

Copyright is owned by the Author of the thesis. Permission is given for a copy to be downloaded by an individual for the purpose of research and private study only. The thesis may not be reproduced elsewhere without the permission of the Author.

'THE DEPARTMENT OF MAORI AFFAIRS HOUSING PROGRAMME,  
1935 to 1967.'

A Thesis presented in fulfillment  
of the requirements for the Degree of  
Master of Arts in History at  
Massey University

MARK KRIVAN

1990

FOR  
Reference Only

NOT TO BE REMOVED FROM THE LIBRARY

1091068687



## ACKNOWLEDGEMENTS

I'd like to thank Professor J C Davis and Mr. G V Butterworth for giving me the opportunity to undertake this study. The latter also provided a generous research grant and helpful comments on some early chapter drafts, so special thanks are due.

Dr. D W Thomson supervised this thesis. His frank and incisive comments have improved it greatly. He gave generously of his time, offered encouragement, and personally was most kind. I'm very grateful for all this help.

Kia ora koorua ki ooku maatua, ko Owen John raaua ko Peggy Fay.  
Mo he kai, he moni, te tangohia o te motoka - he tikanga.  
Arohanui ki aa koorua.

## CONTENTS

Acknowledgements	II
Contents	III
Maps and Photographs	IV
Abbreviations	V
Introduction	1
I. Maori Housing to 1936 and the Evolution of State Assistance.	5
II. Maori Housing Legislation and the Early Years of the Programme, 1935 to 1940.	27
III. War and Recovery. Halting Progress During the Labour Years, 1941 to 1950.	47
IV. A Slow Moving Decade, 1951 to 1961.	75
V. Unfulfilled Promise. Housing and the Hunn Report, 1962 to 1967.	102
Conclusion	124
Appendices	
1. Maori Housing Expenditure.	133
2. Maori Housing Provided Through the Department of Maori Affairs.	135
3. Dwelling Types, Amenities, and Tenure Data.	147
4. Dwelling Occupancy Rates.	150
5. Notes on Tables.	150
Bibliography	152

## MAPS & PHOTOGRAPHS

Between pages

### Maps

Map 2.1. Maori Land Board Administrative Districts, pre-1961.	35-36
Map 4.1. Maori Land Board Administrative Districts, post-1961.	101-102

### Photographs

#### Chapter One

Photographs 1.1-1.4. A Selection of Maori Dwelling Types, around 1900.	9-10
Photographs 1.5-1.6. Poor Maori Housing, 1920s and 1930s.	26-27

#### Chapter Two

Photographs 2.1. An Old House and New Dwelling Based Upon Maori Architecture, Ohinemutu around 1938.	36-37
Photographs 2.2-2.12. A Selection of Old Maori Dwellings and New Replacement Houses Built Through the Native Department, pre-1940.	44-45

#### Chapter Four

Photographs 4.1-4.2. Maori Houses Built Through the Department in the 1950s.	99-100
--	--------

## ABBREVIATIONS

### In the Text

B.M.A	Board of Maori Affairs
M.L.B	Maori Land Board
M.O.W	Ministry of Works
M.W.W.L	Maori Women's Welfare League
P.P.R	Persons Per Room
P.W.D	Public Works Department
S.A.C	State Advances Corporation
S.M.H.F	Special Maori Housing Fund (established under the Maori Housing Amendment Act, 1938)
T.G.H.E	Estimated Total Government Housing Expenditure

### In the Footnotes

<u>AJHR</u>	<u>Appendices to the Journals of the House of Representatives</u>
D.M.L.C	District Maori Land Committee
M.A	Maori Affairs File
Memo	Memorandum
Min.M.A	Minister of Maori Affairs
N.Min	Native Minister
Min.Fin	Minister of Finance
N.L.C	Native Land Court
<u>NZOYB</u>	<u>New Zealand Official YearBook</u>
<u>NZPD</u>	<u>New Zealand Parliamentary Debates</u>
<u>NZS</u>	<u>New Zealand Statutes</u>
<u>SR</u>	<u>Statutory Regulations</u>
U.S	Under-Secretary of Maori Affairs, unless otherwise stated
Dep.Sec	Deputy Secretary, Department of Maori Affairs
Ass.Sec	Assistant Secretary, Maori Affairs
Senr.Admin	Senior Administration Officer, Maori Affairs
Sec.Tsy.	Secretary of the Treasury
Sec.Cab.	Secretary of the Cabinet

## INTRODUCTION

The Department of Maori Affairs housing programme was established in the 1930s through the Maori Housing Act (1935) and the Maori Housing Amendment Act (1938). A special housing programme was required because a large proportion of the Maori population lived in 'deplorable' housing conditions, and it was '... impossible for the average Maori to finance a new home'<sup>1</sup> through lending institutions because they could provide neither security nor regular payments.

The purposes of this study are twofold. First, to examine successive governments' Maori housing policies in the period 1935 to 1967, and discuss how these were implemented by the Department of Maori Affairs. Second, to assess their effectiveness as a provider of housing for the Maori population.

The allocation of resources to Maori housing was a political decision, and set the parameters inside which the Department of Maori Affairs could operate. If governments placed a high priority on Maori housing, and both the Labour and National governments claimed to do so, then one might reasonably expect that the Maori housing programme would be adequately financed. Political rhetoric counted for little if in practice governments made only nominal financial commitments to Maori housing. This study will show that from 1935 to 1967 the Maori housing programme was never allocated sufficient resources to adequately deal with the problem of poor Maori housing.

The effectiveness of the housing programme is assessed using simple descriptive statistics. Monies expended and the numbers of houses built, purchased or improved, are compared with similar figures for other state-funded housing schemes,

---

1. J M McEwen, 'Urbanisation and the Multi-Racial Society', in R H Brookes and I H Kawharu (eds.), Administration in New Zealand's Multi-Racial Society (Wellington, 1967), p. 76.

selected population indices, or G.D.P. Other measures, such as improvements in dwelling occupancy rates, amenities, and dwelling types, give an indication of what improvement was effected in Maori housing.

The literature on the Maori housing programme is not extensive. In 1940 Dr. H B Turbott noted in an essay on Maori 'Health and Social Welfare'<sup>2</sup> that by European standards about 50% of the Maori population lived in substandard housing conditions. Turbott stated that government intervention had stopped the 'downward trend' in deteriorating Maori housing conditions, but progress was too slow to deal effectively with the problem. This was because it was '... economically impossible for any government in power' to make the major financial commitment that would have been required to solve the housing problem. In Turbott's view the solution to poor Maori housing conditions had to come from the Maori people themselves, but this could only occur when they had a secure economic position in New Zealand society.<sup>3</sup> A similar assessment was offered by R M Burdon in 1965, but Burdon thought that 'Maori improvidence' also contributed to substandard Maori housing conditions.<sup>4</sup>

The orthodox assessment of the progress of the Maori housing programme during the years of the first Labour government 1935 to 1949 is that although inadequate housing was not eliminated, substantial progress was made.<sup>5</sup> One writer estimated that over 10% of the Maori population had been rehoused by 1940,<sup>6</sup> but

- 
2. H B Turbott, 'Health and Social Welfare', in I L G Sutherland (ed.), The Maori People Today: A General Survey (Wellington, 1940), pp. 229-268.
  3. Turbott, 243-244.
  4. R M Burdon, The New Dominion: A Social and Political History of New Zealand, 1918-1939 (Wellington, 1965), p. 287.
  5. G V Butterworth, 'A Rural Maori Renaissance? Maori Society and Politics, 1920 to 1951', Journal of the Polynesian Society, 81:2 (1972), p. 181.  
G V Butterworth, End of an Era: The Departments of Maori Affairs, 1840-1989 (Wellington, 1989), p. 17.  
K R Howe, Race Relations Australia and New Zealand: A Comparative Survey, 1770s-1970s (Auckland, 1977), p. 59.  
Michael King, 'Between Two Worlds', in W H Oliver with B R Williams (eds.), The Oxford History of New Zealand (Wellington, 1981), p. 282.
  6. Butterworth, 'A Rural Maori ...', p. 181.

Claudia Orange has questioned this estimate. She has rightly pointed out that such an assessment is misleading because the quality of the houses built was not always high, and the figures used to obtain this estimate include not just new houses, but also repairs and improvements to existing houses.<sup>7</sup>

Orange concluded that the Labour government placed a '... very low priority on rehousing the Maori population.' She bases this judgment on the 'meagre' financial allocation given to the Maori housing programme, and the B.M.A.'s cost-recovery loan policy, a policy which was not relaxed during the Labour period.<sup>8</sup> Improvements in the terms under which Maori could receive financial assistance came in the post-war years, and the Labour government may be credited with having taken 'important first steps' in giving the Maori population greater opportunities to improve their housing conditions.<sup>9</sup> This assessment will be tested here.

Progress in Maori housing conditions in the 1950s has been associated with rapid urbanisation, and improvements in the general standard of New Zealand housing. However, comments on this have been qualified by the fact that by the 1960s a disparity between Maori and Pakeha standards remained, and Maori tended to be clustered in cheap housing areas because of their low socioeconomic status.<sup>10</sup> Schwimmer has pointed out that in 1956 the overall housing position of the Maori population was as 'deplorable' as in 1951.<sup>11</sup> Others have claimed that housing loans made through the Department of Maori Affairs were very favourable because low Maori incomes made applicants eligible for low-interest government loans.<sup>12</sup> But if this was the case, then it has to be asked why there was only a

---

7. Claudia Orange, 'A Kind of Equality: Labour and the Maori People, 1935-1949', MA Thesis (Auckland, 1977), p. 94.

8. Orange, pp. 91, 98.

9. Orange, pp. 139-141, 179-187, 228.

10. Graeme Dunstall, 'The Social Pattern', and G R Hawke, 'The Growth of the Economy', in W H Oliver with B R Williams (eds.), The Oxford History of New Zealand (Wellington, 1981), pp. 384, 404-405, 425.

11. Erik Schwimmer, 'The Maori and Government', in Erik Schwimmer (ed.), The Maori People in the Nineteen-Sixties: A Symposium (Auckland, 1968), p. 342.

12. A J Ward, 'Aspects of New Zealand Housing, 1920-1970', MA Thesis (Victoria, 1977), p. 187.

small improvement in Maori housing conditions during the 1950s? The reasons for this apparent contradiction will be examined here.

The 1961 Hunn Report demonstrated that the Department of Maori Affairs housing programme was not keeping up with the demand for houses, and that a major backlog of unsatisfied applicants existed. The Report made a number of innovative proposals as to how this backlog could be eliminated, and some of these were implemented. However, the statistics which Hunn used to calculate demand for housing were out of date, and the Report underestimated the need for housing. Butterworth has shown that the increase in the number of houses provided through the Department in the post-Hunn years only 'dented' the problem of substandard Maori housing,<sup>13</sup> but did not eliminate it as the Department claimed<sup>14</sup> and others believed.<sup>15</sup> This study includes a reassessment of Maori housing needs in the 1960s, and discusses why the stimulus given to the Maori housing programme following the Hunn report fell short of need.

A broad consensus is evident amongst these writers. This "standard" view of the Maori housing programme may be mapped out as follows. The first Labour government established the basis for improving Maori housing conditions, and achieved a good deal up to 1950. However, the programme was allowed to stagnate in the 1950s, and a serious Maori housing problem continued to exist in 1960. The stimulus given the programme by the Hunn Report effected some reduction in the number of poorly housed Maori, but a problem still remained. This overview will be examined, and its validity tested using the questions and techniques outlined above.

---

13. G V Butterworth, The Maori People in the New Zealand Economy (Massey University, 1974), p. 35.

14. AJHR, 1968, G.9, p. 14.

15. Schwimmer, p. 342.

## CHAPTER ONE

### Maori Housing to 1936 and the Evolution of State Assistance.

---

Traditional Maori dwellings changed little in the 800 or so years before sustained contact with European culture. Even when Pakeha settlement had taken a firm hold, most Maori preferred to retain their earlier dwelling type with only minor modifications. By the turn of the century Maori housing conditions were generally shocking compared to non-Maori housing. Many tribes had lost much of their land, and consequently they were often poor and prone to ill-health. From 1900 to 1909 a health improvement campaign effected limited reforms in Maori housing conditions, but the government of the day made no financial commitment to the programme and this hampered progress. A more substantial precedent for the state contributing toward improving Maori housing was set in 1926 when a proposal to upgrade Maori dwellings at Whakarewarewa and Hinemutu received a small government subsidy. A further and more significant step toward state funding of a Maori housing programme was taken in 1929. Although incidental to the goal of land development, settlers on the Maori Land Settlement schemes had dwellings built for them with state credit. This resulted in an improvement in the health of those for whom new houses were built,<sup>1</sup> and served to illustrate the benefits accruing from reasonably good housing conditions. Nevertheless, by 1936 a great majority of Maori still lived in poor housing, and the situation was desperate enough to warrant a government

---

H Belshaw, 'Economic Circumstances', p. 210; H B Turbott, 'Health and Social Welfare', p. 267. Both essays in I L G Sutherland (ed.), The Maori People Today: A General Survey (Wellington, 1940).

funded programme aimed specifically at improving the Maori housing stock.

According to current orthodox prehistory, the ancestors of the present day Maori made their first landfall in New Zealand from the Southern Cook or Society Islands about 1,000 AD or slightly later.<sup>2</sup> Encountering a new, temperate environment with which they were unaccustomed, they adapted their culture to meet the demands of subsistence living.<sup>3</sup> Over time "early" Maori culture developed in response to environmental influences and constraints, but this development was not uniform. It was determined by the many micro-environments within New Zealand and the availability of resources. In some areas a culture distinct from that of the early pioneers had developed by the late eighteenth century, this was "late" or "classic" Maori culture. In other areas where the climate was harsh or resources meagre, "early" Maori cultural traits were retained at the time of European contact.<sup>4</sup> For both groups, however, archaeological evidence shows '... conservatism and continuity in house design for 600 or 700 years',<sup>5</sup> and traditional Maori dwellings survived for over 150 years after James Cook's first landfall in 1769.<sup>6</sup>

Maori dwellings ranged from substantial one-roomed rectangular structures occupied for some months of the year to flimsy shelters constructed at temporary camps,<sup>7</sup> although the former were the predominant dwelling type. These varied from 'small dwelling huts' to 'superior houses', and are hereinafter

- 
2. Atholl Anderson, 'The Last Archipelago: 1,000 Years of Maori Settlement in New Zealand', in David Green (ed.), Towards 1990: Seven Leading Historians Examine Significant Aspects of New Zealand History (Wellington, 1989), pp. 8, 15-16.
  3. R C Green, Adaptation and Change in Maori Culture (Albany, 1977), p. 21.
  4. Janet Davidson, The Prehistory of New Zealand (Auckland, 1984), passim; Green, p. 40.
  5. Davidson, p. 153.
  6. Nigel Prickett, 'An Archaeologists' Guide to the Maori Dwelling', New Zealand Journal of Archaeology, Vol. 4 (1982), p. 119.
  7. Davidson, p. 151.

described as whare, '... the common generic term for a house or hut.'<sup>8</sup> Whare were used only for sleeping, entertaining, and laying out the dead. Other functions such as cooking, eating, storing food, and personal hygiene required separate buildings. Hence, cooking houses/kitchens (Whare Umu, Kauta), storehouses (Pataka, Wharangi), and toilets (Paepae) were constructed within the confines of a village and handy to but separate from whare.<sup>9</sup> There was no Maori equivalent to the multi-functional, multi-roomed European house.

The origins of rectangular Maori whare are as yet unknown.<sup>10</sup> They may be characterised as having:

'... a very small door, an extension of roof and walls at the door end to form a porch, an internal plan of hearth or hearths down the centre and sleeping places or platforms down the sides, and a proportion of length to 11 breadth of about 1.5 or 2 to 1.'

Some whare also had a small window. This doubled as an outlet for the smoke from the internal fire because the houses were often so well built as to be virtually airtight.<sup>12</sup> In some areas dwellings were built with a sunken floor and earth heaped up against the outside walls, which was a local development employed to aid insulation.<sup>13</sup> Although whare were not generally decorated with carving, except for a figurehead (Tekoteko) above the door, elaborate carving on the door and window sideposts and lintels, and on the end of the front gables (Maihi), was not uncommon on a chief's house.<sup>14</sup>

Whare at the time of European contact fell into two main size groups, larger houses of from 6 to 9 metres in length, and smaller dwellings of 2 to 5 metres.<sup>15</sup> The larger of these whare are 'almost always' described in the historical literature as chiefs' houses.<sup>16</sup> These were often well constructed buildings

---

8. Prickett, pp. 116, 119.

9. Peter Buck, The Coming of the Maori Reprint (Wellington, 1977), p. 113; Davidson, p. 150; Makereti, The Old Time Maori Reprint (Auckland, 1986), pp. 283, 285-286.

Prickett, p. 116.

10. Davidson, p. 153.

11. Prickett, p. 119.

12. Buck, p. 119; Makereti, p. 283; Prickett, p. 137.

13. Buck, pp. 116, 120; Davidson, p. 153.

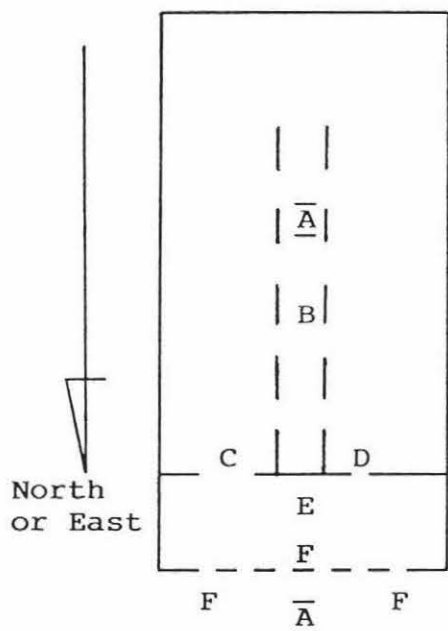
14. Makereti, p. 288; Prickett, pp. 129, 135.

15. Davidson, p. 155; Makereti, p. 285.

16. Prickett, p. 122-127.

with carvings, and they served as the focal point of village life on formal occasions. Such dwellings were the forerunners of the elaborately carved modern meeting house.<sup>17</sup> Figures 1.1. and 1.2. illustrate an idealised "late" Maori whare:

<sup>18</sup> Figure 1.1. Plan Diagram of a 'Typical' "Late" Maori Whare.



- A. Hearth.
- B. Passageway Between Raised Beds.
- C. Door.
- D. Window.
- E. Porch.
- F. Formal and Informal Activity Area.

<sup>19</sup> Figure 2.2. Sketch of a 'Typical' "Late" Maori Whare.



The framework of a whare was constructed with fashioned square or round posts, depending upon the size of the dwelling. These posts were mortised, and lashed with flax fibre (Muka). Roofs were thatched with the available grass (Toetoe), and the walls lined with pampas reed (Kakaho) or bulrush (Raupo). Floors were lined with fern and/or flax mats, upon which the occupants slept.<sup>20</sup> Regional variations occurred, but the above illustrate the major features.

In 1901 the Maori were tribal based, over 90% rural, and numbered some 45,500, or less than half the estimated 1840 total.<sup>21</sup> They were separated '... geographically, socially and

17. Davidson, p. 157.

18. After Makereti, p. 297; Prickett, p. 140.

19. Sketch from, Evening Standard, 5 November 1990, p. 8.

20. Buck, pp. 118-119, 121-122; Makereti, pp. 281, 288.

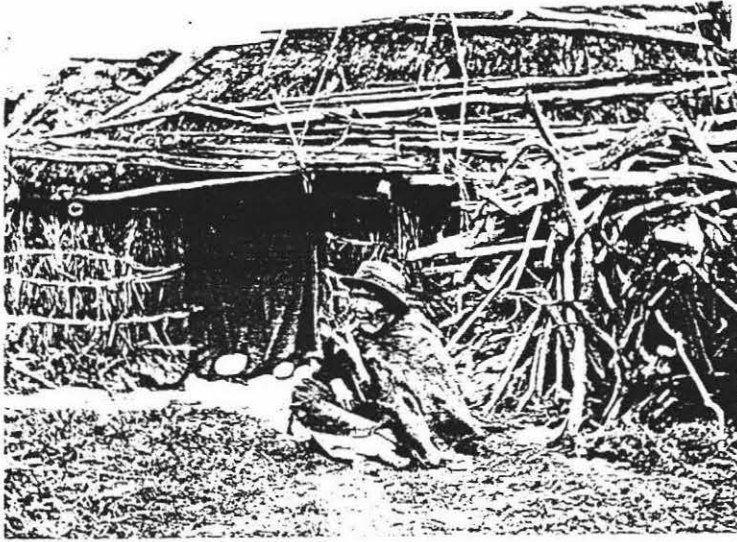
21. D Ian Pool, The Maori Population of New Zealand, 1769-1971 (Auckland, 1977), pp. 195, 208, 234-35.  
Census, 1986, Series C, Report 9, p. 13.

culturally' from Pakeha.<sup>22</sup> The population decline occurred partly as a consequence of contact with European culture, which introduced new diseases, modes of living, and a society competing for the Maori peoples' primary resource, land. In 1800 Maori had owned some 66 million acres. By 1900 only about 3.3 million acres remained in Maori ownership, the bulk of it in the North Island, and about 30% was leased to Europeans.<sup>23</sup> This redistribution of land to the non-Maori population, aptly described by W H Oliver as 'asset stripping',<sup>24</sup> was effected by a variety of methods - war and confiscation, land laws and the administrative structures established to implement them, Pakeha land buyers' duplicity and Maori cupidity.<sup>25</sup> The dispossession of many Maori from their land resulted in widespread impoverishment and a 'rural proletariat'.<sup>26</sup>

Maori living conditions around the turn of the century were bad, and this can be seen from the photographs overleaf. Although some Maori began using European building materials and constructed weatherboard houses as early as the 1870s, this was not the norm. Such activity was usually confined to districts where Maori retained some land and had adapted themselves to the European commercial economy, or was generated by one or two resourceful individuals.<sup>27</sup> A notable example was Parihaka, the

- 
22. Michael King, Maori: A Photographic and Social History (Wellington, 1983), p. 195.
23. Apirana Ngata, 'Maori Land Settlement,' in I L G Sutherland (ed.), The Maori People ..., pp. 126-127. I H Kawharu, Maori Land Tenure: Studies of a Changing Institution (Oxford, 1977), p. 1. See also Chapter One.
24. W H Oliver, '100 Years of the Welfare State?', in David Green (ed.), Towards 1990: Seven Leading Historians Examine Significant Aspects of New Zealand History (Wellington, 1989), p. 87.
25. Claudia Orange, 'A Kind of Equality: Labour and the Maori People, 1935-1949', MA Thesis (Auckland, 1977), p. 9. Apirana Ngata, 'Maori Land ...', pp. 132, 151, passim. M P K Sorrenson, 'Land Purchase Methods and their Effect on Maori Population, 1865-1901', Journal of the Polynesian Society, 65:3 (1956), pp. 183-199.
26. Michael King, Maori: A Photographic ..., p. 196.
27. Buck, p. 135; R T Lange, 'The Revival of a Dying Race: A Study of Maori Health Reform 1900-1918, and its Nineteenth Century Background', MA Thesis (Auckland, 1972), pp. 22-24. Ann Parsonson, 'The Pursuit of Mana', and M P K Sorrenson 'Maori and Pakeha', both essays in W H Oliver with B R Williams (eds.), The Oxford History of New Zealand (Wellington, 1981), pp. 162, 192, respectively. John A Williams, Politics of the New Zealand Maori: Protest and Cooperation, 1891-1909 (Auckland, 1969), p. 27.

Photographs 1.1 - 1.4. A Selection of Maori Dwelling Types,  
around 1900.



-1.1

Elderly Maoris tended to resist changes to their lifestyle, a fact many Europeans mistook for poverty and degeneration. Mata Kukae was over 100 when this photograph was taken at her home at Taumutu in the South Island in 1898. She was a member of the Ngati Moki hapu of Ngai Tahu. Her house was made from loosely bound reeds and she had a sacking door. Her clothes here appear to have been made from sacking and canvas. Like many women of her time she enjoyed smoking pipe. She was one of the last survivors of Te Rauparaha's siege of Kaiapohia in 1832, and she died eight months after this picture was taken.

1.2-

A well-made raupo house at Maketu in the early 1900s with the by now popular entrance and verandah extending from a side wall. The photograph illustrates much of the clutter of family and domestic life including a nursing baby, a dog, a cat, two buckets and a large tub.



1.3- A slab whare with chimney and a bark roof, King Country, early 1900s.



1.4- A paling house with a thatched muka roof, a kind common in the Hokianga district in the early 1900s.

village of the Taranaki prophet leaders Te Whiti O Rongomai and Tohu Kakahi. Despite land confiscations following the New Zealand Wars and continued post-war conflict with the settler government, Parihaka by 1902 had well laid out streets and many European style houses. Residents were supplied with a clean, piped water supply, washstands were provided for bathing, and some houses had hot water laid on.<sup>28</sup> But for most Maori, the whare remained the predominant dwelling type.

The design of whare had not altered greatly by 1900. Favoured innovations seem to have been to attach a porch or verandah, and to place the door on one side of the house rather than the front. A chimney was often added. European building materials were also used in conjunction with traditional materials.<sup>29</sup> Nevertheless, at the beginning of the twentieth century most whare were characterised by overcrowding and poor ventilation. Villages that had once been built on elevated sites for protection were now situated on damp, low-lying ground.<sup>30</sup> Many villages did not have a safe water supply, and nor were they properly drained. The use of toilets was neglected, and often waste was freely broadcast.<sup>31</sup> Very few Maori had the capital to replace their housing without outside assistance, but neither government nor private money-lenders would advance loans for house construction or improvement because they did not consider the multiple-title system of Maori land tenure to be good security.<sup>32</sup> All this had a deleterious effect on Maori health, and it was a campaign to improve Maori living conditions which stimulated the first concerted dominion-wide attempt to improve Maori housing.

