the bank in which for the time being the Public Account of New Zealand is kept.

Housing Account established.

(2.) The Housing Account shall be operated on only by cheque signed by the Superintendent and countersigned by the Audit Office.

(3.) All moneys payable into the Housing Account are hereby
45 declared to be public moneys within the meaning of the Public Revenues Act, 1910, and shall be subject to the provisions of Part X of that Act accordingly.

27. (1.) All moneys which on the commencement of this Act are standing to the credit of the Workers' Dwellings Account,
50 pursuant to the Workers' Dwellings Act, 1910, shall forthwith be transferred to the Housing Account.

Moneys in Workers' Dwellings Account to be transferred to Housing Account.

(2.) All moneys which, having been received under the Workers' Dwellings Act, 1910, in respect of lands acquired for the purposes of that Act under the Land for Settlements Act, 1908, are on the commencement of this Act standing to the credit of the Land for Settlements Account shall forthwith be transferred to the Housing Account. 5

(3.) All moneys received after the commencement of this Act which would have been payable into the Workers' Dwellings Account or into the Land for Settlements Account in respect of workers' dwellings if this Act had not been passed shall be paid into the Housing Account. 10

(4.) All moneys received by the Housing Board in respect of the sale or lease of any land or dwellings under this Part of this Act, or otherwise in respect of the operations of this Part of this Act, shall be forthwith paid into the Housing Account. 15

Purposes for which moneys in Housing Account may be expended.

28. There may from time to time be paid out of the Housing Account, without further appropriation than this Act, all moneys required—

- (a.) For the purchase by the Housing Board of land and dwellings under this Part of this Act; 20
- (b.) For the erection, repair, alteration, or improvement of any dwellings under the authority of this Part of this Act or any former Act relating to workers' dwellings;
- (c.) For roading, draining, surveying, subdividing, fencing, or otherwise preparing any land acquired or set apart under this Part of this Act as sites for dwellings; 25
- (d.) For the payment of insurance premiums, rates, or other outgoings in respect of any land or dwelling under this Part of this Act, or any former Act relating to workers' dwellings, whether or not such outgoings are recoverable from a purchaser or tenant of that land or dwelling; 30
- (e.) For the payment of loans to purchasers under the authority of section *twenty-three* hereof;
- (f.) For the payment of interest on moneys borrowed by the Minister of Finance for the purposes of this Part of this Act; 35
- (g.) For the payment of such proportion of the salaries of the Superintendent, Deputy Superintendent, and other officers as may be deemed by the Board to be properly chargeable to the Housing Account; 40
- (h.) For any other purpose in respect of which moneys are made payable out of the Housing Account by this or any other Act; and
- (i.) For the payment of all other expenses incurred in the administration of this Part of this Act. 45

Financial Arrangements.

Minister of Finance may borrow £750,000 annually for purposes of this Part of Act.

29. (1.) The Minister of Finance is hereby empowered to borrow, on the security of and charged upon the Public Revenues of New Zealand, such sums of money as may from time to time be

required for the purposes of this Part of this Act, not exceeding in any financial year the sum of *seven hundred and fifty thousand pounds*.

(2.) The sums so borrowed shall bear interest at such rate as the Minister of Finance prescribes.

(3.) All moneys borrowed under the authority of this Part of this Act shall be paid into the Housing Account.

(4.) This Part of this Act shall be deemed to be an authorizing Act within the meaning of the New Zealand Loans Act, 1908, and the moneys herein authorized to be borrowed shall be borrowed under and subject to the provisions of that Act accordingly.

General.

30. No stamp duty shall be payable on any agreement of sale and purchase, or on any lease, or statutory declaration, or other instrument or document executed or made for the purposes of this Part of this Act or of regulations thereunder.

Exemption from stamp duty.

31. All agreements of sale and purchase and all leases and other instruments of assurance in respect of land subject to this Part of this Act may be executed by the Superintendent in his official name on behalf of the Crown.

Superintendent to execute agreements and other instruments for purposes of this Part of Act.

32. The Fencing Act, 1908, shall, notwithstanding anything therein to the contrary, apply to all lands acquired or set apart for the purposes of this Part of this Act, and at all times while there is no other occupier of any such lands within the meaning of that Act the Board shall be deemed to be the occupier.

Application of Fencing Act.

33. For the purposes of this Part of this Act the Governor-General may from time to time make regulations, not inconsistent with this Act, for any of the following purposes, namely:—

Regulations.

