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THE WORKERS' DWELLINGS ACTS:

THEIR IMPLEMENTATION IN DUNEDIN

1905 - 1916

EVE ELWORTHY

A dissertation submitted for the degree of
BA (Hons) History,
at the University of Otago, Dunedin,
New Zealand

1987
ACKNOWLEDGEMENTS

This essay would never have become a reality without the invaluable help of the staff of the Hocken Library, especially David McDonald, whose tolerance for my last-minute requests was wonderful.

Thank you also to my supervisor Dr Dot Page, for constructive advice and ideas, and always knowing the right word when I was at a loss.
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INTRODUCTION

The objects of this essay are to examine the reasons for the passing of the Workers' Dwellings Act 1905, and subsequent Workers' Dwellings enactments to examine who it benefitted and whether it fulfilled a need; and why it was not more fully developed.

The implementation of the Act is studied in Dunedin between 1905 and 1916, giving detailed insight into the working of the Act during that period.

New Zealand's first foray into state housing was not under the Labour Government in the 1930's, but the Liberal Government at the beginning of the century. The Workers' Dwellings Act of 1905 began fourteen years of experimental state intervention in the housing market.

The necessity of state intervention was made apparent at the beginning of the century when it became obvious that private enterprise did not supply enough, or good enough houses for all the population. The legislation was part of a policy direction which aimed to prevent the establishment of "Old World" evils in the New World. It was also a product of middle-class radicals' attempts to create a more ordered, homogenous and family-based society.

A persistent theme throughout the implementation of Workers' Dwellings Act was its perceived role in helping to elevate the position of the nuclear family in society. The 1890's and early 1900's were years in which New Zealanders were influenced by the ideology of the family and the home. The family was seen as an institution that had to be upheld and strengthened. Both unmarried man and unmarried women
were a threat to this order. The rather loose arrangements of nineteenth century colonial working class families were to give way to a close domestic happiness in a detached house in the suburbs.

Legislation to protect and encourage the home life dates from the 1980's. The **Family Homes Protection Act 1895** (1) was a product of the new family ideology. It made provisions for securing homes for families, and preventing such homes from being mortgaged or sold for debt or otherwise. It was a new departure from the class of legislation generally passed in the House at that time (2). In fact, it went in the opposite direction to recent legislation giving easy mortgages. But as one member explained:

> The greatest thing we have to look to is to try to preserve the family home and home-life, for that is practically the foundation of the state; and any law that tends to weaken family ties and home life is, in my opinion, injurious (3).

Women's groups during this period were continually looking to state intervention to improve family life. The "elevation" of family life was regarded as the solution to many social evils - juvenile immorality, violence directed at women and children, drunkenness. Only "a revival of British home life" could combat these and instil the values of sobriety, thrift and respectability (4).

The impact of the Plunket Society and the cult of "scientific motherhood" continued the ideology. Domestic science was important not just for the regeneration of the race, but also the creation of domestic happiness through the provision of good, nutritious meals and comfortable, attractive homes. The Society condemned the deplorable situations of bad housing under which some
mothers struggled (5).

Although women's groups did not seem to have specifically demanded state construction of houses, the Workers' Dwellings Act did correspond with prevailing visions of the family. The scheme was envisaged as providing a sanitary spacious environment for a workingman, his wife and children. It was an eminently respectable vision, providing for those who were to regenerate the race.

And it was also a white vision. Although Chinese, Lebanese and Maoris were often living in the worst housing conditions, the scheme was not intended for them, but white "sober artisans" married, and with children.

The exclusion of those who did not fit the ideal was justified by the very strong idea of the "deserving poor". As exemplified by the Eugenics movement, there was a strong belief that those people who were not acceptable should be encouraged not to pass these traits into future regenerations and thus weaken the race. At the same time, those who were showing the virtues should be assisted.

* * * * * * * * * * * * *

Sources for the essay provided some problems, because relevant Labour Department records are almost non-existent. However, the Appendices to the Journals, House of Representatives (AJHR) contained a very useful Labour Department report on the working of the Act, 1905 to 1919.

For the period before the 1910 Workers' Dwellings Act, the Lands Department administered the scheme, and records are far more complete. The Minute Book of the Workers'
Dwellings Advisory Committee was invaluable, as were the Applications for Land.

For the period after 1910, many Labour Department records had been burnt in the Hope Gibbons fire, and even some of those saved were so burnt as to provide a frustratingly incomplete picture of what was happening. Therefore the bulk of my detailed material is for the period before 1910, which I feel is the most important any way, because it was these five years which saw the legislation at its freshest, when the emphasis was still on building houses for rental, not on home ownership, and thence were a more real period of 'state housing'.

I would have liked to paint a more rounded picture of life on the Windle Settlement by tracking down and interviewing tenants, or more likely children of tenants. However I did not leave myself enough time to undertake such a time-consuming venture.
Notes for Introduction

1. The Family Homes Protection Act 1895 (59 Vict, no. 20)

2. New Zealand Parliamentary Debates (NZPD), 1895, vol 87, p 373

3. Ibid, 1895, vol 87, p 375


5. Ibid, p 91, 109
CHAPTER I: EXPERIMENTS IN HOUSING FOR WORKERS

In the UK the State, Municipalities, and private enterprise were all involved in housing the working classes during the nineteenth century. With a large population increasingly concentrated in big cities, urban housing was by the middle of the century a problem that had to be addressed. From 1855 the Nuisances Removal and Sanitary Act enabled municipal authorities to clear insanitary dwellings and sell the area for redevelopment (1). The Artisans and Labourers Dwellings Act 1875 led to the municipal building of houses in Birmingham (2). In 1885 and 1890 the Housing of the Working Classes Acts dealt mainly with slum clearance and building standards, but also empowered municipal authorities to build houses on an economic basis, where rents would cover the costs (3). In addition to these predominantly municipal schemes, Britain had successful housing for workers built by wealthy philanthropist businessmen who tended to build estates to house their workers.

New Zealand legislation until 1905 followed the tradition of emphasis on slum clearance and municipal action in the cities. Local bodies were expected to be responsible for the state of housing in their city or town. The Public Health Act 1876 empowered courts to declare buildings unfit for human habitation and classified a nuisance houses "so overcrowded as to be dangerous .... to the health of the inmates" (4).

Meanwhile, New Zealand land legislation had taken on the most substantial role in providing sections for the workers of the new colony. It provided for small sections called "workmen's homes" to be let to workingmen. A "village settlement" scheme had begun as an answer to the depression of the 1880's when unemployed men were placed on small
sections on which they could subsist and build a simple house. In the 1890's the Liberal Land Act provided for the lease of one acre allotments within villages (5).

Closer to cities, the Lands for Settlements Amendment Act 1897 provided for the acquisition by Government, compulsorily if necessary, of land for workers' homes within five miles of the four centres (6). The Lands for Settlements Act was consolidated in 1900 and enabled acquisition of land within a fifteen mile radius of a borough. It also provided for the lease of allotments, which were to be of no more than five acres; and for advances of up to 50 pounds for planting, fencing and building on the section (7).

The Lands for Settlement legislation envisaged the urban worker as a yeoman once his day at work was ended. He could have, to quote the English popular slogan "three acres and a cow" (8). There he could become self-reliant, thrifty, and bring up children in a clean, moral environment.

Miles Fairburn has argued that this rural-oriented ethos continued to pervade the thinking of New Zealanders until the 1930's, and provided the impetus for the state intervention in housing (9). This is not so. By 1905 there was quite widespread recognition that this land legislation was not going to solve the problems of urban slums and congestion. It was a deception that building houses in the country would stop the drift to the cities (10). Also, the workers themselves did not succumb to the idea of a semi-rural life. There was not a strong demand by workers for either the village settlements or workmen's homes allotments. In the Auckland settlements especially potential applicants were turned away by the restriction of leasehold tenure, the cost of setting up and living in the country, and the distance from their inner-city
jobs (11). Those who eventually took up the sections were people who could not be classed as workmen, but were independent men of more substantial means (12).

It was accepted that the principles of the land legislation on workers' homes would be better implemented in the big cities. The 1905 land commission reported that the workers' homes settlements were "capable of much further extension in the chief centres of population" (13).

In fact, legislation already existed which was specifically urban in intentions, and gave local councils special powers over urban housing for workers. The emphasis was on slum clearance. The 1886 Municipal Corporations Act empowered the Council to give notice to the owner to pull down, at his own expense, buildings "in a condition unfit for occupation or dangerous to public health". "Ruinous buildings" could be cleared by the Council at the owners' expense if the order to pull down was not obeyed (14).

The 1900 Municipal Corporations Act empowered Council to acquire and improve "portions" of boroughs deemed to be "in an overcrowded, degraded, or insanitary condition". Another section contained provisions to prevent the overcrowding of land or individual houses (15). These new concerns emerged during a year of public outrage at slums, which were especially brought into the public eye in Wellington and Dunedin (16). The threat of a Bubonic Plague outbreak created a scare, and the Bubonic Plagues Prevention Act 1900 gave power to the Government to direct the "destruction of buildings and things" (17). Demolition was carried out on a limited scale but the intention of the legislation was not fulfilled, and areas remained that were rightly called slums (18).

The demolition of slums was not in itself going to solve
the problem of adequate worker housing. The slums had to be replaced with something better, and the *Municipal Corporations Act 1900* included provisions for this. It enabled the Councils to purchase or appropriate land within or adjacent to the borough, and erect "workers' dwellings" for occupation by workers employed or resident in the borough. It also enabled the Councils to acquire buildings for that purpose, and convert them into workers' dwellings. The dwellings could be supplied "with all requisite furniture, fittings, and conveniences". Their construction was declared to be a "public work" (19).

Despite these provisions, Councils in New Zealand did not succeed even when they attempted to provide workers' accommodation.

In Dunedin, at least three initiatives were taken to begin a housing scheme, but none got off the ground. In 1900, the plague scare had induced health authorities to condemn a number of houses as unfit for human habitation. The Council was made aware of "people who have been put to great straits to find a house of any kind after getting notice from the health inspector". The evictions raised public concern because it was not just the Chinese—whoes dwellings were notorious— that were being given notice (20). It was now noted that "The need exists not only with chinamen, but also with white men" (21). The prejudice of the European population was such that it only really responded to the question of providing housing when it became evident that Europeans were living in slum conditions. It was now less easy to say people were in slums because of their racial inferiority. The thought that "deserving citizens" were living in slums was intolerable.

A Dunedin Councillor put forward a motion at the end of June, 1900, to consider the question of providing workmen's
cottages. The Otago Daily Times immediately predicted criticism of the scheme. It suggested that no suitable site would be found near workers' employment, while the suburbs would be seen as too far away. The rate-payers would object to Council competition which would lower the rents (22). The ODT might have been right about the response. In July a Rate-payers' Association was formed "to stop schemes that the rate-payers do not want to sanction" (23). Needless to say, the Council's initiative was not carried through. However, a number of letters to the press suggested the idea of the Council building workers' houses. One even predicted a "revolution" if houses were not built for "artisans" (24).

The Otago Daily Times focus on the slums in Dunedin in 1900 was very embarrassing to the Council. It condemned a number of houses, but realised the evicted people had nowhere to go. It carried a resolution that the Reserves Committee should acquire land being offered to the Corporation, as a site for workers' dwellings. But no further action was taken (25). Another effort was made in 1901, when the city and suburban corporations met to discuss the problem, but could come to no conclusions (26).

The municipal bodies had failed to provide workers' housing. They had been given the powers to do so in the expectation that, as in the UK, the Councils would take the responsibility for urban housing. In 1900, it had been envisaged that the schemes would follow UK patterns. Examples of British Council housing were known in New Zealand and there was much interest in the solutions to the "Housing Question" being found abroad. The Journal of the Department of Labour contained no less than six articles on the topic in 1900. Letters to the editor encouraging municipal action in 1900 conceived of Council schemes following the British example by building two storeyed terraces.
of houses, with many houses in each terrace (27).

Yet New Zealand local bodies did not build workmens' dwellings. Obviously, there was not the same need in New Zealand with its small, young cities where houses were only just getting old enough to become 'ruinous'. Just as important there was not the same perceived need. New Zealanders believed they lived in a new country free from "the evils of older civilisations" (28). They were surprised to learn of the existence of slums in "God's own country" (29).

Yet it seems that the Councils did not feel the same responsibility to house their citizens as their UK counterparts. This was credited to a lack of the "progressive spirit that [had for] so long prompted the action of local bodies in the Old Country" (30). Also, the Councils, even if they had the intention, did not have the resources. There were other matters which were considered of more immediate concern to deal with, such as drainage, water and lighting. For these a large amount of money had had to be borrowed, and the Councils were heavily indebted (31). They were not established enough to make housing their concern.

There was some class resentment at this inaction.

In Dunedin labour advocates claimed that "so long as people stupidly send to the City Council men who are landlords or in sympathy with them, reform will never come" (32). Councillors earning a steady income from rents do not want competition which might lower these (33).

The third way that special workers' housing might have been built was by privately funded housing schemes. No New Zealand philanthropist had appeared to carry out this role. However, the hope that such a scheme would
become a reality in New Zealand took a long time to fade. Even in 1905 the Hon Mr Louissen was expecting the lead of UK private business individuals and associations would be followed. He was sure that the rich colonists would come up with something, and invest in large blocks of flats (34). It did not happen.

What was the extent of the need for workers' houses in the cities? The New Zealand population was becoming steadily more urban. In 1901 26% of the population lived in boroughs and town districts of between 1,000 and 10,000 people. Almost 18% lived in boroughs and towns of over 10,000. This makes a total of 44% in urban areas. By 1911 this had grown to 51% with most of that growth being in the larger centres. (35)

Meanwhile, expectations were growing. The amount of room thought needed to bring up a healthy family had increased. So, although census data shows the increase in the total number of inhabited dwellings exceeded that of the population from 1887 until 1916, more houses were needed (36). The practice of keeping one or two boarders to help pay the rent was identified as a problem, "for any invasion of the privacy of the house endangers the sacred institution of the family" (37).

The need for more and good housing was made apparent by the existence of overcrowding and slums, and rising rents. The former problems had been amply identified in 1900.

City rents had risen noticeably since the end of nineteenth century. Between 1897 and 1912 they rose about 20% for houses of the same quality (38). Contemporaries were conscious of an increase, widely believed to be a 30% rise over the decade up to 1905. This problem was especially noted in Wellington, where land values were being "over
boomed" (39). The high rents were a disincentive for landlords to redevelop, and overcrowding and poor housing resulted.

Demands grew for a solution to the problem of workers' housing. It was believed, especially by the more reformist-minded, that the Government would have to extend the benefits of its regulatory legislation beyond the workplace. While advantages had been gained for workers by the systems of arbitration, these gains were being exploited and neutralised by "robber rents" (40). This attitude was held by Edward Tregear, the rather outspoken policy-maker and innovative Secretary of Labour. He suggested that "the unbridled covetousness of the few ... must be regulated and checked". (41)

An article in the Journal of the Department of Labour had expressed the same opinion:

If a baker sells unhealthy bread he is arrested and fined. If a butcher sells unhealthy or decayed meats he is made to feel the force of the law. But the landlord can rent unhealthy houses to a tenant and nothing is thought of it. There is practically no difference in the two cases and they should be treated alike (42).

Exploitative rents were the focus of much attention. G D MacFarlane, a Labour member of the Petone Borough Council, claimed the slum problems were not so much because houses were needed, but because of high rents. He sent a proposal for regulation of rents to the Premier, who was "unco-operative" and replied that Cabinet intended to deal with better housing, and that the Lands Department had already advertised for land (43). When asked about a Fair Rent Bill, Seddon rejected the idea, and replied
that the Land for Settlements Acts and the contemplated provisions for workers' dwellings would "be an influence for good in the direction that has influenced the question." (44). The Liberal Government was no longer prepared to pass legislation that attacked privilege. They preferred to work from the other side and provide competition that would act to keep rents at a reasonable level. A Fair Rent Act was ruled out, but other legislation was in the pipeline. A Workers' Dwellings Act would be the initial Liberal answer to housing problems.
Notes to Chapter I

1 R P Hargreaves, T J Hearn, and S Little, "The State and Housing in New Zealand to 1919", New Zealand Geographer, vol 41, no. 2, October 1985, p 46

2 Otago Daily Times, 7 July 1900, p 2

3 Hargreaves et al, p 46

4 Public Health Act 1876 (40 Vict, no. 60)

5 Land Act 1892 (56 Vict, no. 37)

6 Lands for Settlements Amendment Act 1897 (61 Vict No. 21)

7 Lands and Settlements Consolidation Act 1900 (64 Vict, no. 52)

8 A Metin, Socialism Without Doctrine, p 149


10 New Zealand Parliamentary Debates 1905 vol 135, pp 215-6, 226, 765

11 Appendices to the Journals, House of Representatives 1907, C-1, pp 9-11

12 W P Reeves, State Experiments in Australia and New Zealand, p 316
13 Otago Liberal, 22 July 1905, p 7

14 Municipal Corporations Act 1986 (secs 302-03) 50 Vict, No. 50

15 Municipal Corporations Act 1900 (secs 351-52) 64 Vict, No. 50

16 Eg, ODT, 27 June 1900, p 4

17 Bubonic Plaques Prevention Act 1900 (64 Vict, No. 1)

18 eg, Otago Witness, 14 June 1900, p 44

19 Municipal Corporations Act 1900 (section 382)

20 ODT 27 June 1900, p 4

21 Ibid, 7 July 1900, p 2

22 Ibid, 27 June 1900, p 4

23 Ibid, 7 July 1900, p 2

24 Ibid

25 K C McDonald, City of Dunedin, p 260

26 ODT, June 29, July 9-10, 1901

27 eg, Ibid, 7 July 1900, p 2

28 Ibid, 27 June 1900, p 4

29 Ibid, 18 May 1906, p 4
NZPD, 1905, vol 135, pp 92-3

Ibid, vol 135, p 857

Beacon, 9 June 1906, p 11

Ibid, 25 March 1905, p 11, 4 August, p 7

NZPD, 1905 vol 132, p 106. Charles Louisson was probably influenced in this comment by own position as trustee of one of the largest benefactions in New Zealand. See G H Scholefeld, A Dictionary of New Zealand Biography, vol I, pp 503 - 4.

Fairburn, p p 8-9

Hargreaves, et al, 47-48

ODT, 27 June 1900, p 4

Hargreaves et al, p 48

ODT, 14 March 1906, p 5

Department of Labour, High Wages and their Exploitation, Edward Tregear, p 2

Ibid

Article from "Exchange", in Journal of the Department of Labour, 1900.

Otago Liberal, 25 March 1905, p 11

NZPD, 1905 vol 133, p 46
CHAPTER II: THE DEMAND FOR PROVISION
OF WORKERS' DWELLINGS

The Liberal Government's answer to the need for workers' dwellings was for the State to take up the powers to build them. The State was to provide what private enterprise did not, a large number of moderately priced decent dwellings.

Following the course of the proposal to the Workers' Dwellings Act gives an understanding of the reasons it was supported and by whom, and why it developed into the form it did.