The catalyst for improving Maori health in the early 1900s was the Te Aute College Students Association, popularly known as

---

28. Williams, Politics of the ..., p. 29.

29. King, Maori: A Photographic..., Photographs on pp. 79-107.

30. AJHR, 1902, H.31, pp. 62-63; 1903, H.31, pp. 67, 70.  
Lange, pp. 20-22, 34.

John Miller, Early Victorian New Zealand: A Study of Racial Tension and Social Attitudes, 1839-1852 (Oxford, 1958), p. 104.

31. AJHR, 1902, H.31, pp. 62-63; 1903, H.31, pp. 67, 70.

32. AJHR, 1931, G.10, p. 3.

J M McEwen, 'Urbanisation and the Multi-Racial Society', in R H Brookes and I H Kawharu (eds.), Administration in New Zealand's Multi-Racial Society (Wellington, 1967), p. 76.

the "Young Maori Party". This was an informal association of Western educated young Maori men who were secure in both Maori and Pakeha milieus, and included Apirana Ngata, Peter Buck, and Maui Pomare. Because they had more understanding than their elders of the ways in which Pakeha institutions operated, the "YMP" were better placed in attempting to achieve their goals within the framework of Pakeha politics. The "YMP" was essentially a social reform movement whose 'immediate and most basic aim' was to reverse what was thought to be a declining Maori population. After some preliminary work at health reform in the late 1890s, the "YMP" from 1900 attempted to implement a plan for revitalising the Maori population. They did so with the help of James Carroll, a prominent Liberal MP and Native Minister, and the mixed support of traditional Maori leaders.<sup>33</sup>

In 1901 Dr. Maui Pomare was appointed to the Health Department as Maori Health Officer. His job was to educate (and occasionally coerce) Maori communities in the principles of healthy living. Pomare, assisted from 1905 by Dr. Peter Buck, established a network of Native Sanitary Inspectors. These men were supervised by Pomare and Buck, and acted in close association with but independently of the new Maori Councils. They were selected because they held chiefly rank and thus possessed mana amongst Maori communities.<sup>34</sup> Pomare also used the administrative structures established by the Maori Councils Act (1900) to implement the "YMP's" reform programme. District Maori Councils were established, comprised entirely of Maori members, and by 1902 there were 24. They were empowered to act as health committees for the districts over which they exercised a limited control, and they could in principle draw up and enforce by-laws governing Maori housing standards and village sanitary conditions. At the local level the new health regulations were to be implemented by village committees.<sup>35</sup>

---

33. Buck, p. 410-414; G V Butterworth, Aotearoa, 1769-1988: Towards a Tribal Perspective (Wellington, 1988), Chapter 6, pp. 18-20; Lange, pp. 112-117, 125-126, 158, 164, 170-177; Williams, pp. 100, 151-153.

34. AJHR, 1901, H.31, pp. 14-15; 1902, H.31, pp. 62-63. Peter Buck, Foreword in I L G Sutherland (ed.), The Maori People Today: ..., p. 10; Buck, The Coming of the Maori, pp. 135, 411; Lange, p. 130; Williams, pp. 113, 116.

35. AJHR, 1903, H.31, p. 66; Lange, p. 254; NZS, 1900, No.48, The Maori Councils Act (1900), Section 18, p. 285; No.25, The Public Health Act (1900), Section 65, pp. 125-126.

Initially, the Maori Health Officers, Sanitary Inspectors and some Maori Councils set about their task with great enthusiasm. The Health Officers and Sanitary Inspectors condemned unsatisfactory houses and ordered their demolition, recommended improvements in the construction of new dwellings, ordered toilets built, attempted to improve water supplies, and instructed householders how to purify impure drinking water. In some instances villages were shifted from damp, low-lying ground, and relocated on higher land.<sup>36</sup> Many Maori communities were receptive to the proposed housing reforms, but the obstacles the programme faced were not easily overcome.

There was no government funding. The Maori Councils were supposed to be subsidised, but apart from the provision of a few rainwater tanks the government made no financial commitment to rehousing the Maori population. In many areas Maori were just too poor to adequately improve their housing without some assistance, and government parsimony proved a major problem.<sup>37</sup>

Opposition to the scheme came from tribes in areas such as the Waikato, Taranaki and Ureweras. These people remained suspicious of any initiative having the slightest connection with the Pakeha government, and they refused to cooperate with the Maori Council system. Nevertheless, some of them did take steps to improve their housing, but outside the scheme. Parihaka was one we have mentioned already.<sup>38</sup> At Maungapohatu in the Ureweras the Tuhoe prophet leader Rua Kenana had begun to replace old whare with wooden dwellings by 1908.<sup>39</sup>

The communal system of land tenure was also an obstacle, for many would not build a house on unpartitioned land for fear of losing it when the land was subdivided. Reluctance to build toilets was widespread, and because broadcast waste contaminated water supplies this remained a serious problem.

---

36. AJHR, 1902, H.31, p. 62; 1905, H.31, p. 56; 1909, H.31, p. 60; H Mitchell, Takitimu: A History of Ngati Kahungunu (Wellington, 1972), p. 222.

37. AJHR, H.31, 1903-1909, passim.

38. AJHR, 1906, H.31, p. 74.

39. AJHR, 1904-1909, H.31, Reports by Elsdon Best, the local Sanitary Inspector, passim; Judith Binney et al., Mahaia: The Prophet Rua Kenana and His Community at Maungapohatu (Wellington, 1979), pp. 50, 52, 55, 135, 144-45, 157, 161. Lange, pp. 276, 295; Williams, pp. 132-133.

The Maori Councils were not all that effective at framing health by-laws, and were often 'slow and tardy' in implementing those drawn up. This problem was made worse by tribal rivalry, with some hapu refusing to obey by-laws written by others.<sup>40</sup> A number of these problems are to prove recurrent themes in this study.

Despite these obstacles, some improvement occurred during the years 1902-1909, and Table 1.1. summarises the progress.

<sup>41</sup>Table 1.1. Maori Housing Improvements, 1902-1909.

Year	New Houses	New Whare	New Toilets	Houses/Whare Destroyed
1902-04	763	6	73	291
1905	258	30	93	183
1906	207	3	152	160
1907	123	6	175	83
1908	544	254	346	340
1909	208	2	164	179
Totals	2,103	301	1,003	1,236

Although the literature unanimously applauds the campaign as a great success,<sup>42</sup> given the number of obstacles which hindered progress and the varying quality of the new houses built, I feel this judgment must be qualified. The figures may seem impressive, but the majority of the new houses lacked amenities such as washing facilities, sewerage system, bathrooms or a water supply. New houses built of pit-sawn timber or slabs were often inferior to traditional whare because they were unlined and draughty.<sup>43</sup> Sometimes wooden houses were built merely to appease the reformers. Buck tells of new board houses impressing the authorities during the day, but at night the '... old people stretched out snug on the earthen floor of their beloved whare ...' at the back of the new house.<sup>44</sup>

The programme was at best a partial success. It was due solely to Maori initiative because the improvements were undertaken

---

40. AJHR, 1902-1909, H.31, Pomare's General Reports and Reports of the District Sanitary Inspectors, passim.

41. AJHR, 1908, H.31, p. 118; 1909, H.31, p. 60.

42. See, for example; AJHR, 1909, H.31, p. 60; Lange, p. 346; Williams, pp. 116-117.

43. Lange, p. 208.

44. Buck, The Coming of the Maori, p. 135.

'... without a penny of compensation asked for',<sup>45</sup> which was probably just as well as no government assistance was offered. In some districts the "YMP" reformers were able to achieve what they did because they had the sanction of traditional leaders for their ideas. In areas where no sanction was forthcoming, either no or little progress was made, or other men such as Te Whiti and Rua Kenana provided health leadership for their followers. Moreover, some of the Sanitary Inspectors do not seem to have been instructed in basic principles of sanitation until a conference was held at Wellington in July 1908,<sup>46</sup> but by this time the programme was in decline.

By 1910 the Maori Councils had lapsed into relative inactivity and the Health Department in 1911 had lost responsibility for Maori health. Both Buck and Pomare entered Parliament, in 1908 and 1911 for Western and Northern Maori respectively,<sup>47</sup> and their energies were channeled elsewhere. All the Sanitary Inspectors had been dismissed by 1912, and with this disintegration of the "system" the early enthusiasm of the health improvement programme had diminished.<sup>48</sup> Although attempts were made to reinvigorate the Maori Council system after 1910, these were unsuccessful and the potential for improving housing conditions through the Maori Councils, Maori Health Officers, and Native Sanitary Inspectors was not realised.

The decade 1911 to 1920 has been described by Butterworth as '... one of the most harrowing in the Maori experience.'<sup>49</sup> Government purchasing of Maori land, which had slowed down in favour of leasing between 1899 and 1905, began to accelerate with vigour from 1906. Between 1911 and 1921 almost 2.5 million

---

45. AJHR, 1909, H.31, p. 60.

46. AJHR, 1908, H.31, p. 119; Williams, p. 152.

47. Buck, The Coming of the Maori, p. 414.

G H Scholefield (ed.), A Dictionary of New Zealand Biography Vol. II (Wellington, 1940), p. 176.

48. Lange, pp. 259-262, 267.

49. Butterworth, Aotearoa, 1769-1988: ..., Chapter 7, p. 56.

acres were alienated.<sup>50</sup> Another severe setback came with the 1918 Influenza epidemic. It has been estimated that the Maori death rate was 42.3 per 1,000, a figure seven times the non-Maori rate, and caused in part by the poor state of Maori housing.<sup>51</sup>

One positive development ensuing from that bleak decade was a shift in Pakeha opinion. The contribution made by the Maori Pioneer Contingent to W.W.I 'raised the standing of Maoris' in European eyes,<sup>52</sup> and many Pakeha were shocked at the high Maori losses in the Influenza epidemic. Moreover, with the Maori population numbering some 57,000 by 1921,<sup>53</sup> and only about 4.9 million acres of land remaining in Maori ownership<sup>54</sup> in that year, not all of which could be put to commercial use, there was a 'realisation in official circles' that Maori might become heavily dependent upon the state.<sup>55</sup> This possibility was most undesirable in Pakeha officialdom's eyes. Pakeha willingness to adapt 'policies and institutions' to better meet Maori needs seems to have increased.<sup>56</sup>

This change in attitudes was accompanied by the accession to power of a new generation of Pakeha political leaders more sympathetic to Maori aspirations.<sup>57</sup> Most notable of these was the Reform politician J G Coates, Native Minister from March 1921 to December 1928, and Prime Minister between May 1925 and

- 
50. Butterworth, Chapter 6, pp. 18-23, 40-41.  
Barbara R Gilmore, 'Maori Land Policy and Administration During the Liberal Period, 1900-1912', MA Thesis (Auckland, 1969), pp. 8, 33, 69, 87, 95.  
David Hamer, The New Zealand Liberals: The Years of Power, 1891-1912 (Auckland, 1988), pp. 291, 305-6.  
Ngata, 'Maori Land Settlement', p. 126.
51. Geoffrey Rice, Black November: The 1918 Influenza Epidemic in New Zealand (Wellington, 1988), pp. 103, 105.
52. Michael King, 'Between Two Worlds', in W H Oliver with B R Williams (eds.), The Oxford History of New Zealand (Wellington, 1981), p. 297.
53. Census, 1986, Series C, Report 9, p. 13.
54. Figure calculated from statistics given in; Gilmore, p. 74; Butterworth, Chapter 6, p. 40.
55. G V Butterworth, 'A Rural Maori Renaissance? Maori Society and Politics, 1920 to 1951', Journal of the Polynesian Society, 81:2 (1972), p. 168.
56. Butterworth, Aotearoa, 1769-1988: ..., Chapter 7, p. 60.
57. Ibid.

December 1928.<sup>58</sup> The Reform government passed a number of legislative measures in the 1920s which materially aided the Maori people. For example; the Native Trustee Act (1920) sanctioned for the first time the use of Maori trust money for Maori land development; in the same year a Maori Health Service was established with Peter Buck as Director; in 1925 the Maori Purposes Board was founded to promote educational, social, and cultural activities; and in 1925 also a start was made on resolving Maori land grievances.<sup>59</sup> Nor was housing overlooked. In June 1926 Reform set up a Commission of Inquiry to investigate the possibility of establishing Maori model villages at Whakarewarewa and Ohinemutu in Rotorua borough.

Whakarewarewa and Ohinemutu were tourist attractions because of their locations in areas of thermal activity, but the resident's houses were in poor repair and overcrowded. For instance, one four-roomed dwelling housed 14 people, a three-roomed house was home to nine people, and in another case ten people lived in two rooms. This poor housing damaged the impression left on visitors. The government was interested in increasing tourist revenue by creating villages with an attractive appearance that reflected "authentic" Maori culture. The Commission inquired into the 'advisability', 'necessity', and cost of remodeling the hamlets in accord with contemporary ideas of town planning. This included rebuilding or renovating houses for the residents whilst maintaining '... distinctive characteristics of Maori art and architecture.' Submissions were taken between 24 June and 1 July 1926 from the Tuhourangi and Ngati Whakaue tribes, the tangata whenua of Whakarewarewa and Ohinemutu respectively, and other interested parties, and these formed the basis of the Commission's report.<sup>60</sup>

The government was recommended to install a modern sewerage system and drainage network, improve road access, remove or demolish 65 substandard houses, and prepare new house plans. These recommendations would have involved considerable

---

58. G V Butterworth, End of an Era: The Departments of Maori Affairs, 1840-1989 (Wellington, 1989), p. 15.

Michael King, Te Puea: A Biography (Auckland, 1977), pp. 130-31, 134-35, passim.

59. Butterworth, Aotearoa, 1769-1988: ..., Chapter 7, pp. 60-63.

60. AJHR, 1926, G.7, pp. 1, 8, 10, 13-18.

expenditure, and the Commission suggested that the government share the cost with the Rotorua Borough Council and the Arawa Trust Board. New dwellings could, in the Commission's view, be provided through a housing loan scheme based upon the following principles. Repayments should be interest-free and spread over 30+ years. The value of houses demolished should be credited against new housing loans. Houses should be built to designs approved by the government architect. Provision should be made for additions and renovations to existing houses. And loans should be made available to persons without an existing house, but wanting to build a new one.<sup>61</sup>

The Whakarewarewa/Ohinemutu proposal was based upon the local peoples' suggestions, and they in turn had modeled their ideas on the Advances to Workers Act (1906). This Act and subsequent amendments made available government loans for house construction, and by 1926 the state was heavily involved in financing house building in New Zealand. Unfortunately, the conditions under which loans were advanced did not benefit poorer, unskilled workers<sup>62</sup> like the Rotorua tribes. By proposing a loan scheme with favourable lending terms, the Tuhourangi and Ngati Whakaue people were wanting the government to provide finance on terms which took due regard of their low socioeconomic status. They wanted to improve their housing, but they needed realistic, affordable financial assistance to do so.

Although the sewerage and drainage works were completed at Whakarewarewa,<sup>63</sup> there had evidently been no new houses constructed in either village by 1936.<sup>64</sup> The Whakarewarewa/Ohinemutu scheme was significant, however, because in 1929 the Cabinet approved a small subsidy of £500 toward house construction. This was, as Apirana Ngata noted at

---

61. AJHR, 1926, G.7, pp. 9, 10, 20-22.

62. W H Oliver, 'The Origins and Growth of the Welfare State', in A D Trlin (ed.), Social Welfare and New Zealand Society (Wellington, 1977), pp. 12, 18.

A J Ward, 'Aspects of New Zealand Housing, 1920-1970', MA Thesis (Victoria, 1977), pp. 151-152, 157-158, 168.

63. M P K Sorrenson (ed.), Na To Hoa Aroha, From Your Dear Friend: The Correspondence Between Sir Apirana Ngata and Sir Peter Buck, 1925-1950 Vol. III (Auckland, 1988), pp. 143-144. Ngata to Buck, 25 March 1934.

64. NZPD, 1944 (266), p. 644 (Sim).

the time, '... a small beginning, but a substantial concession in principle.'<sup>65</sup> It was the first time government money, albeit a small amount compared with the millions of pounds then being advanced as housing loans through the State Advances Department,<sup>66</sup> had been made available specifically for Maori housing, and as such it was an important precedent. However, ten years were to pass before some of the more significant Whakarewarewa/Ohinemutu proposals, such as interest-free loans, were incorporated into the Department of Maori Affairs housing programme.

A further step toward state funding of Maori housing was taken in 1929 with the beginning of the Maori Land Settlement schemes. These were government financed farm development projects initiated by Apirana Ngata, Native Minister in the United government from December 1928 to November 1934. For the first time in New Zealand's history state credit was advanced to selected Maori so that they could utilise commercially what was left of their land.

Under the Native Land Amendment Act (1929) and Native Land Claims Adjustment Act (1929), the Native Minister was empowered, with the consent of owners, to designate any suitable Maori land as a settlement scheme irrespective of the state of the title. This overcame the complexities of Maori land tenure and enabled effort to be focused on development and settlement.<sup>67</sup> Ngata aimed through the schemes to train Maori in efficient commercial farming, develop tribal land, and establish rural, independent, culturally revitalized economic bases for Maori communities.<sup>68</sup>

The Maori Land Settlement schemes only benefited Maori communities with suitable land, and leadership willing and able to take advantage of the opportunities offered by the

---

65. Sorrenson, Na To Hoa Aroha: ..., Vol. 1 (Auckland, 1986), p. 250. Ngata to Buck, 2 October 1929.

66. Oliver, 'The Origins and ...', p. 18.

67. AJHR, 1931, G.10, pp. 5-6; Kawharu, Maori Land Tenure: ..., pp. 29-31; King, Te Puea: A Biography, pp. 149-150; Ngata, 'Maori Land Settlement', pp. 96, 144.

68. G V Butterworth, End of an Era: ..., p. 15; Orange, p. 12.

legislation.<sup>69</sup> For example, Te Puea Herangi was able to implement successful development projects in the Waikato by motivating her people and gaining the support of the Kingitanga leadership.<sup>70</sup> In other areas with less competent or uncooperative leadership, and of poor or no land, such as parts of Northland, the King Country and Taranaki, land schemes were not attempted.<sup>71</sup>

By 1936 about 16.0% of all Maori owned land was gazetted for settlement, but only 4.0% was actually under development, the whole encompassing 1,388 individual farm units. The schemes supported about 12.0% of the 1936 Maori population of some 94,000.<sup>72</sup> In the long-term, not all of the development projects were successful. They were hit by the Depression. Many of the holdings were either too small or the land too marginal to be economic. Often the livestock was of a poor quality. Administrative changes excluded Maori from making decisions about the schemes' operations and this resulted in declining morale, as did cases where loan repayment requirements were considered by Maori settlers to be excessive. The method of allocating farms and the lack of a clear legal relationship between land-owners and settlers, who were not always the same people, in some cases excited rivalries or ill-feeling between the parties.<sup>73</sup> Nevertheless, the Land Settlement schemes represented '... official recognition and assistance for Maori aspirations to improve their economic conditions ...',<sup>74</sup> and in areas where schemes were implemented Maori health and housing was improved.

Maori Land Settlement houses erected, renovated or repaired up

---

69. AJHR, 1931, G.10, p. 15; Butterworth, Aotearoa, ..., Chapter 8, p. 69.

70. AJHR, 1931, G.10, pp. 18, 20; King, Te Puea: ..., pp. 150-156.

71. AJHR, 1931, G.10, p. 15.

72. AJHR, 1936, G.10, pp. 2, 10.

Census, 1986, Series C, Report 9, p. 13. Maori population defined as New Zealand Maori Origin or Descent.

Ngata, 'Maori Land Settlement', p. 129.

NZOYB, 1938, p. 308.

73. Orange, pp. 73, 75, 77-82.

Pitchayakan Pinit, 'Land and Social Change: Aspects of the Maori Case', MA Thesis (Massey, 1979), p. 17.

74. Butterworth, 'A Rural Maori ...', p. 178.

to 31 March 1936 numbered 551.<sup>75</sup> The Land Settlement schemes affected only a small proportion of the Maori population. By 1936 there was one new house for every 20 people supported on the schemes.<sup>76</sup> Not only was land settlement housing inadequate in relation to the needs of the farm settlers, but the 88% of the Maori population not included in a scheme did not benefit from the housing programme at all.

The type and quality of the houses built on the farms varied. Dwellings seem to have ranged in size from substantial five to seven-roomed houses, to two, three or four-roomed cottages, and single-roomed huts, although the substantial houses were often built for the Pakeha supervisors, whilst the small cottages and huts were erected for the Maori settlers.<sup>77</sup> Most of the houses built for the Maori settlers were small in comparison with Pakeha farm houses, and they often lacked amenities such as piped water, toilets, and bathrooms. Although one Maori critic described some of them as '... little more than glorified cowsheds',<sup>78</sup> according to the economist H Belshaw they were generally '... a marked improvement on the dwellings they replaced',<sup>79</sup> many of which were old whare.

Three main factors determined the type of dwelling erected - cost and money available, and Ngata's attitude. Capital available for the schemes was limited, and in the early stages of development the priorities were draining, fencing, ploughing, sowing grass seed and crops, erecting farm buildings, and stocking the land. Whilst this work was undertaken settlers made do with elementary dwellings. Because houses were counted as part of the overall development costs, and accordingly became a charge upon the land being developed,<sup>80</sup> the less money expended on housing the less debt a settler had to repay. As a scheme became established and capable of producing more revenue, better houses were

---

75. *AJHR*, 1936, G.10, pp. 3-41; 1937, G.10, p. 92; 1938, G.10, p. 88; 1939, G.10, p. 4; 1940, G.10, p. 5.

76. *AJHR*, 1936, G.10, p. 2; *Census*, 1936, Vols. I, III. *NZOYB*, 1938, p. 541.

77. *AJHR*, 1931, G.10, p. 22; 1932, G.10, pp. 13-15, 27; 1933, G.10, pp. 1-2, 4, 6; 1936, G.10, p. 35, *passim*.

78. Orange, p. 94.

79. Belshaw, 'Economic Circumstances', p. 218.

80. Orange, pp. 72, 88.

erected.<sup>81</sup>

As Native Minister until November 1934 Ngata had considerable influence over the land schemes. Because of the limited resources at his disposal and the effect of the Depression, Ngata imposed a policy of 'self-reliance and frugal living' on the settlers to enable him to place as much land under development as possible.<sup>82</sup> It was thus necessary to 'severely restrict'<sup>83</sup> the building programme, and Ngata believed that Māori settlers did not need housing of a standard comparable to Pakeha farmers. Ngata told Peter Buck he wanted to avoid the '... danger of a Pakeha supervisor with his Pakeha standards imposing on a people just out of raupo and ponga shacks a type of dwelling far above their requirements', and he thought the modest dwellings erected on the schemes were '... quite good enough.'<sup>84</sup> Keeping expenditure on housing down to a minimum was thus consistent with Ngata's general policy.

Maori Land Settlement housing was significant, amongst other reasons, because the dwellings were built with state credit. Although the cost of construction was repaid to the government by the mortgagor, a precedent for state responsibility for Maori housing had been established. Moreover, the Land Settlement dwellings represented the Department of Maori Affairs first limited attempt at improving Maori housing conditions, as the Department was responsible for the overall administration of the schemes. The Department had some experience upon which to build when implementing the post-1936 housing programme.

Outside the Maori Land Settlement schemes, little seems to have been done by official agencies to improve Maori housing before the introduction of the Department of Maori Affairs housing programme in 1936. Some individuals affluent enough to do so would have improved their housing of their own accord, but for

---

81. Turbott, 'Health and Social Welfare', p. 267.

82. Butterworth, 'A Rural Maori ...', p. 176.

83. AJHR, 1931, G.10, p. 22.

84. Sorrenson, Vol. II (1987), p. 26. Ngata to Buck, 22 May 1930.

the majority of the Maori population housing remained poor.

In 1933 Dr. H B Turbott, at the time Medical Officer of Health on the East Coast, conducted a survey of Maori housing conditions in Waiapu county in his district. This showed:

- 60% - of the houses surveyed were overcrowded using 300 cubic feet per person as a standard of crowding.
- 'a large proportion' - were dark, damp, poorly ventilated or structurally defective.
- 50% - of the houses had an unsafe water supply.
  - 50% - of the pit toilets 'were so faultily constructed or rudimentary as to make the homes little better than' houses without toilets.
  - 33% - were without any kind of toilet.
    - 13% - had a sink. <sup>85</sup>
    - 8% - possessed a bath.

Moreover, these statistics were from a "progressive" district, where conditions were said to be better than the national norm.

Beginning in 1937, the Native Department undertook surveys of Maori houses throughout the country to ascertain the conditions in which Maori lived. One such survey was conducted of thirty-six pa and settlements in Tauranga county by Mr. R W Pomare, Maori Health Inspector. Approximately 369 homes were inspected, and the survey revealed the following statistics:

- 46% - did not have windows.
- 79% - had defective roofing, were low-lying and damp.
  - 50% - were without proper ventilation.
  - 72% - had unlined walls.
  - 77% - had unlined ceilings.
  - 24% - had earth walls.
  - 27% - had unsound wooden floors.
- 42% - of the houses required structural alterations.
  - 4% - had 1-2 persons per room.
  - 15% - had 2-3 persons per room.
  - 80% - had more than 3 persons per room. <sup>86</sup>

A survey of six settlements in the Rangitikei district, Kaungaroa, Parewanui, Tokorangi, Kakariki, Turakina and

---

85. Lange, p. 343; Turbott, 'Health and Social ...', p. 245.

86. U.S to Acting Min.M.A, 4 August 1937, M.A/30/1.  
Discrepancies exist between the percentages given and their corresponding numbers in relation to the total number of houses inspected. Possibly more than 369 houses were inspected, or whare/huts have been included in the percentages but not the whole numbers.