(a.) Prescribing the terms and conditions of agreements for sale and purchase under this Part of this Act, including conditions for the cancellation of any such agreement;

(b.) Prescribing the conditions subject to which dwellings may be leased under this Part of this Act;

(c.) Prescribing pecuniary penalties to be imposed by the Board on purchasers or tenants for failure to comply with the terms and conditions of any agreement under this Part of this Act;

(d.) Prescribing conditions subject to which loans may be granted to purchasers of dwellings under section *twenty-three* hereof;

(e.) Prescribing fees payable on application for dwellings under this Part of this Act and the disposal of such fees; and

(f.) Generally for giving effect to the provisions of this Part of this Act.

34. The Minister of Labour shall, in April of each year, cause to be prepared, for the financial year ending on the thirty-first day of March preceding, a statement showing,—

Annual statement of accounts and dwellings erected.

(a.) The moneys expended during that year in acquiring land under this Part of this Act, and in preparing the same for dwellings, and in erecting such dwellings;

(b.) The number of dwellings erected and the number disposed of during that year;

- (c.) The payments received during that year and the amount of arrears outstanding at the end of the year;
- (d.) A revenue account and a balance-sheet for that year; and
- (e.) Such other particulars as may from time to time be prescribed in that behalf.

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Repeals.

Repeals.

35. (1.) The Workers' Dwellings Act, 1910, and the Workers' Dwellings Amendment Act, 1914, are hereby repealed.

(2.) Section forty-seven of the Land for Settlements Act, 1908, is hereby repealed.

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Saving.

(3.) All agreements for sale and purchase and all leases and other agreements or instruments entered into or executed under any of the enactments hereby repealed and subsisting at the commencement of this Act shall, except as may be herein otherwise specially provided, continue for all purposes as if this Act had not been passed:

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Provided that any such agreement or lease may be at any time surrendered or cancelled, on the application of the purchaser, lessee, or other person entitled thereunder, and an agreement or lease under this Part of this Act may be entered into or issued in lieu thereof.

(4.) All regulations in force at the commencement of this Act under the repealed enactments shall continue in force as if they were regulations under this Part of this Act.

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(5.) All land acquired or set apart under the repealed enactments shall be deemed to have been acquired or set apart under this Part of this Act.

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(6.) The provisions of sections *eleven, eighteen, nineteen, twenty, and twenty-three* hereof shall apply with respect to workers' dwellings disposed of under any former Act in the same manner as they apply to dwellings disposed of under this Act.

Part I of the
Family Protection
Act, 1908, to apply.

36. Notwithstanding anything to the contrary in the Family Protection Act, 1908, any person who has acquired a dwelling by way of sale or leasehold under this Part of this Act may settle such dwelling as a family home under the provisions of Part I of the said Family Protection Act, 1908, and thereupon all the provisions of Part I of the last-mentioned Act shall apply to such dwelling as if it were land settled under section three of the said Family Protection Act, 1908:

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Provided always that such settlement shall not prejudice or otherwise affect the rights and powers of the Crown in respect of such dwelling.

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PART II.

SPECIAL SETTLEMENTS FOR PUBLIC SERVANTS.

Association of
Public Servants
may receive
financial assistance
to establish village
settlements or
garden suburbs.

37. (1.) Any incorporated society of officers in the permanent employment of the Crown may apply to the Minister for the time being charged with the administration of this Part of this Act for the approval of a scheme for the formation of a village settlement or garden suburb.

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(2.) Every such application shall be accompanied by a copy of the rules of the society, a statement setting out with proper particularity the details of the scheme, and a description of the land to which the scheme relates.

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(3.) On receipt of any such application the Minister shall refer the same to the Housing Board constituted under Part I of this Act for inquiry and report.

5 38. In any case where the land to which the application relates is private land the Board may, by direction of the Minister, purchase that land on behalf of the Crown, to be disposed of pursuant to the scheme under this Part of this Act. Purchase of land by Crown for purposes of scheme.

10 39. (1.) If the land to which the application relates is Crown land, it may be set apart by the Governor-General by Proclamation for the purposes of the scheme, and may be disposed of accordingly, anything to the contrary in any other Act notwithstanding. Disposal of Crown land for purposes of scheme.

(2.) Any Proclamation under this section may at any time be in like manner revoked in so far as it relates to any land that is not required for the purposes for which it was set apart.