The Liberals in 1905 were still led (and even held together) by Richard Seddon, who had been Premier since 1895. He had always advocated labour's just demands, and was Minister of Labour in 1905.\(^1\) The early 1900's were marked by prosperity and consequent rising prices, including rents. Seddon was pleased to see prosperity that increased the value of the land, but not the costs passed onto workers, and so legislated to counter rising prices.\(^2\)

In 1897 Seddon had attended the Queen's Diamond Jubilee celebrations in Britain, and visited workers' housing built by local councils in London and Glasgow. On his return to New Zealand he was keen to establish a similar scheme. But he met with opposition.\(^3\) Although the potential was placed on the statute books it would take ten years until a house was built for workers. Provisions existed for workmen's sections under the Land for Settlements Act and dwellings themselves under the Municipal Corporations Act, but neither had alleviated the urban housing problem.
In the initial stage, it was only the workers themselves who realised a totally new approach was needed to provide workers' housing.

The first suggestion of a state-funded housing scheme came from the New Zealand Trades and Labour Council Conference in Auckland in 1902. For more than ten years the Council had worked to improve a wide range of workers' concerns.

The 1902 Conference was noted for its very long agenda which covered "the most stupendous political and social questions". These were rushed through without enough time for discussion, and radical resolutions were carried in what was regarded by the press as a rather reckless fashion. A conservative columnist despaired of the "immoral proposals ... that outrage every sense of justice".

Within this context it was moved by a delegate from Otago:

That the Government be urged to acquire land and build workmen's dwellings within the centres of population and populous suburbs of the cities.

He therefore recognised not just that the Government would have to erect dwellings, but also that these would have to be inside the cities.

He identified a need for urban housing because owing to changes in farming, "the masses of the people had rapidly developed into urban dwellers". The drift to the cities made housing a vital issue, because overcrowding in insanitary hovels was making the working class demoralised. They could become "hopeless incapables" who would cause the race to deteriorate.
He understood workers' needs and the direction that practical solutions lay, as opposed to some of the impracticable ideas that had been floated. He explained that:

Rural homes of 10 acres, and a cow for each family, suburban houses with a cottage and a garden, and easy access by modern conveyances, had proved comparative failures, as the urban toiler preferred to live in the immediate vicinity of his work, and resorted to overcrowding when suitable dwellings were not available.\(^7\)

So, despite being labelled unrealistic idealists, the Trades and Labour Council had shown a more practical understanding of the real needs of workers than anyone else.

As the NZ Herald rightly indicated the resolutions were not widely regarded as practicable, yet were so wide-ranging that:

we shall have Mr Seddon informing us later that any of them which he views with favour have been 'approved' by the organised labour of the colony.\(^8\)

This is very true. Seddon at this stage continued to plough on with Workers' Homes Settlements under the Lands for Settlements Act. In April 1902 sections on several 'hamlets' around Auckland were open for application. But few working men would take advantage of the sections. One working man criticised the hamlets as a "sop" to workers and a waste of the colony's money.\(^9\) Workers had neither the time nor money to build a home and keep a large section while still working in the city. Applicants had to prove they had sufficient resources to build a good home. This meant that those who really needed relief from high rents would not be helped at all. But Seddon was not willing to build
dwellings for workers at this stage. Mr Bollard, a long-time advocate of these semi-rural workers' hamlets, had proposed an intermediate scheme. He suggested that where workers were unable to build, the Government should build the shell of a six room house at the cost of £100, and workers would only pay about 6s 6d per week. Seddon rejected this, believing that a workman should have to "expend some money on his section in order to fix him to the place", while he also opposed the cost of such a measure.10

The Liberal Government ignored the suggestion of building dwellings. The Trades and Labour Council also let the issue lie.

It was not until two years later that the Government reconsidered, and instituted a housing scheme. Once again the impulse came from a 'socialist' source, and brought into prominence the radical nature of the legislation. The instigator was Edward Tregear. In May 1904 Tregear presented a strongly-worded memorandum on High Wages and their Exploitation to Seddon, Minister of Labour.11 It drew attention to the overseas interest in the Industrial Conciliation and Arbitration Act which was widely believed to be an unqualified success in improving the conditions of workers. He worried that the beneficial effects of the Act, which was bringing great stability and prosperity to New Zealand, were being dissipated because it stood on its own "in the position of a single regiment or division of an army sent far into the enemy's country without reserves or support".12 Although the Court had ensured the workers had higher wages, these were now being eaten by high urban and suburban rents. Landlords were the winners through a greedy rack-renting system which transfers gradually almost the whole earnings of the industrialist and commercial classes to the pockets of the non-producer."13
Tregear asked that the Government legislate for the compulsory acquisition of suburban lands and "the housing of the citizens". He did not presume to suggest whether the properties should come under state or municipal control. Such a scheme would allow the Government to break the land-ring and control the market, just as in Russia an Imperial decree took possession of the petroleum wells to control the market.

This memorandum was not published until September 1904 at which time it attracted a great deal of public attention. Many were offended by the "labour union" tone of the paper. The ODT was insulted by Tregear's attack on holders of house property. It preferred private enterprise to house the workers, or the workers house themselves, believing that the demand would create a supply. It reminded readers that even in England, where congestion was much great, "no such suggestion as that the State should undertake the provision of housing for the labouring classes" had been entertained. If the Government bought land to house workers, there was "a distinct risk of its making a bungle of the business."

However, while vested interests were horrified at the thought of state intervention in housing, other reactions were favourable. The argument that poor housing was now the major stumbling block to the welfare of workers and their families seemed to have gained wide currency. A letter to the ODT shows this.

We are still waiting for the man who will really bless the working community by the introduction of a reform giving them houses that will keep out rain, let in air, and allow separation of age and sex, at rents about one-half the amount they now have to pay.
No matter how good conditions were in the workplace, it was the home which was increasingly seen as the focus for the welfare of a nation.

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The introduction to Parliament of the proposal to build workers' dwellings made clear the Liberal's motives. The proposed legislation was to fulfil the demand for good quality low cost suburban housing for the colony's city workers who could not afford to house themselves. The Governor General's speech at the opening of Parliament on 27 June 1905 proposed that the State take over the almost unused powers of local bodies to build workmen's homes.

The proposal to build was now greeted with enthusiasm, and with obvious commitment to improving the poor housing conditions that had received considerable attention. Good housing was not a charity, but a right and privilege. Workers were now to share in the prosperity of the colony which had inflated land values (and hence rents)\(^19\). Seddon claimed the Act would ensure an actual increase in the wages of the tenants, as they would save at least a day's wage through lower rents.\(^20\) This would ensure that the benefits which had been brought to the workers in increased wages and shortened hours, would not be negated by such high expenditure in rents.\(^21\)

Benefits for workers would not just be financial, their quality of life would also improve. The new homes would be sanitary, comfortable and have a little yard space.
Families would be protected from "the indiscriminate mixing of the sexes".  

The concern for the quality of life for workers was also evident in the rejection of tenement housing. Hon Mr Bolt, of Otago, who involved in socialist schemes of cooperative settlements, had been enthusiastic about the Government building homes for workers, and had pointed out the logic of tenements, which could be just as comfortable and have all the modern 'conveniences'. These could be let at cheaper rates, and would not land the worker with the considerable expense of travelling to and from the suburbs. Many successful overseas examples of this sort of housing were given. One was the Glasgow Corporation, which had cleared overcrowded slums and erected blocks of apartments. It was pointed out that these were "quite fashionable" in London and America, and even included exciting experiments in communal living areas. Yet although a few members of the Legislative Council believed these buildings would be of the greatest advantage to workers the House vehemently rejected the idea. A Legislative Council amendment at the last minute giving power to the Government to erect tenements was strongly objected to by Seddon, and had to be withdrawn.

The Liberals' ideal was of a new, distinctively New Zealand housing scheme. It was argued that the scheme would start from a different point than in Great Britain, where schemes followed slum clearance. The emphasis was on a healthy environment for workers and their families, "a little cottage and a garden" would fulfil this better than tenements. Some were convinced that even quarter-acre sections in central Wellington would not be sanitary enough, preferring a larger section in the country where workers could be partially self-sufficient.
Fairburn has argued that the impulse for housing schemes was not to fulfil the self-evident need for housing but an expression of the 'rural myth'. By rejecting the concept of inner-city housing the Liberals were rejecting city culture in favour of the worker in a rural environment. They were wanting the evils of the cities to be avoided and the virtues of rural New Zealand grafted into the whole population.

This argument is not tenable. A group of Liberals did continue to suggest a country solution, but by 1905 the main expectations of the Act was for an urban solution to an urban problem. Most recognised that the country ideal had failed to take on in the past legislation. The suburban nature of the scheme was not 'quasi-rural'. It was a logical answer to a peculiar situation. New Zealand cities were very different from British not being of the size or population density where large buildings were practicable.

The Act begun as response to a real demand for more and good houses in the urban environment. The suburban solution reflected the aspirations of workers as noted by Albert Metin, a French socialist travelling in New Zealand at the turn of the century. He observed that it was "a feature of antipodean democracy that the workers [wanted] to be fed and housed like the bourgeoisie". Across the classes was a common desire to own a house, and people much preferred a self-contained house than an apartment in some block of flats.

One of the problems with the Workers hamlets had been that those workers who were able to take up a section, probably being higher earners than the majority, had wanted the right to purchase, not lease in perpetuity. Poorer working class people did not have the resources to live there, while workers who did were better off and wanted the freehold.
The question of state versus private ownership was one the Liberals had sweated over. A feature of the Liberal era was the way solutions emerged from the meeting of lofty principles and practical requirements. The Liberals were called "socialists" by contemporaries but they were not socialist in the modern meaning of the word. They were not aiming to destroy existing society, but to change it by reforms. The label 'social democrats' is perhaps more fitting. It has been suggested that they were socialists without doctrine, merely endorsing practical measures. This is not so. The reforms can not be understood except in relation to contemporary theories. The desire for a more just society was obviously widespread, and one aspect of that dream was the creation of "a democratic workman's State".

The Land legislation of the Liberals had already come up against the irreconcilable clash between land nationalisation theory and the freehold policies necessary to satisfy the settlers. The result had been lease in perpetuity, which contained the evils of both.

By 1905 the differences over tenure were exacerbating cracks in the Liberal-Labour coalition. Tenure would be the most contentious issue in relation to the Workers' Dwellings and the only thing that would threaten its passage.
The Bill to provide workers' dwellings was first introduced into Parliament by Seddon, who was convinced of the merits of such a scheme. The major debate was over the leasehold versus freehold, and the mode of acquiring the freehold. The dwellings were to be disposed of by a lease of fifty years at 6% of the capital value, with the right of renewal. That is, it was a similar tenure to existing land legislation. However, within a short time a weekly tenancy was included, because Seddon realised that if it was to benefit the "floating population" the Government had to be prepared to allow a shorter tenancy. The interest was reduced to 5% for both leases, more in line with building society's rates.

Applicants had the right to acquire the freehold by any of three different modes, all of which were expensive methods of doing so. The first was payment in cash after twenty-five years of lease. The second was by monthly payments over a period of thirty-two years at 8% or forty-one years at 6⅔% which was 1% less than when first drawn up. The third mode was by insurance of the lessee's life. This innovation by Seddon was based on a system he had learned about when in England. The tenant insured his life with the Government Insurance Commissioner for the amount of capital value of the worker's dwelling.

The freehold was actually a limited form of freehold, because Seddon had insisted that "once a worker's house it must always be a worker's house". Owners had to reside in their homes. Another clause provided that no disposition of the lease or freehold of any worker's dwelling would be valid except with the consent of the Land Board, guided by the purpose and intention of this Act to provide and protect homes for workers and their families.
This provoked much argument. Mr Kirkbridge, M.H.R., called it "a restricted freehold, a bastard freehold, unworthy of the name". A member of the Legislative Council demanded out-and-out freehold, claiming a freeholder was a better colonist and a better patriot than a leaseholder. The worker would have a vested interest in staying in one vicinity and putting his spare energies into his house. The advocate of these ideas recognised that they would be unpopular in the Chamber. There was a strong body of opinion violently against the purchase provisions, which would mean the Government lost the ownership of the houses, thus claimed Bolt, "disinheriting the town populations of the future."

The retention of the freehold provisions was necessary to ensure the Bill could become law in that session, (and therefore before the election). The Legislative Council had assumed the freehold provisions would not be used, and so they were retained, in a compromise that avoided confrontation.

The compromise that was reached showed the Liberals' labour anti-freehold ideology that would continue as a Labour platform until the late 20's, although by now it was becoming incompatible with the increasing pragmatism among the Liberals. The land tenure problem would split the Liberals.

The labour movement was itself also trapped in the clash between ideology and reality over the freehold question. The only notable criticism by labour groups of the Bill was because of the freehold provisions. During the second half of 1905 they were increasingly disillusioned with Seddon, who they regarded as being unprincipled, especially over "the land question", the Liberal attitude to leasehold and freehold. An editorial entitled "Labour, awake!" bemoaned:
Even in the well conceived scheme for the establishment of workers' homes the foul blot of the freehold is inserted.49

He blamed worker apathy for the inclusion of freehold. In fact, Labour groups were becoming increasingly vocal in their opposition. The Dunedin Workers' Political Committee urged the Trades and Labour Council to support it in its effort to have the clauses struck out of the Bill. The Council replied that it was giving evidence before the Labour Bills Committee of the House in support of that,50 and a resolution to that effect was sent to Seddon.51 A circular letter protesting against the freehold provisions in the Bill was forwarded by the Wellington Trades and Labour Council to members of Parliament.52

However, despite two divisions against the freehold, the clauses were retained in the Act.53

Yet despite this vehement opposition to freehold provisions in the Bill, we have seen that a feature of all classes in New Zealand was a desire to own one's home, and that was what workers aspired to.

Was the legislation going to deliver what the workers wanted and needed? The introduction of the Workers' Dwellings Bill was initially welcomed by all. The Trades and Labour Councils were working on the "Workmen's Homes question" during 1905.54 They were joined in this by the Independent Labour League, formed in Dunedin in 1905 to make the Liberal Government more attentive.55 Their first Conference demanded "the establishment of workers' dwellings in all centres of population".56
Workers groups suggested changes to the Bill, the most important was the freehold issue already discussed, but other changes were also suggested. The Wellington Trades and Labour Council recommended that the definition of "worker" be enlarged to include people in a small way of business for themselves. This suggestion was taken up, but the suggestion that the maximum amount a house was to cost be revised from £300 to £400 to allow for workers with big families was not.\textsuperscript{57}

Workers groups expected a lot from the legislation, but is soon became clear that the Act would not fulfil its initial intentions. It would be changed substantially and would progressively abandon the role of providing cheap rental accommodation in favour of emphasis on home ownership.

This raises the possibility of the use of the Act as a vote-catcher. The address from the throne in June 1905 had been a good electioneering one, offering something to everyone, and promising that since the rural settlers had been so assisted by the Government workers would now gain benefits from new legislation.\textsuperscript{58}

The \textit{Otago Liberal}, which had been born the radical \textit{Otago Workman} but was by now a voice of Liberal support, hailed the move with satisfaction\textsuperscript{59}. These hopes were expressed by lawyer A.R. Barclay, an anti-Seddon radical Liberal looking for re-election in Dunedin in 1905.\textsuperscript{60} Speaking at the Dunedin Fabian Society, he noted the "considerable signs of renewed activity in the direction of advanced legislation," seeing it as a sign of a return to the path of pre-1899.\textsuperscript{61}

Even Opposition leader William Massey realised that this would make a good bid for the town vote, and had early in the year advocated the extension of the \textit{Lands for Settlements Act} and \textit{Advances to Settlers Act} to the
cities, something he had condemned a few years earlier. Seddon had been pleased to reply that workmen's homes legislation was about to be introduced, and Massey would have a chance to prove his sincerity by voting for it.62

With labour support for the Liberals waning, the legislation would be a good "sop to workers in order to get their support at the forthcoming elections".63 This brings the sincerity of the motives behind the scheme into question.

The almost unanimous support the Bill received as it was debated is notable. Considering the usual opposition of many members to labour legislation, the lack of opposition to the Bill was unexpected.64 It was a "socialistic experiment that even the Opposition support very cordially".65 The lack of dissension was due to the homogeneity in the House of attitudes to social reform. The Opposition were not unwilling to give state experiments a chance, and this Bill was not threatening.

When asking the House to support the Bill, Seddon had argued that "by reducing the cost of living for the worker you are giving relief to the capitalist" and that the Act would stop the workers demanding higher wages.66

This could be seen as hegemonic legislation. The notion of hegemony originates from the Italian socialist intellectual Antonio Gramsci who saw it as a total set of institutions which admit only a limited set of options in social life.67 The idea was applied to Australasia by Connell and Irving who followed the strand of the ruling class extending its hegemony through the welfare state.68 They argued that a higher basic wage from 1907 and a scheme of home loans from 1914 "acted to secure the demobilisation of the working class and the reassertion of a bourgessis hegemony."69
The same notion has been applied in New Zealand by D. Bedggood, who has challenged the assumption that the welfare state was a product of prosperity and an equaliser of wealth and opportunity and has argued that its role has become one of "diverting public attention away from the issue of inequality and justice". 70

Nevertheless, Seddon's comments must be read in the context of the rhetoric of parliamentary debates which obscure real motives, although they were unexpected from the champion of the working class. The notion of hegemony obscures the fact that this legislation was a genuine effort to help the working man. The Liberals may have been no working class men, but they were predominantly lower middle class men of the people who were willing to openly oppose capitalists and the capitalist system. 71

If there was any hegemony in this case, it was prevailing ideals of the home and family, which the Liberals were especially keen to graft on the working class.

It is interesting to note that the ODT feared the legislation was a manipulative vote-catcher which would delude the working class. The editor was wary of the socialistic leaning of the Act. He claimed the Government had increased the cost of living and made the poorer workers dependent on the Government. The natural conclusion of the Act was seen as the nationalisation of all property, where these people are subsidised by the community. He warned of the use of the Act as a "socialist weapon", where "a false impression is thus created amongst the uneducated as to the advantages of the socialistic systems." 72
However, despite what everyone else thought the workers believed, they themselves were quite dissatisfied with the freehold clauses in the Act, and recognised that there was an election soon and there was no time for complacency.\textsuperscript{73}

The true nature of the Liberal motive can be further explored by looking at the Liberals' own expectations of the Act, checking how far they were prepared to go to find a genuine improvement of the position of workers in a way that did not threaten working class identity. Four factors are relevant; their attitude to financing it, the projected scale of the scheme, its ability really to help those in need, and the role of the Act as a part of the Liberal programme.

It was assumed that the scheme would not be a financial burden on the state, but would pay for itself by rents. At this time, any suggestion of the Government subsidising less fortunate citizens met with loud cries of opposition. A feature of this attitude to workmen's homes was that they were not conceived of as a charity, but a service that would pay. Bollard's earlier scheme for Government provision of a shell for workers unable to build had met with opposition.