Whangaehu, covered 80 houses. The following results were obtained:

- 15 - were considered satisfactory for habitation.
- 42 - were fit for demolition.
- 23 - required repairs or renovations costing 87  
between £100 and £500.

Dr. Turbott from the Health Department collated and published in 1940 the following figures from a number of the surveys to obtain a national picture:

- 57% - of the Maori population lived in overcrowded conditions using 300 cubic feet per person as a standard. He noted that the 'overcrowding is often gross, six to twelve or more people sleeping in one room with a floor space of about 120sqft or less.'
- 36% - of the houses were unfit for habitation due to 'darkness, dampness, and poor ventilation.'
- 45% - of Maori homes had an unsafe water supply.
  - 44% - broadcast rubbish.
  - 33% - broadcast faeces and urine in 'progressive areas'.
- 62% - broadcast faeces and urine in 'backward areas'.
  - 89% - broadcast faeces and urine in the 88  
'worst country'.

By the mid-1930s 19%<sup>89</sup> of the Maori population lived in urban areas, and their housing conditions were generally poor. The Department's 1937 housing surveys found that Maori living in towns and cities '... tended to exist in slum conditions'<sup>90</sup> due to their unskilled occupations. In 1937 the Auckland City Council, under the Housing Survey Act (1935), investigated housing in areas described as 'decadent' or 'near decadent', been essentially the central city area. The survey revealed that '... a strikingly large number of the inhabitants of Auckland's slums ...' were Maori. A subsequent inspection of the slums in August 1938 by the City Council's Decadent Areas

---

87. Untitled Table, 1938, M.A/30/1.

88. Turbott, 'Health and Social Welfare', pp. 238-39.

89. G V Butterworth and C Mako, Te Hurihanga o te Ao Maori: Te Ahua o te Iwi Maori kua Whakatatautia, (Wellington, 1989), p. 34. Urban population is defined as that in Main and Secondary Urban Areas, plus that of all boroughs, town districts, townships, and county towns with populations of 1,000 or more. The remainder of the New Zealand population is defined as rural (excluding those on ships). Hereinafter, this definition will be used.

90. Orange, p. 96.

Committee found '... a very large number of Maori families occupying houses in an advanced state of decay. They (Maori) appeared to be the majority in ...' the central city district.<sup>91</sup> In the Auckland suburb of Orakei 85% of Maori houses were 'unfit for habitation' and the remaining 15% required 'extensive repair', according to a Council survey conducted in 1940.<sup>92</sup> This evidence points to poor Maori housing in urban areas, and in subsequent Chapters we will see this was indeed the case.

Data from the 1936 Census, although limited by under-enumeration,<sup>93</sup> gives a national perspective on Maori housing. Table 1.2. below compares the type of dwelling occupied by Maori and non-Maori in 1936:

<sup>94</sup>Table 1.2. Percentage of Different Types of Dwelling, 1936.

Dwelling Type	1936	
	Non-Maori %	Maori %
(1)- Private House.	86.5	52.8
(2)- Flat.	3.6	----
(3)- Bach, Hut, Whare, Crib.	4.2	33.9
(4)- Temporary, Non-Private.	2.9	11.0
(5)- Other.	2.8	2.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>

The discrepancies between Maori and non-Maori dwelling types are significant. One-third of the Maori houses were classified as insubstantial dwellings (category 3), and 11% as temporary or non-private i.e. boarding houses: and many of the temporary

91. W B Bland, The Slums of Auckland (Auckland, 1942), p. 5. Bland's Appendix A, pp. 29-30, gives the criteria used by the Housing Survey Act (1935) to judge substandard housing.

92. Ibid, p. 5.

93. Orange, p. 24, fn.43, states that there was probably no accurate Maori Census until after the second world war. Pool, The Maori Population ..., Chapter 3, for a detailed discussion of the quality and accuracy of Maori population data.

94. Figures from Appendix 3, Table A.3.1.

dwellings were tents. Well over 50% of the homes covered by this census probably needed replacing.

The 1936 occupancy rate of non-Maori and Maori houses is illustrated in Table 1.3. below:

<sup>95</sup>Table 1.3. Average Number of Occupants Per Dwelling, 1936.

<u>Year</u>	<u>Non-Maori</u>	<u>Maori</u>
1936	3.9	5.8

Note

Figures relate to permanent private dwellings.

Maori permanent private dwellings housed, on average, 33% more occupants per dwelling than did non-Maori ones: had the temporary dwellings been counted the ratio would have been worse still. Overcrowding can be further measured using the persons per room index. Table 1.4. gives the Maori and non-Maori figures for 1936:

<sup>96</sup>Table 1.4. Persons Per Room, Maori and Non-Maori, 1936.

<u>Year</u>	<u>1 or More</u>		<u>2 or More</u>		<u>3 or More</u>	
	<u>Maori</u>	<u>Non-Maori</u>	<u>Maori</u>	<u>Non-Maori</u>	<u>Maori</u>	<u>Non-Maori</u>
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
1936	83.3	28.0	48.4	1.5	28.3	0.2

Notes

Figures refer to permanent private dwellings.

1 or More PPR is defined here as 'crowded'.

2 or More PPR is defined here as 'overcrowded'.

3 or More PPR is defined here as 'grossly overcrowded'.

We see from this that, in comparison with the non-Maori population, Maori dwellings housed a much greater number of people. One in four non-Maori houses were 'crowded', alongside five in every six Maori ones. One in 70 non-Maori homes were 'overcrowded', but so were one in every two Maori. The discrepancy between Maori and non-Maori dwellings is especially evident in the 3 or more persons per room category, with Maori homes 140 times more likely to be 'grossly overcrowded'. My census figures on 'grossly overcrowded' are less than the result of the Tauranga survey (p. 22), and Turbott (p. 23)

95. Figures from Appendix 4, Table A.4.1.

96. Figures from Appendix 4, Table A.4.2.

noted that 'overcrowding is often gross'. The census aggregate figures mask regional variations, but by any standard overcrowding in Maori dwellings was very high.

In short, these statistics give some indication of the size of the Maori housing problem waiting to be addressed by 1936, and this is illustrated further in the photographs overleaf. Between 1926 and 1936 the New Zealand Maori Origin or Descent population increased 34.8%, compared with a non-Maori population increase of just 10.6%.<sup>97</sup> The Maori population was growing rapidly, and the need for a government funded housing programme aimed specifically at improving Maori housing conditions was great. Many Maori had displayed a willingness to improve their housing during the health reform campaign between 1900 and 1909, and precedents for state assistance had been set by the Whakarewarewa/Ohinemutu proposals and the Maori Land Settlement schemes. However, because of the generally low income of the Maori and the size of their housing problem, the success of such a programme would be dependent upon adequate funding and realistic loan repayment terms.

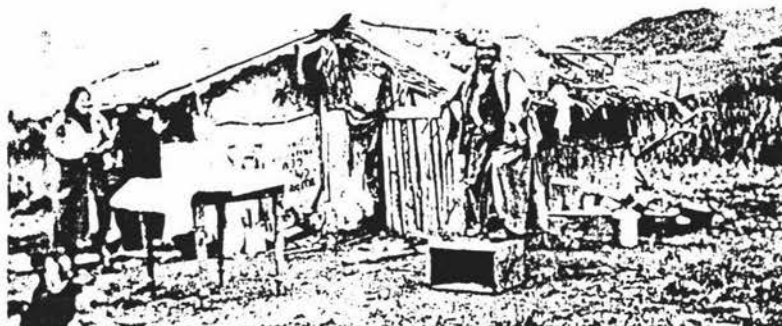
---

97. Census, 1986, Series A, Report 2, p. 17; Series C, Report 9, p. 13. The New Zealand Maori Origin or Descent definition is used throughout this study because that was the criteria the Department of Maori Affairs used to determine eligibility for a housing loan.

Photographs 1.5 - 1.6. Poor Maori Housing, 1920s and 1930s.

---

A whare near Mangatangi in Waikato in the 1920s. Dwellings such as this were not isolated from European influences and technology the way that Wanganui and Urewera settlements had been, nor were they the outcome of a conscious choice to retain a Maori lifestyle. They illustrated the poverty and hopelessness in which many landless Maoris lived up until the election of the first Labour Government in 1935.



An 'average Maori home' in the 1930s, according to the New Zealand Labour Party, which used this unidentified print as evidence in the formation of its Maori policies. This cottage housed a husband and wife and five small children. It was typical of many rural districts, such as Northland. There was no running water, no heating and no toilet facilities of any kind. Labour, recognising the extent to which such conditions contributed to ill-health, and especially to highly contagious diseases such as tuberculosis and typhoid, instituted a crash programme in Maori housing and had brought about some noticeable improvements by the late 1940s.



---

Source - Michael King, Maori: A Photographic and Social History (Auckland, 1983), pp. 102, 106.

## CHAPTER TWO

### Maori Housing Legislation and the Early Years of the Housing Programme, 1935 to 1940.

---

State financed housing assistance for the Maori population was given legislative sanction in 1935, when the Coalition government passed the Native Housing Act (1935). The first Labour government implemented the Act, but the cost-recovery loan policy adopted by the Board of Maori Affairs restricted the number of Maori who could benefit from the scheme. In response, the Labour government passed the Native Housing Amendment Act (1938). This Act aimed to provide assistance to those who could not meet the loan requirements of the 1935 Act. By 1938 there were three avenues of housing assistance available to Maori through the Native Department - loans through the two Acts and housing provided on the Maori Land Settlement schemes - but progress in rehousing the Maori population up to 1940 was slow. The housing programmes were inadequately funded, and the loan policy placed too high a priority on recovering the government money advanced to realistically meet the needs of an economically depressed Maori population.

State involvement in housing for the New Zealand population began as early as 1894. By the end of the 1920s the state, either directly or indirectly, was financing nearly half the

houses built in New Zealand.<sup>1</sup> State sponsored housing schemes, however, only benefited that section of the population with reasonable incomes, not unskilled workers or the poor.<sup>2</sup> There was no legal prohibition preventing the Maori population from taking advantage of state housing assistance. But because the majority of the Maori did not earn high incomes, and lived in communities separated from the Pakeha population, it is doubtful whether many Maori benefited from the state housing finance available, and their housing conditions confirm this. The exceptions were settlers on the Maori Land Settlement schemes.

During the Depression of 1929-1935, state support for housing dropped off considerably, been confined mainly to mortgage relief, and subsidies to builders through Unemployment Schemes. This exacerbated an already serious housing shortage, especially amongst the poor in urban slum areas.<sup>3</sup> The Maori population were hard hit by the Depression. It has been estimated that in July 1933, the 'depth of the Depression', 40% of the potential Maori male workforce were unemployed. Maori female unemployment at the same time is estimated at 35% of the potential workforce. The corresponding figures for Pakeha males and females is 12%.<sup>4</sup> These figures highlight the marginal nature of the Maori population in New Zealand society. Given the link between housing quality and income, the capacity of the Maori population to improve their housing conditions was dependent upon state financial assistance. This was realised by Apirana Ngata when, in August 1934, he led a deputation to

- 
1. W H Oliver, 'The Origins and Growth of the Welfare State', in A D Trlin (ed.), Social Welfare and New Zealand Society (Wellington, 1977), p. 18.  
R T Metge, 'The House that Jack Built: The Origins of Labour State Housing 1935-1948, with particular reference to the role of J A Lee', MA Thesis (Auckland, 1972), pp. 2, 5.
  2. A J Ward, 'Aspects of New Zealand Housing, 1920-1970', MA Thesis (Victoria, 1977), p. 168.  
Chris Wilkes and Brennon Wood, 'Social Relations of Housing in Early New Zealand', in Chris Wilkes and Ian Shirley (eds.), In the Public Interest: Health, Work and Housing in New Zealand (Auckland, 1984), p. 201.
  3. Metge, p. 6; Oliver, p. 18; Ward, p. 159; Wilkes and Wood, p. 201.
  4. John Macrae and Keith Sinclair, 'Unemployment in New Zealand During the Depression of the Late 1920s and Early 1930s', Australian Economic History Review, Vol. 15 (1975), pp. 41-44.

Prime Minister Forbes requesting government support for a Maori housing scheme.

By the mid-1930s the Coalition government was proposing to establish a housing scheme for the general population,<sup>5</sup> and the deputation considered it an opportune time for putting forward a case for housing assistance for the Maori people. Low incomes, 'appalling' existing housing conditions, poor health, and the rapidly growing Maori population were all reasons put forward in favour of a housing scheme which dealt specifically with Maori needs.<sup>6</sup> The scheme proposed was the brainchild of Apirana Ngata, who was Native Minister when the proposal was first advanced. Ngata had in mind a housing programme that would complement the Maori Land Settlement schemes. He hoped to establish Maori on the land, where they could be partly self-supporting, benefit from healthy living conditions, and provide a labour pool for the development projects.<sup>7</sup> The proposal put to Forbes was very modest in outline.

Envisaged was a programme whereby government would advance loans to build, with an upper loan limit of £160, enough to construct a three to four roomed cottage without drainage, a cooking range, or water supply. Such 'conveniences', by today's standards necessities, could be installed at a later date if the occupants could afford to do so. This was essentially the first type of dwelling erected on the Maori Land Settlement farms. In order that costs could be kept to a minimum, it was suggested that Maori timber and unemployed labour could be used in constructing the houses, the latter having the added advantage of providing both employment and carpentry training. The deputation pointed out that the scheme could be implemented at a 'trifling' capital cost to the country, and produce a programme '... thoroughly sound and thoroughly

- 
5. J G Coates, Housing in New Zealand: An Outline of Policy (Wellington, 1935).  
Min.Fin. (J G Coates) to N.Min. (Ngata), 28 September 1935, M.A/30/1/3.
  6. Transcript of a Deputation to Prime Minister Forbes, 23 August 1934, M.A/30/1/3.
  7. M P K Sorrenson (ed.), Na To Hoa Aroha, From Your Dear Friend: The Correspondence Between Sir Apirana Ngata and Sir Peter Buck, 1925-1950 Vol. III (Auckland, 1988), pp. 146-147. Ngata to Buck, 25 March 1934.

self-supporting.<sup>8</sup>

Forbes was sympathetic to the proposal, but a conservative response came from the Native Department and the Treasury. Both thought that a Maori housing scheme could be financed with Maori money.<sup>9</sup> This was not what Ngata had in mind. Maori financial resources were limited, and needed for the Maori Land Settlement schemes. The success of a Maori housing programme was dependent upon government funding, because most Maori could not afford to set aside a sufficient amount of money as a deposit for a house.<sup>10</sup> The cautious approach adopted by Treasury at the outset of the Maori housing programme is a recurrent theme in this study. Throughout the period 1935-1967, the Treasury consistently attempted to limit Maori housing expenditure, and when their advice prevailed, as it often did, the lack of adequate finance hindered the effectiveness of the housing programme.

Ngata was able to successfully counter the Treasury's argument against a government funded Maori housing scheme. The country had not yet recovered from the Depression, and Ngata had been obliged to resign from his position as Native Minister at the end of October 1934, when a Commission of Inquiry produced a report critical of the administration of the Native Department under his control.<sup>11</sup> Nonetheless, Ngata was able to persuade Forbes, the new Native Minister, that a Maori housing programme was necessary. This reflected Ngata's stature (mana), and the fact that political opinion had become progressively more sympathetic to Maori aspirations.

What were the motives behind this change in Pakeha political opinion? Humanitarianism may have been an influence, but an economically depressed Maori population living in poor housing was also a threat to social stability. A mortgage, many believe, represents a stake in the status quo, and is a

---

8. See fn.6, Transcript of ..., 23 August 1934, M.A/30/1/3.

9. Maori Housing, 5 September 1934; U.S to N.Min, 12 September 1934; U.S to N.Min, 29 October 1934; Sec.Tsy. to Min.Finance, 18 October 1934, All M.A/30/1/3.

10. N.Min. to Min.Finance, 8 October 1934; Ngata to Forbes, 3 November 1934, Both M.A/30/1/3.

11. G V Butterworth, End of an Era: The Departments of Maori Affairs, 1840-1989 (Wellington, 1989), p. 16.

steadying influence.<sup>12</sup> The success of the Maori Land Settlement schemes may have favourably influenced the Coalition government's politicians that more should be done for the Maori. That 1935 was an election year, and the Labour party was courting the Maori vote,<sup>13</sup> could also have contributed to the Coalition government's willingness to pass the Native Housing Act on 26 October 1935.

The Native Housing Act (1935) was drafted by the government law drafting office.<sup>14</sup> The Act vested authority in the Board of Maori Affairs to advance loans to Maori, from money appropriated by Parliament, for the '... erection, repair, alteration or improvement ...' of dwellings and outbuildings; for the '... repair, alteration, improvement or installation ... of lighting, heating, sanitation, water supply or other conveniences'; for the purchase of land upon which to build, and for undertaking the necessary site preparation to make the land suitable for building upon.<sup>15</sup>

The Board of Maori Affairs (hereinafter referred to as the B.M.A) is a statutory body established in April 1935 to determine the purposes for which Maori and state money should be expended on projects affecting the Maori population i.e. the Maori Land Settlement schemes. In 1935 the B.M.A consisted of nine members, six of whom were officials representing various government departments, whilst the other three were appointed by the Governor General, although in practice only two of the latter were ever appointed at one time.<sup>16</sup> Until 1947 the B.M.A was entirely Pakeha in composition.<sup>17</sup>

- 
12. Wilkes and Wood, 'Social Relations of ...', p. 199.
  13. Claudia Orange, 'A Kind of Equality: Labour and the Maori People, 1935-1949,' MA Thesis (Auckland, 1977), Chapt. 2.
  14. NZPD, 1935 (241), p. 762 (Forbes); (242), p. 287 (Forbes). Draft Bill of Native Housing Act submitted to Native Minister for comment, 21 September 1935; Draft Bill returned to Law Draftsmen, 26 September 1935, M.A/30/1/3.
  15. NZS, 1935, No.34, The Native Housing Act (1935), Section 3.(a)-(d), p. 212.
  16. Department of Maori Affairs and Maori Trust Office, A Brief Summary of the Activities of the Department and of the Maori Trustee (Wellington, 1987), pp. 68-74. Apirana Ngata, 'Maori Land Settlement', in I L G Sutherland (ed.), The Maori People Today: A General Survey (Wellington, 1940), p. 147; Orange, pp. 18-19.
  17. Information from a Seminar given by G V Butterworth, Wellington, 27 June 1989.

Under the Act, money advanced as a housing loan by the B.M.A could be secured by a first mortgage over Maori land, including a leasehold interest in any such land; a first mortgage of any undivided interest in Maori land; the assignment of money from the sale of Maori land; or the assignment of money earned by the mortgagor, such as rent, income from farming i.e. a cream cheque, or from other produce of the land i.e. the sale of timber, crops or the like. Money loaned under the Act became a charge against the land upon which it had been advanced, and the Act contained ample provision for the Crown to assume ownership of this land, or sell it, to recover the money advanced should the mortgagor default on his/her contract. In the exercise of power the B.M.A's authority was near absolute, for it was able to determine the amount of the loan, the term over which it was to be repaid, interest rates (not to exceed State Advances rates), and the supervision in every detail of the construction process.<sup>18</sup> The intention of the Act was to provide government finance to improve Maori housing conditions with the money fully secured, and the primary liability on the mortgagor.

The 1935 Maori Housing Act contained a number of weaknesses. The Act was oriented toward Maori rural dwellers, which reflected the location of 80% of the Maori population at the time, and the expectation that Maori would continue to live in rural districts. However, migration to urban areas had already begun by 1935, but the Act did not provide housing assistance for urban dwellers. Neither did the Act provide assistance for landless Maori, or those who were poor and could not afford to borrow money. The Act was also paternalistic. Maori could not borrow money and then build as they thought fit. Instead, the B.M.A had total control over the manner in which housing assistance was to be provided. This possibly reflected a Pakeha belief that Maori were not competent to deal with the transactions involved in building a house. By contrast, state money for private home building which enabled individuals to build for themselves had long been available. For example, the Government Advances to Settlers Act (1894) and the Advances to Workers Act (1906) and their subsequent Amendments, the Housing

---

18. NZS, 1935, No.34, Sections 4.1(a)-(d), 8.1, 8.6(a),(b), pp. 212, 214-215.

Amendment Act (1922), and from 1936 the State Advances Corporation, all provided mortgage finance without the close supervision imposed by the Native Housing Act (1935).<sup>19</sup>

The Coalition government passed the Act, but it was left to the newly elected Labour government to decide how the legislation would be implemented. The Labour government was committed to a comprehensive general housing scheme as a cornerstone of social policy and economic recovery,<sup>20</sup> and the Labour Cabinet was sympathetic to a separate Maori housing programme.<sup>21</sup>

Claudia Orange has examined the background to the regulations under which the Maori Housing Act was to be administered, and explained that the poor socioeconomic position of the Maori population presented the government with several alternatives as to how Maori housing could be provided. The Native Department proposed that housing could be provided as '... a philanthropic act, as a business operation, or as a measure which combined both these aspects.'<sup>22</sup> The regulations, which were finalised on 23 December 1936 and gazetted on 8 January 1937, reinforced the intention of the Act. Housing assistance for Maori was to be a business operation.<sup>23</sup>

Lending conditions reflected the B.M.A's cost-recovery approach. Applicants needed to show the B.M.A that they had made an effort to help themselves improve their housing.<sup>24</sup> Money saved for a house was taken as evidence of this. This self-help prerequisite applied, in varying degrees, for several decades. Housing loans had to be secured by a mortgage or charge over the land against which the money was advanced, giving the B.M.A full control over building. Applicants were required to provide a deposit equivalent to at least 8-10% of the loan, and to repay the loan '... as soon as reasonably possible', ideally not exceeding twenty years. If assignments

---

19. Metge, pp. 1-8; NZOYB, 1937, p. 446; Ward, pp. 148, 151, 158; Wilkes and Wood, pp. 198-203.

20. Metge, pp. 13-16; NZPD, 245 (1935), p. 532 (M J Savage).

21. Cabinet Committee Meeting, 6 November 1936, M.A/30/1/3.

22. Orange, pp. 84-85.

23. SR, 1936/37, The Native Housing Regulations (1936), pp. 395-402.

24. Cabinet Committee Meeting, 6 November 1936; Employment and Housing of Maoris, Notes on a Conference, 12 July 1939, Both M.A/30/1/3. Campbell stating B.M.A policy.

of wages/rents were taken, the applicant's income was to have good long-term prospects and preferably be secured for the full term of the mortgage. However, if the applicant owned the land he/she was using as security, and it's value in relation to the amount of the mortgage was relatively high, the B.M.A was not as insistent on the value of the rent this land earned, especially if the land was realisable. As mentioned earlier, the Act included provisions allowing the B.M.A to sell such land to recover money advanced in the event of the mortgagor defaulting. Money was lent at 4½% interest<sup>25</sup> and loans were not to exceed £750 except with Cabinet approval.<sup>26</sup>

By comparison, in 1936 the newly established State Advances Corporation was offering home finance on a table mortgage basis with a maximum loan limit of £1,250, and supplementary loans were also available.<sup>27</sup>

The Native Department was to administer the Maori housing scheme by implementing the policy decisions made by the B.M.A. The Department consisted of a Head Office in Wellington, under the control of a permanent head, the Under-Secretary of Native Affairs. From May 1935 to February 1944 the Under-Secretary was O N Campbell, a Pakeha whose background was in surveying and land development. At the regional level the Maori Land Boards were used to oversee the daily operations of the scheme. The country had been divided into seven Maori Land Boards; Tokerau, Waikato-Maniapoto, Waiariki, Tairāwhiti, Aotea, Ikaroa, and the South Island. The M.L.B districts were contiguous with the Native Land Court districts, and the Presidents and administrative officers of the M.L.Bs were respectively the Judges and Registrars of the Native Land Courts.<sup>28</sup> Although the district Maori Land Boards received applications from their area and made initial inquiries into the applicant's "suitability" to obtain finance, the B.M.A in Wellington made

---

25. U.S to All N.L.C Registrars, 13 April 1937, M.A/30/1/3.

26. Orange, p. 85.

27. NZS, 1936, No.12, The State Advances Corporation Act (1936), Section 32.1-2, pp. 132-153; Ward, p. 179.

28. AJHR, 1937, G.9, p. 1.

G V Butterworth, End of an Era: ..., pp. 13, 32.

A G Hercus, 'The Board of Maori Affairs: An Experiment in Departmental Control', Journal of Public Administration, 5:2 (March, 1943), pp. 30, 33, 39, 42.

the final decision as to who would receive a loan, and was not bound by the recommendations of the men on the spot, the Maori Land Boards' officers.<sup>29</sup> Map 2.1. illustrates the Maori Land Board districts that operated up to 1961. The entire South Island, not shown, constituted the seventh M.L.B.

The money to finance advances under the Maori Housing Act was initially made available from the Public Works Department fund under Vote:Maori Land Settlement, and totalled £100,000.<sup>30</sup> This was a small amount compared to the £5 million budgeted by Labour in 1936 to launch their other state housing schemes.<sup>31</sup> The Public Works Department was asked to supervise the construction of houses with '... designs and structural arrangements as simple and uniform as possible.' They agreed to do so at 5% on the cost of construction.<sup>32</sup> Initially there were three basic plans suited to two, four, or six people, each of which could be enlarged as required. The choice was soon extended to six designs, which ranged in price from £170 to £525.<sup>33</sup> Unemployed Maori men, subsidised 100% from the Employment Promotion Fund,<sup>34</sup> were used to construct the houses under the supervision of P.W.D foremen. This was an important feature of the housing programme, as Maori men were provided with employment and trade training experience. Because this labour was subsidised, the cost of the houses to the applicants was kept down.