15 40. (1.) For the purpose of enabling the scheme to be carried into effect advances by way of loan may be made to any member of the association out of the Housing Account constituted under Part I of this Act on the security of any subdivision of the land that may be allotted to him pursuant to the scheme. Advances to individual members of association on security of land allotted to them pursuant to scheme.

20 (2.) Any such advance may be of an amount not exceeding *ninety* per centum of the value of such subdivision (inclusive of the estimated value of any proposed improvements thereon for the purposes of which the advance is made).

25 41. (1.) All moneys advanced to any person pursuant to the *last preceding* section, together with interest thereon at the prescribed rate, not exceeding *five* per centum per annum, shall be repayable by instalments extending over a period not exceeding *thirty* years, and such instalments may be deducted from the salary or wages of the officer as the same become payable from time to time. Repayment of loans by instalments deductible from salary of officer.

30 (2.) All moneys payable by any person under this section shall be forthwith paid into the Housing Account.

35 42. (1.) The Minister of Finance is hereby empowered to borrow from time to time, on the security of and charged upon the public revenues of New Zealand, such sums of money as may be required for the purposes of this Part of this Act, not exceeding in any financial year the sum of *two hundred and fifty thousand* pounds. Minister of Finance may borrow £250,000 annually for purposes of this Part of Act.

(2.) All moneys borrowed under the authority of this section shall bear interest at such rate as the Minister of Finance prescribes.

40 (3.) All moneys borrowed under the authority of this section shall, as and when borrowed, be paid into the Housing Account constituted under *Part I* hereof.

(4.) This Part of this Act shall be deemed to be an authorizing Act within the meaning of the New Zealand Loans Act, 1908, and the moneys herein authorized to be borrowed shall be borrowed under and subject to the provisions of that Act accordingly.

45 43. The Governor-General may from time to time, by Order in Council, make regulations— Regulations.

50 (a.) Prescribing the security to be given in respect of loans under this Part of this Act and the conditions subject to which such loans may be granted, including conditions as to the repayment thereof:

(b.) Prescribing the term of such loans, and prescribing tables for the payment of principal and interest in respect thereof:

55 (c.) Prescribing such other matters as may be deemed necessary for the purpose of giving effect to this Part of this Act.

PART III.

LOANS TO EMPLOYERS FOR WORKERS' DWELLINGS.

Minister of Finance
may grant loans to
employers for
purposes of
workers' dwellings.

44. (1.) Any employer in an industry to which this Part of this Act applies may at any time apply to the Minister of Finance for financial assistance towards the provision of dwellinghouses for any workers permanently employed by him in connection with that industry. 5

(2.) Such application shall be in writing, and shall state with reasonable particularity—

(a.) The persons for whom it is proposed to provide dwellinghouses ; 10

(b.) The proposed situation of such dwellinghouses ;

(c.) The nature of the dwellinghouses to be provided ;

(d.) The terms on which it is proposed to provide such dwellinghouses ; and 15

(e.) The nature of the security offered to the Minister for such financial assistance.

(3.) If the application is approved by the Minister, he may, without further appropriation than this Act, advance out of moneys provided for the purposes of this Part of this Act, and on such terms and conditions as he thinks fit, any sum or sums required for carrying out the proposals to which the application relates : 20

Provided that such advance shall not in any case exceed *seventy-five* per centum of the value of the security offered therefor as determined by the Minister on the advice of the Housing Board established under *Part I* of this Act. 25

(4.) All moneys advanced in accordance with this section shall be secured by way of first mortgage of the land and dwellings in respect of which the loan is granted, and may be further secured in such other manner as the Minister may require. 30

(5.) All moneys so advanced shall be repayable either by instalments or in a lump sum, as the Minister may require, and shall bear interest at such rate as the Minister prescribes, not exceeding *five* per centum per annum.

(6.) If at any time the Minister is of opinion that any moneys advanced under this section or any part thereof are not being used for the purposes for which the advance was made, he may by notice require the repayment of the whole or any part of those moneys, and thereupon such moneys shall become repayable in accordance with the terms of the notice. 40

Minister of Finance
may borrow
£250,000 annually
for purposes of this
Part of Act.

45. (1.) The Minister of Finance is hereby empowered to borrow from time to time, on the security of and charged upon the public revenues of New Zealand, such sums of money not exceeding *two hundred and fifty thousand* pounds in any financial year as may be required for the purposes of this Part of this Act. 45

(2.) All moneys borrowed under this section shall bear interest at such rate as the Minister of Finance prescribes, and shall be

paid into the Public Account to the credit of a separate account, to be called "The Loans to Employers for Workers' Dwellings Account."

