

# QUESTION AND ANSWER

## SOME REHABILITATION INFORMATION

**W**E PRINT below some questions on rehabilitation, submitted through *Koroero's* information service, and the answers to them. They are printed for the guidance of other servicemen in New Zealand and the Pacific who may have similar problems.

**Question 1.**—To what extent are home servicemen eligible for rehabilitation benefits? For instance, what assistance can be expected in the purchase or erection of (a) a home, (b) a business. For either of these? What is the position if the applicant has (a) a certain amount of capital, (b) a comparatively large amount of capital?

**Answer:** Men who have served in New Zealand only are eligible to make application for all forms of rehabilitation assistance, but, speaking generally, assistance will be granted only on proof of hardship suffered as a direct result of service or after long continuous service.

It is important to remember that rehabilitation assistance is not available as of right, and that the intention of the legislation is to place ex-servicemen in a position not less advantageous than that occupied before service.

Each application will receive consideration on its merits, and all relative factors will be taken into account.

**Question 2.**—What assistance, if any, in the purchase or erection of a home could be expected by an applicant still serving and likely to be so for a considerable time?

**Answer:** The Rehabilitation Act, 1941, imposes on the Department the duty of rendering assistance to "discharged servicemen." There is no authority to grant assistance to serving personnel unless they have returned from overseas after serving a minimum of two years, and have been retained for instruction and duty or are on compassionate leave, &c. There is, of course, no reason why application should not be made to any lending organization, but the application would be dealt with as being from a civilian.

**Question 3.**—Does rehabilitation for home servicemen still serving in the Army take over existing mortgages on houses, and, if so, at what rate of interest? My wife owns the house, and we are paying 5 per cent. on the first mortgage and 6 per cent. on the second.

**Answer:** This question is answered by 2 above.

The Rehabilitation Board has decided as a policy to re-finance existing mortgages with rehabilitation rates of interest (2 per cent. for the first year, thereafter 3 per cent.) and interest concessions, in the following cases:—

- (a) Ex-servicemen who, because of war service, have had their earning-capacity so affected as the result of disabilities, &c., as to prevent them from meeting commitments entered into prior to joining the forces.
- (b) Ex-servicemen who have had their continuity of work or their financial position so affected by their war service that their income on return to civil life has been materially reduced.
- (c) Ex-servicemen who have entered into arrangements to purchase properties while in the Forces, and who, had they been discharged, would have been eligible for immediate financial assistance by way of a rehabilitation loan.

All cases will be considered on their respective merits.

**Question 4.**—I work on the electrical side of things on the ship, and am very interested to find out how much this would count for this trade in civilian life.

**Answer:** The Rehabilitation Board's "B" scheme would probably apply in this case, provided that the applicant has some appreciable practical experience behind him. Under this scheme the applicant is apprenticed to an employer, the Rehabilitation Board subsidizing his wages according to a graduated scale so that he has at least a living-wage.