In the Tairāwhiti district Maori were not happy with the plans provided by the Department. They considered that the six designs did not provide enough bedrooms for the cost involved, and preferred to sacrifice the '... scullery, wash-house, sink, and (built in) wardrobes ...' in favour of extra bedrooms. The local office designed a plan 'O' in response. This provided

---

29. NZPD, 1937 (248), pp. 869-872 (A Ngata); SR, 1936/37, The Native Housing Regulations, 1936, pp. 395-396.

30. AJHR, 1937/38, G.9, p. 5.

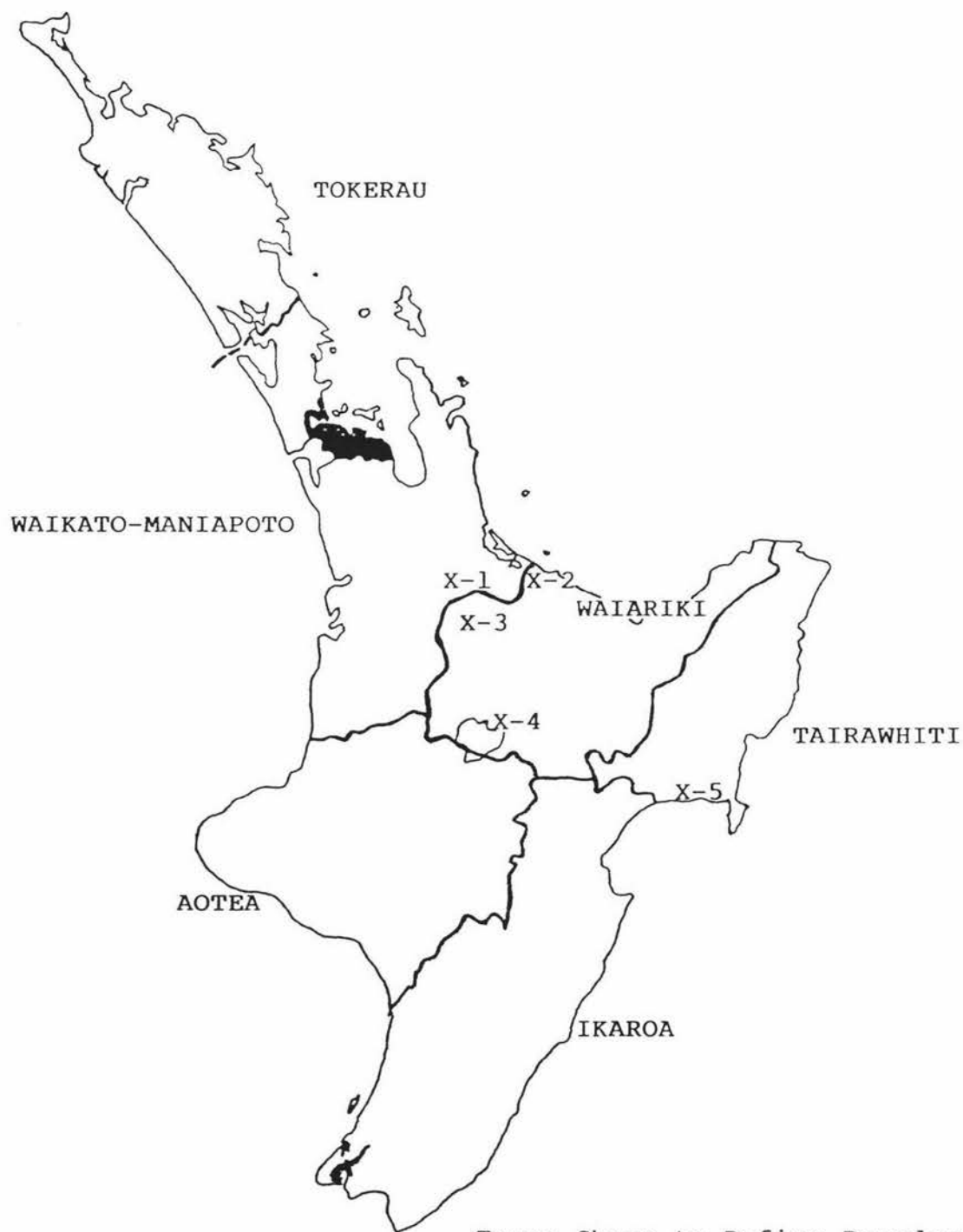
31. Metge, p. 22.

32. U.S to U.S of the P.W.D, 18 June 1937, M.A/30/1/3.  
Engineer in Chief to U.S, 24 June 1937, M.A/30/1/3.

33. Engineer in Chief to U.S, 14 May 1937; U.S to All Registrars, 15 July 1937, Both M.A/30/1/3.

34. Wages paid to Maori labour varied between M.L.B districts and depending on age. Amounts ranged from a top rate of 2/9 per hour for a leading hand, through 2/- per hour for unskilled labour, to 6/- per day for youths. See letters on file, M.A/30/1/3.

Map 2.1. Maori Land Board Administrative Districts, pre-1961.



Towns Shown to Define Boundaries.

X-1 = Matamata.

X-2 = Te Puke.

X-3 = Putaruru.

X-4 = Taupo.

X-5 = Wairoa.

0 Kilometres 161

maximum bedrooms for minimum cost and met with general approval from prospective homeowners. Design 'O' was quoted to cost only £298 for a three bedroom house or £204 for a two bedroom model. These prices compared favourably with the Department's design '6', which provided three bedrooms for £525-£530.<sup>35</sup>

At Whakarewarewa and Ohinemutu local Maori also rejected the first plans submitted for their approval. They wanted houses of a Maori character which would conform to the surroundings, as discussed in Chapter One. Initial plans put forward by the Department were revised to take account of the residents' wishes.<sup>36</sup> The photographs overleaf illustrate an old house at Ohinemutu and the new replacement house based upon Maori architecture, built some ten years after the Commission of Inquiry reported on the need for improving housing in that village.

The housing programme established by the Labour government under the auspices of the 1935 Act was not an adequate response to the Maori housing problem. The primary consideration in granting a housing loan was the applicant's ability to repay the money advanced.<sup>37</sup> Similarly, the size and quality of the houses built in the years prior to 1948 was determined by financial considerations alone.<sup>38</sup> Applicants were required to secure the loan with a mortgage over the section on which the house was to be built, and they needed an individual title to this land to do so.<sup>39</sup> However, Maori land tenure was complex, and titles were fragmented by a multiplicity of owners caused by the imposition of European laws of succession.<sup>40</sup> Hence, to have one's interest in Maori land recognised as an individual title was often a complex and lengthy procedure. Those Maori who were landless could not qualify for a loan: neither did the programme cater for urban Maori.

---

35. Judge of Tairawhiti M.L.B to U.S, 28 September 1937, M.A/30/1/3.

36. New Zealand Herald, 25 July 1937, M.A/30/1.

37. U.S to President Tokerau M.L.B, 28 July 1937, M.A/30/1/3. AJHR, 1937/38, G.9, p. 5.

38. U.S to Engineer in Chief of P.W.D, 6 September 1938; U.S to All Registrars, 26 January 1939; U.S to Director General of Health, 18 May 1939, All M.A/30/1/3.

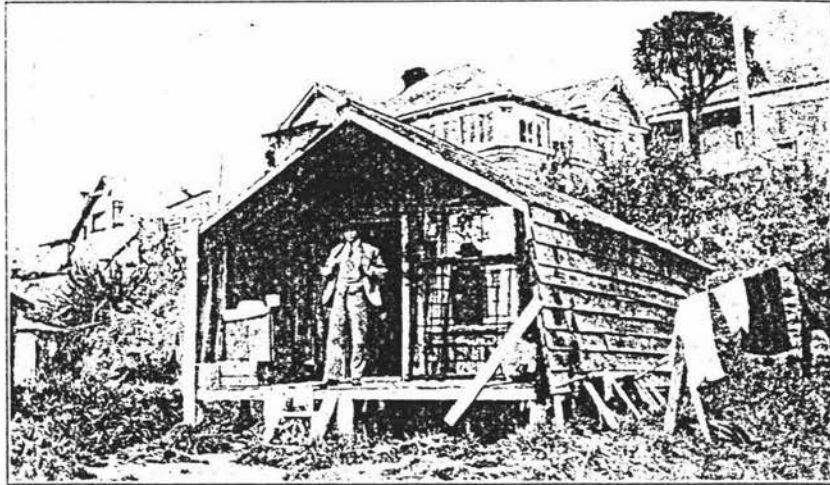
39. Orange, p. 85.

40. P G McHugh, The Fragmentation of Maori Land (Auckland, 1980), pp. 5-8.

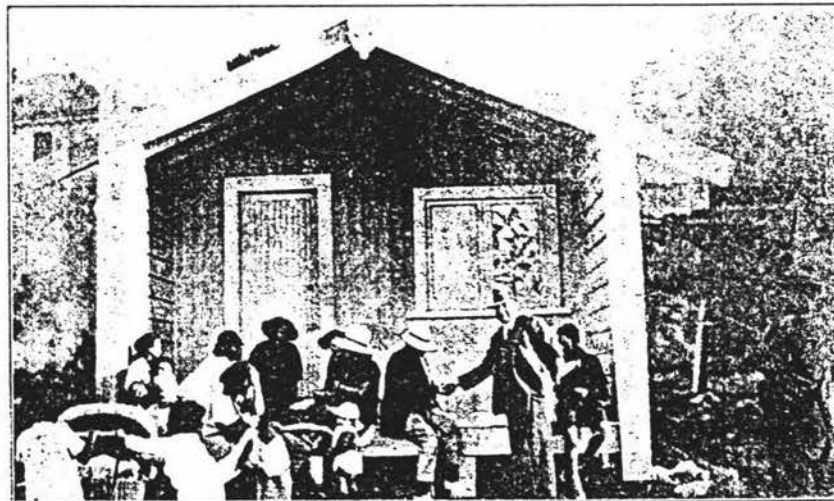
Photographs 2.1.

An Old House and New Dwelling Based upon Maori Architecture,  
Ohinemutu around 1938.

---



23. OHINEMUTU VILLAGE: OLD TYPE OF SHACK WHICH WAS REPLACED BY BUILDING BELOW.



24. OHINEMUTU VILLAGE: MAORI TYPE OF SINGLE-UNIT HOUSE RECENTLY ERECTED UNDER THE INDIGENT HOUSING SCHEME.

The Labour government attempted to remedy the inadequacies of the 1935 Act by passing the Native Housing Amendment Act (1938). The main purpose of the 1938 Amendment Act was to extend the provisions of the principal Act by providing for 'indigent' Maori i.e. those who could not put up the security required by the 1935 Act due to landlessness or destitution. This was enacted in clause 18, which gave legislative sanction to the Special Maori Housing Fund of £100,000.<sup>41</sup> From 1941 the Special Maori Housing Fund was to be augmented with an annual injection of one-third of the Native Trustee's profits. In 1941 this money was appropriated for the Consolidated Fund. Initially this amount appeared to represent a recoupment of government monies allocated to Maori housing, but thanks to diligent questioning by Ngata it was deemed to be additional to finance provided for housing 'indigent' Maori.<sup>42</sup> Ngata's intervention prevented the Labour government from using Maori funds to subsidise the already small financial commitment to Maori housing.

The other main improvements contained in the Amendment Act were provisions to allow the B.M.A to build houses for lease (not exceeding 3 years at any one time) or sale; to buy existing houses, and to forego repayment requirements in necessitous cases.<sup>43</sup>

The most significant new aspect of the Amendment Act was the provision which gave the B.M.A power to forego repayment in necessitous cases, and had this policy been adopted a large number of Maori would have benefited.<sup>44</sup> Although the Labour Cabinet would have been satisfied to recoup only the interest on money lent through the Special Maori Housing Fund, the B.M.A had some 'fears for its financial reputation', and insisted that the principal advanced should be also recovered.<sup>45</sup> The Cabinet acquiesced to the B.M.A's recommendation, and Maori who

---

41. U.S to Mr. Balneavis, 13 August 1937; Notes on the Native Housing Bill, No Date, Both M.A/30/1. NZS, 1938, No.17, The Native Housing Amendment Act (1938), Section 18.1-6, pp. 226-227.

42. NZPD, 1941 (260), p. 427 (Ngata, H G R Mason).

43. NZS, 1938, No.17, Sections 5, 13, 19.1, pp. 222, 224, 227-228.

44. NZPD, 1938 (253), p. 426 (Ngata).

45. Hercus, p. 40.

received a loan from the S.M.H.F had to put up a deposit of at least £25 (except pensioners) and repay the loan over a period of twenty years by assigning a portion of their wages or social security payments to the Department. Ironically, the only concession to 'indigent' Maori who qualified for a S.M.H.F loan was that the money was lent interest-free.<sup>46</sup>

The terms under which housing assistance was provided through the S.M.H.F represented a lost opportunity because financial considerations governed the granting of loans. This policy could not deal adequately with the housing problem because of the Maori population's low socioeconomic status. From 1938 there were three avenues of housing assistance available to Maori through the Department - the Maori Land Settlement schemes, loans under the 1935 Native Housing Act, and advances under the 1938 Amendment Act.

What progress was made in rehousing the Maori population up to 31/3/1940? Table 2.1. below gives the money expended on Maori housing from 1938 to 1940:

<sup>47</sup> Table 2.1. Native Department Housing Expenditure, 1938 to 1940.

Year 31/3	(1) Native Department Expenditure £	(2) N.D Expenditure As a % of T.G.H.E %	(3) N.D Expenditure As a % of G.D.P %
1938	7,868	0.2	0.004
1939	59,067	1.0	0.03
1940	67,747	1.0	0.03

Notes

N.D = Native Department.

(1) = Estimated Native Department Housing Expenditure.

(2) = Estimated Native Department Housing Expenditure as a Percentage of Estimated Total Government Housing Expenditure (T.G.H.E). Excluding Native Department.

(3) = Estimated Native Department Housing Expenditure as a Percentage of Gross Domestic Product (Current Prices).

We see that housing expenditure by the Department increased

- 
46. U.S to All Registrars, 6 December 1938; U.S to Registrar of Ikaroa M.L.B, 9 January 1939, Both M.A/30/1/3. NZPD, 1939 (256), p. 763 (F Langstone, E T Tirikatene). Orange, p. 88.
47. Figures from Appendix 1, Tables A.1.1, A.1.2, A.1.3.

markedly from 1938 to 1940, and spending also increased as a percentage of total government housing expenditure, although it was still only 1.0% in 1940. In that year the Maori population was about 6.3% of the total New Zealand population,<sup>48</sup> so the money expended on Maori housing was small in relation to the size of the Maori population. As a percentage of G.D.P, which is a measure of national income, the Native Department's spending on housing was minuscule. In 1939 the Under-Secretary of the Native Department estimated that 4 to 6 million pounds would be required to satisfactorily rehouse the Maori:<sup>49</sup> the money made available was the merest fraction of this amount.

Over the years 1937-40 State Advances made 5,857 loans for new urban erections at a cost of £5.2 million.<sup>50</sup> By contrast, the Native Department had authorised a mere 635 advances under the two housing Acts by 31 March 1940, so only a small number of Maori were obtaining loans. Authorised loans represented expenditure of £228,852, although only £134,682 had been spent.<sup>51</sup> Moreover, some of these loans were for house purchases, or additions/repairs/renovations to existing homes. Maori housing expenditure was small in comparison with this state housing scheme. This is further illustrated in Table 2.2. below, which shows Native Department spending relative to the number of Maori adults aged 20-44 and total government housing expenditure per total adults aged 20-44 in 1940. From this we see that per head of young/middle-aged adult population, Labour was spending over five times as much on the general housing schemes as it was on Maori housing. From these expenditure figures it may be concluded that housing for the Maori population up to 1940 was not a high political priority of the Labour government.

---

48. Census, 1986, Series A, Report 2, p. 17; Series C, Report 9, p. 13. This figure is an estimate obtained by averaging out both the Maori population increase and the total New Zealand population increase between 1936 and 1945. The definition of the Maori population used is New Zealand Maori Origin or Descent, the criteria the Department used in assessing loan eligibility.

49. Employment and Housing of Maoris, Notes on a Conference, 12 July 1939, M.A/30/1/3.

50. NZOYB, 1939, p. 513; 1941, pp. 478, 534; Ward, p. 177.

51. AJHR, 1940, G.10, p. 61. These figures exclude money spent on some Maori Land Settlement houses due to a lack of data.

<sup>52</sup> Table 2.2. Housing Expenditure Per Adults Aged 20-44, 1940.

	(1)	(2)
	Native Department Housing Expenditure Per Maori Adults Ages 20 - 44	Total Government Housing Expenditure Per Total Adults Ages 20 - 44
Year	£	£
1940	2	11

Notes

Since 1940 was not a Census year these population figures are necessarily crude estimates. They were obtained by averaging out the annual increase in the number of adults aged 20-44 between 1936 and 1945, and then estimating the 1940 population figures.

(2) = Excludes Native Department Housing Expenditure.

Includes Maori population because they were entitled to apply for housing assistance from the general housing schemes. This has reduced the apparent disparities between spending on Maori housing and government expenditure on other housing programmes to some extent.

The money allocated for loans under the 1935 Act was underspent by 1940,<sup>53</sup> but by mid-1939 the money set aside for 'indigent' Maori under the 1938 Amendment had been fully committed.<sup>54</sup> If the need for rehousing the Maori population was so great, and the demand amongst Maori for housing assistance was high,<sup>55</sup> why was only 38% of the money available under the 1935 Act expended?

The main obstacle which hampered progress was the stringent cost-recovery policy adopted by the B.M.A. The 1938 Annual Report of the Department gave additional reasons for the slow progress including '... defective land titles, multiplicity of (land) ownership, insufficient security, Native custom ... religious belief ... (and a) dearth of skilled labour ...'.<sup>56</sup> To this list may be added the attitudes of some of the Department's officials. The Under-Secretary, Campbell, often stated that houses would only be provided for those who could afford to pay. From his statements one gains the impression that he could have been more sympathetic toward his clients.<sup>57</sup> Similarly, the president of the Aotea M.L.B was disinclined to

52. Census, 1936, Vols. III, IV; 1945 Vols. III, IV.

53. See Appendix 1, Table A.1.1.

54. Memo to U.S, 13 July 1939, M.A/30/1/3.

55. AJHR, 1937/38, G.9, p. 5.

56. AJHR, 1938, G.10, p. 6.

57. Letters on file, M.A/30/1/3.

recommend applications to the B.M.A for approval unless the security offered was 'very good'. This man thought that poor Maori housing in his district was '... in most cases ... due to (the applicants') own laziness and extravagance', and only one-fifth of the Aotea district's housing allocation had been expended by 1939.<sup>58</sup>

The number of houses provided through the Native Department from 1938 to 1940 is given below:

<sup>59</sup> Table 2.3. Maori Housing Provided Through the Native Department, 1936-1940.

Year	Totals		
31/3	New	A/R/R	P.
1936	116*	-----	--
1937	185*	-----	--
1938	228	8	4
1939	( 448	)	12
1940	( 471	)	10
<b>Totals</b>	<b>( 1,456</b>	<b>)</b>	<b>26</b>

Note

See Appendix 2, Table A.2.1, for a detailed breakdown of these figures.

Key

**New** = New Erections; **A/R/R** = Additions/Repairs/Renovations.  
**P.** = House Purchases; **\*** = Maori Land Settlement Houses only.

The number of housing improvements effected by the Native Department increased annually, but the 1,482 erections, additions/repairs/renovations and house purchases provided from 1936 to 1940 were for a Maori population of about 100,000 in 1940.<sup>60</sup> Maori Land Settlement schemes account for 80% of the houses built through the Department during these years, and in 1940 these farms supported 22,642 people.<sup>61</sup> These rural dwellers benefited most from the Department's housing programme up to 1940. Housing improvements through the other two schemes did not really begin until 1938, and the figures for 1939 and 1940 combine new house erections with additions/repairs/renovations to existing houses, so the number of new houses built is unknown. More new or improved houses were provided by way of the 1938 Amendment Act's S.M.H.F than

58. Deputy Native Trustee to U.S, 28 June 1939, M.A/30/1/3.

59. Figures from Appendix 2, Table A.2.1.

60. Census, 1936, Vols. III, IV; 1945, Vols. III, IV. See fn.48, p. 39, for method used in calculating this figure.

61. AJHR, 1940, G.10, p. 56.

through the 1935 Act, which suggests a large number of people could not meet the cost-recovery loan term requirements of the 1935 Act. By comparison, between 1937 when the first Labour state rental house was erected and 1940, some 9,232 state rentals were built, nine times more than the number of houses built by the Native Department, and costing over £10 million.<sup>62</sup>

How adequate were the housing schemes in relation to demand? Table 2.5. gives a range of estimates of the demand for houses over the years 1936 to 1940:

<sup>63</sup>Table 2.5. Estimated Demand for Houses, 1936 to 1940.

<u>(A). To Meet Annual Demand.</u>	
(1). New applications received each year (approx.).	500
(2). New marriages each year	
Average per annum 1936-1940 (approx.)...	190
(3). Maori population increase 1936-1940 ...	9,596
Representing extra houses at 4.5	
occupants per house .. . . .	2,132
Being per annum (approx.) ... .. .	530
<u>(B). Additional to Meet Accruing Backlog.</u>	
(4). Accruing Backlog. Applications Approved	
Under 1935 and 1938 Acts (excluding M.L.S)	
Awaiting Action at 31/3/1940 ... .. .	267

Notes

(2). Until 1 April 1951 Maori marriages did not have to be registered under the Marriages Act. The Maori Purposes Act (1951) abolished this dispensation, but from 1 April 1951 no marriages according to Maori custom were held to be valid under European law. Hence, both the pre- and post-1951 figures are underestimates. The figures I have used are based upon the intercensal increase in the number of Maori males over sixteen years of age registered as married. In cases where a Maori woman was married to a non-Maori, the Department usually expected the male to take responsibility for housing the family through channels other than the Department.

(3). In calculating these figures I have used 4.5 persons per dwelling because this gives a rate of just over 1 person per room for a four roomed house, an adequate occupancy rate by contemporary O.E.C.D standards. This is an ideal occupancy rate, the real figure for Maori houses was much higher. See Appendix 4, Table A.4.1, for Maori occupancy rates from 1936 to 1966. (3). The definition of Maori I have used to calculate the Maori population figures is New Zealand Maori Origin or Descent because this is the criteria the Department applied to loan applications in the period under review.

(4). The accruing backlog is calculated using approved loan authorisations under the 1935 Act and 1938 Amendment Act. From these totals the actual amount of work done (i.e. erections, repairs/additions/renovations, and purchases) was subtracted to arrive at the number of unsatisfied approved applications. These figures do not include data for some the M.L.S schemes because it is not available. Hence, they are underestimates.

62. NZOYB, 1939, p. 513; 1941, pp. 478, 534; Ward, p. 177.

63. See Appendix 5 for a full discussion of this Table.

This table gives estimates of annual demand ranging from a minimum of 190 houses per year to meet the number of new marriages to a maximum of 530 houses per year to keep up with population growth. This latter figure corresponds reasonably well with the number of applications received annually for housing assistance. If we accept 530 houses per year as a realistic estimate of demand, and add another 67 houses annually to eliminate the backlog of applicants with approved loans but waiting to build, then the Department needed to provide perhaps 597 new houses per year to satisfy demand. This amounts to 2,388 houses for the four years 1936 to 1940, but the actual number of houses erected or purchased over these years was at most only two-fifths of this figure.

The cost-recovery policy implemented by the B.M.A affected the quality of the houses built by the Department, because the size and quality of the houses was determined by the applicants' ability to pay.<sup>64</sup> On the East Coast many of the Department's houses breached health standards, according to the local Medical Officer of Health, in 'too many ways to mention', for example drain-pipes were used as waste-pipes, and the houses lacked toilets.<sup>65</sup> Moreover, this was Native Department policy, for to keep houses within the financial means of applicants in the same district meant cutting out '... baths, sinks, sewage, hot water supplies and ranges ... in that order.'<sup>66</sup> This cost cutting incurred criticism from both the Health and Public Works Departments. They wanted all Native Department houses built to a minimum standard, wherein it would be mandatory for dwellings to have a bath, laundry tubs, kitchen sink, copper, toilet, and effective plumbing.<sup>67</sup> This advice was not heeded until the post-war years, and Campbell justified the

---

64. U.S to All Registrars, 26 January 1939, M.A/30/1/3.

65. Medical Officer of Health (Gisborne) to Director General of Health, 28 April 1939, M.A/30/1/3.

66. Registrar of Tairāwhiti M.L.B to P.W.D District Engineer, 10 June 1940, M.A/30/1/3.

67. Director General of Health to U.S, 11 May 1939; P.W.D Engineer in Chief to U.S, 4 February 1941, and similar letters on M.A/30/1/3; Meeting of a Committee for the purpose of discussing Maori Housing, Sanitation, Water Supplies, and Maori Councils, 17 February 1938, M.A/30/1. Orange, pp. 92-93.

Department's housing standards on the grounds that it was only operating according to policy.<sup>68</sup>

Department houses and huts built in the North Island ranged in cost from £50 to £700 in 1939,<sup>69</sup> and hence their size and quality must have varied accordingly. In the Tokerau M.L.B district a 599sqft house built under the 1935 Act cost £545 in 1940, a similarly sized house built under the 1938 Amendment cost £520 in that year.<sup>70</sup> The discrepancy in price can be accounted for by a 5% differential in the supervision fee charged by the P.W.D for 1935 Act and 1938 Act houses. Houses built by the Department were cheaper to build on a square foot basis than other state houses,<sup>71</sup> but they were also smaller. For example, it was not unusual for a 630sqft Department dwelling to house eight people.<sup>72</sup> Campbell stated that to build a house for ten people to reasonable European standards in 1939 would have cost between £1,500 and £2,000,<sup>73</sup> but such a price was outside the Department's loan limit. Moreover, for the year ending 31/3/1940, the average amount of authorised advances under the two Acts on a nation-wide basis was three-quarters of the £750 loan limit.<sup>74</sup> This suggests that the B.M.A was imposing an informal upper limit on loans, and over the years 1936 to 1967 this procedure continued.