(3.) This Part of this Act shall be deemed to be an authorizing Act within the meaning of the New Zealand Loans Act, 1908, and the moneys herein authorized to be borrowed shall be borrowed under and subject to the provisions of that Act accordingly.

46. All moneys advanced under this Part of this Act shall be paid out of the Loans to Employers for Workers' Dwellings Account, and all moneys due in repayment of advances or in payment of interest or other charges thereon shall be paid into that account.

Advances to employers to be paid out of special account.

47. This Part of this Act shall not apply to any industry unless and until the Governor-General by notice published in the *Gazette* declares that it shall so apply.

Application of this Part of Act.

48. The Governor-General may from time to time, by Order in Council, make regulations for the purpose of giving effect to this Part of this Act.

Regulations.

PART IV.

ERECTION OF WORKERS' DWELLINGS BY HARBOUR BOARDS.

49. (1.) Any Harbour Board within the meaning of the Harbours Act, 1908, may acquire land, and may erect dwellings thereon to be disposed of by way of sale or lease, on such conditions as the Board thinks fit, to workers in the employment of that Board, or may erect dwellings to be disposed of as aforesaid on any land owned by the Board and not held in trust for any special purpose.

Harbour Board may erect dwellings and dispose of them to workers in permanent employment of Board.

(2.) The term "harbour-works" within the meaning of the Harbours Act, 1908, is hereby extended to include the purchase or lease of lands that may be required by any Board for the purposes of this section, and the erection and disposal of any dwellings pursuant to this section.

PART V.

ERECTION OF WORKERS' DWELLINGS BY OTHER LOCAL AUTHORITIES.

50. Section sixty of the Local Bodies' Loans Act, 1913, is hereby amended by inserting, after paragraph (e), the following paragraph:—

Local authorities may borrow money from State Advances Office for erection of workers' dwellings.

"(f.) The erection of workers' dwellings pursuant to any lawful authority."

51. (1.) Section thirty-three of the Counties Amendment Act, 1913, is hereby amended by omitting the words "and if the Council does not propose to appropriate and pledge a special rate as security for such special loan, then, but not otherwise, the loan may be raised."

Borough Councils and County Councils may borrow moneys for workers' dwellings without a poll.

(2.) Section fifty-three of the Municipal Corporations Amendment Act, 1913, is hereby amended by omitting the words "and if the Council does not propose to appropriate and pledge a special rate as security for such special loan, then, but not otherwise, the loan may be raised."

Additional authority to borrow money for purposes of the Advances to Local Authorities Branch of the State Advances Office.

52. (1.) In addition to the authority conferred on him by section eighteen of the State Advances Act, 1913, to borrow money for the purposes of the Advances to Local Authorities Branch of the State Advances Office, the Minister of Finance may, under that section, borrow in any financial year a further sum of *one million* 5 pounds for the purposes of the said Branch.

(2.) All moneys borrowed under the authority of this section shall be applied exclusively for the purposes of or incidental to the erection of workers' dwellings by local authorities pursuant to any lawful authority in that behalf. 10

PART VI.

ADVANCES TO WORKERS UNDER STATE ADVANCES ACT, 1913.

Definition of "worker" amended for purposes of loans to workers under Part III of the State Advances Act, 1913.

53. (1.) Section fifty-six of the State Advances Act, 1913, is hereby amended by omitting from the definition of "worker" the words "is not in receipt of an income of more than two hundred 15 pounds per annum, and."

(2.) No person shall be qualified to receive a loan under Part III of the State Advances Act, 1913, if his annual income (exclusive of any moneys received by him from any source other than his usual source of income) exceeds— 20

(a.) *Two hundred and seventy-five* pounds in the case of a person with not more than two children or other persons dependent on him; or

(b.) *Two hundred and seventy-five* pounds increased by *twenty* 25 pounds in respect of each child or other person dependent on him in excess of two such dependants, but not exceeding in any case an annual income of *three hundred and fifty-five* pounds.

(3.) For the purposes of this section the income of any person shall be deemed to include the income of the husband or wife, as the 30 case may be, of such person.

Increase of amount of loan that may be granted to workers under Part III of State Advances Act, 1913.

54. Section fifty-seven of the State Advances Act, 1913, is hereby amended by omitting from subsection three the words "four hundred and fifty pounds," and substituting the words "seven 35 hundred and fifty pounds."