Nevertheless, during the discussions of the Workers' Dwellings legislation, it was apparent that the Liberals were attempting to base the scheme on the line between profit and handouts. The first draft of the Bill included high interest rates that were criticised as being excessively harsh. These were subsequently reduced by 1\% in October 1905. The adding of a weekly tenancy at 5\% of capital value also made the provision more favourable for workers. Some legislators did "doubt very much" whether it was "financially sound" but were still willing to see it passed.\textsuperscript{74} Seddon even suggested that it would be acceptable if the scheme lost a little money, because
there were "collateral advantages which more than make up for the monetary loss ... I should not consider the mere monetary loss as being a loss for the colony", he added.75 This was a radical stance in 1905.

An important aspect of this attitude was the recognition that the State had spent millions of pounds on settling farmers so it was only fair to put a substantial sum into workers' homes.76 In fact the rents more than covered the cost of the scheme to the Government, and it is likely it made a profit from it.

The scale of the scheme was obviously going to affect its impact on the country's purse. It would have to be on a large scale to make any inroad on a housing problem involving thousands of dwellings and people. The Hon Mr Riggs suggested 1000 houses be built. But he summed the situation up when he likened the Act to an empty gun, which, if it was to do the work for which it was intended, would have to have a good full charge. The scheme was easily begun, but there was no compulsion to act. It would depend on the responsibility that the State was prepared to take upon itself.77

But the majority of people in power did not take up this challenge. The idea of the scheme as experimental limited the planning to small figures to start with.78

This sort of attitude although initially necessary would keep the Act to a long experimental stage where small numbers were erected during the whole period the Act was in force.

Was the Workers' Dwellings Act formed in the most appropriate way to help those in need? Those the Act was originally intended to benefit were people who had been forced to live in slum conditions.
These would be people earning low wages, hence the provision that a worker under the Act earn not more than £156 per annum, (£3 per week), and be landless. But also a worker "who is employed in work of any kind or in manual labour". This would ensure that the unemployed, or itinerants who would be the most in need, were not eligible, only the 'deserving' poor would benefit.

As with much of the social reform of this period, the Workers' Dwellings Act was a piece of 'social engineering'. By helping the 'deserving poor', that is those who were already on the way up, they would ensure that these people could pass on their virtues and strengthen the race.

The less desirable traits did not get the same attention. The 'floating population', who moved from place to place looking for employment, would not benefit. Those living from hand to mouth and looking for centre-city employment would be neither willing or able to take advantage of the Act which provided suburban homes on far more binding terms than they would want. The real advantage to these people would be an indirect benefit, as it could make others' houses in the towns available for rent, although standards would not be high.

But giving them respectable housing was probably not catering for their most immediate need. Howard Wallace, a New Zealand writer, asked of the legislation:

> will it supply work, or coals, or clothing? The very suggestion that better houses is the one thing needed is a cruel mockery and a confession of failure and impotence.

It is difficult to ignore the possibility that the legislation was a (presumably unconscious) attempt to bring the lower structure of the urban working class into respectable bourgeois suburban culture. Settling families in suburban houses would give an appearance of respectability, even if there was poverty inside.
W.H. Oliver has suggested that the housing policy was part of a social policy that had "a marked disciplinary character", containing elements of control and efficiency. Housing conditions were an important factor in the provision of a healthy environment for children to be brought up in and thus an "investment in the future" of a "strong race". Indeed, the argument had been used that high rents were unacceptable if workers "have to keep a wife and family, and are endeavouring to keep the cradle full".

Nevertheless it was only a desire for the best option that was rooted not in discipline but in humanity and justice. The Liberal-Labour Government shown that their legislation was within an ideology of total social change by reform, thus undeserving of accusations that their legislation was a device to keep the status quo.

As part of the Liberal programme the Workers' Dwellings legislation is just what one would expect in 1905.

The Bill sustained substantial changes from when it was first drawn up to being passed. During this time, Seddon noted, "we have had almost everything under the political sun introduced into the debate". These wide-ranging debates gave an indication of where Liberal philosophy stood, and where they were moving.

The Bill had been regarded as a continuation of the land legislation. They saw it was an extension of the policy in the Lands for Settlements Act. Instead of providing farms for people who could not afford them themselves, they were providing dwellings. Seddon, a strong advocate for the Act, pointed out the system of tenure was copied from the existing law, and similar conditions were imposed on the tenants of workers' dwellings as on the State's rural tenants.
Indeed credit for the new legislation was not given to the rightful source of Trades and Labour Councils and Tregear's initiative, but to John Bollard, who had for years been advocating the "three acres and a cow" solution to be found in Lands for Settlements provisions. Seddon also argued that the actual building of homes was not a departure, since it was already working 'splendidly' for Councils overseas, and New Zealand already had the powers to build under the Municipal Corporations Act.

But although the Act was sold to doubters as a continuum it was in fact a new departure. It established the principle of state housing in New Zealand. There was the potential for a major shift of state activity into housing, something not yet on the statute books of Britain. So, at times, the Bill was presented as a radical piece of legislation, continuing the Liberal Government's commitment to a more just society.

It was presented as an innovative piece of labour legislation to continue the work of the Industrial Conciliation and Arbitration Act. In the explanatory notes to a summary of the "Labour Laws". Tregear established this position:

One of the latest departures in 'advanced legislation' is the provision of land and dwellings for labour by means of the Workers' Dwellings Act 1905 ... the excessive rents which workmen have had to pay in the chief centres of the colony needed reform, and this method of attempting to achieve the object has been adopted.

Its special character was also shown by the Hon. Mr Rigg, who suggested the Bill should go to the Labour Bills Committee for expert advice, even though "it is a different Labour Bill."
Like the Old Age Pensions Act which was greatly extended in 1905, the Workers' Dwellings Act was part of a Liberal attempt to legislate for workers other than just in the workplace. The Act established "on the statute books of the colony the principle that the state is responsible for the housing of the worker under fair conditions". Mr Taylor (ChCh City) added that "if it had done nothing more than that it would have been a valuable measure".95
NOTES TO CHAPTER II

2. ODT, 11 April 1906
3. NZPD, 1905, vol 135 p 767
4. New Zealand Herald, (Supplement), 5 April 1902, p1.
5. Ibid.
7. Ibid.
8. Ibid., 7 April 1902, p4.
10. Ibid, 10 April 1902, p4.
12. Ibid., p1.
13. Ibid., p2
14. Ibid., p3
15. Ibid., p3
17. Ibid., 17 September 1904, 24 September 1904, p7.
18. Ibid., 20 September 1904, p7.
20. Ibid., 1905, vol 135, p84.
22. Ibid., 1905, vol 135, p84.
23. Scholefeild, pp 76-77.
25. Ibid., 1905, vol 132, p357.
27. Ibid., 1905, vol 135, p1142.
30. Ibid., 1905, vol 135, p199.
33. NZ Herald, 10 April 1902, p3.
34. Reeves, p100.
35. Metin, pvi.
41. *Ibid.*, p86
60. Olssen, p115, 118, 146.

71. A. Siegfried, *Democracy in New Zealand*, pp 78-91.

72. ODT., 29 December 1905, p3.

73. Otago Liberal, 4 November 1905, p8.

74. NZPD., 1905, vol 135, p893.

75. Ibid., p232.

76. Ibid., 1905, vol 132, p115.

77. Ibid., 1905, vol 135, p896.

78. Ibid., p900.

79. Workers' Dwellings Act, 1905, section 2.


81. Ibid., p120.

82. Ibid., p221.

83. Ibid., p202.

84. W.H. Oliver, "Social Policy in the Liberal Period" *NZJH*, vol 13, no 1, April 1979, p30.

85. NZPD., 1905, vol 135, p897.

86. Oliver, p32.


88. Ibid., p231.

89. Ibid., p857.

90. Ibid., pp 85, 88.


92. Ibid., 1905, vol 135, p89.


95. Ibid., p764.
CHAPTER III: THE WORKERS' DWELLINGS ACT:
THE FIRST YEAR OF OPERATION

The Workers' Dwellings Act was passed on 30 October 1905. It enabled the Governor, by order in Council Gazette, to set aside any Crown land or Land for Settlements land for workers' dwellings.¹ The preliminary surveys, the formation of the streets and other works, were to be done under the Minister of Lands.² On this land the Minister of Labour could erect workers' dwellings, or convert any existing buildings into workers' dwellings, at the cost of no more than £300 each. The money was to be appropriated by Parliament in the case of Crown lands, or from the Lands for Settlements account for lands acquired under that Act.³ Money received was to be paid into the Public Account. In the case of Crown lands it was to form part of the Consolidated Fund, and money from Lands for Settlements land was to go to the Land for Settlement Account.⁴

This system shows that the Act was not to be administered by a new body, but would be implemented in the same way as land legislation, with the Labour Department directing it.

It is an indication of the Workers' Dwellings Act's difficult position as neither land legislation nor labour legislation that this awkward system was adopted. Housing, or even any welfare policy, was not of enough importance to warrant its own department.

The disposal and administration of the houses were plagued by the same problem of division of responsibility. They were to be let and managed by the Land Board for the land district in which the dwellings were situated.⁵
Tenants were expected to pay their local body rates. This caused another administrative headache. The Crown was usually exempt from local taxation, so land that had not been built on, or houses unoccupied would not be rated. It was recognised that "a large issue was involved, as the principle affected all Government property in the colony". Just before the Act was passed, the Legislative Council had attempted an amendment adding two clauses to the Act. These would have made the Land Board (or Minister of Labour in the case of weekly tenancies), liable for rates as if they were occupiers in the meaning of The Rating Act 1894. The amendment met strong opposition in the House. Seddon regarded it as improper and accused the Legislative Council of a Breach of Privilege. The amendment was withdrawn.

With state housing being such a new venture the relationship between the Government and local bodies, who were usually responsible for urban housing, had to be clarified. The Petone Borough for example, objected that in some respects the houses to be built there did not comply with borough by-laws; the Government architects reply that they did not have to caused inevitable friction.

In Dunedin, the exemption from rates of the land on which workmen's houses were to be built caused discontent. Ratepayers claimed they should not have to subsidize the provision of water, drainage, lighting and such for the Settlement.

Another factor complicating relationships with municipalities was that the Crown had no power to accept sites from local bodies. Seddon regretted that unoccupied reserves could not be utilized for workers' housing. In fact, the Act enabled the Minister to vest management of the dwellings in the local authority if they so desired. The unpaid capital value would then be
deemed a loan. If they were not being properly managed, the Minister could revest the control in the Land Board. This was a logical provision, as the local authority was a more suitable managing body than the Land Board. However, in view of the history of municipal inaction in this sphere, it is not surprising that no local body took up the offer.

The working of the Act was explained by a memorandum presented by the Prime Minister to Cabinet on 12 February 1906. It covered three important matters. Firstly it recommended the purchase of land under the Lands for Settlements Act and the Workers' Dwellings Act. Land should be obtained through the Land Purchase Board, proposals to go to the Land Purchase Inspector, and the final determination with the Minister of Labour.

Secondly, it recommended that in the erection of buildings, none should be the same as the one next to it. The settlements were not therefore not to be conspicuous, but blend into the mixture of designs around them. Seddon wanted the houses to be designed by architects, with a variety of plans to be chosen so the settlements would not be branded as Government houses.

Thirdly, it established an Advisory Board to deal with the erection of the dwellings. This would comprise the Government Chief Architect; the Under Secretary for Crown Land; Mr March, who had run the Village settlements; and Mr Mackay, the Deputy Inspector of Factories. The composition of the Board shows how there was no person with real knowledge of housing problems, so the direction of the Act was put in the hands of those who Seddon thought would be most suitable; an architect to have input on the design and building side, two representatives from the Lands Department, and one from the Labour Department.
The Board were to select the sections. They were to advise the Minister on the designs, class and material of cottages. They were to select and recommend payments for architects and overseers. Tenders would be given to them for final recommendation.

That was the extent of the Board's duties. Fixing rents and selecting tenants were to be left to the Land Board, which would take responsibility once the buildings were erected.

Thus it was only the erection of the buildings which was seen to require a new body to implement them. The rest was regarded as quite within the sphere of the Land Board. In Land Board Minute Books the settlements appear just the same as any rural settlement.

After a year, the Workers' Dwellings Board was dissolved. Future building was to be directed by the Labour Department.

The purchase of land for workers' dwellings had already been going on for some time. In 1905 the Land Purchase Board had been actively buying smaller properties near towns, which were partly intended for workers' dwellings. Urban centres were obviously eager not to miss out. For example, Mr Miller (MHR) of Dunedin, complained his city had been neglected as land had not yet been purchased in July 1905, yet he knew of land on offer to the Government. The Otago Trades and Labour Council suggested Forbury Park as a potential place for workers' dwellings and a recreation reserve.

As with the purchase of land, the choosing of designs for the houses had been in process for some time, and the choice of sites, proved a great opportunity for people to state their preferences.
The "artistic element" was something that was dwelt on at length. Through attractive homes the state could "elevate the whole moral tone of the community" and lift man "out of the Slough of Despond". The Liberals took it beyond the quite adequate provision that the houses should not be built on the same plan, to an emphasis on architecturally designed houses that workers would feel uplifted to return home to in the evening.

There was more emphasis on this feature of the scheme that was necessary. It was another aspect of the middle class romanticisation of the new lifestyles that they would offer workers. It was another ideal, this time one of taste. Before the Act was even passed, Seddon had announced an architectural competition for designs of workmen's houses. There were to be two sections in the competition, one for the North Island and one for the South Island. The prizes were £100 for the best design, £75 for the second, and £50 for the third. He expected designs from many architects, and that the best talent in the colony would be used.

No less than 150 designs were received. Of these thirty-four were chosen as being "the best and most suitable".

There were three classes of buildings. Class 'A' consisted of four rooms (exclusive of "offices and outbuildings"), 'B' of five rooms, and 'C', six or more rooms. It was thought that three bedrooms were the minimum necessary, one for the parents and one for each of the sexes of children. The rooms, if possible, were not to open one into another, but into a hall.
FIGURE 1

S HURST SEAGER AND C WOOD DESIGNS

(New Zealand Workers' Dwellings Act and Advances to Workers' Act, Labour Department)

This drawing appeared in the Labour Department booklet which delegates took to an International Housing Congress in London in 1907. The designs are by the well-known Christchurch architects S Hurst Seager and C Wood.

The house on the left, "No. 1", or "Comfort", was created in the Exhibition grounds, being the winner of the South Island competition for Workers' Dwellings designs. A sign over the door said "Workers' Dwelling, Open Daily". The casement windows, tall chimneys, and steeply pitched roof coming down over low walls and a wide front door are all features of the Arts and Crafts movement in Architecture. So too is the division of the exterior decoration into two storeys, with the bottom storey in horizontal weatherboard, and the top storey in vertical boards.

The two houses on the right are more of the increasingly fashionable 'bungalow' design, asymmetrical with large windows and over-hanging eaves.
FIGURE 2  WORKERS' HOMES, DUNEDIN, NEW ZEALAND

(New Zealand Workers' Dwellings Act and Advances to Workers' Act)

This illustration and plan appeared in a booklet put out by the Labour Department for presentation to delegates attending an International Housing Congress in London, August 1907.

(AJHR, 1908, H - 11B)

The Department was obviously proud of its architect's designs. The illustration, with the man in the garden, the trees, birds and open spaces, suggests a more rural or spacious suburban setting than the reality.
The successful architects were to supervise the erection of the houses. They were paid 2½% of the house price for preparation of plans and specifications, and an additional 2½% for supervision.27

The importance that the designs for workers' dwellings received was evidenced by their inclusion in the 'International Exhibition'. The winning design in the South Island competition was selected to be part of the Labour Department's exhibit at the International Exhibition in Christchurch, from November 1906 to April 1907. It was won by the prominent Arts and Crafts architects S. Hurst Seager and Cecil Wood. The design, called 'Comfort', was in a 'free Tudor style', with a steeply pitched roof.

Several designs were also included in a Labour Department booklet which delegates took to the International Housing Conference in London, 1907.28

The Workers' Dwellings Act had been too hastily pushed through, without time to be properly examined. Within five days of the passing of the Act, it was amended. The two amendments, as an Opposition member pointed out, both covered questions debated before the Act, but which had been put down too quickly.29 One enabled the Government to set apart any land reserved for defence purposes for Workers' Dwellings. The other increased the amount of money allowed for building to £350 for a wooden building and £400 for a brick or concrete building. Although more time-consuming and expensive to build, the latter two would be cheaper in the long run because not as much interest was charged for depreciation. They were also believed to be healthier than wooden buildings, as they did not rot.30
FIGURE 3  WORKMENS HOMES, CHRISTCHURCH

Design by Fred. J Barlow

(AJHR, 1906, H - 11B)

This interesting design was for one of the few brick dwellings built under the Workers' Dwellings Act. Although a desirable material because of its durability, the initial cost in both material and manpower was much greater, and tended to put the cost above the maximum permitted level of £300 in 1905.

The ground plan indicates that the design was still within the old tradition of a lean-to at the back housing the scullery, and the WC separate.
The Act would continue to be modified. During the first couple of years it was changed to make it more workable and effective. Later, policy changes would direct it substantially away from the initial form it had taken.

The final stage in the implementation of the Act was the publication of Regulations in the *New Zealand Gazette* in March, 1906. They included the provision that preference was to be given to applications from married persons, widows and widowers with families. Women were included in the definition of 'worker' and were therefore eligible to apply. The dwellings had been envisaged as places to bring up a family, more than provide accommodation for a worker on his or her own. They would be part of the drive to "keep the cradle full."

Applications were to be accompanied by a deposit of either a week's rent and £1 or in the case of a fifty year lease, a month's rent and £1 1s. Rent was payable in advance on the first day of the week or the first day of the month.

Applicants indicated their preferred dwelling, and selection was to be by ballot if there was more than one applicant for any house.

The tenant, lessee or worker had a responsibility to keep the whole dwelling and section in good order. There was to be "no offensive trade" in the house, and no alterations to it without the consent of the Land Board. Chimneys were to be cleaned annually, and drains kept clear. The wooden exterior was to be painted every five years, repairs done to the satisfaction of the Board, and all was at the tenants expense. Hedges were to be trimmed each year, the garden cultivated, and trees not removed without consent. The Land Board had the right to inspect the dwellings, forfeit the lease
for breach of conditions, or cancel if the tenant was a "nuisance", of "bad character" or committed a crime.32

Four forms were drawn up, covering the Application for a Workers' Dwelling, Agreement to Lease, Lease, and Certificate of Title.33

The conditions of tenancy were thus fairly restrictive. The tenant was very much under the thumb of the Land Board, without any real reciprocal rights of tenancy. Potentially, the Board could have made life very difficult.