Although I have not found any plans for these early houses built by the Department, except for a two-roomed hut built in the Tokerau M.L.B district named a Motatau Hutment,<sup>75</sup> the selection of photographs overleaf illustrate some of the houses built up to 1940. It can be seen that many are reasonably substantial cottages, although some may have lacked amenities

- 
68. U.S to Director General of Health, 18 May 1939; U.S to Registrar of Tairāwhiti M.L.B, 16 December 1939, M.A/30/1/3.
  69. Employment and Housing of Maoris, Notes on a Conference, 12 July 1939, M.A/30/1/3.
  70. Registrar of Tokerau M.L.B to U.S, 12 September 1940, M.A/30/1/3.
  71. NZOYB, 1950, p. 437.
  72. Orange, p. 92.
  73. See above, fn.69.
  74. AJHR, 1939, G.10, p. 75; 1940, G.10, p. 61.
  75. Registrar of Tokerau M.L.B to U.S, 2 August 1938; P.W.D District Engineer (Whangarei) to Tokerau M.L.B Registrar, 8 August 1938, M.A/30/1/3. The Motatau Hutment cost £130 in 1938 and was designed to allow for additions and alterations at a later date if the owner could afford to do so.

Photographs 2.2 - 2.12.

A Selection of Old Maori Dwellings and New Replacement Houses  
Built Through the Native Department, pre-1940.



-2.2

NATIVE HOUSING: FORMER DWELLING OCCUPIED BY A SETTLER.



-2.3

6. OLD TYPE OF NATIVE DWELLING, OMARUMUTU PA, OROKIWI (1937).



HOUSING SCHEME: SAME SETTLER'S NEW RESIDENCE, ERECTED WITH MAORI LABOUR.



-2.4

NO. 5, HOKIANGA SCHEME: AN OLD-AGE PENSIONER'S COTTAGE BUILT BY NATIVE LABOUR UNDER THE "SPECIAL" HOUSING SCHEME.



NATIVE HOUSING: FORMER DWELLING OF ANOTHER SETTLER.



HOUSING SCHEME: SAME SETTLER'S NEW RESIDENCE, COMPLETED WITH MAORI LABOUR.



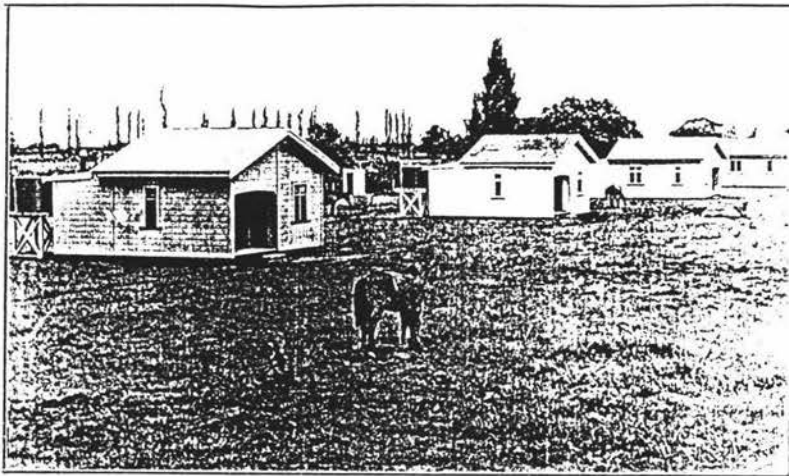
-2.5

HOUSING SCHEME: ANOTHER NEW HOUSE ERECTED FOR A SETTLER UNDER THE WAIAHU-MATAKAPA SCHEME.

2.6-

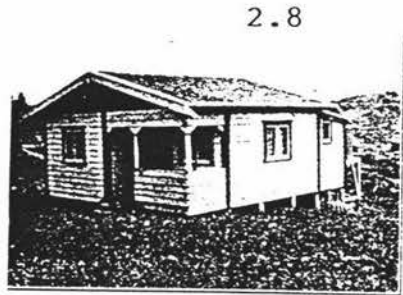


NO. 25, REUREU SCHEME: SHOWING THE FORMER DWELLING OF A SETTLER AND THE NEW HOUSE BUILT FOR HIM.



-2.7

No. 7. HOUSING SCHEME: A GROUP OF HOUSES ERECTED NEAR PAREOA UNDER THE "SPECIAL" HOUSING SCHEME.



2.8

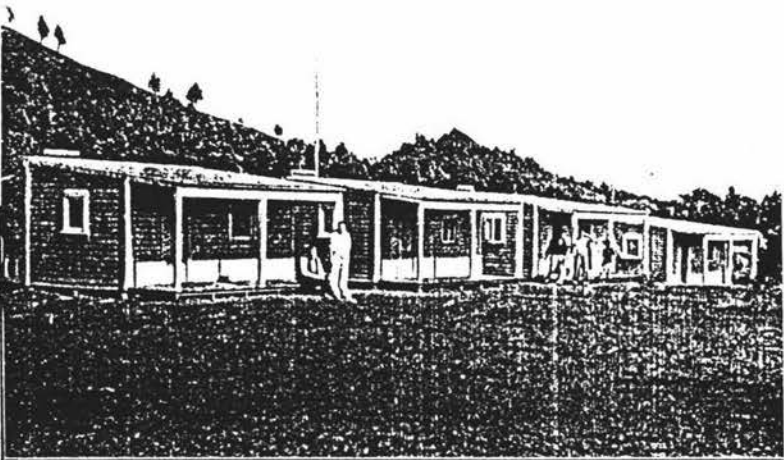
HOUSING SCHEME: BUILDING ERECTED WITH MAORI LABOUR.

2.9-

2.10



HOUSING SCHEME: BUILDING FOR SETTLER ERECTED UNDER PUBLIC WORKS DEPARTMENT CONTRACT.



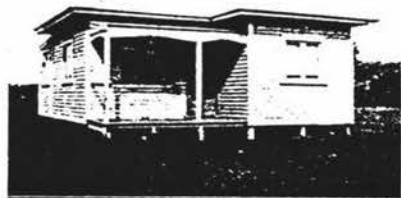
12. MANUPHI SCHEME: PORTABLE HUTS BUILT FOR THE MARRIED WORKMEN.

-2.11



27. HOUSING SCHEME: NEW HOUSE ERECTED FOR A SETTLER UNDER THE WALAPU-MATAKAOA SCHEME.

2.12



HOUSING SCHEME: BUILDING ERECTED BY SETTLER UNDER DEPARTMENT'S SUPERVISION.

such as baths, toilets, tubs, and housed a large number of people. For example, in photo 2.9. the portable huts do not seem to have a water supply laid on, and in photo 2.11. a woman with six children can be seen standing at the front door of what is possibly a two or three bedroomed cottage. However, in comparison with the photographs of the houses these new dwellings replaced, the latter seem to be a marked improvement.

Maori who lived in urban areas were not catered for by the housing schemes. This is reflected by the loan terms and the provisions of the Acts, which were biased toward rural dwellers. In 1937 Peter Fraser, the Minister of Health and later Prime Minister and Minister of Maori Affairs, had suggested providing portable P.W.D huts as temporary accommodation for 'nomadic Maori' in Auckland Central, but no action was taken. The Department had no special provision to house town dwellers. Assistance from the general state housing schemes was available, but seldom taken advantage of. The requirements of the 1935 and 1938 Acts - land for security, 'indigence' - could not be met by urban wage workers whose income disqualified them from classification as 'indigent', but was generally insufficient to enable land to be purchased for a house site. Similarly, if their income derived from social welfare, this was insufficient to buy a section.<sup>76</sup>

Urban Maori tended to live in poor conditions, and consequently incur the animosity of local bodies. There was a widespread Pakeha belief that Maori belonged in the country, and poor urban housing seemed to confirm the deleterious consequences resulting if Maori moved from their "natural environment".<sup>77</sup> But in 1940 the economist Horace Belshaw estimated that the land remaining in Maori ownership could only support between one-quarter and two-fifths of the 1940 Maori population.<sup>78</sup> This

---

76. Minister of Health to Native Minister, 2 February 1937, M.A/30/1/3; Orange, pp. 95-96

77. W B Bland, Slums of Auckland (Auckland, 1942), p. 5. NZPD, 1937 (249), p. 727 (J G Coates); 1938 (253), p. 425 (Fraser); Orange, pp. 95-96.

78. H Belshaw, 'Economic Circumstances', in I L G Sutherland (ed.), The Maori People Today: A General Survey (Wellington, 1940), p. 197.

was rapidly growing, and more Maori would have to seek work in urban areas to support themselves. The rural bias of the housing programme in 1940 would not cater for future urban housing needs.

The Maori housing programme operating in 1940 was not an adequate solution to the Maori housing problem. There were two main constraints, the loan policy, which was driven by financial considerations, and the low level of government funding. Implementing a housing policy which adopted a stringent cost-recovery approach toward the granting of loans did not take account of the low socioeconomic position of the Maori population. This policy tended to dominate all other considerations, such as the health benefits which accrue from decent housing. Although the 1938 Amendment Act provided housing assistance on terms more lenient than the 1935 Act, the belief that Maori should carry the bulk of the financial burden when improving their housing also underlay the granting of loans from the Special Maori Housing Fund. From the inception of the Maori Land Settlement schemes in 1929 to 31 March 1940, at the very most perhaps 10% of the Maori population had benefited from the Department's housing programmes, and over 90% of these people were development project settlers, workers or their dependents.<sup>79</sup> Labour politicians took credit for the 'good start' made in improving Maori housing before 1940, but they also realised that progress was slow and funds insufficient.<sup>80</sup> Housing for the Maori population up to 1940 was not a high political priority of the Labour government. Entering into W.W.II, the Maori housing programme was directed toward building in rural areas, but the War and its consequences changed the nature of the housing programme, and led to a number of improvements.

---

79. This figure was calculated by multiplying the estimated total number of new erections and purchases up to 31 March 1940 by the 1936 Maori occupancy rate of 5.8 persons per dwelling. This amounts to about 9,860 people, or nearly 10% of the estimated 1940 Maori population of 100,000.

80. NZPD, 1937 (249), p. 207 (F Langstone); 1938 (253), pp. 242-43 (Fraser); 1939 (255), p. 471 (E Tirikatene); (256), p. 763 (F Langstone); 1941 (259), p. 47 (E Tirikatene).

## CHAPTER THREE

### War and Recovery. Halting Progress During The Labour Years, 1941 to 1950.

---

The scarcity of resources imposed by wartime conditions limited progress in Maori housing. The constraints which hampered building activity in the first half of the decade were never overcome fully, but in the latter 1940s the Department's building capacity was increased through a number of innovations. The stimulus for these was the government's soldier rehabilitation scheme, and Maori housing benefited from its flow-on effects. Policy continued to be driven by the cost-recovery approach, although lending terms were revised to make repayment of loans easier, and this made the Department's loans accessible to more Maori. Maori housing conditions improved during the period, but progress was halting.

During the war years the Maori housing programme was severely curtailed because of the scarcity of building materials and labour, and rising construction costs. The Labour government's general pre-war housing programme was also cut back. S.A.C loans decreased 95% between 1939 and 1943, whilst state rental house completions dropped some 74% between 1940 and 1944.<sup>1</sup> Similarly, there was an 84% reduction in the Department of

---

1. Jane Thomson, 'The Rehabilitation of Servicemen of W.W.II in New Zealand, 1940-1954', PhD Thesis (Victoria, 1983), pp. 70, 225.

Maori Affairs building activity between 1940 and 1945.<sup>2</sup>

The shortage of building materials took effect from 1941. In the Aotea M.L.B district the problem was mitigated by salvaging materials from old buildings and reusing them on new jobs, but this was no more than a minor palliative. The Department could do little more than carry out a restricted programme, until the general supply situation slowly began to improve in the post-war years. The war diverted the attention of the P.W.D away from the housing programme to defence works, and Maori men who had worked on the Department's houses understandably moved to more lucrative defence jobs.<sup>3</sup> The scarcity of men and materials was reflected in increasing costs. Between 1940 and 1945 the cost of building a 839sqft state house rose by 38%, and houses built by the Department were affected similarly by inflation.<sup>4</sup> These three constraints - materials, labour and costs - hampered building progress throughout the decade.

The war did, however, bring some benefits to the housing programme. The Maori Battalion gave creditable service in the main theatres of the war, and the Maori War Effort Organisation also delivered excellent results at home, proving that Maori were more than capable of organising themselves whilst contributing to the war effort and taking a '... full share of responsibility.'<sup>5</sup> It was an example of Mana Maori Motuhake, or a limited display of Maori self-government. However, although such displays of competence had produced sympathetic statements of the need for equality between Maori and Pakeha,<sup>6</sup> rhetoric was one thing, and action another. Apirana Ngata stated in the House of Representatives the need to translate the principle of equality into practice.

'It is nice to listen to that sort of thing (talk of equality), but side by side with such declarations we want, in this century, not only equality in the eyes of the law, but equality of opportunity. Unless

---

2. See Table 3.3, p. 54.

3. AJHR, 1941, G.10, p. 5; 1942, G.10, p. 5; 1943, G.10, p. 2; 1944, G.10, pp. 3-4; 1945, G.10, p. 4.

4. NZOYB, 1950, p. 437.

5. Claudia Orange, 'An Exercise in Maori Autonomy: The Rise and Demise of the Maori War Effort Organisation', New Zealand Journal of History, 21:2 (1987), pp. 156-172. NZPD, 1943 (262), pp. 353-354 (P K Paikea).

5. NZPD, 1942 (261), pp. 485, 486 (A S Sullivan, W Sullivan).

there is equality of opportunity there is no scope  
to carry out the policy of equality between the races.<sup>7</sup>

The Labour government was committed to equality of treatment for Maori and Pakeha ex-servicemen, and the government's rehabilitation scheme provided the Maori housing programme with a much needed stimulus.

The recommendations of a Maori Rehabilitation Committee were approved by Cabinet in November 1943. These included acknowledgment of the right of Maori ex-servicemen to participate in state rental house allocations under the 50% ex-servicemen quota, and to benefit from the same housing loan terms as applied to Pakeha ex-servicemen. The main improvement in the provision of housing for the civilian Maori population, however, came from a revision of the lending policy, and the establishment by the Native Department of a Building Construction Organisation. Both of these initiatives resulted from reforms proposed by the Rehabilitation Department.<sup>8</sup>

In April 1944 the civilian lending policy was revised. Applicants needed a house site, a deposit of at least £40, and the wherewithal to repay annually installments equal to 7½% of the loan: previous policy required 10%. Although this represented a slight improvement in loan conditions, applicants still had to show evidence before a loan was granted of having made an effort to help themselves. Houses built by the Department were to be of a higher standard than of those built previously, but the cost-recovery approach still prevailed, for the increased costs incurred were to be met by the mortgagors. Priority was given to certified Tb cases, and the Department accorded preference to returned soldiers by adopting a 50% ex-servicemen's quota for new houses built. District M.L.B Registrars were authorised to spend up to 10% of their housing allocation on repairs and maintenance without having to obtain B.M.A approval, and this introduced a degree of decentralisation which had not existed hitherto. The loan limit

---

7. NZPD, 1943 (262), p. 236.

8. Thomson, pp. 140, 308, 328.

Claudia Orange, 'A Kind of Equality: Labour and the Maori People, 1935-1949', MA Thesis (Auckland, 1977), p. 171.

was raised from £750 to £1,000 in October 1944,<sup>9</sup> but this was still less than the S.A.C's limit of £1,250 and the rehabilitation limit of £1,500.<sup>10</sup>

Setting up the Department's own building organisation in 1944 improved the logistics of house building. The Department decided to take over house construction from the P.W.D for two reasons. First, the Department believed that it had a sound understanding of the Maori community, and could better meet their needs than could other state departments. Second, the P.W.D could not build houses at prices within the Department's loan limits.<sup>11</sup> In August 1943 Mr. Muir from the State Advances Corporation was seconded to the Native Department to inaugurate the Building Organisation,<sup>12</sup> which once established had two major objectives; to erect, renovate and maintain houses under the auspices of 1935 and 1938 Acts; and to provide employment and trade training opportunities for Maori in the building and allied trades.

By the end of 1945 the Building Organisation took charge of all Departmental construction work, which included building on development and rehabilitation schemes, larger Department projects such as bulk-stores, timber-yards, workshops, workers' accommodation, Department sub-offices, and the construction of Maori schools on the East Coast and in the Bay of Plenty on behalf of the Education Department. It also provided an architectural service for housing applicants, and occasionally advised and supervised the construction or renovation of tribal and marae buildings.<sup>13</sup>

The general aim of the Building Organisation was to construct houses of a comparable quality to state rental houses. The Organisation carried out most of the work involved in house construction, building houses at cost plus a 2½% administration charge. In some areas specialised jobs were subcontracted out,

- 
9. B.M.A, Housing Loans, 5 November 1943; Loans for Maori Housing, 6 April 1944; Native Housing, Recommendations to B.M.A, 22 June 1944; U.S to N.Min, 18 October 1944, All M.A/30/1/3.
  10. NZOYB, 1947-49, pp. 448-449; Thomson, p. 125.
  11. Cabinet Memo, October 1945, M.A/30/1/3; Orange, p. 141.
  12. U.S to Min M.A, Maori Housing, No Date, M.A/1/1/41.
  13. Building Organisation, 1950, M.A/1/1/41.

in particular plumbing and plastering. Even so, the Department was able to provide houses at cheaper prices than could private contractors, without sacrificing quality. Bulk-stores, timber yards and workshops were established at chosen regional centres, thus decentralising the distribution of resources and providing for a quicker service after 1945.

Of equal importance was the provision of employment for Maori men and trade training for Maori youth. Limited job opportunities existed in rural locations, and a symbiotic relationship was established; the Department had a potential supply of labour for its projects, which at this time were still mostly in isolated localities, and work in other than unskilled jobs was provided for Maori living in rural locations. Terms of employment were in accordance with Public Service Commission or specific Award conditions, which was necessary to make the Department's wages competitive with remuneration offered in other jobs, many of which were in towns and cities.<sup>14</sup>

W.W.II accelerated the urbanisation of the Maori population. Pressure on manpower provided opportunities for Maori in areas of employment which they had not sought previously or had not been considered suitable for. This meant that Maori were drawn into the economic life of the country to a greater degree than previously.<sup>15</sup> Many of the jobs Maori now undertook were in urban areas, and the percentage of Maori urban dwellers increased 32% between 1936 and 1945.<sup>16</sup>

Although some Maori had always dwelt in urban areas the Department had hitherto not paid much attention to urban residents, and this is reflected in the minimal number of urban erections and poor housing conditions. For example, there were not more than six erections in the whole Auckland metropolitan

---

14. This and the preceding paragraph are based upon, Building Organisation, 1950, M.A/1/1/41; AJHR, 1944, G.10, pp. 2-4.

15. Thomson, p. 68

16. G V Butterworth and C Mako, Te Hurihanga o te Ao Maori: Te Ahua o te Iwi Maori kua Whakatatautia, (Wellington, 1989), p. 34. For definition of Urban population see Chapter One, p. 23, fn.89.

area up to September 1944, and a 1944 survey of Maori housing conditions in Auckland estimated that 1,200 new homes were needed, 500 of these immediately.<sup>17</sup>

By 1945 the number of applications for housing loans from urban residents was increasing, but many were from migrants who could not provide the required house sites. Furthermore, the 1945 construction cost of a modest 839sqft state house in the city was 45% higher than the £1,000 loan limit set by Maori Affairs.<sup>18</sup> In 1944/45 a proposal to provide rental housing for Maori in the main urban centres using the Housing Construction Division of the Ministry of Works was put to the Minister of Housing by H G R Mason, the Native Minister from January 1943 to December 1946. However, although this proposition was held by Mason to be a 'matter of vital importance', no action was taken.<sup>19</sup> But despite the very evident need, the Department did not develop a policy which dealt with the urban housing problem until a partial solution was implemented in the post-war years.

The amount of money available to the programme dropped off considerably during the war years and, in combination with the constraints imposed by shortages of materials and labour and increasing building costs, this further limited progress. In a climate of restrictions and scarcity the small financial allocation was perhaps unavoidable, and the entire population was required to make sacrifices. Table 3.1. below shows the amount of money expended on the programme from 1941 to 1945 to have decreased 68.5% over these years. As a percentage of total government housing expenditure and G.D.P during this period, the Maori housing programme's slice was minuscule. In 1945 the housing programme received just 1.4% of what was spent on the general housing schemes and 0.02% of G.D.P, although the Maori population was 6.8% of the total population.<sup>20</sup>

---

7. Orange, Thesis, p. 181-183.

8. AJHR, 1945, G.10, p. 5.

NZOYB, 1950, p. 437.

9. Orange, Thesis, pp. 182-185. For a full discussion of this and another unsuccessful attempt to provide urban rental housing for Maori.

10. Census, 1945, Vol. III. Maori population defined as New Zealand Maori Origin or Descent.

<sup>21</sup>Table 3.1. Native Department Housing Expenditure, 1941 to 1945.

Year 31/3	(1) Native Department Expenditure £	(2) N.D Expenditure as As a % of T.G.H.E %	(3) N.D Expenditure As a % of G.D.P %
1941	188,498	2.8	0.02
1942	25,102	0.5	0.009
1943	38,986	1.8	0.01
1944	41,687	0.7	0.01
1945	59,365	1.4	0.02

Notes

N.D = Native Department.

(1) = Estimated Native Department Housing Expenditure.

(2) = Estimated Native Department Housing Expenditure as a Percentage of Estimated Total Government Housing Expenditure (Excluding Native Department).

(3) = N.Dept. Housing Expenditure as a Percentage of Gross Domestic Product (Current Prices).

The inadequacy of the financial allocation is highlighted further if we compare expenditure on the Maori housing programme and the general housing schemes on the basis of adult population aged 20 to 44, that being the group most likely to be seeking new housing. This is done in Table 3.2. for 1945:

<sup>22</sup>Table 3.2. Housing Expenditure Per Adults Aged 20-44, 1945.

Year	(1) Native Department Housing Expenditure Per Maori Adults Ages 20 - 44 £	(2) Total Government Housing Expenditure Per Total Adults Ages 20 - 44 £
1945	2	7

Notes

(2) = The Maori population is included in the total population because they were entitled to apply for housing assistance from the general housing schemes. This has reduced the apparent disparities between expenditure on Maori housing and total government housing to some extent.

The estimates of total government expenditure on housing exclude that of the Native Department.

In 1945 the government was spending almost four times as much on the general housing schemes per head of young adult population as it was on the Maori housing programme: Maori housing remained a low political priority for Labour.

21. Figures from Appendix 1, Tables A.1.1, A.1.2, A.1.3.

22. Census, 1945, Vols. III, IV.

Housing provided through the Native Department from 1941 to 1945 is shown in Table 3.3:

<sup>23</sup>Table 3.3. Maori Housing Provided Through the Native Department, 1941 to 1945

Year 31/3	New	Totals A/R/R	P.
1941	(	423#	) 6
1942	(	148	) 11
1943	(	85	) 14
1944	(	86	) 17
1945	(	97	) 28
Totals	(	839	) 76

Note

See Appendix 2, Table A.2.1, for a detailed breakdown of these figures.

Key

New = New Erections; A/R/R = Additions/Repairs/Renovations.  
P. = House Purchases; # = Includes 57 huts.

The number of houses provided by the Department from 1941 to 1945 was not great. Of the total 915 erections, additions/repairs/renovations, and purchases, 342 (37%) were new erections on the Maori Land Settlement schemes, and 127 (14%) were additions/repairs/renovations provided on these schemes. Over half the Department's building activity was directed at settlers on the land, which was consistent with the location of 75% of the Maori population in 1945.<sup>24</sup> Probably less than half the remaining 370 erections, additions/repairs/renovations were new erections outside the Land Settlement schemes, so the Department only provided about 527 new houses from 1941 to 1945, and 57 of these were huts.

The shortage of building materials forced the Department to concentrate on improving existing houses, because supplies were not available for new construction. In the Waiariki M.L.B district, for example, building of new houses stopped in 1943, and the other M.L.Bs reported a reduction in the number of new erections.<sup>25</sup> This may explain the rapid rise in the number of loans for purchasing, almost a fourfold increase between 1941 and 1945. The period 1941 to 1945 was one of frugality, in terms of both money spent and amounts of building activity.

23. Figures from Appendix 2, Table A.2.1.

24. Butterworth and Mako, Te Hurihanga o te Ao ..., p. 34.

25. AJHR, 1942-1945, G.10, M.L.B Districts' Housing Reports, passim.

Estimates of demand for houses between 1941 and 1945 are given in Table 3.4. below:

<sup>26</sup> Table 3.4. Estimated Demand for Houses, 1941 to 1945.

<u>(A). To Meet Annual Demand.</u>	
(1). New applications received each year (approx.)..	500
(2). New marriages each year	
Average per annum 1941-1945 (approx.).. . . .	190
(3). Maori population increase 1941-1945 ..	9,598
Representing extra houses at 4.5	
occupants per house .. . . . . . . . . . . . . . .	2,132
Being per annum (approx.).. . . . . . . . . . . . . . .	530
<u>(B). Additional to Meet Accruing Backlog.</u>	
(4). Accruing Backlog. Applications Approved	
Under 1935 and 1938 Acts (excluding M.L.S)	
Awaiting Action at 31/3/1945 .. . . . . . . . . . .	460

Notes  
See Chapter 2, Table 2.5, p. 42.