As the scheme got under way, it would become obvious that these conditions were too harsh. In the first few months of 1906 the Act was already in active operation around the country. Land had been purchased in the Hutt, Petone, Dunedin and Auckland. The complicated procedure for getting the dwellings erected was in process.34 The Heretaunga block at Petone was the first settlement. Tenders were called in April for twenty-five five-room houses of seven different designs.35

The initial reaction to the scheme in 1906 was generally favourable. People were excited to see the beginning of a new concept. After fifteen years of liberal legislation, and recent prosperity, New Zealanders were not averse to social changes through reforms. This acceptance of intervention had been around for some time, as a letter to the press shows:

If we can nationalise land, railways and insurance, post the telegraphs, and municipalise gas, water, trams and cemeteries, there should be no objection to go a step further and care for citizens while they live.36
Seddon assured railway servants and watersiders that the scheme would have a good effect on house rentals by fixing a maximum rental for good accommodation.37

The Advisory Board reported that "considerable astonishment has been expressed that such comfortable and pretentious houses could be erected for the money and let at such low rental".38

The actual opening of the scheme, by Mr J.E. Marsh, inspector and supervisor of Workers' Dwellings receiving applications in Wellington, was a "modest" beginning contained in a two-inch advertisement in local newspapers. A correspondent for the Beacon marvelled at the "Quiet beginnings":

No flourish of trumpets heralds the imminent invasion by the State of another domain of private enterprise - an invasion so potent that it threatens even the very existence of private landlordism ... and thus is launched a further experiment in State Socialism - an experiment that, conducted with ordinary prudence, should gladden the hearts of reformers throughout the world.39

He was willing to give the Government some allowance for difficulties in getting such a "great scheme" off the ground at first.40

Labour support seemed strong. The Independent Political Labour League of New Zealand had as a fighting platform "the establishment of workers' dwellings in all centres of population as soon as possible".41 The Trades and Labour Council drew the Government's attention to "vexatious delays".42 Their Conference executives' report congratulated the Government on the Worker' Dwellings Act, finding it a crumb of comfort
among the events of the previous year, which should, "if actively administered, meet a long-felt want of providing healthy dwellings at a fair rent". However it still expressed regret that "such an excellent principle as that embodied by the Bill should be largely nullified by the obnoxious reactionary freehold provisions, "which blots they hoped to see removed straight away".44

As the year passed, labour groups were to become increasingly disillusioned with the Act. Indeed, they were increasingly disillusioned with the Liberals, and the Beacon was quick to criticise the Liberal new line which "savoursof the new broom". It commented that "the present workers' dwellings system is not what it was expected to be".45

From Seddon's death on June 10 1906, Joseph Ward, an efficient businessman who had been instrumental in setting up the State Advances Office, was Prime Minister.46 His minister of Labour was Mr J.A. Millar from Dunedin, a man with a background in the labour movement, and chairman of the Labour Bills committee.47

The emphasis that Ward and Millar would lay on the Workers' Dwellings Scheme was shown by their Workers' Dwellings Amendment Act 1906 and the extension of State Advances to workers in October 1906. Under the new administration, the scheme would help a "better class of artisan"48 than Seddon's scheme, with its original emphasis on resetting slum dwellers in state rental accommodation had intended.

The progress of the Workers' Dwellings Act in Petone had brought to light some problems with administering the original Act. Although advertised for some time, there were by September 1906 only two applicants for the twenty-five houses. This was a disastrous result for the city where the scheme was
apparently most needed.\textsuperscript{49}

Something had to be done. An obvious response to the lack of interest would be to reduce the rents. But as the ODT pointed out, this would make the scheme unprofitable, and would practically put the tenants in "the invidious position of accepting aid from the State"\textsuperscript{50}, something the workers might not have minded, but landlords certainly did.

An alternative was to take emphasis off the \textit{Workers' Dwellings Act}, and instead deal with the housing problem by concentration on lending money to workers to build their own houses.

Thus, the position of the \textit{Workers' Dwellings Act} was further defined by the \textit{Government Advances to Workers Act 1906}. This was an extension of the \textit{Advances to Settlers Act 1894} which had established as a new function of the State provision of loans at low rates of interest for settlers.\textsuperscript{51} The loans were secured on the land and improvements themselves. Loans up to £50 had been available under this Act to settlers in the Workmen's Homes and Village settlements.

The Governor General's Address from the Throne at the beginning of 1905 had indicated that the Government would not only take powers to build workmen's houses, but also to advance money for that purpose.\textsuperscript{52}

In 1906, there were renewed calls for solutions to the slum problem. Once again public opinion focussed on high rents, resulting from land values that are being "over-boomed". Interest rates were artificially high.\textsuperscript{53} Detailed descriptions of the horrors of slum life were published in Wellington and Dunedin. The \textit{Beacon} described one-roomed "hovels" with very poor sanitation where pensioners drawing ten shillings a week were paying four shillings in rent.\textsuperscript{54}
Dunedin slums were said to be as bad, if not worse than those in Wellington.55 "Evidently", wrote the ODT, "in spite of all our advanced legislation and health and other departments, there is still a good deal of work left at the seat of Government for our humanist politicians to do".56

Edward Tregear wrote in a letter to an American socialist that:

Here in NZ we keep pegging away, sapping little by little the foundations of one monstrous privilege after another... Now we have again a crusade against the landlords in cities and suburbs...57

This took the form of The Government Advances to Workers Act 1906.58 Advances were available to workers who were landless except for the section they were about to build on, and not earning more than £200. Up to £350 could be advanced to build a dwelling-house on urban or suburban land, repayable over 36½ years at 4.5% interest. Up to £200,000 a year could be borrowed by the Colonial Treasurer for the total requirements.59

This Act undermined the success of the Workers' Dwellings Act. Despite its original intentions to cater for the slum dwellers, the Workers' Dwellings Act was actually directed at workers with a more substantial income and desire to live in his/her own house out of the centre city. In fact, they were the people who would prefer to own their own house outright, without a restricted freehold. Also, the interest paid under the Workers' Dwellings Act was about two and a half percent more than the State Advances.60
TABLE 1: THE STATE ADVANCES TO WORKERS ACT AND THE WORKERS’ DWELLINGS ACT; FIGURES SHOWING THEIR RELATIVE EFFECTIVENESS 1907-1919

<table>
<thead>
<tr>
<th>YEAR ENDING</th>
<th>ADVANCES TO WORKERS</th>
<th>WORKERS’ DWELLINGS BUILT</th>
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<tbody>
<tr>
<td></td>
<td>APPLICATIONS</td>
<td>AUTHORISED</td>
</tr>
<tr>
<td>1907</td>
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<tr>
<td>1908</td>
<td>1310</td>
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<td>1911</td>
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<td>658</td>
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<td>1918</td>
<td>555</td>
<td>411</td>
</tr>
<tr>
<td>1919</td>
<td>562</td>
<td>472</td>
</tr>
</tbody>
</table>

(adapted from Metges p 3, also AJHR B-13; H-11B)
As well, workers could build their own house cheaply, especially if they used their own labour. Despite Government claims to efficiency through large numbers, the Government, with all its bureaucracy, could not compete with the advances. Workers could have the house where they wanted it and how they wanted it. The Liberals had given in to the freehold lobby.

It is therefore not surprising that while the numbers of dwellings built under the Government Advances to Workers escalated, the houses built under the Workers' Dwellings Act were never a comparable number. By the end of March 1912, over 7,500 loans worth over £2.1 million had been authorised. 61

But the Liberals did not abandon the Workers' Dwellings Act, it was decided to continue with it, but under different provisions. Groups did not want to be excluded from this reformation of the Act. The Wellington Trades and Labour Council appointed two members to inspect the Workers' dwellings and "submit a report as to the suitablility and make suggestions as to improvements". 62

Despite this, and with the approval of the Advisory Committee, the decision was made to "let the houses to a different class of applicant" as the Hon J.A. Millar, the new Minister of Labour suggested. If there was no demand from workers earning under £3 a week, the scheme should be opened to workers earning more. 63 This was done in the Workers' Dwellings Act Amendment Act, of 20 October 1906. 64 The distinction of "worker" was amended to allow earnings of no more than two hundred pounds a year, although preference could be given to an applicant with the lesser income, provided the Board was satisfied he was "of good character" and had the ability to pay the rent. 65
The Beacon objected. It argued that a man in receipt of £4 a week could provide a house for himself. It was the man earning £3 or less who needed help. It believed the amendment would "make that a failure which it was hoped to make a success, and an illustration of the advantages of public ownership". The Beacon concluded that, because of incompetence, the scheme was discredited, and the houses would be handed over to "a class which does not want them."66

It would take more than this amendment to fill the houses. It was suggested that the rents be lowered to enable the people in need to rent the houses, but the Government was not willing to reduce the rents on these first houses, but did change its policy for future houses. Comments had already been made that the initial houses were too elaborate. The design competition had raised the cost of the scheme when the Government architect could have provided plans.67 The Minister of Labour even thought there could have been less "ornamentation and establishments" outwardly.68 It was decided to erect less pretentious houses in the future. Some would be three or four rooms only, less ornamental outside, with rents from 6s 6d to 8s 6d.69 The houses and land together were to cost £240.70 Millar also decided to keep the scheme on a very small scale, with a projection of only forty or fifty model dwellings a year.71 The Minister argued that "If there is no demand for them, there is no necessity for the Government to provide them".72

Another complaint about the Petone settlement was that six miles was too far away from Wellington.73 The Advisory Board had stressed the importance of keeping the sites near the workers employment, or with access to low cost transit from the centre of the city.74 The Petone settlement was evidently not near enough.
The Beacon's criticism of the Petone scheme also showed the changed philosophy of the paper itself. It criticised the cumberous machinery which had been set in place to administer the scheme. It suggested management be put in the hands of the public trustee and run as for a private owner. Also, "If any wished to hire on purchasing terms, [i.e. lease, but agree to purchase after a number of years] let them do so", thus accepting the freehold provisions. This was reactionary stuff from a paper which once rocked Dunedin with its unbridled radical "socialism".

As well as the cumbrous administration, it was also apparent that the Regulations were quite onerous for the tenants. Changing these could make applicants more willing to commit themselves. The ODT warned that while it would be disastrous if the schemes failed to attract tenants "it would be equally disastrous... if they should only secure occupants at the cost of the abandonment of the conditions which the Government has thought fit to frame for the due preservation of the interest of the State landlord".

Nevertheless the regulations were revised in December, 1906. The more draconian were struck out, removing some of the power of the Land Board to cancel the lease and even certificate of title. Their "free and unrestricted" right to inspect was removed. The Land Board was now to paint and repair all wooden buildings and picket fences.

It was expected that these changes would encourage more applicants, who would now be much less restricted by a Workers' Dwellings lease.
The changes to the Act and Regulations, or perhaps the continued publicity, seemed to have some effect. By the end of January 1907 Millar reported that more than one hundred applications had been received for twelve cottages in Christchurch (which incidently were in a very good position for workers). The scheme was beyond doubt a success there and in Auckland, and he was sure it would ultimately work out satisfactorily in the other centres.\textsuperscript{79}

The problems of the first year of the working of the Act had been instructive. The slowness of applications had shown that the mere building of houses would not solve the housing problem, but that the scheme had to be very closely tailored to requirements to succeed. But it was met by a rather defensive Labour Department which began to shift the policy to one of home ownership in line with new policies and in the mistaken belief that rental accommodation was not in demand.
NOTES TO CHAPTER III

1. Workers' Dwellings Act 1905, section 3.
2. AJHR 1906, C-1, p12.
4. Ibid, section 18.
5. Ibid, section 5.
8. Ibid, pp 1155-56.
9. ODT, 30 May 1906, p5.
14. Ibid,
16. 'ACMB' pp 2-3. The Chief Architect was John Campbell.
17. Ibid, p3.
18. Ibid.
20. AJHR, 1906, C-5, p2.
24. NZPD, p769.
25. AJHR, 1906, H-11B.
27. 'ACMB', p8.
28. Labour Department, New Zealand Workers' Dwellings Act and Advances to Workers Act.
32. Labour Department, Regulations under the Workers' Dwellings Act 1905.
34. ODT, 10 February 1906, p5.
35. Ibid, 9 April 1906, p5.
36. ODT, 7 July 1900, p2.
37. Ibid, 6 April 1906, p3.
38. AJHR, H-11B, 1906.
40. Ibid.
41. Beacon, 12 May 1906, p12.
42. Otago Liberal, 3 March 1906, p10.
43. ODT, 18 April 1906, p4.
44. Otago Liberal, 7 April 1906, p9.
45. Beacon, 1 September 1906, p8.
46. Scholfeild, vol II pp 460-64.
47. Ibid, pp 84-85.
49. ODT, 17 September 1906, p4.
50. Ibid.
51. Siegfried, pp 202-203.
53. ODT, 14 March 1906, p5.
54. Beacon, 9 June 1906, p5.
55. Ibid, 14 July 1906, p11.
56. ODT, 18 May 1906, p5.
58. The Government Advances to Workers Act 1906,
59. Ibid.
60. NZPD, 1905, vol 135, p200.
61. AJHR, B-13, 1912.
63. 'ACMB' 24 September 1906, p39.
64. The Workers' Dwellings Act Amendment Act 1906,
   6 Edw. VII, no15.
65. Ibid, section 3.
67. ODT, 16 April 1906, p12.
68. Ibid, 26 November 1906, p12.
69. AJHR, H-11B, 1907.
70. ODT, 29 January 1907, p5.
71. Ibid, 2 August 1907, p4.
74. AJHR, 1906, H-118.
76. ODT, 17 September 1906, p4.
77. Ibid, 21 January 1907, p3.
78. 'ACMB', 14 December 1906, pp 59-62.
79. ODT, 29 January 1907.
CHAPTER IV: A CASE STUDY IN WORKERS' DWELLINGS:
DUNEDIN'S WINDLE SETTLEMENT

In Dunedin the intention of the Minister of Labour was to build a settlement of a similar size to those in the other three main centres. Dunedin was seen to have a real need for workers' dwellings, although not as much of a need as the 'robber-rent' infested Wellington.

The choosing of a site for the settlement showed the fierce interest the people of the city took in the scheme, and their determination to have the perfect site for the homes. They did not want a board in Wellington making decisions on what they knew best about.

The arrival of the Workers' Dwellings Board in Dunedin in March 1906 to "commence their investigations" began the process (1). The block of land in Roslyn known as 'Windle' had already been purchased, (2) but many local people thought it was unsuitable and suggested alternatives (3).

One letter to the paper by 'Mic Auber' of South Dunedin, suggested land near Macandrew School. Although the site was a good one, his motives were not above suspicion:

In the immediate vicinity of this school there are from 20 to 30 acres of first-class land, which is mostly rented by Chinam n for the purposes of growing vegetables. This property, on account of its proximity of trams, school and the Government Worpsshops [sic] would in my opinion, be an ideal site (4).

The Advisory Board had agreed not to send a report on Windle to the Minister of Labour until other sites were
FIGURE 4  DETAIL OF A MAP OF DUNEDIN

(Stone's Directory, 1915)

The map shows Windles with street names before the change in 1916 when Arnold Street became Ashley Street; Millar Street became Newport Street; and the District Road became Kenmuir Road. Note the proximity to the Woollen Factory and the tramway terminus.
visited which "might be secured nearer the centre of the city and more convenient for workers" (5). A site at Andersons Bay, on the tram route, was visited, but was "far too low-lying and altogether unsuitable". (6) Even after it was decided to go ahead with Windle sites were still sought.

But very little suitable land was available in Dunedin (7). A property on Pine Hill Road was considered the only other suitable one, but although recommended to do so by the Advisory Board, the Land Purchase Board declined to purchase it (8).

Other offers received were for land in North East Valley and Rockyside, but these were 'unsuitable'; land at Tainui was 'fairly suitable'; on Althelstown Estate the locality was "not recommended for workers' homes" (9). The quest for land continued to occupy the Advisory Board until December, while it continued to build at Windle. (10)

The decision to use the Windle site had opened the scheme to a great deal of criticism and perceived failure even before it had opened. The ODT was of the opinion that if the government made as bad choices elsewhere, the Act would fail. It was widely believed that the government "scarcely gave due consideration to the conditions necessary for the success of such an experiment," especially that of access from the city (11).

The Beacon was more out-spoken in its condemnation of the choice:

In Dunedin, the very imp of mischief conspired to baffle the workers. The most unsuitable was chosen of all the sites offered, and such an absurd price was paid for it that the loading is unduly severe. Truely the workers asked for bread and they received a
FIGURE 5  SECTIONS ON WINDLE SETTLEMENT

(Map, 1919, Hocken Library)

The sections initially built on were those on the north side of Rosebery Street, Sections 20 - 28 and 47 - 56, and Sections 17 - 19 on Newport Street.
Windle had been St Andrew's Golf Course in the late 1890's and early 1900's. In early 1906 the Board of Land Purchase Commissioners recommended its purchase under the Lands for Settlements Act. Under offer from Mrs J A Park was just under twelve acres of 'Fair soil'. She asked £3,150, the Government purchased at £2,750, by agreement, not compulsion (14). At about £240 acre, the purchase was criticised as being more expensive than land recently bought in Auckland for workers' homes, but it was in fact a reasonable price (15).

During February and March, street formation, concrete channelling and asphaltting were carried out by tender under the Commissioner of Crown Lands (16). In March the Advisory Board "visited and thoroughly inspected the site". The street formation had ruined the levels adjoining Millar Street, so that sections on one side of the street were nine feet below the level, and on the other ten or fourteen feet above (17). The Beacon was furious, and pointed out that with roading, the land now cost £280 an acre (18). Because of the street formation, the land had to be resurveyed to make the building of houses possible (19).

There were fifty surveyed allotments, and the Advisory Board made recommendations that a total of twenty-three houses be built in the meantime, all of wood except two which would be of brick. They estimated that the cost of erection would be about £10,000, and occupiers would pay
about 9s 9d a week, including train fares (20). The site was set apart under the Workers' Dwellings Act in May (21).

Meanwhile, designs for the houses were being chosen. Few designs had been received from Dunedin architects in the competition, and these were mostly unsuitable. A call was made for fresh designs to be returned in ten days (22). This time there was a satisfactory response to the call. Five architects won favour.

Mr J L Salmond had four designs chosen. Salmond was a well-known architect in Dunedin by 1906. He received instructions that nine houses were to be erected on his plans (23). In his designs "every attention [had] been given to comfort and appearance" (24). One of his designs (No. 2) was for a semi-detached two-storey house. The board believed that this design would be suitable for the narrow sections, and hoped that there would not be objections to it (25). They were obviously hesitant to go against the ideal of a detached house, but semi-detached was the most practical solution in this case.

Basil Hooper had two of three designs accepted. Hooper had been apprenticed to Salmond at the end of the century, had been to England, was accepted into the Royal Institute of British Architects, and returned to make his impact in Dunedin. He had been influenced by contemporary British architecture, and his modern designs caused more interest than the others (26). "No. 7" was a two storey brick house "outwardly quite artistic. The lower part of the house [was] in brick exposed, and the upper part in rough-cast white, with casement windows, tiled roof, and porch over the front entrance. There [were] five rooms for accommodation, with wash-house, etc, under the same roof". "No. 2" was one-storey brick cottage, with "a tiled roof, verandah over the front entrance, and casement windows"
Dunedin. Rent, 10s. weekly. Contract price for erection, £373.

**FIGURE 6  STANLEY JEFFREY'S DESIGN FOR WINDLE**

*(New Zealand Workers' Dwellings Act and Advances to Workers' Act)*

This five room house was designed by Stanley Jeffreys. The gables are notable, and break up the roof line in an interesting way, while the shingles on the gables add to the decorative effect.
In this case the conveniences were apart from the
main building, with covered access. Both of these designs
were in what is known as the "modernised Queen Anne style",
and gave "a very up-do-date appearance" (28). Three houses
of the one-storey design were to be erected, and one of the
two-storey design.

Two designs by Mr P Y Wales were recommended by the Board
(29). Like Salmond and Hooper, Wales was a prominent
Dunedin architect, and the involvement of all three in the
scheme certainly raised its status.

Stanley Jeffreys had his design "No. 2" accepted. Two
wooden houses would be erected from this plan. The design
was compact "with especial regard to occupancy by a family
doing their own work" in the large 15 ft by 19 ft
living room - kitchen. The outward effect "followed the
custom ... ruling in England, and substituted casement
windows for sash-hung", while gables were introduced, and
the roof "broken-up" as much as possible, for the sake of
effect (30).

Finally, Mr J C Brodwick, of Invercargill received notice
that his design for a two-storey house would be accepted
for three houses (31).

Tenders were called in August for the erection of the
houses. At first, contractors would not tender, demanding
certain conditions from the government, but once these were
met, tenders went ahead (32). The tenders proved to be
higher than expected. Tenders for erection of the brick
dwellings were so high it was decided not to build the
Salmond single-storey brick or the Hooper two-storey, but
to replace them with an extra Hooper and an extra Jeffreys
single-storey house in wood. No tenders had been received
for Brodwick's design, which was to be altered and fresh
tenders called (33). The Minister approved the building of the twenty recommended houses for the site (34).

Mr Rosie, Oamaru tenderer for six designs by Salmond, soon decided he had made an error in calculating the cost, and "wished to be relieved of the contract" (35). The board returned the plans of Salmond for amendment. Also, obviously disturbed at the unexpectedly high costs, they decided not to call future tenders until the fourteen houses now in course of erection were completed (36). Nevertheless, they called for fresh tenders for the nine houses to be built on amended plans – three by Mr Brodwick and six by Mr Salmond (37). Brodwick’s design still did not get tenders below the £375 limit, but Salmond's designs did, with tenders submitted by J Davidson of £374 each house (38). The average cost of the houses was £385 each (39).

By the end of October 1906 nine cottages were well advanced and two two-storey houses past Arnold Street were well under way. Near the intersection of Millar Street and the district road, three cottages had just been started. The ODT was impressed by the diversity of design and predicted a "very neat appearance indeed" when completed (40).

By late January 1907 the fourteen houses were nearly completed; there were twelve cottages and two double-storeyed, while four more were still being built (41).

The picturesque appearance of the varied style of architecture created much interest. The ODT commented:

Numbers of people have taken advantage of recent fine Sundays to judge for themselves as to the justice or otherwise of the criticism that has been heard as to
Two-storey dwellings at the West end of the main street.

(\textit{Otago Witness Illustrated}, 24 July 1907, p 47)

These houses are on the upper part of the North side of Rosebery Street, Section 20 – 28. There are eight two-storey dwellings, four semi-detached and four detached. The building in the foreground is Salmond's design for semi-detached houses. These were very suitable for the narrow sections on this piece of the settlement, but were not regarded as being as attractive or desirable as the others. It is a rather old-fashioned design despite the addition of the fashionable casement windows, and does not have as much appeal as the steep-roofed two-storey house next to it. A lean-to can be seen at the back of it. These were not as desirable as the increasing practice of bringing the kitchen, wash-house etc. into the main body of the house.

Construction was at this date in its final stages, as shown by the scaffolding still up on four of the buildings and the construction shed in the foreground. The picket fences had not yet been built, and there was still a way to go on road construction.
On this block of houses, the lower half of Rosebery Street, the construction was finished by this time. Picket fences and gates had been erected, but there was still work to be done on the footpath and road.

The house on the left was designed by J Louis Salmond, whose fairly simple cottages did not create as much interest as those of his former apprentice, Hooper, who had recently returned to Dunedin and was anxious to become known.
These houses were on the lower part of Rosebery Street, on Sections 47 - 56. The Government was determined to have different designs and these mostly are, but the contemporary villas, with their architectural penchant for roofs broken up by gables, long steep roof lines and casement windows create an attractive unity down this row of houses. It was these sections that proved the most popular at Windle.

The house in the foreground on Section 47 is Basil Hooper's design for a five room cottage, which proved very popular.
the too ornate character of the dwellings (42).

Most response was favourable, but it was felt that the two storey houses were not as attractive.

* * * * * * * * *

The fourteen houses were "open for application" on 21 January 1907. Mr H E Marsh attended the District Land Office to explain the amended regulations (43).

Sale plans, copies of the regulations and designs of the houses were available. Applicants were to appear personally at the meeting of the Land Board on the twenty-fourth to answer any questions, and a ballot would be held on the twenty-fifth (44). The ballot never took place. Demand for the houses was slow. By the twenty-second only two applications had been received, yet that was meant to be the last day on which applications could be lodged (45).

The paucity of applications was significant, and generated a heated debate in Dunedin. The ODT's immediate reaction that "it may be an indication of general prosperity", was absurd (46). There was a real housing problem in Dunedin that resulted from real inequalities. The position of the tenants of a group of houses condemned later in the year reasserts that. They were living in an overcrowded and insanitary slum off Walker Street, where hovels cost about 5s a week. A large proportion of the tenants were Syrians, who, despite the conditions, lived as cleanly as possible. Single labourers and old men also lived there (47). It is not true that there was no need for housing.

Another suggestion from the ODT was that it was a "manifestation of independence" (48). For some people this
Four houses of this design by Basil Hooper were built at Windle. They were varied by building it completely the opposite way around, (that is, with the gable on the right) or by painting them differently. This was to ensure that there was no sense of the houses all being built of the same design.

This dwelling was painted a dark colour, which was unusual, but looks very good with the casement windows picked out in white. The picket fence was dark to match.
FIGURE 11  WINDLE SETTLEMENT, DUNEDIN

Rent £2 3s 4d monthly or 10s weekly

(AJHR, 1907 H - 11B)

This is the same design by Hooper as FIGURE 10 but has been reversed to avoid monotony.
FIGURE 12  WINDLE SETTLEMENT, DUNEDIN

Rent £2 monthly, or 9s 3d weekly.

(AJHR, 1907, H - 118)

This cottage was designed by Mr J Louis Salmond, who was the architect who had the most designs chosen from the competition for architectural designs for Windle Settlement. The villa design is fairly simple with one gable and a verandah running out from it on the left.

Lace curtains maintain privacy in an era when private home life was becoming increasingly important.
FIGURE 13  WINDLE SETTLEMENT, DUNEDIN

Rent £2 monthly, or 9s 3d weekly.

(AJHR, 1907, H - 11B)

This house was one of the cheapest dwellings on Windle, yet is still an attractive five bedroom villa with one room pushed out under a gable, and a small porch over the door.

In the background can be seen the large amount of land left idle, which reaches back to rather less attractive private houses on Carnarvon Street in the distance.
FIGURE 14  WINDLE SETTLEMENT, DUNEDIN

Rent £2 3s 4d monthly, or 10s weekly.

(AJHR, 1907, H - 11B)

This design of workers' dwelling includes two gables and a sloped verandah which were popular at the time as devices to provide interest in outward appearance. The use of a Tudor-type pattern on the left continues this effect. However, the side of the house did not get the same attention, and looks decidedly plain in comparison.

The house was designed by Stanley Jeffreys (See Figure 6)
may have been true. For the Syrians it certainly was. They had desired to live together in a small, close community and it is likely that their landlords were also Syrian (49). Many workers did not want to tie themselves down to a lease that would prevent them shifting easily from place to place and job to job. The impact of these reasons can never really be known. It may be that the scheme was just anathema to working-class culture, that it sprang from middle-class ideals. The choice of site is indicative of this.

Public opinion had its answer as to why the lack of applications. It was that the government had stupidly bought the wrong site which for various reasons was unsuitable.

Windle was in the township of Belleknowes, in the Borough of Mornington (50). It was also often referred to as being in Roslyn. Whatever the distinctions, it was in the hill suburbs which were becoming increasingly popular. The 1906 census showed that while the actual population of the city had increased by 560 since the last census, the total, including suburbs, had an increase of 4685 (51). Roslyn in particular had shown a large increase (52). One of the reasons for this shift was the desirability of suburban living, especially in the eyes of the lower middle-class, who wanted to distance themselves from the jumble of cottages on the flat. Roslyn and Mornington were full of foremen, self-employed tradesmen, small shopkeepers, as well as the more prestigious teachers, clerks and warehouseman (53). Access was helped by the extension of tramway facilities further into Roslyn and Mornington in 1906 (54).

By choosing this position for a settlement, the Advisory Board had reflected the middle-class attitudes of the day,
that the hill was a desirable place to resettle workers. The move to suburbia, with its advantages of economy and health, was increasingly seen as the solution to the housing problem (55). Mr Millar believed the distance from the city was not a problem, and he argued that seventy percent of those on the hill were "working class" (56).

The workers themselves did not find Windle so desirable a position. One man's "opinion as a worker", was that he was not surprised at the lack of applicants. He claimed it was not because of the houses, their conveniences or rents, but "the cold bleak situation ... and the inconvenient position to the ordinary city workers to have to walk up there". It was not convenient "should he wish of an evening to attend his lodge or other matters [nor] for the wife to do her shopping". Therefore they would not leave their expensive, insanitary dwellings on the flat, near penny sections for trams (57).

The site was thirty-six chains (about ten minutes walk) from both the Mornington and Roslyn tram terminals. That was probably not too far, but being on the margin between the two routes, was further than for most others in those suburbs. The main problem would be the tram fares. While the tramways ran a system of concessions on workers' cars and residents' coupons, the penny sections favoured by workers did not get one up onto the hill. Tram fares on the Roslyn line were noted to be costly (58). Low-cost transport had been recognised as one of the most important factors to watch when choosing a workers' dwellings site if it was not near their place of employment (59). Surprise had been expressed that the Roslyn Woollen Mill workers did not apply. The Mill was very close to the Windle Settlement. An investigation showed that the Mill Workers had been made aware of the settlement, but the majority owned their own sections and therefore were not eligible (60).
determination to keep available for poor workers that which they did not want and could not afford, would mean the exclusion of those to whom the settlement was most suited. Although, if they owned their own sections, the Mill workers would have been better off to get a worker's advance to build their own home (61).

The site itself also was criticised. Though "decidedly healthy", it was not sheltered, but exposed to strong, bleak winds. The land was more or less suitable for building, but the "configuration [is] somewhat rugged" (62). This had not been helped by sub-standard street formation.

Rents varied, depending on the size of section and cost of house. There were three houses at 9s 3d a week, four at 9s 8d three at 9s 10, three at 10s and one at 10s 3d, excluding local and insurance rates. These were very reasonable when one notes Labour Department records of rents in March, 1907. In Dunedin, rents of five room houses let to workmen within a two mile radius of the Post Office were between 12s and 15s per week (64), yet these figures probably do not reflect the true situation in which poorer men and women lived. We saw earlier that 5s was paid for centre-city slum housing. A land agent pointed out that it was for this class of people that housing was in demand. He had noted a constant demand for "plain substantial cottages of four or five rooms and 7s 6d or 8s per week rental". He added that these poor men and poor women could not afford to furnish the government cottages (65). The ODT was right in commenting that the dwellings were "much superior ... to the average workers' dwelling despite the lowness of the rent" (66). There was no doubt that the houses themselves were desirable, and the rents moderate; it just so happened that workmen and women did not jump at the chance to live there. There was obviously
a demand for cheap accommodation, but the situation and the conditions of living in a Workers' Dwelling were possibly less inviting than could be arranged privately. A number had expressed a desire to acquire the freehold, but the conditions of freehold were too restrictive and too expensive (67).

A final factor that could have kept applicants away was the humiliation of living on a government settlement. One land agent blamed the paucity of applications on "a certain stigma attached to residence on a government settlement which the scotch spirit of the community resented" (68). It is unlikely that this was a factor.

Government involvement in placing settlers on the land had not stopped people taking advantage of the offer. The houses themselves were of different and impressive designs that in no way labelled them as government handouts.

When Mr Millar visited the site about a week after applications were first accepted, he was defensive about the lack of applications. He said no more land would be bought in Dunedin, and no more houses erected until the Windle settlement was all taken up. The ODT reported an interview:

If the workers did not want homes, there was no necessity for the government to build and he (Mr Millar) certainly did not intend to build houses which were going to stand idle (69).

He was blaming the workers for demanding houses and not being grateful when the government built them, rather than looking to see whether what was built fulfilled that need.

Millar was optimistic that the settlement would soon be
let. He claimed that the houses at Windle "in regard to situation and rent, give better value than do any of the other workers' homes in the colony" (70). With regard to rents, this was probably true, the relatively low cost of the allotments and dwellings had kept the rents down to among the cheaper of the major cities (71). But this had been done by erecting the homes on a block of land in an area marginal in distance from the city and transport. Nevertheless, Millar was confident that applications would come in freely once the experiences of the present (six) occupiers were "being bruited abroad" (72).

Although a slow process, this is what did happen. Once the first week of applications was over, applications for the remaining sections were being received at the office of the Commissioner of Crown Lands (73). By the end of June twelve of the fourteen houses had been let, and by August all the houses had tenants (74).

The single storey cottages had been the first let. Despite the criticism over levels, the Millar Street houses were among the first. As had been expected, there was "no violent competition for the privilege of residing in some of the two storeyed [including semi-detached] dwellings erected at Windle" (75).

What sort of people took up the homes? Application forms from 1907 to 1910 provide some indication of the nature of applicants. During the period thirty-eight applications for dwellings at Windle Settlement were filed by the Land Board. It is possible that these were just the approved applications, but one rejected application did get filed, and a look through Land Board Minute Books for this period shows that this was apparently the only application that was declined (76). If this was so, the paucity of applications meant that nearly everyone who desired a place
in Windle Settlement could have one. The applications will therefore show who was willing and able to take up a house, not who the Land Board desired to live in the settlement.

Of the thirty-eight, one applicant had failed to include a deposit, and two had withdrawn their applications, so only thirty-four were actually approved. Well over half the applications were received in 1907, the year the buildings were first let. Over twenty percent were received in 1908, when the further six buildings were finally let. There was not a high turnover of occupants.

It is interesting to see where the applicants were living before they shifted to Windle. Did the settlement in any way take pressure off congested areas? Only four of those who stated their previous address came from outside Dunedin, so a pattern can be found by looking at the suburbs in which they lived. Few applicants came from the flat. Only one came from South Dunedin, one from the city, and two from both Caversham and North Dunedin. The pattern that emerges is that half of those who indicated their previous address came from the Mornington-Belleknowes-Roslyn area which surrounded Windle. By shifting to one of the workers' dwellings, these applicants were not changing their geographic position, but being already in that area were taking advantage of a good house at moderate rental. Generally those who lived in that area were respectable working class and lower middle class, not the most needy sections of the working class, but those who the Act would benefit.

Applications requested information on the type of labour and the occupation of the applicant. Over 60% of the applicants were employed in manual labour, with about twenty-five percent of them skilled. Of the rest, two were in clerical work, three supervisory, four in commercial
work, and four in domestic work.

The most common specific occupation, claiming eight of the thirty-eight applicants, was "labourer". The rest were a mixed bag of all sorts of occupations, including a miner-turned-gardener, a fellmonger, and an outdoor piano salesman! None of the applicants had no occupation, although some of the jobs must have been irregular sources of income. Because the definition of a worker under the Act required him or her to be employed, it is conceivable that some of the occupations given in the applications were not actually employing the person at that time, but were something to fill in the space.

However, the rents, which were about on average with other workers' rents, would have meant that a tenant would have had to be earning a reasonable and regular income.

The age of the applicants was higher than one might have expected. The average age was 40.02 years, with 39 the most frequently recorded age. The range was from 24 to 72. All but five applicants were married. The age of spouses ranged from 25 to 71. The average age of spouse was 36.55 and 39 was again the most frequently recorded age.

This suggests that the scheme would not help people starting out in life, but for couples already established with children and a steady income. Only seven of the applicants did not have dependent children. The age of the children living with the applicant varied from newborn to forty, but only three were aged over twenty. The number of children ranged from one to ten. A one-child family was the most frequent by a small margin, but often these were young parents and would presumably have had more children. In the larger families, the children were usually very closely spaced. In the one family with ten children, they
were aged 19, 18, 16, 14, 12, 10, 7, 5, 3 and 1. For a family of this size, a large house was essential, and a small yard would have been a relief. The average number of children was 3.45 and presumably stayed around that figure, as children leaving home would have kept the number of dependants down.

Four of the thirty-eight applicants were women. They are a very interesting group and stand out from the rest of the applicants. In the national scheme, there were only two women tenants in 1908 (of 91) and only one in the fifty-nine new dwellings in 1912. Two of the Dunedin women took up a house, making the Windle Settlement exceptional. This is interesting because, since the Windle Settlement was so difficult to let that anyone wanting a house could reasonably have hoped to be approved, the occupants were not really those chosen by the Land Board, but those desirous of a house there. It may be that in other centres, where applicants were chosen, a larger proportion of women applied than the occupancy statistics show.

All the women were employed in domestic duties, although probably not all of them were earning wages, but were employed in the running of their own homes. If they were in domestic work, the position was actually relatively good. After 1900 a shortage of female labour existing in Dunedin. Wages were reasonable and conditions had improved. Domestic service was preferred over factory work by married and widowed women, but would nevertheless not have payed enough to bring up a family and pay substantial rents (78).

Ellen Condon, the only applicant from South Dunedin was aged 49, with a husband aged 68, and two children aged 17 and 21. She withdrew her application after only 11 days (79). Ell Rodden, housekeeper was aged 43 and was the only
applicant with 10 children. She was married to a man from whom she was separated and had a "protective order". She withdrew her application after only seven days (80). These two were the only applicants to withdraw. It is conceivable that their situation had become too desperate to manage, so they had turned to the settlement looking for a new life. Then, for some reason they were persuaded to withdraw. Their independent action in applying for a house did not last, possibly because they were dependent on another person.

Mary Anne Hickman of Mornington was the wife of a farmer (with no land) from Waikari. She was 72, he 71, and their 40 year old daughter lived with them. Her occupation: "domestic duties, and the wife of Henry Hickman" (81).

Christina Densen, a 66 year old widow from Port Chalmers was the only successful applicant who stated a desire to acquire the freehold (82). The other applicant who had wanted the freehold had applied in 1907, when leasehold was still the favoured policy. By 1910, when she applied the policy had changed and freehold was the form of tenure that was preferred.