This table gives estimates of demand ranging between a minimal 190 houses per year based upon new marriages and a maximal of 530 new houses per year based upon population growth. Additionally, another 115 houses were required annually to eliminate the backlog of unsatisfied applicants i.e. those whose loans had been approved but were still waiting to build. Taking the maximal figure of 530 house a year - which correlates with the number of applications received annually - and adding the 115 houses needed to meet the backlog, then the Department needed to provide a total of 645 new houses a year. Between 1941 and 1945 the Department met only about 14% of my estimated demand; the programme was not keeping pace with growing Maori housing needs.

Changes in the type of dwelling occupied by Maori and non-Maori between 1936 and 1945 are shown in Table 3.5. below. The number of Maori dwellings classified as a private house increased 31%, and the number of insubstantial (category 3) and temporary/non-private dwellings (category 4) decreased by 22% and 75% respectively. This represents some improvement, but in comparison with non-Maori dwellings, the Maori housing stock was still of a poorer quality.

---

26. See Appendix 5 for a full discussion of this Table.

<sup>27</sup> Table 3.5. Percentage of Different Types of Dwelling, 1936 and 1945.

Dwelling Type	1936		1945	
	N.M %	Maori %	N.M %	Maori %
(1)- Private House.	86.5	52.8	85.5	69.4
(2)- Flat.	3.6	----	6.8	----
(3)- Bach, Hut, Whare, Crib.	4.2	33.9	3.2	26.3
(4)- Temporary, Non-Private.	2.9	11.0	2.4	2.7
(5)- Other.	2.8	2.3	2.1	1.6
Totals	100.0	100.0	100.0	100.0

Note  
N.M = Non-Maori.

Table 3.6. gives amenities data for Maori and non-Maori dwellings in 1945:

<sup>28</sup> Table 3.6. Percentage of Dwellings Without Selected Amenities, 1945.

Amenity	1945	
	N.M %	Maori %
(1)- Water Supply Laid On.	21.0	66.5
(2)- Hot Water Supply.	24.8	80.0
(3)- Bathroom Facilities.	8.4	64.1
(4)- Flush Toilet.	30.2	86.5

Note  
Figures relate to permanent private dwellings.

In 1945 the Maori housing stock was substantially lacking in the amenities surveyed. The figures highlight the difference between the quality of Maori and non-Maori dwellings, and a similar disparity existed between the average number of people living in Maori and non-Maori houses, as seen in Table 3.7:

<sup>29</sup> Table 3.7. Average Number of Occupants Per Dwelling, 1936 and 1945.

Year	Non-Maori	Maori
1936	3.9	5.8
1945	3.6	5.7

Note  
Permanent private dwellings only.

27. Figures from Appendix 3, Table A.3.1.

28. Figures from Appendix 3, Table A.3.2.

29. Figures from Appendix 4, Table A.4.1.

The non-Maori dwelling occupancy rate improved more than did the Maori, and by 1945 Maori homes housed on average 2.1 more people than did non-Maori homes.<sup>30</sup> Table 3.8. gives data on persons per room in Maori and non-Maori houses in 1936 and 1945, and allows an intercensal comparison to be made:

<sup>31</sup>Table 3.8. Persons Per Room, Maori and Non-Maori, 1936 and 1945.

Year	1 or More		2 or More		3 or More	
	Maori %	Non-Maori %	Maori %	Non-Maori %	Maori %	Non-Maori %
1936	83.3	28.0	48.4	1.5	28.3	0.2
1945	80.2	34.7	51.6	1.8	17.5	0.2

Notes

Permanent private dwellings only.

1 or More PPR is defined here as 'crowded'.

2 or More PPR is defined here as 'overcrowded'.

3 or More PPR is defined here as 'grossly overcrowded'.

In two of the categories the Maori figures decreased, and this was especially so in the worst cases of 3 or more persons per room. By contrast, there was an increase in the percentages of non-Maori houses defined as 'crowded' and 'overcrowded', but non-Maori houses still displayed significantly less overcrowding than did Maori. In 1945 one in three non-Maori homes were 'crowded', against four in every five Maori. One in every two Maori houses were 'overcrowded', but only one in every 55 non-Maori homes were. The greatest difference was in the 'grossly overcrowded' category, with one in six Maori homes defined as such, compared with only one in 500 non-Maori having 3 or more persons per room. Overcrowding remained a substantial problem in Maori homes. The potential for improving the quality of the Maori housing stock in the post-war years was immense, as was the Department's task of increasing building activity to cope with the demand for houses.

In the period 1946 to 1950 the housing programme faced many

30. Census, 1945, Vol. I. This Census was taken when about 45,381 troops were overseas, 1,300 of whom were Maori males. This has affected the above occupancy rates to some extent.

31. Figures from Appendix 4, Table A.4.2. Comments in fn.30 apply here also.

challenges. Labour and material shortages, urbanisation of the Maori population, increasing building costs, and the need to improve the quality of houses to meet the Labour government's commitment to equality were the main preoccupations of the Department's housing programme as it attempted to place house building on a sound footing. The period is one of recovery from the slow progress and setbacks inflicted by the war years.

New Zealand emerged from W.W.II with a severe housing shortage. Whilst the Labour government believed in active state intervention to allocate the nation's resources on as fair a basis as possible, depression and war had had a serious effect on the construction industry.<sup>32</sup> Many of the constraints placed upon the housing programme in the period 1946-1950 affected all building in New Zealand. In this climate the Department of Maori Affairs house construction division was just one house building organisation vying for its share of scarce resources.

All seven Maori Land Boards had taken over the construction of houses from the M.O.W by the end of 1944, and by mid-1945 they had established their own regional building construction organisations. However, although the administrative machinery was in place the shortage of skilled labour and materials continued to hinder progress. The dearth of skilled tradesmen presented several problems. Building costs were higher than they needed to be because semi-skilled men took longer to complete a job, making more mistakes in the process. The M.L.Bs could not provide supervisors to instruct unskilled men in the building trade, even though it was an integral part of the housing scheme.<sup>33</sup> European contractors tended to take work in urban areas where wages were higher and Maori seasonal workers went for the better pay offered in freezing works or shearing sheds. Qualified Maori carpenters also sold their labour to the highest bidder, working on S.A.C houses in urban areas and on private contracts. They too were reluctant to move to country areas and work on Maori housing.<sup>34</sup> Although the Department

---

32. Thomson, pp. 72, 240, 342.

33. AJHR, 1945, G.10, pp. 4-9.

Memo to Min.M.A, July 1947, M.A/30/1/3.

34. AJHR, 1946, G.10, p. 37; Representations made to Acting Min.M.A (Walter Nash), 14 December 1948, M.A/30/1/3.

offered wage incentives to oversee works management, trade training, and keep labour costs reasonable, and had 62 Maori building units and 10 Maori contractors and subcontractors working on housing in 1949,<sup>35</sup> all seven M.L.Bs experienced problems finding skilled labour.

The other major post-war problem was material shortages. Again, all seven M.L.Bs were affected and the 1946 list of what was not available was extensive, including timber, cement, roofing material, wall-board, baths and ranges.<sup>36</sup> This problem was overcome to some extent by negotiating bulk purchasing agreements with suppliers, and the first of these was completed in 1947. But Waikato-Maniapoto and Waiariki still experienced difficulties in that year, particularly with wall-board and baths.<sup>37</sup> Various other solutions were also employed. Tiaki Omana, MP for Eastern Maori, suggested using Maori timber,<sup>38</sup> and in the Tairāwhiti district the East Coast Commissioner supplied timber from a mill at Te Reinga. In Rotorua, Taranaki, and Hawkes Bay some houses were built with a plaster exterior, and in the latter district bitumous fabric roofs were used as a substitute for iron or tiles; the Aotea district continued to use material salvaged from demolition jobs.<sup>39</sup>

Another solution was the manufacturing of certain building materials by the Department's own Works Depots. The first two of these were established at Rotorua and Gisborne and began production in 1948. The Rotorua centre manufactured concrete, roofing tiles, concrete blocks, fibrous plaster sheets and joinery, whilst the Gisborne depot produced joinery at this time.<sup>40</sup> These two centres and the network of bulk-stores established at Wairoa, Taumaranui, Levin, Wanganui, Hawera, Auckland, Kaikohe, Kaitaia, Whangarei, Picton, Kaiapoi and Hastings<sup>41</sup> covered all seven M.L.Bs by the end of the 1940s. This decentralised the supply system, making the provision of

---

35. AJHR, 1949, G.9, p. 7. About 300 men were employed by the Department in 1949.

36. AJHR, 1946, G.10, p. 36.

37. AJHR, 1947, G.10, p. 17.

38. NZPD, 1945 (269), pp. 776, 777.

39. AJHR, 1947, G.10, pp. 16, 18.

40. AJHR, 1949, G.9, pp. 15, 16, 18, 19.

41. AJHR, 1946, G.10, p. 40; 1947, G.10, pp. 15, 16, 20. 1949, G.9, p. 7.

materials more efficient once the supply situation improved in the late 1940s.

In 1946 the Department adopted the New Zealand Standard Code of Building by-laws, and house plans were continually updated, while the choice was extended to cater for the differing requirements of applicants. The appointment of an architect facilitated the revision of the Department's house plans, but applicants who wished to build to their own design could submit their plans to the B.M.A for approval. This was given if the plans conformed to approved standards. However, the improvement in quality which these measures would seem to indicate was qualified by the fact that the standard of the houses was still determined by the applicants' ability to pay. This gave rise to a trade off between the requirement for 'modern standards' and the economic status of the applicant, resulting in the construction of houses that provided 'a bare minimum of amenities consistent only with health requirements'. In the Waiariki district in 1947 for example, several homes were built without baths but handed over to owners 'in the meantime'.<sup>42</sup>

The quality of the Department's houses was tied to the question of equality between Maori and European. The Labour government was committed to equality of treatment for Maori and European returned servicemen and this equality was meant to benefit the whole community.<sup>43</sup> However, this well-intentioned aim did have its critics. Some Maori suspected the housing programme was part of a drive to assimilate them, and had no desire to become 'Pakehas'.<sup>44</sup> Apirana Ngata also questioned the commitment to equality for ex-servicemen of both races, for he did not believe that equality should be equated with uniformity. In 1943 he voiced the opinion that 'the cult of equality' as applied to housing was a potentially dangerous idea. He thought that it would impose Pakeha standards on Maori returned servicemen and lumber them with a debt they could not repay, perhaps ending with eviction if mortgage payments lapsed. Ngata's solution was to provide homes which the men could afford and be happy with, even if they were below the European

---

42. AJHR, 1946, G.10, p. 37; 1947, G.10, p. 17; 1948, G.10, p. 13; 1949, G.9, p. 8.

43. Thomson, p. 138, 342.

44. NZPD, 1939 (245), p. 730 (Ngata).

standard. A similar sentiment was expressed in 1945 by T C Webb, the National MP for Kaipara. Whilst acknowledging that Maori housing was a problem, Webb thought that Maori did not need houses to the same standard as Europeans but 'they did need something.' Eruera Tirikatene, Labour MP for Southern Maori and Minister representing the Maori race, was quick to point out that Maori needed 'just the same standard.'<sup>45</sup> Labour policy was that they should have it. The Department of Maori Affairs policy also aimed to provide such, if individuals could pay.

Urbanisation continued in the immediate post-war years. Migration to the towns and cities was influenced by many factors - job opportunities in the growing manufacturing sector, higher wages, and better educational opportunities - all of them pull factors which seemed to offer a better chance of 'getting on' in life. These influences increased the percentage of urban dwellers to 29% of the Maori population by 1951, a 15% increase over the 1945 figure.<sup>46</sup> The fastest growth was in the metropolitan Auckland and Wellington areas.<sup>47</sup> This new Maori migration continued throughout the 1950s and 1960s and was to change the focus of the Maori housing programme.

In 1948 the Government directed that urban housing for Maori would have to be provided through the state rental scheme.<sup>48</sup> Fraser had stated in 1947 that this was his preference, but he had been told little opportunity existed for Maori, because the S.A.C did not consider Maori appropriate tenants.<sup>49</sup> The allocation in 1948 of 60 state rentals in the Tamaki subdivision to rehouse Maori who were living in appalling conditions in Panmure was the first step toward providing state houses for urban Maori. T P Paikea, MP for Northern Maori, thought it was the '... dawning of a new era for the Maori

---

45. NZPD, 1943 (263), p. 151 (Ngata); 1945 (270), p. 302.

46. Butterworth and Mako, p. 34. For definition urban population see Chapter One, p. 23, fn.89.

47. R J Lowe, Te Paawaitanga o Nga Iwi, 1874-1951 (Wellington, 1989), pp. 49, 54.

48. Orange, Thesis, pp. 182-185.

49. Notes on a Native Housing Conference, 25 February 1947, M.A/30/1/3.

people in Panmure'. Opposition MP A J Murdoch greeted the occasion more realistically by observing that Maori in Auckland would '... need more than 60 houses to give them decent living conditions.'<sup>50</sup> He was right, but the Tamaki allocations did establish a precedent.

By 1949 urban migration was seen by the Department's administrators as a problem of 'national significance', and after negotiations with the S.A.C and Housing Construction Department of the M.O.W, the allocation of state rental houses to Maori was extended to embrace the whole country. This was done by establishing special Maori Pools. The numbers of Maori applications in relation to the number of Pakeha applications was the basis upon which the Maori Pools were allocated state houses, and half the houses allocated were set aside for Maori ex-servicemen whenever possible. The M.O.W's Housing Construction Department built the houses, the Department of Maori Affairs selected tenants assisted by representatives of tribal organisations, and the S.A.C took responsibility for the administration and maintenance of the homes.<sup>51</sup> The Tribal Committees which aided in the tenant selection process were established under the Maori Social and Economic Advancement Act (1945). They superseded the Maori Councils set up in 1900 (see Chapter One), and by 31 March 1950 there were 430 tribal Committees operating, covering the entire country.<sup>52</sup>

Maori Pool state house allocations were dispersed amongst the European population using a practice that was quaintly termed 'pepper-potting', ostensibly to aid 'integration'. However, this policy was really 'assimilationist', since Maori were expected to conform to Pakeha morés. Entire blocks of Maori rental houses were constructed only twice, at Orakei in Auckland and Waiwhetu in the Hutt Valley. These were special cases where Maori owned the land and had been displaced, at Orakei due to wartime activities and at Waiwhetu when the land

---

50. NZPD, 1948 (280), pp. 553 (Paieka), 665 (Murdoch).

51. Maori Housing, No Date, M.A/1/1/41.

52. AJHR, 1949, G.9, p. 8; 1946, G.9, p. 2; 1950, G.9, p. 10. G V Butterworth, Aotearoa, 1769-1988: Towards a Tribal Perspective (Wellington, 1988), Chapter 8, pp. 75-76.

was taken for a state housing scheme.<sup>53</sup>

Although arrangements for the pools were underway by the beginning of 1948, progress was not rapid, as can be seen from Table 3.9:

<sup>54</sup>Table 3.9. Maori Pool State House Allocations, 1948 to 1950.

Year 31/3	Maori Pool Allocations	Special Allocations	As a % of Total State Rentals Built
1948	90*	--	2.9%
1949	22 +	33(Waiwhetu, Kamo)	1.3%
1950	30 +	23(Orakei)	1.1%
Totals	142 +	56	1.6%

Note

\* Not all 1948 Allocations were actually occupied. By April 1949 only 20 had been handed over to tenants at Tamaki and Panure, whilst 24 had been occupied at Waiwhetu.<sup>55</sup>

The Maori Pool allocations in Table 3.9. were only a small beginning. For 1950 the Pool allocations represent about 16 state houses per 1,000 Maori adults aged 20-44 in the Auckland urban area. But on a country-wide basis, the Maori Pool state rental allocations for 1950 amount to only about 1.5 houses per 1,000 Maori adults aged 20-44. By contrast, total state houses completed and handed over to tenants in 1950 amount to about 7 per 1,000 total adults aged 20-44.<sup>56</sup> Some Maori were, however, allocated state houses outside the pools. For example, the Rehabilitation Department had placed 62 Maori ex-soldiers in state rentals under the ex-servicemens 50% quota, before the Department's scheme had been implemented.<sup>57</sup>

The B.M.A had statutory authority under the 1938 Amendment Act to build houses for lease,<sup>58</sup> but had never used the provisions, perhaps because houses built for ownership were a more secure financial proposition and easier to administer. Ownership of houses built by the Department continued to be retained by individual applicants, and were mortgaged to the Department.<sup>59</sup>

---

53. AJHR, 1949, G.9, p. 8.

54. Figures from Appendix 2, Table A.2.2.

55. AJHR, 1949, G.9, p. 8.

56. Census, 1951, Vols. II, VI; NZOYB, 1955, p. 642.

57. Thomson, p. 329.

58. NZS, 1938, No.17, The Native Housing Amendment Act (1938), Sections 5, 13, 14.1-3, 15.1-3, pp. 222, 224-225.

59. Memo to Min.M.A, July 1947, M.A/30/1/3.

Another innovation during this period was the introduction of 'group' housing schemes, the building of three or four houses in localities where Maori were predominant. These were usually small rural settlements whose size made 'group' housing the best means of effecting housing improvements. The first such scheme began in 1948 at Hiruharama on the Wanganui River and plans were being prepared for a second at Matahiwi, near Hastings. Preliminary negotiations were also underway for 'group' building projects at Patea, Waihi and Te Kuiti, with finance for all the schemes provided by way of loans under the 1935 Act.<sup>60</sup> The success of these first schemes resulted in 'group' housing becoming a permanent feature of the Department's housing work.

The cost of building a 839sqft state house (excluding the cost of the section) rose 26% between 1945 and 1950.<sup>61</sup> As the cost of building rose, so did the loan limit. In March 1946 it was raised to £1,250, and then increased to £1,500 plus mortgage costs in May 1948,<sup>62</sup> with interest charged at 4½%.<sup>63</sup> This loan amount was the same as that available for rehabilitation housing loans, and was the upper limit that the Government was willing to sanction, as it felt unable to justify making more money available for Maori housing than for ex-servicemen.<sup>64</sup> Although pressure was exerted on the Government to raise the rehabilitation limit, it refused to and so disturb it's price stabilisation structure.<sup>65</sup> Raising loan limits would have been inflationary, pushing up costs in a climate of high demand and restricted supply. All this illustrated the conflict over resources. Although the need for better Maori housing was great, improvements were dependent upon securing an adequate share of available resources. Such constraints imposed limits on both the quality and quantity of the houses.

The provision of house sites had always been an impediment to the speedy erection of houses in rural areas, and this problem

---

60. AJHR, 1948, G.10, p. 14.

61. NZOYB, 1950, p. 437.

62. U.S to Min.M.A, 6 January 1946, M.A/30/1/3.

U.S to Min.M.A, May 1948, M.A/30/1/3.

63. U.S to Min.M.A, December 1949, M.A/1/1/41.

64. Private Secretary Min.M.A to U.S, 18 June 1947, M.A/30/1/3.

65. Thomson, p. 268.

was exacerbated by urban drift. In August 1948 the Department asked the Public Trustee to set aside sections for Maori in Auckland and Wellington but this office had already made such an agreement with the Rehabilitation Department in early 1945, and had no land to spare.<sup>66</sup> The Department was thus forced to compete with other section buyers on the open market, and in 1949 the B.M.A gave M.L.B Registrars permission to buy sections for applicants in urban areas, provided they did not cost more than £200.<sup>67</sup> This added to the amount the mortgagor would have to repay, and increased the overall cost of a house. By 1949 it was already difficult to build a house in urban areas within the £1,500 loan limit,<sup>68</sup> and as it was this amount was beyond the means of those applicants most in need. In 1946 it had been suggested that some form of bridging finance was needed to help urban applicants on low incomes with large families and not possessing any land.<sup>69</sup> A supplementary interest-free loan had been made available to ex-servicemen since 1944,<sup>70</sup> and something along these lines was needed for Maori housing applicants.

When the Department revised its lending policy in late 1947 terms were made more favourable, principally through the introduction of a 30 year table mortgage. Applicants were required previously to make repayment in 15 years or less.<sup>71</sup> This new move made annual repayments smaller and more people became eligible for assistance. The new table mortgage provision was another step toward placing the Maori housing scheme on a par with other state housing loan schemes: the 30 year table mortgage had been available since 1894.<sup>72</sup>

Indigent cases assisted under the Special Housing Fund were also dealt with on a new basis. The Fund was modified in 1948 to provide supplementary interest-free loans. Applicants'

- 
6. U.S to Public Trustee, 4 August 1948, M.A/30/1/3.  
Public Trustee to U.S, 11 August 1948, M.A/30/1/3.
  7. Memo to All Registrars, September 1949, M.A/30/1/3.
  8. Representations Made to Acting Min.M.A, 14 December 1948, M.A/30/1/3. NZPD, 1949 (287), p. 2238 (Peter Fraser).
  9. AJHR, 1946, G.10, p. 37.
  10. Thomson, p. 125.
  11. AJHR, 1948, G.10, p. 13; Memo to All Registrars, 23 April 1948, M.A/30/1/3; Orange, pp. 179-180.
  12. NZS, 1894, No.38, The Government Advances to Settlers Act (1894), pp. 183-196, and attached Schedules, pp. 197-201.

incomes were assessed to determine the amount they could spend on housing, whilst maintaining a reasonable standard of living. If this amount would not repay the loan in 30 years at 4¼% interest per annum, the repayments he/she could afford over 30 years would be ascertained. The difference between this amount and the loan amount would then be treated as supplementary and interest free. This supplementary loan was subject to review and could become repayable (including interest) if the applicant's financial circumstances improved or the ownership/occupancy of the house changed.<sup>73</sup> These provisions enabled the Department to improve the quality and size of the houses it built, as well as take more effective action in providing for the large number of applicants who could not afford previously to commit themselves to a housing loan. For the remainder of the Labour government's time in office, Maori housing loans were granted on these terms. This seemed to fulfill the belief of Peter Fraser, the Minister of Maori Affairs from December 1947 to December 1949, that '... the conditions under which Maori people obtained houses should be as easy as possible but have a sound financial basis.'<sup>74</sup>

When Peter Fraser took responsibility for Maori Affairs in December 1947 it was significant for the housing programme. Under his leadership the loan limits were made equal to those available through the S.A.C;<sup>75</sup> in 1947 two Maori MPs, Eruera Tirikatene and Tiaki Omana, were appointed to the B.M.A, and the word "Maori" was substituted for "Native" in all official usage;<sup>76</sup> in 1948 state house allocations were introduced, and the amount of money available to the programme increased markedly over previous years;<sup>77</sup> and in October 1948 also Tipi T

---

73. See fn.71, p. 65.

74. NZPD, 1947 (279), p. 43; Notes on a Housing Conference, 25 February 1947, M.A/30/1/3.

75. NZOYB, 1947-49, pp. 448-449; 1950, p. 514. From about 1948 the mortgage finance available through the Department paralleled that of the State Advances Corporation. For example, when the S.A.C's loan limits rose, the Department's limits followed, although there was sometimes a time-lag between the two. Although the B.M.A could, in special circumstances, approve loans in excess of the loan limits, it seldom did so.

Assistant U.S to the Secretary, New Zealand Maori Council, 22 May 1964, M.A/51/1/7.

76. Butterworth, End of an Era: The Departments of Maori Affairs, 1840-1989 (Wellington, 1989), p. 18.

77. See below, Table 3.10, p. 69.

Ropiha, a Maori, was made Under-Secretary.<sup>78</sup> The B.M.A's cost-recovery approach toward granting loans was also tempered. Although the need to recover the money advanced was still the primary consideration, from 1948 it took more account of individuals' welfare needs when deciding upon loan applications.<sup>79</sup> Fraser was responsible for this policy change.

The Maori Social and Economic Advancement Act (1945) was brought fully into operation under Fraser's direction, and the welfare role of the Department was extended by the appointment of Maori Welfare Officers. Part of the Welfare Officers work was to undertake surveys of Maori housing conditions, and to assist Maori in applying for Department loans. Applicant needs and ability to meet repayments were assessed. This preliminary work was carried out before the application was submitted to the B.M.A, thus screening out unsuitable applicants and speeding up the granting of loans. By March 1950, some 14,500 housing cases had been investigated by the Welfare Officers.<sup>80</sup>

The Welfare Officers' housing work was part of their role, amongst other things, in helping Maori adjust to urban living. Improving Maori housing was important because the Department viewed the '... home (as) the place where character is moulded and lasting impressions are made.' This meant adequate housing was important to '... enable the setting up of the most important and far reaching influence in national life, the

---

78. A Ngati Kahungunu, Tipi T Ropiha was educated at Te Aute, where he excelled academically. He joined the P.W.D as a clerical cadet in 1912, but preferring the outdoor life changed over to surveying. He served in W.W.I and was wounded. Returning to New Zealand he qualified as a surveyor in 1920 and accepted a position with the Lands and Survey Department, rising to Chief Surveyor at Blenheim. From 1945-1947 he was Superintendent of land development with the Lands and Survey Department in Waikato, working with Te Puea Herangi on Maori Land Development schemes. He transferred to the Department of Maori Affairs as Assistant Under-Secretary and in October 1948 was appointed Under-Secretary, a position he held until October 1957, M.A/1/1/41. Michael King, Te Puea: A Biography (Auckland, 1977), p. 199.