It is apparent that women who applied for the dwellings were in exceptional positions. It was an unusual thing for women to be the applicant in something generally regarded as the man's domain. In exceptional situations, women did make use of the opportunity, but used it in a different way than men. They did not fit into the normal pattern of the other applicants.

The women's use of the opportunity may well have been something to help them out of a desperate situation rather than just progression to a better house. This is apparent in the case of Ell Rodden, the mother needing a home for
her large family away from her husband; Mary Anne Hickman, an old women with an old husband wanting somewhere for them to live together, and Christina Densen, a widow wanting her own home.

Were the tenants making much of a change to their situation by moving to the settlement?

Three of the thirty-eight applicants had been boarding. For them a shift into their own house was a dramatic change, involving different costs and a quite different lifestyle. These were all young men; one married without children; one about to be married; and one single man (83).

For the twenty-nine who had been renting houses, rents had varied from five to eighteen shillings a week. The most common rent was ten shillings, and the average just over eleven. For those who were paying around the average, the rents at Windle, which by 1908 varied from 10s 5d to 11s 9d, were not much different. Those paying the extremes among the previous rents would have noticed a considerable difference. It is however likely that the quality of the new houses was much better.

The type of lease chosen by the tenants shows their attitude to tenancy.

They had the choice of either a weekly tenancy or a lease for fifty years. A large majority desired a weekly tenancy, with only eight opting for the long lease. The applicants wanting a fifty year lease all applied during the first half of 1907, while after that all requested a weekly tenancy. The initial applicants were wanting to commit themselves, possibly to ensure selection by the Land Board which would have preferred a long-term lease. It may have been that later applicants realised that there was no
need, because there were few applicants, and since the scheme was not perfect, they might want to leave at short notice.

Although the regulations required workers to be landless to qualify for Workers' Dwellings, five of the thirty-eight applicants did not comply with this. Two were eligible because the land they owned as in Sydney and Melbourne, while the landless provision only applied to New Zealand. The gardner who was formerly a miner held one acre with a three room cottage at Blue Spur, worth only £30 (84).

Another man's wife had a two room cottage in Alexandra, while Christina Densen had a small interest in her house at Port Chalmers (85).

Obviously these tiny amounts of property did not exclude them from the definition 'worker'. The Land Board was probably so eager to fill the houses that minor requirements would have been ignored.

Once applications were accepted, there was little administration for the Land Board with regard to Windle. The board received notice when tenants were giving up possession, but this was not a major problem. The first two such notices were received on 8 October 1907, and only five more gave up possession in the period to the beginning of 1911 (86).

In two of these cases, tenants from other sections in Windle shifted into the vacant houses (87). This had meant that the houses on lots 50 and 51, being among the most popular sections, were let without outsiders getting a chance.

The empty houses were not particularly easy to fill. On 31
March 1908, two of the last dwellings to be built on Windle were the only ones in the nationwide scheme to let (88). These had finally been let by 1909, but again in 1910 there was an empty house, one of nine of the 127 houses in the whole country, and therefore a similar percentage as the national average (89).

The only problem the Land Board came up against was rent arrears. At first it dealt very harshly with them, forfeiting the lease of one man as soon as it learnt he was in arrears. On arrears being paid, the forfeiture of tenancy was rescinded (90).

By 1909 it had more concern for the rights of the tenant, and sent notice to tenants in arrears that unless they were paid quickly, steps would be taken for the recovery of the rents. Only when this did not work, were threats of forfeiting the lease used. Even these were not implemented and the Land Board threatened to sue (91). One tenant in arrears left, but one remained until 1913 (92).

The building and letting of the initial twenty houses on Windle Settlement had, in the end, proved more successful than many had imagined it would. The houses were attractive and appreciated, (93) and despite taking some time to fill, had now provided new lives for twenty families. However, the slowness of applications to come in suggested that what the Windle settlement offered was not what was needed to solve Dunedin's housing problem, and meant few more were built in the immediate future. Although attractive and successful in its own small way, Windle had limited real impact on Dunedin's housing.
FIGURE 15  TYPICAL HALL

(AJHR, 1908, H - 118)

The hall was an important part of a workers' dwelling, ensuring that rooms did not open into each other. This would encourage a more private and respectable lifestyle. This hall is quite impressive with its wooden mouldings and bold wallpaper. Although this hall runs straight down the middle of the house in a symmetrical plan, some of the dwelling designs were following the contemporary bungalow style, which was less symmetrical and made for more informal living.
In a five-roomed workers' dwelling the living room did not have to include the kitchen, and could therefore have a fireplace instead of a coal range, and be a little more pretentious in decor. The door on the right conceals a spacious cupboard.
In a four-roomed workers' dwelling the living room was also the kitchen, so that there were still three bedrooms. In that case it was usually a large room which had to fulfill many functions.
Notes to Chapter IV

1. ODT, March 12, 1906, p 5

2. See later this chapter

3. ODT, March 13, 1906, p 4

4. Ibid, March 17, 1906, p 8

5. Workers' Dwelling's Advisory Committee Minute Book, hereafter ACMB, 12 March 1906, p 12

6. Ibid, p 12-13

7. Ibid, 29 March 1906, p 16

8. Ibid, 25 May 1906, p 29

9. Ibid, 20 April 1906, p 24

10. ODT, 3 April 1906, p 4

11. Ibid, 15 March 1906, p 6

12. Beacon, 1 September 1906, p 8

13. Ibid, 20 October 1906, p 9

14. AJHR, 1906, C-5, pp 5-6

15. ODT, 29 January 1907, p 5

16. Ibid, 10 February 1906, p 9; 5 March 1906, p 6
17  *Beacon*, 20 October 1906, p 9

18  *Ibid*

19  *ACMB*, p 10

20  *Ibid*, pp 11-15

21  *NZ Gazette*, 17 May 1906, vol 13 no. 37, p 1286

22  *ACMB*, p 15

23  *ODT*, 3 May 1906, p 7

24  *Ibid*

25  *ACMB*, p 23

26  See article by I Lochhead "The Arts and Crafts Houses of Basil Hooper", *Art New Zealand*, no. 34, 1986

27  *ODT*, 2 May 1906, p 5

28  *Ibid*

29  *Ibid*

30  *Otago Liberal*, 5 May 1906, p 7

32  *ACMB*, p 35

33  *Ibid*, pp 35-36

34  *AJHR*, 1906, H-11B

35  *ACMB*, p 40
36  ibid, p 40
37  ibid, p 41
38  ibid, pp 55-6
39  ODT, 30 October 1906, p 8
40  ibid, 30 October 1906, p 8
41  ibid, 22 January 1907, p 3
42  ibid, 17 April 1907, p 4
43  Beacon, 19 January 1907, p 9
44  ibid, p 12
45  ODT, 23 January 1907, p 4
46  ibid
47  ibid, 22 June 1907, p 6
48  ibid
49  ibid
50  NZ Gazette, 17 May 1906, vol 1, no. 37, p 1286
51  ODT, 24 May 1906, p 7
52  ibid
53  Olssen, p 92
54 Ibid

55 "The Town Housing Problem", Journal of the Department of Labour, 1905, p 587

56 ODT, 26 November 1906, p 2

57 Ibid, 2 February 1907, p 14

58 Ibid, 12 February 1906, p 1

59 AJHR, 1907, H-11B

60 ODT, 25 January 1907, p 4

61 For Workers' Advances, see the next chapter

62 ODT, 3 October 1906, p 8

63 Ibid

64 Journal of the Department of Labour, 1907, p 535

65 ODT, 24 January 1907, p 10

66 Ibid, 2 August 1907, p 4

67 Ibid, 24 January 1907, p 10

68 Ibid

69 Ibid, 31 January 1907, p 4

70 Ibid, p 5
New Zealand Official Year Book, 1910, p 565

ODT, 31 January 1907, p 4

Ibid, 26 January 1907, p 9

AJHR, 1907, H-11B; ODT, 2 August 1907, p 4

Land Board Minute Book (LBMB), no. 17, pp 187, 193, 223; ODT, 2 August 1907, p 4

LBMB, no 17, p 243

Applications for Land (AFL), (Hocken Library, 99 220/46/26-36), no. 5026

Olssen, p 122

AFL, no. 4868

Ibid, no. 4914

Ibid, no. 4881

Ibid, no. 5372

Ibid, nos. 4729, 4916, 4989.

Ibid, no. 4888

Ibid, nos 4882, 5372

LMBM, no 17, p 326

Ibid, no. 17, pp 400-405, 462; no. 18, p 161, 171
88  AJHR, 1908, H-11B  

89  Ibid, 1910, H-11B  

90  LBMB, no. 17, pp 300-307  

91  Ibid, no. 18, pp 63, 137, 439  

92  Stones Directory of Otago and Southland, 1907-13  

93  AJHR, 1911, H-11B
CHAPTER V : A CHANGE OF POLICY

In 1910 a new Worker's Dwellings Act was passed. It was not dissimilar to the 1905 Act in format but did embody a significant shift in policy. The Liberals now openly wanted workers to own their homes rather than rent them.

This shift in policy had been forshadowed for some time. In 1905 a Commission of Inquiry had examined and questioned the Liberal leasehold policy. Liberals were preoccupied with the tenure argument. Increasingly freehold came to be supported by the bulk of the Liberals.

Then new leadership from Ward and a new Minister of Labour in Millar had lessened the importance of the Workers' Dwellings scheme so that fewer houses were built.

At the same time, the Government was being deserted by both wings of its former supporters. The labour movement did not believe that the promises of the past were being fulfilled and did not have as much faith in the "new broom" (1). There were complaints of retrogression in political and social matters by groups such as the Independent Political Labour League (2). Working class discontent was seen in the 1908 election, and by 1911 had grown to a point where independent political action really began (3).

Meanwhile, conservatives in both town and country were beginning to desert the Liberals from 1908. This happened especially in rural areas, where a new sense of common interest was evolving. Their catch-cry was freehold, and it was taken up by the opposition (4).

The Liberal response was not to try to stop labour deserting, but farming members and a middle-class party looked to continuing
the compromise, hoping to regain farmer support (5).

Attempts to break this stalemate which left Liberals without a wide base of support were made by a group of left-wing Liberals, who with policies of leasehold and individualism hoped to return the Liberal Party to the days of its widespread support. They had little effect, however, and did not do well in the election of 1911 (6).

The Liberals tended to vacillate over how much state action was desirable, while still upholding the importance of the individual (7). Inaction over the workers' dwellings scheme was part of this phenomenon, as well as a reaction to slowness of the scheme to take off. To 1911 only 126 houses had been built around New Zealand (8). This was a far cry from the 5,000 cottages Seddon had envisaged (9).

The lack of direction in the implementation of the Act did not seem to worry the legislators unduly. In 1908 the Act was consolidated, incorporating the various Workers' Dwellings enactments of the previous three years (10). There was no change to the Act for a further two years. The unused potential in the Act was to some extent the victim of Liberal uncertainties.

While nothing was being done to make the Act more effective, Robert McNab, the Minister of Lands, had ideas about alternatives (11). He claimed that the policy, and especially the collection of rents, had been unsatisfactory. His department wanted to administer the funds at its disposal in a different manner, by lending money to workers and letting them make their own arrangements as to building (12). This proposal to drop the Workers' Dwellings scheme in favour of State Advances was an indication of changes in the Liberal ranks. It was a repudiation of the principle of leasehold.
As the ODT was aware, advances would "hardly benefit the needy worker to the same degree" as dwellings themselves (13). Those in need were "scarcely likely to be in position to approach the Advances to Workers Office for a loan wherewith to build for himself, for it is reasonable to expect of one so enterprising as this that he should have some resources of his own to commence with" (14). It was right also in the comment that the abandonment of the Workers' Dwellings policy would not be viewed with favour by workers. Policies of this kind frustrated the labour movement, who realised they would not get true representation in a party that compromised their interests.

The Lands Department proposal to abandon the Workers' Dwellings scheme was not taken up. Instead it was decided to keep the scheme going, but with new provisions and without Lands Department input.

In the meantime, the Land for Settlements Administration Act 1909 made provisions for land set apart for Workers' Dwellings to be leased to workers on a renewable lease (15). This enabled workers to use workers' dwellings land that the government owned but was not built on, to build their own homes or perhaps use for grazing. It does not appear to have been widely used, but was a sensible provision, as much more land had been bought than had been built on.

It was another indication of a policy direction that preferred individual input and use of opportunities rather than state provision of beneficent measures.

In 1910 Mr Arnold, the Labour Member for Dunedin Central asked the Minister of Labour whether more workmen's homes were planned on Windle Settlement, and if not "will he take such other steps as will enable the Mornington Borough
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<th>AUCKLAND</th>
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(Journal of the Department of Labour; 1906, p 1325; 1907, p 535; 1908, p 253; 1909, p 370; 1910, p 281; 1911, p 269; 1912, p 280; 1913, p 277.)

The Table indicates that although relatively high in 1906, by 1913 Dunedin rents for five room workmen's cottages had relatively dropped, as Dunedin had a much smaller population growth that the other centres from the turn of the century.
to derive income from the whole area?" (16).

The Minister replied that he proposed to bring down a Bill, on the passing of which the land would be utilized (17).

The Bill was introduced by Mr Millar, November 1910. It was again promoted as the answer to the high rents that the work of New Zealand were having to pay (18). Renewed concern with housing problems was shown by an inquiry into the cost of living by the Secretary of Labour, under direction from the Minister (19). The Department distributed 1,800 questionnaires and wanted information only from worker's households, which it defined as those earning under 250 pounds per annum. Only 69 suitable households returned the pamphlet, but the Department went ahead and analysed them, while the Secretary reported on classes of houses, rents, locality, number of occupants, sanitation and general housing conditions in the four main centres (20).

The inquiry reported that rent cost an average of 20.31% of weekly expenditure for workers; that equivalent figures for Australia were 13.70%, the USA 17.40% and Germany 14.90%; and that in New Zealand 81% of workers' householders paid rent (21).

Despite the unreliably small scale of this survey, the figures nevertheless indicate that housing conditions for New Zealand workers were not better than in other nations, and that a more effective housing scheme would have to be implemented to bring rents down. It was obvious that the existing Workers' Dwellings Act was not the final answer to housing problems.

Millar believed that under the existing Act, the conditions were "of such a character as practically to preclude workers coming under those benefits which it was originally intended
FIGURE 18  HOUSES ERECTED UNDER THE WORKERS’ DWELLINGS ACT AT COROMANDEL STREET, WELLINGTON

Semi-detached wooden houses, Rent 15s 3d per week

(AJHR, 1908 H - 11B)

On areas where land was very expensive and sections necessarily small, semi-detached houses, although not desired by either the decision-makers or tenants, proved the most economical. So too did the practice of building alike houses next to each other, something that was initially rejected. Even with these cost-cutting measures, a rent of 15s 3d was above the price many lower income families could have afforded.
Worker's Dwellings Act, 1910.

NEW ZEALAND GOVERNMENT
DEPARTMENT OF LABOUR.

UNDER the provisions of the above Act, any "worker" in New Zealand may apply for a dwelling, either one of the workers' dwellings already erected, if available, or one to be erected.

A "WORKER" means any person, male or female, whose earnings at the time of application do not exceed £175 per annum and who is landless.

PLANS and SPECIFICATIONS may be seen at the following offices of the Department. Application forms and a pamphlet containing notes for the guidance of applicants may also be procured from any of these agencies:

- AUCKLAND
- GISBORNE
- NAPIER
- PALMERSTON NORTH
- WANGANUI
- NEW PLYMOUTH
- MASTERTON
- WELLINGTON
- NELSON
- GREYMOUTH
- CHRISTCHURCH
- TIMARU
- OAMARU
- DUNEDIN
- INVERCARGILL

Every application for the purchase of a worker's dwelling shall be accompanied by a deposit of £10.

All communications should be addressed to—

"THE SUPERINTENDENT OF WORKERS' DWELLINGS, DEPARTMENT OF LABOUR, WELLINGTON";

but inquiries may be made from any of the above offices of the Department.

FIGURE 19

POSTER FOR THE WORKERS' DWELLINGS ACT, 1910

(Journal of the Department 1912)
Despite this, and as in 1905, the new Act was still expected to benefit only the 'deserving', and not be handouts from the State. Millar explained this in Parliament:

"...they should receive..." (22).

The third and most important change was in the disposal of freehold. The provisions by which tenants could acquire freehold had been so demanding that "no one" had taken advantage of them. The provisions by which tenants could acquire freehold had been so demanding that "no one" had taken advantage of them. By 1908 (26), the maximum capital value of the land and dwelling was raised to 600 pounds, from 500 pounds (25). But costs of construction had been much higher than expected, and land prices were continuing to rise. Also the class of people able to afford the purchase scheme may have wanted a better class of house or larger section.

The second change was in the definition of worker in which the maximum earnings was set at 175 pounds. It was a compromise between the original limit of 156 pounds, and the 200 pounds limit set in 1906 to make more workers eligible for places in the settlements. The second change was in the definition of worker in which the maximum earnings was set at 175 pounds. It was a compromise between the original limit of 156 pounds, and the 200 pounds limit set in 1906 to make more workers eligible for places in the settlements. The second change was in the definition of worker in which the maximum earnings was set at 175 pounds. It was a compromise between the original limit of 156 pounds, and the 200 pounds limit set in 1906 to make more workers eligible for places in the settlements. The second change was in the definition of worker in which the maximum earnings was set at 175 pounds. It was a compromise between the original limit of 156 pounds, and the 200 pounds limit set in 1906 to make more workers eligible for places in the settlements.

The new policy was evident in the three significant changes in the Workers' Dwellings Act 1910. The first was the definition in the Workers' Dwellings Act 1910. The first was the definition in the Workers' Dwellings Act 1910. The first was the definition in the Workers' Dwellings Act 1910. The first was the definition in the Workers' Dwellings Act 1910. The first was the definition in the Workers' Dwellings Act 1910.
sane man would take advantage ..... because under it he paid twice as much as the value of his house before it was his own". As far as Millar knew, no one had acquired the freehold under the 1905 Act (27).

The 1910 Act completely reversed the previous attitude to tenure. Applicants could still get a weekly or monthly tenancy, or a long-term renewable lease, but the rent was raised to 6% of the capital value.

The main innovation was the creation of "a new and very easy system, whereby a man may acquire his own house" (28). For a deposit of 10 pounds with his/her application, the applicant could, if approved, sign an agreement to purchase. He or she paid 5% interest and 2% principal in instalments over 25½ years. Payments of seven pounds, or any multiple of seven, would be made in advance, and would reduce the purchase money and interest payable. Millar believed these terms were not "out of the way for any man who is sober and steady and desires to settle" (29). It is apparent that the Liberals were not going to create as 'socialist' a scheme as in 1905. Lands Department trouble collecting rent and rates from the old scheme were not the only reasons. Liberals in 1910 had quite a different concept of the role of the scheme. It was seen as a way to help workers acquire their own homes. Many Liberals now believed that the freehold was a great institution, giving people a stake in the country. It would also have the advantage for the ministry of enabling them to "get rid of some of the bad bargains" in land that they bought in the past (30).

Indications had come from tenants already in workers' dwellings that they were very anxious to purchase the freehold (31). Nevertheless, the restrictions on disposition of the freeholdeded dwellings were kept, to avoid the chance of landlordism, and keep the houses in the hands of workers.
The Hon Mr Barr, of Christchurch, a stone-mason prominent in labour matters in Christchurch, and called to the Legislative Council in 1907, was especially vehement against landlordism. He:

looked forward to the day - and he did not think it was far distant - when there would be no private landlords at all, the only landlord being the State; each individual would be able to procure a house for himself (32).

But it was recognised by a minority in the house that the privilege of owning property would not be available to all. For example, Mr McLaren, the Member for Wellington East, and a left-wing Liberal, believed that freehold was good for "the better class of artisan", but that there was "still a residue of workers whose earnings are so small that they will not be able to purchase the houses" (33).

Similar opposition came from Henry George Ell, the Member for Christchurch South who had a long interest in labour politics. He identified the crux of the problem by pointing out that the proposed legislation was impracticable. The legislators were determined to build modern houses, but needed to be able to let them at rents that compared to those on very simple, old houses. The tenants for which they were intended would not therefore be able to afford them. The only alternatives open were to increase their wages, which was out of the question, or to provide State subsidies for the houses (34). This was something the Liberals would now not even contemplate, so the impossible situation would continue. In his speech Mr Ell brought up the memory of Seddon who had so strongly supported the scheme, presumably to draw an unfavourable comparison with Ward, who had taken no interest in it. Ell, arguing
that the cottages should still be of pleasant design, hoped "that the idea of the late Prime Minister will be maintained" (35).

The question of house design was an important issue in 1910, as it had been in 1905. Many critics of the scheme had blamed the over-ornamentation of previous dwellings for pushing the rents higher than necessary. There was now quite a vigorous reaction against the previous designs. Referring to certain houses at the Petone Settlement, which were criticised as being "more fanciful than useful", Mr McLaren hoped the architect would "not in future attempt anything in the style of a Chinese pagoda when designing these buildings" (36). Millar assured them that plans would be drawn up by the Department architect, rather than by private architects. Also no charge would be needed for supervision of building, which would be undertaken by the new Workers' Dwellings Board which was to be established. (37)

Applicants were able to choose from fifteen different designs ranging from two to six rooms, "with all conveniences, including, where local conditions allow, electric hight or gas, hot and cold water, drainage, bathrooms &c ". Reasonable alternations to the designs could be requested by applicants (38). The designs chosen by applicants appear to be of similar size and style as those already built. Perhaps the earlier dwellings had not been so out of line with requirements after all.

By 1910 the last vestiges of the 'rural myth' seemed to have gone from the legislators' perception of workers' housing. There was a sensible recognition that workers could not live in the country, but should be near their place of employment (39). Even the suburbs were seen to have their faults. As one Member of Parliament
It was this sort of over ornamental workers' dwelling that drew criticism, and rightly so. While not a "Chinese pagoda", the front "verandah" with its pretensions to being a classical columned portico, is most unsuitable, but certainly 'uplifting' for a tired worker to return home to.
Men working on the wharves or in factories cannot possibly live in the suburbs and yet attend to their work (40).

The legislators' distaste for urban housing had given way to a less idealistic, more practical approach to the housing problem. The Members who asked for housing in country districts were doing so on the grounds that houses were needed in areas where work was plentiful, rather than as a measure to repopulate rural areas (41). Mr Poland, (Ohinemuri) urged that the mining workers in his district, who produced more than half the total output of gold, should benefit from the housing scheme. His case was backed by letters from "scores of women and men" who found it impossible to rear families in very small, simple houses (42).

In fact, a decision was made to extend the working of the Act beyond the four main centres so the benefits of the Act would be available to workers in all parts of the Dominion. It was to be limited to places where at least six applicants wanted houses built (43). This would later be extended still further, under Massey's Government, and see workers settled on small sections in the country (44).

The 1910 Act also altered the administration of the scheme. The confusing multiplicity of channels through which the Act had previously been administered were streamlined. The Lands Department was now no longer involved. The Act was now seen not as some anomaly strung precariously between land and labour legislation, but housing was a Labour Department responsibility. Control was vested in the Labour Department, who previously had only organised the erection of the buildings (45).
FIGURE 21 WORKERS' DWELLINGS ACT 1910
(The rents mentioned include fire insurance, but not rates)
BUXTON SETTLEMENT, TEMUKA

9 dwellings, 4 and 5 rooms. Rents range from 11s 9d to 13s 6d per week.

(AJHR, 1913, H - 11B)

This is an example of a rural/small town settlement as initiated in 1911. The sections here do not seem particularly large, but are certainly larger than city sections.
Under the Minister of Labour a Superintendent of Workers' Dwellings was to be responsible for the general administration of the Act. For every land district a Workers' Dwellings Board was constituted, consisting of three members, including the Superintendent. The Board was to recommend land for purchase, supervise the erection of dwellings, and arrange for their disposal and subsequent administration (46).

Costs were to be affrayed out of moneys appropriated by Parliament for that purpose, while all moneys received were to be paid into a new Workers' Dwellings account (47).

(In the case of lands acquired under the Land for Settlements Acts, money was still to be paid into the Land for Settlements Account) (48).

Regulations under the Workers' Dwellings Act, 1910 were published in March 1911. Every applicant for a lease or tenancy of a workers' dwelling was to include a deposit of four weeks rent in advance with the application. In disposing of applications in respect of workers' dwellings, applications to purchase "in all cases [were] preferred to applications for lease or other tenancy" (49). The Board had the right to terminate an agreement in respect of a weekly or monthly tenancy "solely for the purpose of enabling that dwelling to be disposed of by way of purchase", in which case the tenant was to have first option of purchasing (50).

These regulations were the only ones significantly different from those of the 1905 Act. The Liberals were planning to eliminate the leasehold workers' dwellings, in favour of a restricted freehold.

The 1910 Act had established a new direction for Workers' Dwellings policy, with a greater emphasis on building
for applicant purchasers. However, the Liberals, who had built few dwellings after the initial activity, would not get a chance to direct a large-scale implementation of their policies, because Ward's Government lost office in 1911. However, the policy directions established in the 1910 Act suited the new Reform Government, who, although reputedly conservative, would strongly support the Workers' Dwellings scheme and the principle of state intervention in the housing market.
Notes for Chapter V

1. *Beacon*, September 1906, p 8

2. *Ibid*, 6 April 1907, p 9


4. *Ibid*, pp 386-87

5. *Ibid*, pp 387-88


7. *Ibid*, p 47

8. *ODT*, 23 August 1911, p 2


11. McNab was Minister of Lands until the end of 1908, when Ward took that portfolio

12. *ODT*, 13 August 1908


14. *Ibid*


17 Ibid
18 Ibid, 1910, vol 153, p 683
19 Department of Labour, Inquiry into the cost of living in New Zealand 1910-1911
20 AJHR, 1910, H-11B, p 2
21 Department of Labour, Inquiry, p 15
22 NZPD, 1910, vol 153, p 683
23 Ibid, p 694
24 Ibid
25 Ibid, pp 834-35
26 The Workers' Dwellings Act 1910 1 Geo V, No. 62, section 4
27 NZPD, 1910, vol 153, p 684
28 Ibid
29 Ibid
30 Ibid, p 692
31 Ibid, p 687
32 Ibid, p 936
33 Ibid, p 686
34  Ibid, p 690
36  Ibid, p 686
37  Ibid, p 684
38  AJHR, 1911, H-11B, pl
39  NZPD, 1910, vol 153, p 691
40  Ibid, p 694
41  Ibid, p 688
42  Ibid, pp 888-89
43  AJHR, 1911, H-11B, pl
44  See chapter V I on the Act under Reform
45  AJHR, 1911, H-11B, p 2
46  Workers' Dwellings Act 1910, Sections 5, 6
47  NZPD, 1910, vol 153, pp 887-89
48  Workers' Dwellings Act 1910, section 16
49  New Zealand Gazette, 9 March 1911, No. 17, p 888; no. 4, 6
50  Ibid, No. 13
CHAPTER VI - WORKERS' HOUSING UNDER THE REFORM GOVERNMENT  
1911 - 1915

The increased pace of building after the 1910 Act took some time to begin. Owing to the proposed changes in 1910, no dwellings had been erected in the year 1909 - 1910 other than the nineteen already decided upon (1).

1911 proved to be a busy year for the new Workers' Dwellings Board. It was taken up with distribution of information, purchase of land, and delays dealing with "the rush of applications received" (2). The result was that fifty-nine houses were in the course of construction by March 1912, and much larger numbers of dwellings were anticipated for the following years (3).

Millar had been wrong in believing that the 1910 Act would, "of course, only provide for an infinitesimally small number of workmen's homes" (4).

By March 1914 a total of 340 were either completed or under construction, twice the number as in 1911 (5). A year later the total had shot to 548 (6), but the war would interrupt this pattern.

It is ironic that the years of greatest activity under the Workers' Dwellings Act marked not the Liberal Government, but the first four years of William Massey's Reform Government.

In the 1911 election, Ward had only just failed to carry the country. There was some confusion until Massey's Government was sworn in in July 1912. Massey was the son of an Irish Protestant tenant farmer. He had consistently and vigorously opposed any form of landlordism. During the
FIGURE 22

WORKERS' DWELLINGS ACT 1910

Land purchased at Island Bay, Wellington, for Sites of Workers' Dwellings (23 Sections)

(AJHR, 1912, H - 11B)

A large number of interested people watch the initial stages of the Island Bay Settlement. A cow grazing on the land will soon make way for twenty-three dwellings.
debates on the 1905 Workers' Dwellings Act he had demanded the right for workers to be their own landlord. A commitment to freehold was one of Reform's basic policies. Massey's portfolios of Lands, Agriculture and Labour show where his interests lay. In the first session Crown tenants holding land under the renewable lease or lease in perpetuity were given the right to acquire the freehold at moderate prices (8). A similar attitude was taken to tenants in Workers' Dwellings. In a continuation of what the Liberals had initiated by extending freehold opportunities for dwellings, tenants were encouraged to take up the easy purchase terms.

The Reform Government, with its country support, responded to pressure to extend the scheme beyond the cities. The 1911 decision to build in towns had proved successful, with 62 dwellings built on town settlements by 1913. Cheaper land had kept the instalments at a lower level than in the cities (9). After 1912 the scheme was to be extended to farming and other employees in country districts, settling them on sections of about five acres on which they could carry out farming in a small way. They would then "be more regularly available for the somewhat intermittent work" on which they were engaged (10). Reform had partly returned the scheme to the rural idyll. By March 1915 thirty-six rural dwellings had been built. All were being purchased on the instalment system. Payments (including insurance) ranged from 13s 4d to 18s 7d per week (11).

The administration of the dwellings under the 1910 Workers' Dwellings Act seemed to run smoothly in the hands of the Workers' Dwellings Board.

The only visible problem was still outstanding rents. Rent collection was placed in the hands of the Public Trustees in 1911. The following year they had collected 94% of
rents, up from 88% the previous year (12). This seemed very satisfactory and with the new policy of encouraging purchase and phasing out leases and tenancies, the government would soon not be as much at risk. Responsibility for paying for the houses was laid on the occupants, while their payments left the government in a secure position.

The Workers' Dwellings Amendment Act 1914 made several changes that confirmed the new conception of the role of the Act (13). To rationalize administration, the District Boards were replaced by or put under a Central Workers' Dwellings Board in Wellington (14). Collection of rents was taken from the Public Trust and given to agents of the Labour Department.

Regular and prompt payments were to be encouraged, because otherwise the scheme could not "be regarded as successful" (15). Despite the fact that the occupants were going to own the houses themselves, periodic inspections were made by Labour Department officers to check "whether each purchaser is satisfactorily maintaining his dwelling" (16). A new Workers' Dwellings Account was established to take care of all expenditure and receipts, rather than being divided among four accounts (17).

The amendments also reflected the policy to make purchase by instalments the only real option. The deposit of £10 was dropped to a fee of £1, with the additional £9 paid on approval. Instalments were extended over 36 1/2 years in the case of concrete or brick buildings, which cost more to build than wooden. The £7 payments of principal were reduced to £5, or any multiple of five to pay off part of the principal. Recovery of unpaid instalments was made easier, and a penalty could be imposed for late payments, unless arrears were due to sickness or unemployment (18).
A 'List of Purchasers and Tenants' compiled by the Labour Department in 1915 gave evidence to the success of the purchase option. Of a total of 420 houses, 364 were being purchased, while only 55 were still being let (19). These 55 would have been from the original 126 dwellings let under the 1905 Act, as all under the 1910 were built for applicant purchases. In 1916 86 of the 126 dwellings had been disposed of under the instalment-purchase system, leaving only 40 still let (20). The Superintendent of Workers' Dwellings noted that inspections during 1916 showed dwellings built for purchasers were better cared for by the occupants than those built for tenants under the 1905 Act (21).

By 1919 the first of the 657 dwellings had been fully paid for by the purchaser (22).

The other important rationalisation in 1914 was a solution to the problem of workers' dwellings land lying idle. Provisions were made to allow the Minister of Labour to sell such land if he was satisfied that it was not required by the government (23). Preference was given to workers, who could acquire it under Advances to Workers. They were to deposit £10 for the land, which would secure an advance with which to build a house. The balance was to be paid in instalments in the same way as if they were purchasing a dwelling under the Act. The sections sold were still subject to the "restrictive clause", stopping disposal of land without consent of the Board, in an attempt to keep the land in workers' hands (24).

By the beginning of 1916 fifty-one sections had been sold under the new provision (25).

In Dunedin for example in 1915 there was a substantial amount of unused land. There was a full twenty-seven acres
at Maia (West Harbour), and 27 sections on 5 3/4 acres at Windle (26).

Responsibility for the vacant sections had previously been taken by the Land Board, which was willing to grant grazing licences to see the land utilised.

Examples of this were seen on Windle Settlement where 12 acres had originally been bought, but only 20 out of 50 sections had been built on in 1906 and 1907. In January 1908, John Murdoch, from section 48, Windle, applied for a grazing licence over an area in the settlement. It was declined after a report by the ranger (27). In April 1908 John Salisbury, a labourer from Windle, applied for and was granted a licence to graze sections 36 to 41 at five shillings per annum (28).

In suburban areas where land was still plentiful this was not an uncommon practice. Despite the planned small sections on Windle, the rural idyll was making an unexpected late appearance.
The Workers' Dwellings Act 1910 in Dunedin

The provisions of 1910 saw new workers' dwellings built in Dunedin, but on a much smaller scale than expected. Windle Settlement had been relatively large on the national scale of settlements. After 1910, with the emphasis on building dwellings for applicants who agreed to purchase and the extension into towns and country, Dunedin's contribution to the national scheme was relatively small. Workers were not eager to take up the advantages of the new Act. Only 11 houses were constructed under the Act in Dunedin, in the Windle Settlement and Maia. Proposals were made for houses at Mosgiel, but these were not carried through.

Seven houses were built for applicants on vacant sections in Windle Settlement, where there were thirty three sections still available in 1911 (29). By March 1913 two dwellings were in the course of erection (30). They were built for applicant purchasers. Dunedin was the only place where less than six applications had been approved, probably because the settlement was already in existence. Both the houses were design number seven, a five room cottage that cost £400 (31).

In 1914 the building trade in Dunedin was very slack. The Secretary of the Dunedin Carpenters' Union sent a letter to Mr Sidey, the Liberal MP for South Dunedin who had consistently supported Seddon and Ward, and worked hard for his constituents (32).

Sidey then drew the attention of the House to the unprecedented number of tradesmen out of work in Dunedin. He had a list of 60 unemployed, mostly carpenters and painters. The Union Secretary had "understood that some months ago application had been made for the erection of some 10 cottages for workers' homes in the Wyndle [sic]
Settlement". He hoped that the government would push on with the work to relieve the situation as soon as possible. Massey replied that only seven applications had been received, and since plans and the like had to be arranged, it would be some weeks before work could begin (33). In 1915 four more were built, and the final one in 1916 (34).

The occupants at Windle had not been as quick to take up the purchase option as workers in other settlements. Only 55 houses of the original 126 that had been let under the 1905 Act were still held in lease in 1915. Of these, a quarter, (13), were on Windle Settlement (35).

The reasons for lack of interest in purchase were probably very much the same as the reasons the settlement took some time to let.

A close examination of the relative costs of the settlements by 1914 place Windle among the most expensive. Although the price of the land had been quite typical, the sections were the largest by far, raising the price per section charged to purchasers. Also the houses, being among the first built, were more elaborate and expensive than later designs. The average instalments were thus almost the highest. A four room house cost 14s 4d a week. Only Wellington settlements were higher at 14s 5d. A five room house cost 15s 5d, not much less than 15s 1ld in Wellington (36).

A shift from ordinary tenancy to purchase by instalments may easily have proved too expensive for many occupants at Windle. Leases were fairly secure and renewable, so there may have been no incentive to purchase.

Over the next few years payments of principal from Windle increased, and arrears dropped to just £34 in the year
ending March 1918 (37). The arrears increase in the following year was credited to the hardships of the war years (38).

In the 1920's after the Workers' Dwellings Act had been repealed maintenance of Windle Settlement came under the Public Works Department for a few years. The dwellings needed very little in the way of repairs, which suggests the construction had been of high quality (39).

It was not until 1926 that Windle Settlement was finally all offered for sale. A large auction on 20 May 1926 saw most of the un-built-on allotments freeholded under a deferred payment system (40).

At least five of the Workers' Dwellings' tenants had already bought the freehold. Of these purchasers, and those that purchased dwellings over the next few years, at least 10 had been tenants at Windle before 1911. Three tenants, Peter Jack (lot 47), William Rae Don (lot 49), and Robert Renton (lot 52), were still living in their homes 50 years after being original tenants on Windle Settlement in 1907 (41).

Once the Settlement had been let, the occupants had been very satisfied with the homes, and the purchase figures show that many lived in them for many years, and were able to acquire the freehold.

Nearly all the dwellings are still there now, 80 years after they were constructed, and few look very different from when they were built.

Maia Settlement, in Ravensbourne, was one of those created in the activity after the passing of the 1910 Act.
At the beginning of 1911, inquiries were already being made for the purchase of land "at the other end of the city" to Windle (42).

Twenty-seven acres were bought by the government at Maia, in the borough of West Harbour (43). A large block of steep land, it had been on the market for many years, and was sold to the government "at a considerable sacrifice on the part of the vendor". The land was reasonably priced because of its marginal position in relation to public transport. The ODT was critical of the block, which was so situated "that it would probably take a person half an hour to cover the distance between it and the Ravensbourne Railway Station". The Maia station was not yet opened. It seemed questionable whether in those circumstances "the prospect of securing a dwelling [should] prove very attractive to many members of the working community". The ODT believed it would be necessary for the government to provide a railway station at a point between Ravensbourne and Burkes if the settlement was to be a success (45).