9. Director General of Agriculture to U.S, 23 June 1958, M.A/30/1/3.

10. Housing Investigation Reports by Welfare Officers, M.A/30/1/56  
AJHR, 1945, G.9, p. 2; 1946, G.9, p. 3; 1947, G.9, pp. 2-3; 1948, G.9, p.12; 1949, G.9, p. 12; 1950, G.9, p. 11; Butterworth, End of an Era: ..., pp. 17-18.

home.' Poor urban housing in 'unsavoury localities' was, in the Department's view, a determinant of delinquency because many younger people were '... compelled through their enforced environment to seek amusement in degrading quarters where they (were) easily persuaded into trouble.' It was the Department's aim to provide Maori families with homes that would '... lay the foundation for improved health and a greater sense of public responsibility.'<sup>81</sup>

A measure which sped up the processing of applicants came in 1947, when the B.M.A delegated authority to the Under-Secretary to give provisional approval to housing loans.<sup>82</sup> However, throughout the period 1945-1950 the final decision upon who would receive a loan remained with the B.M.A, although recommendations from the district M.L.Bs were viewed as a 'valuable expression of opinion.' In cases in which an applicant's ability to repay was in question, or when the sole income came from Social Security benefits or pensions, then the B.M.A was emphatic that only the full Board could decide.<sup>83</sup> These tentative steps toward delegating authority in the decision-making process were expanded in the 1950s.

The Labour government's commitment to equality in housing was not mere rhetoric, and the quality of the houses which the Department built did begin to improve in the latter 1940s, once the material and labour shortages eased up. The increase in the loan limits and easier repayment terms introduced in late 1947 enabled better and larger houses to be built, although undefined 'extras' were still only to be included if the applicant could pay.<sup>84</sup> Because urban Maori were allocated state rental houses, they enjoyed the same standard of housing as those Europeans who occupied state houses. Hence, state house allocations brought greater equality of treatment.

When Labour's political hegemony drew to a close in December 1949 those who had shown the most interest in the Maori housing programme, notably Peter Fraser and the four Maori MPs, praised it as a great success. According to Eruera Tirikatene

---

31. AJHR, 1949, G.9, pp. 2, 9.

32. AJHR, 1947, G.10, p. 16.

33. U.S to All Registrars, 23 April 1948, M.A/30/1/3.

34. AJHR, 1949, G.9, pp. 2, 9.

'wonderful progress had been made by Labour', and Fraser had 'seen some excellent houses built' by the Department of Maori Affairs. These were much better than had existed before Labour had implemented the 1935 Maori Housing Act in T P Paikea's opinion, because the '... old Tory Government built better cow sheds than houses for the people who had to milk the cows.'<sup>85</sup> Maori housing conditions had improved under the Labour government, but by how much?

Expenditure on the programme is given in Table 3.10. below:

<sup>86</sup> Table 3.10. Department of Maori Affairs Housing Expenditure, 1946 to 1950.

Year 31/3	(1)	(2)	(3)
	Maori Affairs Expenditure £	M.A Expenditure As a % of T.G.H.E %	M.A Expenditure As a % of G.D.P %
1946	103,203	0.9	0.03
1947	208,003	1.4	0.05
1948	230,129	1.7	0.05
1949	398,450	2.6	0.08
1950	538,211	3.2	0.1

Notes

M.A = Department of Maori Affairs.

"Maori" replaced "Native" in official usage from 17 December 1947.

(1)-(3) = See Table 3.1, p. 53.

There was a marked increase in the money spent on Maori housing, both in absolute terms and as a percentage of total government housing expenditure, and this was especially so after 1948. The Labour government of the late 1940s gave the schemes more priority than in earlier years, to judge by the size of the financial allocation. However, in 1950 the Maori population was almost 7%<sup>87</sup> of the total New Zealand population, and expenditures per adults are shown in Table 3.11. below. This illustrates that expenditure increased between 1946 and 1950, and grew faster for Maori than for others. However, a large disparity remained in 1950, and funding was well below what one could expect if equality, the stated intention, was to be achieved.

85. NZPD, 1949 (287), pp. 2236 (Tirikatene), 2238 (Fraser), 2239 (Paikea).

86. Figures from Appendix 1, Tables A.1.1, A.1.2, A.1.3.

87. Census, 1986, Series A, Report 2, p. 17; Series C, Report 9, p. 13.

<sup>88</sup> Table 3.11. Housing Expenditure Per Adults Aged 20-44, 1945 and 1950.

Year	(1)	(2)
	Maori Affairs Housing Expenditure Per Maori Adults Ages 20 - 44	Total Government Housing Expenditure Per Total Adults Ages 20 - 44
	£	£
1945	2	7
1950	15	24

Notes

See Table 3.2, p. 53.

The number of houses provided through the Department in the period 1946 to 1950 is shown in Table 3.12:

<sup>89</sup> Table 3.12. Maori Housing Provided Through the Department of Maori Affairs, 1946 to 1950.

Year	New	Totals	
		A/R/R	P.
1946	117	65	20
1947	145	94	20
1948	199	159	33
1949	315	147	66
1950	398	112	29
Totals	1,174	465	168

Notes

See Appendix 2, Table A.2.1, for a detailed breakdown of these figures.

Key

New = New Erections; A/R/R = Additions/Repairs/Renovations.  
P. = House Purchases.

With the emphasis now on new erections, the proportion of additions, repairs and renovations declined. House purchases similarly declined. Because most intended purchases were in urban areas, the B.M.A scrutinised such applications carefully to assess the resale potential of the houses, and the repayment terms for loans to purchase were made more stringent than on loans to build.<sup>90</sup>

The number of Maori occupied permanent private dwellings increased by 2,511 between 1945 and 1951<sup>91</sup>. If we add the state rental houses provided through the Department up to 1950 to the above erections and purchases, then between 1946 and 1950 the

88. Census, 1951, Vols. II, VII.

89. Figures from Appendix 2, Table A.2.1.

90. Maori Housing, February 1950, 1/1/41.

91. Census, 1951, Vol. III.

Department provided home finance or state rentals equivalent to 62% of the intercensal increase in Maori permanent private dwellings (This figure rises to 85% if we include houses provided in 1945 and 1951). Hence, the Department's programme was important for rehousing the Maori population in the period 1946 to 1950.

How significant was building progress in relation to need? Table 3.13. below gives estimates of the demand for houses in the period 1946 to 1950:

<sup>92</sup> Table 3.13. Estimated Demand for Houses, 1946 to 1950.

<u>(A). To Meet Annual Demand.</u>	
(1). New applications received each year (approx.)..	750
(2). New marriages each year	
Average per annum 1946-1950. (approx.) ...	475
(3). Maori population increase 1946-1950 ..	15,376
Representing extra houses at 4.5	
occupants per house .. ... ..	3,417
Being per annum (approx.) .. ... ..	680
<u>(B). Additional to Meet Accruing Backlog.</u>	
(4). Accruing Backlog. Applications Approved	
Under 1935 and 1938 Acts (excluding M.L.S)	
Awaiting Action at 31/3/1950 .. .. .	750

Notes

See Chapter 2, Table 2.5, p. 42.

These demand estimates range from a minimum of 475 houses per year to a possible 750. The backlog could have been met by providing an additional 150 houses per year. Taking the maximum figure and adding the backlog requirement, then demand was possibly up to 900 houses per year between 1946 and 1950. The Department provided 29% of my estimated demand in the years 1946-1950, an improvement over the 1941-1945 figure but still well below an adequate level of building. The Department estimated in 1950 that in excess of 2,000 houses per year would be required for the next 30 years to meet the predicted demand and eliminate the existing backlog. But such a target was beyond the limited resources of the Department, and hopes were pinned on more Maori providing housing for themselves through other channels as their 'involvement' in the economy increased. At the beginning of a new decade, the Department aimed to provide 800 to 1,000 houses a year,<sup>93</sup> less than half the

<sup>92</sup>. See Appendix 5 for a full discussion of this Table.

<sup>93</sup>. Memo to Min.M.A, January 1950, M.A/1/1/41.

expected demand, and that target was never reached.

Improvements in the quality of Maori houses are suggested in Table 3.14., which gives changes in the type of dwelling occupied by Maori in the intercensal period 1945 to 1951:

<sup>94</sup>Table 3.14. Percentage of Different Types of Dwelling, 1945 and 1951.

Dwelling Type	1945		1951	
	N.M %	Maori %	N.M %	Maori %
(1)- Private House.	85.5	69.4	86.9	83.0
(2)- Flat.	6.8	----	7.1	1.4
(3)- Bach, Hut, Whare, Crib.	3.2	26.3	2.0	12.0
(4)- Temporary, Non-Private.	2.4	2.7	2.1	3.0
(5)- Other.	2.1	1.6	1.9	0.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note  
N.M = Non-Maori.

The number of insubstantial Maori dwellings (category 3) decreased, but by 1951 was still well above the non-Maori figure. There was a significant increase in the percentage of Maori dwellings classified as a private house, which greatly reduced the difference between the Maori and non-Maori figures. Increasing urbanisation is reflected in a new trend, the small but growing percentage of flats occupied by Maori. Generally, the type of house occupied by Maori improved a good deal between 1945 and 1951, but the comparable non-Maori figures illustrate the continuing need for improvement if Maori were not to lag well behind the rest.

<sup>95</sup>Table 3.15. Average Number of Occupants Per Dwelling, 1936, 1945, 1951.

Year	Non-Maori	Maori
1936	3.90	5.80
1945	3.60	5.70
1951	3.70	5.52

Note  
Permanent private dwellings only.

The gap between occupancy rates of Maori and non-Maori houses

94. Figures from Appendix 3, Table A.3.1.

95. Figures from Appendix 4, Table A.4.1.

was reduced between 1945-1951, as shown in Table 3.15, with the Maori figure decreasing slightly and the non-Maori rising. This latter trend may be explained by the absence of troops overseas when the 1945 Census was taken, but in 1951 the gap between the two populations remained at just under 2 people per dwelling. Persons per room data is given in Table 3.16:

<sup>96</sup>Table 3.16. Persons Per Room, Maori and Non-Maori, 1936, 1945, 1951.

Year	1 or More		2 or More		3 or More	
	Maori %	Non-Maori %	Maori %	Non-Maori %	Maori %	Non-Maori %
1936	83.3	28.0	48.4	1.5	28.3	0.2
1945	80.2	34.7	51.6	1.8	17.5	0.2
1951	79.4	31.1	34.3	1.6	14.2	0.2

Notes

Permanent private dwellings only.

1 or More PPR is defined here as 'crowded'.

2 or More PPR is defined here as 'overcrowded'.

3 or More PPR is defined here as 'grossly overcrowded'.

Between 1945 and 1951 the percentage of Maori homes in every category of crowding declined, as did non-Maori. There was a notable reduction in the proportions of Maori houses classified as 'overcrowded' and 'grossly overcrowded', by 34% and 19% respectively. But by comparison with non-Maori dwellings in 1951, Maori homes were still substantially more crowded. Over the Labour years the decrease in 'overcrowding' and 'gross overcrowding' in Maori homes was substantial, and we may infer that the Department's housing programme can be given some credit in this.

Labour's legacy to the incoming National government was a mixed one. Although Labour consistently aimed to eradicate poor Maori housing conditions, and provide good quality housing at European standards, it did not succeed fully. The rate of construction did not keep up with demand, which increased as population grew and loan terms became more favourable. At National's election perhaps half of the Maori population was inhabiting substandard housing, according to European

---

6. Figures from Appendix 4, Table A.4.2.

standards. House building was still biased toward rural areas, but the changing location of the Maori population had forced the establishment of a fledgling urban policy. The most successful development during this period was the Building Construction Organisation. It had a well established infrastructure, could build houses more cheaply than and yet of a comparable quality to those of private contractors, and provided employment/trade training for Maori men.

However, only a small number of adult Maori were receiving loans. Up to 31 March 1949, 2,603 advances had been authorised under the two Acts, and this represents loans to about 7% of the 1950 adult Maori population aged 20-44. Moreover, the average amount of these loans was only half the £1,500 loan limit, although some were for house improvement rather than erection or purchase.<sup>97</sup> Other evidence also suggests that the B.M.A was imposing an informal limit equivalent to about two-thirds of the total cost of a house:<sup>98</sup> and the house costs were close to or more than the loan limit. Maori were having to provide equity equal to about one-third of the mortgage at this time, and the B.M.A continued this policy for several decades.

Claudia Orange's assessment of the Department's housing programme during the Labour years 1941 to 1950 is correct:<sup>99</sup> Labour did not place a high priority on rehousing the Maori population, but expenditure on the schemes did increase in the post-war years. This indicates that Labour were beginning to support rhetoric with hard cash, although funding still remained inadequate in relation to need. Labour, and in particular Peter Fraser, took 'important first steps' in providing opportunities for the Maori population to improve their housing conditions. The groundwork had been laid to expand the Department's building programme in the buoyant economic climate of the 1950s, if the constraints which had hampered progress in the latter 1940s could be overcome.

---

97. AJHR, 1949, G.9, p. 26; Census, 1951, Vols. II, VI.

98. Native Housing, Untitled Table (circa mid-1940s), M.A/30/1/3. The average cost of the new houses listed on this table were about the same as the £1,250 loan limit which held until May 1948. Approved loans for these houses average out at about two-thirds of the total house cost.

99. Orange, Thesis, pp. 139-141, 179-187, 228.

## CHAPTER FOUR

### A Slow Moving Decade, 1951 to 1961.

---

In order to expand the building programme and consolidate the developments of the late 1940s, Maori housing required a significant increase in its allocation of government money. This did not occur, and during the 1950s it became apparent that the primary constraint upon the implementation of a successful housing scheme was the size of the housing Vote, the paucity of which was a reflection of government priorities. The secondary constraints imposed by shortages of labour, materials and sections also hindered construction. The problem posed by building section shortages was exacerbated by increasing urbanisation, a trend which the Department fostered by discouraging building in remote rural localities. Another problem which became more overt in the 1950s was racial discrimination, the increasing incidence of which arose from greater social contact between Maori and Pakeha. By 1958 a case for a major offensive to effect rapid improvements was made to the Labour government, but the lack of political commitment prevented any significant expansion of the programme. By 1961, the quality of Maori houses remained significantly poorer than for Europeans.

The Labour government had believed that the state should take responsibility for housing the community, and intervene actively to provide for those who could not afford to build for themselves. It had thus viewed the provision of state rental

houses as a genuine alternative to home ownership. By contrast, the new National government's philosophy was firmly based on the concept of private home ownership, and National's housing policy focused on providing the conditions under which '... the greatest number could (have homes) of their own.'<sup>1</sup> One National MP summed up their philosophy as 'The National Party believes in a nation of house owners, not a nation of state tenants.'<sup>2</sup> To achieve this end required the providing of finance for home ownership 'via relatively cheap loans',<sup>3</sup> and this became the main thrust of state housing policy after 1950. National also stressed the social value of home ownership, as they believed that it encouraged the worthy attributes of saving and self-reliance,<sup>4</sup> both of which had always been prerequisites expected of Maori applying for Department loans. National's emphasis on home ownership should have given the Maori housing programme a boost, but this was not the case.

National's 1949 election manifesto had promised a suspensory loan scheme, an increase in the loan limits, and a commitment to good quality construction, all of which were applied to the Maori housing programme once the new Cabinet had given it's approval.<sup>5</sup> In late 1950 the limit for Maori housing loans was increased from £1,500 to £2,000 for the erection or purchase of new houses. Applicants were also entitled to receive a suspensory loan, to the value of 10% of the final building costs, up to a maximum of £200. This loan was written off after seven years continual occupation by the mortgagor.<sup>6</sup> However, the cash equity which applicants were required to contribute also increased,<sup>7</sup> as did building costs. Between 1951 and 1961

- 
1. The National Party's 1949 Election Platform, in David W MacIntyre and W J Gardner (eds.), Speeches and Documents on New Zealand History (Oxford, 1971), p. 409.
  2. NZPD, 1945 (269), p. 751 (William Sullivan).
  3. David Thorns, 'Owner Occupation, the State and Class Relations in New Zealand', in Chris Wilkes and Ian Shirley (eds.), In the Public Interest: Health, Work and Housing in New Zealand (Auckland, 1984), p. 220.
  4. A D Trlin, 'State Housing: Shelter and Welfare in Suburbia', in A D Trlin (ed.), Social Welfare and New Zealand Society (Wellington, 1977), p. 110.
  5. Notes by Under-Secretary (Circa 1949), M.A/30/1/3.
  6. U.S to All Officers, 8 December 1950, M.A/30/1/3. Standard Suspensory Loan, M.A/30/1/27. Maori Housing. Assistance Department Offers, M.A/16/7. AJHR, 1950, G.9, p. 7; 1951, G.9, p. 9.
  7. NZPD, 1951 (295), p. 617 (E Tirikatene).

the cost of building a 976sqft state house, comparable to a Department house, increased by about 28%.<sup>8</sup> This offset the advantages gained from the new loan terms, something that did not go unnoticed at the time.<sup>9</sup>

The B.M.A was authorised to grant 35 year table mortgages, and initially it intended to maintain the existing practice of limiting them to 30 years. However, following Treasury advice the B.M.A decided in 1951 to limit the term of mortgages to within 25 years. This preference reflected the buoyant economic conditions and high wages extant at the time, as the B.M.A wanted to recoup as much as possible whilst mortgagors were earning relatively good money.<sup>10</sup> The cost-recovery approach was still the dominant influence in the early 1950s.

The Minister of Maori Affairs from December 1949 to August 1957 was Ernest Corbett, a man whose view of race relations was essentially integrationist. He supported the right of Maori to retain their own culture, but within the mainstream of New Zealand life.<sup>11</sup> A recent study has pointed out that Corbett was more interested in clarifying Maori titles to enable effective utilisation of the land, than in social issues.<sup>12</sup> However, his commitment to the Maori housing programme was sincere, and he appreciated the extent of the problem and the need for positive action. But he also believed that Maori had to help themselves to improve their housing conditions, and not rely solely on government to solve the problem. Indeed, he stated that the Maori housing problem was too big for the government alone to overcome, and he stressed the need for other organisations such as local bodies, employers, and churches to take an active role in improving conditions, particularly in the cities. Generally, local bodies had been more than happy to use Maori labour for unskilled, low paid jobs, but had done nothing to help provide

---

8. NZOYB, 1968, p. 660.

9. NZPD, 1951 (295), p. 617; 1954 (304), p. 1579. Both Eruera Tirikatene.

10. Memo to All Officers, 19 September 1950; Assistant U.S to Director of Maori Housing, September 1951; U.S to All Officers, 14 September 1951, All M.A/30/1/3.

11. Barry Gustafson, The First Fifty Years: A History of the New Zealand National Party (Auckland, 1986), p. 250.

12. G V Butterworth, End of an Era: The Departments of Maori Affairs, 1840-1989 (Wellington, 1989), p. 20.

adequate housing.<sup>13</sup> Corbett's view was also shared by Labour MPs.<sup>14</sup>

Erecting houses required men and materials, but as in the latter 1940s both of these remained in short supply. The location of applicants' sites in remote rural areas did not attract tradesmen, and the Department's 1951 Annual Report stated that such areas suffered from 'a virtual absence of skilled workmen.' By 1953 the situation had improved slightly, but the lack of labour hampered progress until 1955. The Department continued to train young men (no women) in house building, but once qualified many left the Department's employment for the better wages offered by private employers.<sup>15</sup> To mitigate the problem, applicants in a position to do so were encouraged to use private contractors. The percentage of houses financed by the Department and built by private contract in 1954, 1955, 1956 and 1957 was 21%, 24%, 34% and 36% respectively,<sup>16</sup> and the upward trend continued. For the year ending 31 March 1961, 62% of Maori Affairs houses were built by private contractors.<sup>17</sup> The Department's building organisation, which was being run down, could not cope with the demand for houses, and by the mid-1950s policy began to move away from approving loans for building in remote rural localities.<sup>18</sup> Applicants were encouraged to build in towns and cities where the prospect of securing a builder was greater,<sup>19</sup> and by 1961 55% of houses financed by Maori Affairs were in urban areas.<sup>20</sup>

In the first half of the 1950s the unavailability of materials paralleled that of labour. The 1951 waterfront strike had 'a disastrous effect on the building industry generally', creating

- 
3. NZPD, 1951 (295), p. 699; 1952 (297), p. 282; (298), p. 1786; 1954 (304), p. 1582; 1955 (307), pp. 2245, 2247. All references to Corbett.
  4. NZPD, 1950 (289), p. 483 (T Omana); 1955 (307), p. 2244 (W T Anderton).
  5. AJHR, 1950, G.9, p. 8; 1951, G.9, p. 8; 1952, G.9, p. 5; 1953, G.9, p. 7; 1955, G.9, p. 21. NZPD, 1952 (298), p. 1784 (Corbett).
  6. AJHR, 1954, G.9, p. 40; 1955, G.9, p. 31; 1956, G.9, p. 29; 1957, G.9, p. 28.
  7. Distribution of Houses Built, M.A/16/7.
  8. G V Butterworth, Aotearoa, 1769-1988: Towards a Tribal Perspective (Wellington, 1988), Chapter 9, p. 9.
  9. AJHR, 1954, G.9, p. 26.
  10. AJHR, 1960, G.9, p. 4.

a severe supply problem. From 1955 the availability of materials began to improve, so that by the end of the decade the Department could state, for the first time in 15 years, that 'building materials were readily available.'<sup>21</sup>

The provision of sections upon which to build became a major constraint on house building. As the Department became more reluctant to approve loans in remote rural areas, applicants were required to provide sections situated in localities offering employment, educational opportunities and other public amenities.<sup>22</sup> This policy was the same as that advocated by John A Lee in 1936 when the administration of the Housing Act was first discussed.<sup>23</sup> It was not implemented then because of a prevailing, but misguided, belief that the future of the Maori population lay on the land. Twenty years later over one-third of the Maori population lived in urban areas,<sup>24</sup> and the Department had to respond positively to meet the new realities.

Those wishing to build but not possessing a section had several choices. They could buy a section on the open market using a Department loan, but they then had to repay this loan before they could qualify for another to enable them to build. The other alternative, introduced in 1951, was to enter a ballot for a Crown section, which could be taken on deferred payment or renewable lease, and was a more attractive proposition because building could begin without delay. The supply of Crown sections, however, was limited. Up to 31 March 1956 only 455 had been allocated to Maori with the Department's assistance, which averages out at about 90 a year.<sup>25</sup> Unless they could obtain a Crown section, applicants most in need were disadvantaged by the policy swing toward urban areas because they could ill afford the added cost of buying land upon which to build. By 1959 the Department was having to buy over 100 sections a year in the Auckland area alone,<sup>26</sup> and to meet the building target for the 1961 financial year the Department

---

21. See fn.16; AJHR, 1959, G. 9, p. 28.

22. AJHR, 1957, G.9, p. 16.

23. Notes on a Cabinet Meeting, 6 November 1936, M.A/30/1/3.

24. G V Butterworth and C Mako, Te Hurihanga o te Ao Maori: Te Ahua o te Iwi Maori Kua Whakatatautia (Wellington, 1989), p. 34.

25. AJHR, 1951, G.9, p. 7; 1955, G.9, p. 16.

26. AJHR, 1959, G.9, p. 27.

required some 500 sections nationwide.<sup>27</sup> In 1958/59 the Department tried to arrange a 10% allocation of M.O.W sections for clients, but despite repeated requests was unsuccessful.<sup>28</sup> Section shortages remained a major constraint on house construction.

As if the obstacles imposed by shortages of men, materials and sections were not enough, it seems that in Auckland apathy on the part of Department officers also contributed to poor progress up to 1955, when Whina Cooper arrived on the scene. Shocked at the deplorable conditions she found amongst Maori living in the central city area, Mrs. Cooper approached the Department for assistance. She was told there was no demand for houses, and that the Department had only 30 applications for loans or state house tenancies from the whole Auckland area. In response to the Department's patently false impressions, she then organised a meeting of Maori residents, who told her the Department was not interested in providing houses. It had turned down so many applicants that the word had got round it was a waste of time approaching the Department for assistance, and consequently no one bothered to apply for either loans or state house allocations.<sup>29</sup> Whether similar displays of apathy existed in other Maori Affairs offices is unknown, but the case reflected poorly upon the Department's ability to cater for Maori needs. The Department was not held in high regard by many Maori because it was not seen to deal with their welfare needs in a sympathetic manner. An example like the Auckland one did little to alter opinions.

Whina Cooper was actively involved with the Maori Women's Welfare League. This organisation, along with Tribal Committees and the Department's own Welfare Officers, encouraged people in poor housing to apply for Department loans and, conversely, brought cases of inadequate housing to the Department's attention. The M.W.W.L also made policy suggestions to the

---

27. U.S to Min.M.A, 18 September 1959, M.A/44/1.

28. U.S to Min.M.A, 26 November 1958; U.S to Min.M.A, 17 February 1959; U.S to Min.M.A, 18 September 1959, All M.A/44/1.

29. Michael King, Whina: A Biography of Whina Cooper (Auckland, 1983), pp. 175-76.

B.M.A, but its advice was seldom acted upon.<sup>30</sup> However, these groups' activism helped make Maori more aware of the Department's housing services, and also contributed to the increasing demand for houses which was a characteristic of this period.

Some major administrative changes occurred in these years, the the objective of which was to speed up the processing of loan applications by decentralising decision-making. The most significant development was the establishment in 1952 of a new subcommittee comprising the Under-Secretary of the Department, or his assistant, and a representative of Treasury. This new subcommittee was authorised to handle all housing matters except cases in which the security was weak, the proposition was poor from a financial viewpoint but where no other options existed for rehousing the applicant, or a court proceeding was impending following a breach of a mortgage contract. Such cases were reserved for deliberation by the full B.M.A.<sup>31</sup>

This development meant that those closest to the problem of Maori housing at the highest level, the Under-Secretary or his assistant, were able to decide on applications. The Under-Secretary at this time was T T Ropiha, the first Maori to hold the position. Given Ropiha's previous record and his continued encouragement of Maori initiative on becoming Under-Secretary, a sympathetic approach to Maori housing could be expected. Because the judicious use of money remained a major consideration, the Treasury's involvement was a safeguard against the possibility of the social service aspect of the scheme taking precedence over the cost-recovery approach.