It was four years before the block was even subdivided. The settlement meanwhile was subject to rates demands from West Harbour authorities. A letter from the Department of Labour in Dunedin to the Superintendent of Workers' Dwellings in Wellington showed that once again there was a clash over the rating question. Local authorities had charged £1 5s 6d for water and street lighting, and £15 18s 2d for general rates. They had assessed the rateable value of the property at £850, which was twice that placed on it by the Valuation Department (46).

Only four workers' dwellings were built at Maia. They were constructed during 1915 and 1916, bringing the total number in Dunedin to thirty-one (47). The land had obviously not proved desirable to applicants, but those who did take it
up seemed to be content in that they kept up their payments. By 1918 the payments totalling about £150 were all received, with no arrears (48). A year later the settlement was only £1 11s 2d in arrears (49). The low arrears suggested that the purchase by instalment system was working well at Maia. At one stage the settlement was even in credit by 13s 3d (50).

In 1913 a workers' dwellings settlement was proposed at Mosgiel. Although it never eventuated, the progression of the attempt is an interesting study in local politicking.

Mr J A Johnston, the Managing Director of Wright Stephenson in Dunedin had read in the ODT a remark by the Minister of Lands that the government was open to consider offers of land near Mosgiel for settlement. He wrote to Mr J D Ritchie (land purchase officer in charge of the Lands for Settlements department) at the Otago Club, asking whether he should send particulars of land he thought "would go off readily". His firm were Trustees of 157 acres of land about two miles from the Wingatui Railway Station. The Land Purchase Department decided that at the price offered, the land was more suitable for workers' dwellings. The Labour Department could not consider the land owing to insufficient demand for workers' dwellings in Mosgiel. Johnstone again approached the government for acquisition under the Lands for Settlements Act (51).

Meanwhile, applicants were showing enthusiasm in Mosgiel. At a meeting of the local borough council in December 1913 it was reported that five people had paid the requisite deposit of £10 each, only one more was needed to send the applications to the government (52). The sixth applicant was never found, and the settlement was never built.
NOTE TO CHAPTER VI

1  AJHR, H-11B, 1910
2  Ibid, 1912, H-11B
3  Ibid
4  NZPD, 1910, vol 153, p 695
5  AJHR, 1914, H-11B
6  Ibid, 1915, H-11B
7  Scholefeild, vol II, p66
8  Ibid, p 67
9  AJHR, 1913, H-11B
10  Ibid
11  Ibid, 1915, H-11B
12  Ibid, 1913, H-11B
13  Workers' Dwellings Amendment Act 1914, 5 Geo V, no. 36
14  AJHR, 1915H11B
15  Ibid
16  Ibid
17  Ibid
18. **Workers' Dwellings Amendment Act 1914, sections 7, 8, 10, 13**

19. "List of Purchasers and Tenants", National Archives (L) 3/L/3

20. **AJHR, 1916, H-11, p 21**

21. *ibid, p 19*

22. *ibid, section 14*

25. **AJHR, 1916, H-11, p 18**

26. "List of vacant land", National Archives, (L) 3/L/3

27. "Land Board Minute Book" (hereafter LBMB) no. 17, 14, January 1908, p 384

28. *ibid, no. 18, 13 April 1908, p 97; 8 June 1908, p 127*

29. **AJHR, 1911, H-11B**

30. *ibid, 1913, H-11B*

31. *ibid, 1914, H-11B*

32. Scholefeild, vol II, p 301

33. **NZPD, 1914, vol 170, p2**

34. **AJHR, 1915, H-11B; 1916, H-11, p 21**

35. "List of Purchasers and Tenants"

36. **AJHR, 1914 H-11B**
37 Ibid, 1918, H-11, p 21

38 Ibid, 1919, H-11, p 26

39 "Miscellaneous: Workers' Homes", Hocken Library PW/20/40, 26 August 1924 to 21 August 1925


41 Crown Grant Application Registers, Allotment Book, Lands for Settlers No. 9, Hocken Library AG/220/16/4, pp 74-76

42 AJHR, 1911, H-11B

43 Ibid, 1912, H-11B

44 ODT 23 August 1911, p 4


46 Labour Department, "Superintendent of Workers' Dwellings, Correspondence", National Archives (L) 3/L/1 letter, 15 October 1915

47 AJHR 1916, H-11, p 21

48 Ibid, 1918, H-11, p 21

49 Ibid, 1919, H-11, p 26

50 Labour Department. "Office Papers", Paper without date, National Archives (L) 3/L/1 letter, 15 October 1915
Labour Department "Office Papers". Paper without date, National Archives (L) 3/L/3(c).

Lands and Survey, "Workers' Dwellings Otago", National Archives LS/81/1g. The papers were burnt around the edges so it was impossible to get reliable dates for the different letters.

ODT, 2 December 1913.
CHAPTER VII - CONCLUSION

The outbreak of war in August 1914 began the final phase in the implementation of the *Workers' Dwellings Act*. The general election in December 1914 produced a virtual stalemate. Ward took advantage of the war situation and in 1915 a joint war-time administration was formed, with Massey still Prime Minister, and Ward his Deputy. It made for a frustrating period when it was impossible to bring about any significant policy directions (1).

War patriotism stimulated a renewed focus on the home and the family as the foundation of a strong vigorous race. An Auckland columnist wrote in 1915:

> A man's first duty is to make a home and a woman's first duty is to be a wife and mother. If war can teach us by our need for men that only in its homes is a nation truly great and only in its children is it really rich, then will our loss be turned to gain, and from the very grave we shall win a lasting victory (2).

Nevertheless, to the frustration of the Labour Department, the cost of war disrupted the progress of the *Workers' Dwellings Act*. During the war years prices of materials rose sharply. Where before the war a four room dwelling in wood cost about £360 and a five room one £450, similar houses in 1917 cost £460 and £500 respectively. The government was prepared to build only when this could be done at reasonable cost. Thus in 1916 only 28 dwellings were built under the Act, rather than the planned 100 (3).

This cut-back was at a time when moderately priced
accommodation was most in demand. There was a housing scarcity during the war, especially in Wellington where demand was for rental accommodation, not for the many houses for sale (4).

The war also affected the position of tenants and purchasers in the scheme. For those purchasers serving in the Expeditionary Forces the Board allowed payment of interest-only on their houses (5). By the beginning of 1918, the effects of the war were showing in high arrears. The Board understood that these were not unduly high, "considering that all classes of the community, particularly workers, have found it increasingly difficult to make ends meet owing to the continued rise in the cost of the necessities of life" (6). Of the 648 houses erected by the beginning of 1919, arrears averaged only 7s 6d for each dwelling. In all except two cases, arrears were more than covered by the amount of principal already paid (7).

Returned soldiers were given "especial consideration" in the scheme from 1916 (8).

After the war, during which the building industry had ground to a halt, there was a very strong demand for new housing. The Labour Department was galvanised into action after the influenza epidemic spurred a Board of Health report into housing conditions which had brought overcrowding into light (9).

The department believed it had proved itself an economic provider of workers' dwellings at as much as £150 less than the market price. This had been achieved because of its ability to reduce the cost of section, cost of construction and legal and administrative expenses, including plans. The interest charged was 5%, cheaper than the commercial rate of 6% (10). Therefore the department looked ahead to
an enlarged and more efficient scheme to fulfil the demand for houses. It would erect them in much larger numbers, of only two or three designs. Monotony would be avoided by erecting only two or three on a site, and varying the front exteriors slightly. The department believed that even at the times of high cost, the government would be justified in building because the need was so great (11).

Rather than continue with the Workers' Dwellings Act, it was decided to begin a new and more active period of state involvement under the Housing Act 1919 (12). It was believed that the Workers' Dwellings Act had passed its experimental stage and proved itself a success, but something more was needed to deal with the massive post-war housing shortage. The Labour Department estimated at least 2700 dwelling houses for rental would be needed each year to replace those ready for demolition (13).

The Housing Act consisted of eight parts. Part I took the place of the Workers Dwellings Act. The Workers' Dwellings Board was replaced by a Housing Board, but the Act was basically the same as Workers' Dwellings Act 1910. The dwellings could be disposed of by way of lease or sale. The definition of "worker" was limited to those with an income of not more than £300 a year, with an additional £20 for each dependent in excess of two (14). Couples would therefore not be excluded from the scheme if they were so contributing to the repopulation of the Dominion.

The post-war scheme and the Housing Act itself drew substantially on the Workers' Dwellings Acts. The Workers' Dwellings scheme had been a useful trial run for future state forays into housing. It had proved the sad necessity to build in large numbers of fairly uniform and simple houses if the government was not willing to subsidize, so that the rents could be within the range of those who
needed housing. It also proved for the government the possibility of selling houses on very small security of only £10, (15) and thus showed the tendencies of governments to begin rental housing schemes with high hopes, but gradually shift the emphasis to home ownership.

However it would take some years until New Zealand launched a large-scale housing scheme. Despite its early entry into government provision of houses, New Zealand was actually very slow to make any real impact on the housing market. Although New Zealanders prided themselves on their country's social legislation, the reality was that we lagged behind Great Britain in actually implementing housing policies. Labour groups' preoccupation with "the land question", rather than urban working class problems, is perhaps indicative of a generalised feeling in New Zealand that those areas were of more concern. It is possible that New Zealand was, despite the rhetoric, more concerned with areas of economic importance, such as industrial conditions and agricultural production, than purely social problems (16). The change in administration of the Workers' Dwellings scheme from the Lands Department to the Labour Department had begun to bring in a more realistic conception of the policy.

The state housing of the Labour Government in the 1930's was regarded as an innovation and the definitive answer to continuing and growing housing problems. Like the Workers' Dwellings Act, it too was to play an important role in confirming the central position of the home and family in New Zealand society. It was also the heir to prevailing notices about women's place in the home and the elevation of domesticity.

The 1936 scheme was based on the principle that state houses were not to be "workers' dwellings" (hence the
abandonment of that term) but should be at least as high a standard as ordinary houses. They were not going to erect mass housing that looked the same (17). But they would never match the standard of houses erected under the Workers' Dwellings Acts. That initial intention was abandoned, so too has been their commitment to provide large-scale rental housing, which by now has taken second place. From the election of the National Government in 1949 home ownership, through the selling of state houses and state housing land, low interest mortgages and loans, has been more supported than state housing (18). The pattern is very similar to that of the Workers' Dwellings Act. The consequence is that now, eighty years after the first State Advances to Workers Act, subsidized mortgages to low income families to enable them to own their own home have got out of hand. The Housing Corporation faces massive debts from being "trapped into issuing more and more mortgages of dubious value". That has also had the effect of driving house prices (and rents) upwards (19). It has not proved the 'efficient' alternative to state housing.

Governments in New Zealand do not seem to have been willing to sponsor mass state ownership of housing, but have preferred to go along with the unattainable ideal of New Zealand as a nation of small property owners.
Notes to Chapter VII

1 L Richardson, "Parties and Political Change" in W H Oliver (ed). The Oxford History of New Zealand, pp 212-13

2 "Tohunga" Auckland Weekly News, 18 February 1915, p 14

3 AJHR, 1917, H-11, p 17

4 ODT, 1 March 1916, p 2

5 AJHR, 1917, H-11, p 18

6 Ibid, 1918, H-11, p 20

7 Ibid, 1919, H-11

8 Ibid, 1916, H-11, p 18


10 OJHR, 1919, H-11, p 23

11 Ibid

12 The Housing Act 1919, 10 Geo V, No. 32

13 AJHR, 1919, H-11, p 23

14 The Housing Act 1919, section 13

15 AJHR, 1920, H-11, p 2
16 W H Cliver, "Social Policy in the Liberal Period", p 32
17 C Firth, State housing in New Zealand
18 S Cooke, Housing Policy in New Zealand, pp IV-V
19 Eg, The Press (Christchurch), 9 October 1987, p 9
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3 Office Papers
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(c) miscellaneous
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## APPENDIX: RETURNS FROM WINDLE SETTLEMENT: 1908-10, 1914

(AJHR, H-11B, 1907, 1909, 1910, 1914)

### 1908 Return under Workers' Dwellings Act re Houses erected at Windle Settlement, Dunedin.

<table>
<thead>
<tr>
<th>Occupation of Tenant</th>
<th>Area of Land and Frontage</th>
<th>Value of Section</th>
<th>Number of Rooms (excluding Scullery, Washhouse, and Bathroom)</th>
<th>Cost per Living-room (including Conveniences)</th>
<th>Total Cost of Building</th>
<th>Annual Rent</th>
<th>Insurance, Rates, &amp;c.</th>
<th>Gross Weekly Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upholsterer</td>
<td>0 16 6</td>
<td>112 6</td>
<td>75</td>
<td>5</td>
<td>81</td>
<td>405</td>
<td>24 0</td>
<td>0</td>
</tr>
<tr>
<td>Mechanical engineer</td>
<td>0 24 9</td>
<td>75</td>
<td>110</td>
<td>5</td>
<td>82</td>
<td>410</td>
<td>26 0</td>
<td>0</td>
</tr>
<tr>
<td>Labourer</td>
<td>0 26 8</td>
<td>75</td>
<td>110</td>
<td>5</td>
<td>80</td>
<td>400</td>
<td>25 10</td>
<td>0</td>
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<tr>
<td>Carpenter</td>
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<td>50</td>
<td>5</td>
<td>80</td>
<td>400</td>
<td>25 0</td>
<td>0</td>
</tr>
<tr>
<td>Clerk</td>
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<td>76 5</td>
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<td>5</td>
<td>83</td>
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<tr>
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<td>105</td>
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<td>395</td>
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<td>5</td>
<td>81</td>
<td>405</td>
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<td>0</td>
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<td>76 5</td>
<td>110</td>
<td>5</td>
<td>82</td>
<td>410</td>
<td>26 0</td>
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</tr>
<tr>
<td>Contractor</td>
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<td>62 6</td>
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<td>5</td>
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<td>405</td>
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<tr>
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<tr>
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### 1909 Return under Workers’ Dwellings Act of Houses erected at Windle Settlement, Dunedin.

<table>
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<tr>
<th>Occupation of Tenant</th>
<th>Area of Land and Frontage</th>
<th>Value of Section</th>
<th>Number of Rooms (excluding Scullery, Washhouse, and Bathroom)</th>
<th>Cost per Living-room (including Conveniences)</th>
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<th>Annual Rent</th>
<th>Insurance, Rates, &amp;c.</th>
<th>Gross Weekly Rent</th>
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</thead>
<tbody>
<tr>
<td>Upholsterer</td>
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<td>5</td>
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<td>405</td>
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<tr>
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<td>5</td>
<td>81</td>
<td>405</td>
<td>24 0</td>
<td>0</td>
</tr>
<tr>
<td>Carpenter</td>
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<td>90</td>
<td>5</td>
<td>82</td>
<td>410</td>
<td>25 0</td>
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<td>63 3</td>
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<td>405</td>
<td>25 10</td>
<td>0</td>
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<tr>
<td>Gardener</td>
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<td>5</td>
<td>79</td>
<td>395</td>
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<td>Labourer</td>
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<td>5</td>
<td>81</td>
<td>405</td>
<td>25 10</td>
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<tr>
<td>Labourer</td>
<td>0 33 1</td>
<td>76 5</td>
<td>110</td>
<td>5</td>
<td>82</td>
<td>410</td>
<td>26 0</td>
<td>0</td>
</tr>
<tr>
<td>Clerk</td>
<td>0 37 2</td>
<td>76 5</td>
<td>110</td>
<td>5</td>
<td>80</td>
<td>400</td>
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<tr>
<td>Bricklayer</td>
<td>0 18 2</td>
<td>75 5</td>
<td>105</td>
<td>5</td>
<td>83</td>
<td>415</td>
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<td>0</td>
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<tr>
<td>Contractor</td>
<td>0 21 2</td>
<td>62 2</td>
<td>85</td>
<td>5</td>
<td>79</td>
<td>395</td>
<td>24 0</td>
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RETURN under Workers’ Dwellings Act of Houses erected at Windle Settlement, Dunedin.

<table>
<thead>
<tr>
<th>Occupation of Tenant</th>
<th>Area of Land and Frontage</th>
<th>Value of Section</th>
<th>Number of Rooms (excluding Scullery, Wardrobe, and Bathroom)</th>
<th>Cost per Living-room (including Conveniences, Fencing, &amp;c.)</th>
<th>Total Cost of Building and Incidental</th>
<th>Annual Rent.</th>
<th>Insurance, Rates, &amp;c.</th>
<th>Gross Weekly Rent</th>
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</thead>
<tbody>
<tr>
<td>Upholsterer</td>
<td>0 18/6</td>
<td>112'8</td>
<td>75 5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Blacksmith</td>
<td>0 18/7</td>
<td>96 75</td>
<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Carpenter</td>
<td>0 24/8</td>
<td>130 90</td>
<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Ironworker</td>
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<td>90 5</td>
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<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<td>Housewife</td>
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<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Assurance agent</td>
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<td>63 3</td>
<td>90 5</td>
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<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<td></td>
</tr>
<tr>
<td>Labourer</td>
<td>0 20/2</td>
<td>70 100</td>
<td>5</td>
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<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Manual instructor</td>
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<td>70 100</td>
<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Salesman</td>
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<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<td>5</td>
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<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Leather-cutter</td>
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<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Labourer</td>
<td>0 26/8</td>
<td>75 110</td>
<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Gardener</td>
<td>0 28/9</td>
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<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<td></td>
</tr>
<tr>
<td>Labourer</td>
<td>0 21/2</td>
<td>75 105</td>
<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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</tr>
<tr>
<td>Labourer</td>
<td>0 26/1</td>
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<td>Clerk</td>
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<td>75 115</td>
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<tr>
<td>Bricklayer</td>
<td>0 00/2</td>
<td>72 115</td>
<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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<tr>
<td>Grocer</td>
<td>0 22/2</td>
<td>62 85</td>
<td>5</td>
<td>£2405 24 0 0</td>
<td>£81 2405 24 0 0 1 3 4 2 2 6 10 0</td>
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</table>

RETURN of Workers’ Dwellings erected for Purchasers at Windle Settlement, Mornington, Dunedin, during the Year ending 31st March, 1914.

<table>
<thead>
<tr>
<th>Occupation of Purchaser</th>
<th>Area of Land and Frontage</th>
<th>Value of Section</th>
<th>Number of Rooms (excluding Scullery, Wardrobe, and Bathroom)</th>
<th>Cost per Living-room (inclusive of Conveniences, Fencing, &amp;c.)</th>
<th>Total Cost of Building and Incidental</th>
<th>Annual Instalments (including Fire Insurance but not Rates).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Storeman</td>
<td>0 50/7</td>
<td>70 0</td>
<td>90 0 0 5</td>
<td>£13 4 468 17 6 37 4 8</td>
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<tr>
<td>Assistant Drainage Inspector</td>
<td>1 25/2</td>
<td>33 0</td>
<td>70 0 0 4</td>
<td>£13 4 468 17 6 37 4 8</td>
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</tbody>
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