Power to decide on loans was also delegated to Department officers and ad hoc committees at the district level. Whilst difficult cases were still passed on to the B.M.A, unsuitable

---

30. AJHR, 1951-1961, G.9, *passim*.  
Housing Investigation Reports By Welfare Officers,  
M.A/30/1/56.  
See also Letters on files M.A/30/1/42; M.A/1/1/3;  
M.A/30/1/3.

31. Memo to All Officers, 12 June 1952, M.A/30/1/3.

applications were culled out locally and quickly.<sup>32</sup> The administrative structure in place by the mid-1950s is illustrated below:

Board of Maori Affairs.

\*

B.M.A Housing Subcommittee.

\*

District Maori Land/Housing Committee.

\*

Department of Maori Affairs District Office.

\*

Applicant.

As mentioned already, when Peter Fraser became Minister of Maori Affairs in December 1947 and appointed Maori to the B.M.A and placed Ropiha in charge of the Department, the B.M.A began to take more account of welfare considerations when approving loans. This policy was continued by the National government, and by the mid-1950s the need to adopt this balanced approach toward granting loans was better understood by the Department's officers. In October 1954 the Assistant Under-Secretary outlined the Department's loan policy to district staff. District officers were told that the housing programme dealt with a social problem, and accordingly careful consideration was to be given to the needs of the applicant's family when deciding whether a loan should be approved. The housing subcommittee had in the past frequently granted loans when the proposition was weak from a financial perspective, but could be justified by family need, for example a large number of children. However, whilst such decisions were made knowingly, the '... Department's duty was to ensure that every effort was taken to make the arrangements for repayment as business-like as possible' within the financial capacity of the mortgagor. The less certain the case, the closer the scrutiny of its merits. Local decision-makers were instructed to act as 'broad-minded lenders' whose decisions were not to be settled by security considerations alone. At the time it seems that District officers were not fully aware of the 'social and humanitarian values' upon which the housing programme was

---

32. Memo to Min.M.A, 1950; Delegations to D.M.L.Cs (No Date), Both M.A/51/1/7. Memo to All Officers, 22 August 1950; Memo to All Officers, 21 January 1952; Principal Factors Involved in Consideration of Maori Housing Loans, (No Date), All M.A/30/1/3.

partly based, the Auckland example given above been a case in point. The Assistant U.S suggested that district staff be given some case studies to guide their future decisions,<sup>33</sup> so policy implementation in the districts may well have tended more toward the strict commercial approach than was necessary.

Although the National government frequently enunciated its commitment to 'complete social equality for ... Maori and European alike',<sup>34</sup> increasing urbanisation of the Maori population, and the greater amount of social contact this entailed, revealed some latent animosities. This placed a new obstacle before the Maori housing programme, that of racial prejudice. European antipathies toward Maori may well have been based upon ignorance and ill-founded stereotypes, but such attitudes were real enough, and created problems the housing programme could have done without. For example, in Pukekohe a serious housing problem had existed for many years amongst Maori working for market gardeners, and the Department in the early 1940s implemented a scheme to build new houses and eradicate the existing slum conditions, and the project was continued through the 1940s and 1950s. The improvements were partly motivated by numerous petitions from the town's Council to do something about the situation. However, once the project was underway the Council then objected to having Maori living within the town's boundaries.<sup>35</sup> Unfortunately, Eruera Tirikatene was correct when he pointed out that 'Maori were having to fight for the rights they should have in a town.'<sup>36</sup>

In Auckland city discrimination was even more pronounced, for many landlords would not accept Maori tenants. An Auckland Star article of 21 September 1953 gave an example of two Maori men applying for a room in a boarding-house. One was offered a

---

33. Extract from U.S's Report, 18 October 1954, M.A/30/1/3.

34. Min.M.A to Mrs A Bennett, 11 October 1955, M.A/1/1/3.

35. AJHR, 1926, G.11, Report of a Committee on Employment of Maoris on Market Gardens, pp. 1-6; 1941, G.9, p. 5. See letters on file M.A/19/1/324. See also, Michael King, Te Puea: A Biography (Auckland, 1977), pp. 112-113, for the Ngaruawahia Borough Council's reaction to Te Puea Herangi's attempt to improve Maori housing in that Borough in the 1920s.

36. NZPD, 1951 (295), p. 706.

room, but his friend was told he could not be accommodated. The two men were brothers, but the successful one had a light complexion.<sup>37</sup> This was not an isolated case,<sup>38</sup> and was a problem Corbett recognised when he acknowledged that 'New Zealand (was) not wholly without a colour bar.'<sup>39</sup> The Department's 'pepper-potting' policy of dispersing Maori homeowners amongst the general community aimed to ease the problem. It was hoped that prejudices would be allayed once Maori had shown themselves to be as house-conscious and responsible as their Pakeha neighbours, but racist attitudes could not be changed overnight, nor could they be legislated out of existence.

The importance of the housing financial allocation in determining the size of the housing programme became apparent in the latter 1950s. In October 1957 the new Under-Secretary, M Sullivan, made the first of several requests for an increase in the amount of money available for house construction. The fate of this request highlights a trend which hindered progress throughout this period - the powerful but negative influence of Treasury. The housing programme was financed, as mentioned, from the Land Settlement Vote. However, this Vote had not been increased to cater for the demands of the housing programme, and by 1957 housing expenditure accounted for over one-third of the Land Settlement Vote. If the housing programme was to be expanded, it would be at the expense of the Maori Land Development schemes, unless more money was made available. Hence, Sullivan requested an additional £120,000 to build 25 more houses per year for the years ending 31 March 1959 and 1960.<sup>40</sup> This request was given tentative approval by the Minister of Finance, with the qualification that money was not 'freely available.'<sup>41</sup>

With the change of government on 30 November 1957, Sullivan was obliged to make the same request to Walter Nash, the new Labour

---

37. NZPD, 1953 (300), pp. 1397-1398 (Tirikatene).

38. NZPD, 1955 (307), p. 2244 (Deas).

39. NZPD, 1952 (297), p. 282 (W T Anderton).

40. Assistant U.S to Min.M.A, 29 October 1957, M.A/30/1/3.

41. Min.Finance to Min.M.A, 17 November 1957, M.A/30/1/3.

government's Minister of Maori Affairs. Nash approved the request on 3 February 1958,<sup>42</sup> but the Treasury would not support the additional expenditure. Treasury argued that any increase in housing money should come from the Land Settlement Vote. The Minister of Finance, Arnold Nordmeyer, concurred with Treasury.<sup>43</sup> However, the cruel irony is that the Land Settlement Vote was actually reduced, so the housing programme had less money to maintain the building programme for the 1958 financial year.<sup>44</sup> This is one example of how Treasury, by influencing the size of the housing Vote, could restrict planned expansions of the programme at the macro-economic level.

The general housing policy of the new Labour government provided the Maori housing programme with a much needed, but minor, stimulus. By making money available at 3% interest for housing loans, the government aimed to help families earning less than £1,000 a year,<sup>45</sup> and the majority of Maori housing applicants fell into this category. As from 12 February 1958, Maori Affairs clients, provided they met the income qualification, were entitled to borrow money at 3 1/8%, which was almost 2% less than the previous rate of 4 7/8%. However, the 4 7/8% rate was retained for the purchase of houses. The 1/8% disparity between the Maori Affairs and the 3% S.A.C rate was consistent with past policy, and arose because S.A.C borrowers were required to pay a contribution of 2% of the value of their loan to the S.A.C's General Reserve Fund, a requisite not asked of Maori borrowers.<sup>46</sup>

In 1958 the size and range of loans available through the Department also increased. Loans of £2,350, £2,450, £2,550, £2,600 and £2,650 could be granted to families with 1, 2, 3, 4 or 5+ children respectively. These new loan limits were a significant increase over the previous upper limit of £2,000.<sup>47</sup> The Department also adopted the sensible policy of demolishing substandard houses once new dwellings had been erected. This

---

42. U.S to Min.M.A, 20 December 1957, M.A/30/1/3.

43. U.S Treasury to Min.Finance, 10 June 1958, M.A/30/1/3.

44. Unidentified Hand Written Note, 10 June 1958, M.A/44/1.

45. Dominion, 13 December 1958, M.A/30/1/3.

46. AJHR, 1954, G.9, p. 27.

47. U.S to Min.M.A, 18 February 1958; Interim Advice 166, 6 March 1958, M.A/30/1/3; AJHR, 1959, G.9, p. 26.

procedure was either made a condition of the loan, or the local body within whose jurisdiction the house was built was requested to place a demolition order on the old house.<sup>48</sup>

These new loan terms for Maori housing applicants invoked criticism from the Treasury. Treasury wanted the B.M.A to review the policy of having no set minimum deposit, and believed all applicants, except the most urgent cases, should put up at least 10% of the value of the loan as a deposit before their application was considered for approval. Treasury also wanted a more rigorous screening of loan applications, as they believed that loans were being granted to people who were not in real need. If the existing policy was not reviewed to take more account of financial considerations, then the money men wanted their representative removed from the B.M.A because 'Treasury is psychologically unsuited for welfare work.'<sup>49</sup>

The Department of Maori Affairs refuted the claim of financial irresponsibility by comparing low-interest Maori loan approvals with S.A.C 3% approvals. This comparison showed that, on a population basis, fewer low-interest loans had been granted by the Department than had been approved by the S.A.C, despite the fact that the majority of Maori applicants earned less than £1,000. These figures also showed that most of the Department's clients provided close to 10% of the value of the loan as a deposit when the cost of a section was included in the equity. The Department also felt that approving loans in cases of extreme hardship was reasonable because of low Maori incomes and large families. Maori Affairs administrators did, however, appreciate Treasury's desire to keep loan approvals 'easy' by only considering their financial viability. Taking applicants' 'welfare needs' into consideration required 'a much higher quality of judgment', and Treasury's lack of discernment occasioned the 'sympathy' of the Department of Maori Affairs.<sup>50</sup>

This dispute over the nature of the housing scheme, whether the prevailing influence should be the welfare needs of applicants or the financial security of the loan money, was a dichotomy

---

48. Interim Advice 196, 23 January 1959, M.A/30/1/3.

49. U.S Treasury to Min.Finance, 29 May 1958, M.A/30/1/3.

50. U.S to U.S Treasury, 6 June 1958, M.A/30/1/3.

which had underlain the granting of loans since the inception of the Maori Housing Act (1935). It was significant at this time because the Treasury's stance was holding up loan approvals when the need for keeping the programme moving was great. On 9 June 1958, the B.M.A resolved to maintain the existing practice of no minimum deposit, and this was in line with S.A.C policy. The Treasury dissented from this decision, and would not approve loans until a directive was issued by the Minister of Finance confirming the B.M.A's stance.<sup>51</sup>

It was noted above that from 1948 the B.M.A and Department had balanced social and financial considerations when granting loans, and statements made by members of the B.M.A at the time of this argument over deposits suggest the welfare aspect of the scheme deserved some prominence. Morris Jones, who represented the Valuer General, stated that after some years on the B.M.A he had '... gained the impression that the welfare angle must in some cases supersede financial considerations.' Another Board member, who had served under Fraser, Corbett, and Nash, was in '... no doubt the dominant matter to be considered was the social angle', and this was in accord with the views of the Ministers he had worked under. However, the B.M.A had always ensured that the 'the best arrangements were made with respect to deposits and repayments'.<sup>52</sup> A balanced approach was adopted, but the bias was now slightly in favour of applicants welfare needs.

In this instance the Department of Maori Affairs won the fight over deposits, for the government sanctioned the B.M.A's policy of no minimum deposit in October 1958.<sup>53</sup> It seems that Treasury was alone in trying to impose greater financial constraints on individual's eligibility for Department loans, although at the macro-economic level Treasury influence was exerted when the Maori Land Settlement Vote came up for approval, as noted above. This was, though, but one battle in the war, and in succeeding years the Treasury had some success in imposing tighter financial restrictions on Maori Affairs loans.

---

51. U.S to Min.M.A, 11 June 1958, M.A/30/1/3.

52. Morris Jones for Valuer General to U.S, 17 June 1958.  
Director General of Agriculture to U.S, 23 June 1958,  
Both M.A/30/1/3.

53. U.S to U.S Treasury, 17 October 1958, M.A/30/1/3.

The inadequacy of the housing programme was recognised by Under-Secretary Sullivan in September 1958, when he made a lengthy and detailed submission to Nash outlining a case for increasing the number of houses built. This submission, based on data from the 1951 and 1956 Censuses, was an important prelude to the housing section of the 1961 Hunn Report, although the targets Sullivan wanted to achieve were more conservative than those set by Hunn. Sullivan demonstrated that the housing programme was not keeping up with the natural increase of the Maori population, nor was the substantial backlog of substandard dwellings been reduced. Using demographic and economic data, this report showed that the Maori had larger-than-average families, were younger, and earned less money than the non-Maori population. Poor housing also contributed to higher rates of tuberculosis, chronic rheumatic heart disease, and infant mortality amongst Maori. Sullivan argued that special assistance for Maori was necessary because other lending institutions perceived them to be a bad financial risk and would not lend money - little had changed over 30 years (See Chapter One). Sullivan also pointed out, as Corbett had done earlier, that Maori Affairs was the only organisation doing anything about poor Maori housing. Local bodies were merely vocal advocates, and having drawn attention to a problem area, they then passed responsibility on to the Department.

The arguments upon which this submission was based rely heavily on the philosophy of environmental determinism advanced by the Department. Sullivan rightly believed that many of the problems facing the Maori population at this time, including poor health, low educational achievement, and delinquency, arose from bad living conditions. Nash was warned that failure to improve the housing standards and economic status of Maori was a sure path to a 'deterioration of race relations.' Sullivan proposed to build an additional 75 houses per year from 1961 onward, until the Department was financing 750 houses annually. Although the need was for 1,000+ houses per year, the constraints imposed by shortages of sections and applicants with sufficient equity meant that 750 houses was a realistic

target.<sup>54</sup> Nash minuted his approval on this submission, but no action was taken because he then traveled overseas on diplomatic business.<sup>55</sup>

On 1 April 1959 the Family Benefit (Home Ownership) Act (1958) became effective, and this development strengthened Sullivan's case for increasing the programme. Under this scheme the family benefit was increased from £1 to £1.5s per week, and families could capitalise '... future family benefits up to £1,000 to assist toward the purchase of a new house.'<sup>56</sup> More Maori families could now qualify for a loan by using the capitalised family benefit payment as a deposit. By September 1959 Sullivan must have been feeling frustrated as he outlined to Nash his submissions to date, adding that the family benefit scheme had made a greater number of people eligible for housing assistance, but that the Department could not provide for them.<sup>57</sup> The Maori Leaders' Conference held in Auckland from 30 August to 4 September 1959 supported Sullivan's call for expanding the programme, estimating that £5 million would be needed to clear up the backlog and meet increasing demand due to the favourable lending terms.<sup>58</sup> But despite the cogency of his arguments, no action was taken on Sullivan's repeated requests to implement his proposals. Nash did not give him the support he needed.

Nash's biographer has noted that Nash failed to make any mark as Minister of Maori Affairs,<sup>59</sup> and his record in Maori housing supports this judgment. In parliament Nash tried to explain the programme's lack of progress in terms of a worldwide housing problem caused by population growth. Such a statement was possibly meant to make the housing problem relative, by placing it in a global perspective, but the opposition was right when

---

54. Need for Acceleration of Maori Housing Measures, 24 September 1958, M.A/44/1.

55. Keith Sinclair, Walter Nash (Auckland, 1976), pp. 321-322.

56. NZS, 1958, No.106, Family Benefit (Home Ownership) Act (1958), Sections 1.2, 3.(a),(b), pp. 617-618.

Elizabeth Hanson, The Politics of Social Security: The 1938 Act and some later developments (Auckland, 1980), pp. 127-128.

57. U.S to Min.M.A, 18 September 1959, M.A/44/1.

58. Extract from Mr. Schwimmer's Report on the Maori Leaders' Conference held in Auckland from 30 August to 4 September 1959, M.A/44/1.

59. Sinclair, pp. 348-349.

they called this approach 'unrealistic' and 'pitiful'.<sup>60</sup> Nash's main contribution to Maori housing was indirect. By instigating the Hunn Report, which reiterated in more detail the case put forward by Sullivan, the programme eventually got the boost it needed.

What progress did the housing programme make over the decade 1951 to 1961? Expenditure upon Maori housing from 1951 to 1961 is illustrated in Table 4.1. below:

<sup>61</sup>Table 4.1. Maori Affairs Housing Expenditure, 1951 to 1961.

Year 31/3	(1) Maori Affairs Expenditure £	(2) M.A Expenditure As a % of T.G.H.E %	(3) M.A Expenditure As a % of G.D.P %
1951	788,239	3.5	0.11
1952	818,403	4.4	0.11
1953	1,123,662	4.6	0.15
1954	1,063,181	4.3	0.12
1955	997,800	3.9	0.10
1956	1,311,060	4.4	0.13
1957	1,212,032	4.2	0.11
1958	1,105,385	3.8	0.10
1959	1,384,419	3.8	0.12
1960	1,619,632	3.7	0.13
1961	1,904,699	3.6	0.14

Notes

(1) = Estimated Maori Affairs Expenditure.

(2) = Estimated Maori Affairs Expenditure as a Percentage of Estimated Total Government Housing Expenditure (T.G.H.E).

(3) = Estimated Maori Affairs Expenditure as a Percentage Gross Domestic Product (Current Prices).

We see from this that Maori Affairs housing expenditure fluctuated, but that the overall trend was toward increasing expenditure in absolute terms. As a percentage of T.G.H.E, Maori Affairs spending again fluctuated yearly within the range 3.5% to 4.6%, the latter being the peak year of 1953. For the 10 year period, Maori Affairs spending averages out at only 4.0% of T.G.H.E, but by 1961 the Maori population was 8.3% of the total population.<sup>62</sup> The post-W.W.II years were

60. NZPD, 1959 (320), pp. 1314 (Nash), 1316 (Sim).

61. Figures from Appendix 1, Tables A.1.1, A.1.2, A.1.3.

62. Census, 1986, Series A, Report 2, p. 17; Series C, Report 9, p. 13.

characterised by economic growth, stimulated especially by high export prices for wool, and G.D.P grew by about 2% per annum from the mid-1950s.<sup>63</sup> However, the Department's share of G.D.P did not increase substantially, so the Maori housing Vote did not benefit from the post-war economic boom. From 1958 Maori Affairs expenditure increased annually at a steady rate, although as a percentage of T.G.H.E Maori housing spending was actually decreasing, so fast was non-Maori housing expanding. To redress inequalities between Maori and non-Maori housing conditions, a reverse situation would have been desirable, and a greater proportion of G.D.P could have been allocated to the Maori housing programme.

Moreover, until 1955 money spent on Maori Affairs housing was less than the amount of money allocated. This may be attributed to the constraints imposed by the scarcity of labour, materials, sections and, at least in the Auckland Maori Affairs Office, disinterest on the part of those whose job it was to arrange housing loans. As these obstacles were overcome or eased by the mid-1950s, the spending pattern reverses, and expenditure began to exceed the money allocated.

The Maori population as a percentage of the total New Zealand population in 1951, 1956 and 1961 was 6.9%, 7.4% and 8.3%<sup>64</sup> respectively, but the corresponding Maori Affairs expenditure figures as a percentage of T.G.H.E were 3.5%, 4.4% and 3.6% respectively. Thus, from 1951 to 1961 Maori Affairs spending did not approach equality on a population basis, and was well below an equitable level. This is illustrated in Table 4.2, which compares Maori Affairs expenditure per adult Maori aged 20-44 with total government housing expenditure for all adults aged 20-44 in 1951, 1956 and 1961. Per head of adult population aged 20-44, the discrepancy between Maori Affairs spending and total government housing expenditure increased over the decade, so that by 1961 the government was spending 86% more on housing schemes for the total population than it was on the Maori housing programme. We may reasonably infer from this that Maori housing was not a high political priority during these years.

---

63. G R Hawke, The Making of New Zealand: An Economic History (Cambridge, 1985), pp. 177-178, 205.

64. Census, 1986, Series A, Report 2, p. 17; Series C, Report 9. p. 13.

<sup>65</sup> Table 4.2. Housing Expenditure Per Adult Aged 20-44, 1951, 1956, 1961.

Year	(1)	(2)
	Maori Affairs Housing Expenditure Per Maori Adults Ages 20 - 44 £	Total Government Housing Expenditure Per Total Adults Ages 20 - 44 £
1951	22	32
1956	30	41
1961	37	69

Notes

(2) = Excludes Maori Affairs Housing Expenditure. Includes Maori population because they were entitled to apply for housing assistance from the general housing schemes. This has reduced the apparent disparities between expenditure on Maori housing and government expenditure on other housing programmes to some extent.

The number of houses provided through the Department is shown in Table 4.3. below, and houses built by the Department are given as a percentage of total house construction in New Zealand over the same years:

<sup>66</sup> Table 4.3. Maori Housing Provided Through the Department of Maori Affairs, 1951 to 1961.

Year 31/3	New	Totals A/R/R	P.	% Total N.Z Houses Built
1951	384	167	42	2.3%*
1952	349	197	52	2.1%*
1953	456	167	19	2.8%*
1954	511	160	23	3.0%*
1955	432	138	17	2.3%*
1956	529	96	11	2.7%*
1957	545	95*	18	2.8%*
1958	550	117	10	2.9%*
1959	575	87	5	2.5%*
1960	623	106*	3	2.9%*
1961	708	115*	9	3.0%*
<b>Totals</b>	<b>5,662</b>	<b>1,445</b>	<b>205</b>	<b>2.7%*</b>

Note

For a detailed breakdown of these figures under the various schemes see Appendix 2, Table A.2.1.

Key

**New** = New Erections; **A/R/R** = Additions/Repairs/Renovations.

**P.** = House Purchases; **% Total N.Z Houses Built** = Maori Affairs erections as a percentage of total houses built in New Zealand (Including Department Houses).

\* = Figures are Estimates.

The number of new erections provided through the Department

65. Census, 1956, Vols. II, VIII; 1961, Vols. II, VIII.

66. Figures from Appendix 2, Table A.2.1.

varied annually until 1955 because of the post-war constraints imposed by 'a shortage of sections, men and materials.'<sup>67</sup> Thereafter, the number of houses built increased every year as the effects of the shortages lessened. These figures also reflect the Department's preference for new house construction rather than buying or renovating, which was a sensible bias because new homes added to the total Maori housing stock. The Department built 35 'stock' houses during the 1960-61 financial year at Auckland, Hamilton, Rotorua and Wellington. These were kept for allocation to 'necessitous' cases when the need arose.<sup>68</sup> In 1957 the S.M.H.F, established by the Maori Housing Amendment Act (1938), was almost exhausted, and it was made reserve against which repayment arrears were written-off on the death of a mortgagor or when a property was sold, but this only applied to special loans which had been made to urgent cases.<sup>69</sup> This change in the function of the S.M.H.F may have also been partly motivated by mortgage arrears, which began to increase in 1954. The Department responded successfully by increasing the number of administrative staff employed to handle housing accounts, and by 1959 the Department reported that repayments were again 'good'.<sup>70</sup>

As a percentage of total house construction in New Zealand, Department erections averaged only 2.7% over the period 1951 to 1961. In relation to total building progress within New Zealand the achievement of the Department's building programme was not great. This is further evidenced by Table 4.4. below, which gives the number of Maori Affairs erections per 1,000 Maori adults aged 20-44, and the total number of erections in New Zealand per 1,000 total adult population aged 20-44, this being the age group most likely to be wanting to build. We see from this that the Department was slowly increasing the rate at which houses were provided for young Maori, but it was less than the rate that total building activity in New Zealand was expanding. In every year the number of Department erections per 1,000 young Maori adults was less than half the number of total erections per 1,000 total adults, and the latter increased at a faster rate. Maori Affairs building was falling behind the

---

67. AJHR, 1955, G.9. p. 21.

68. AJHR, 1961, G.9, p. 11.

69. Interim Advice, 16 August 1957, M.A/30/1/3.

70. AJHR, 1954, G.9, p. 29; 1959, G.9, p. 28.

rest, even though the low-interest loans should have given the programme a boost. This data further supports the argument that Maori housing was not given a high political priority in the years 1951-1961.

<sup>71</sup>Table 4.4. Maori Affairs Erections Per 1,000 Maori Adults and Total Erections per 1,000 Adults, 1951, 1956, 1961.

Year	(1)	(2)
	No. Maori Affairs Erections Per 1,000 Maori Adults Ages 20 - 44	No. of Total Erections in N.Z Per 1,000 Adults Ages 20 - 44
1951	11	24
1956	12	26
1961	14	33

Notes

(2) = Includes Maori Affairs erections and total adult population includes Maori. This has reduced the differences between the two columns to some extent.

How well did the housing programme meet the demand? It was shown earlier (p. 88) that Sullivan had estimated in 1958 that the Department needed to provide 1000+ new houses a year. This figure is less than my estimates of demand, given in Table 4.5. below:

<sup>72</sup>Table 4.5. Estimated Demand for Houses, 1951 to 1961.

<u>(A). To Meet Annual Demand.</u>	
(1). New applications received each year (approx.).	1,000+
(2). New marriages each year	
Average per annum 1951-1961 (approx.)	... .. 715
(3). Maori population increase 1951-1961	.. 67,062
Representing extra houses at 4.5	
occupants per house	.. ... .. 14,903
Being per annum (approx.)	.. ... .. 1,490
<u>(B). Additional to Meet Accruing Backlogs.</u>	
(4). Accruing Backlog. Applications Approved	
And Awaiting Action as at 31 March 1960	.. ... 2,353
(5). Number of Housing Deposit Accounts	
as at 31 March 1961	.. ... .. 1,622
(6). Backlog of 'Unsatisfactory' Houses	
Based upon 1956 Census (approx.)	... .. 6,400

Notes

(1)-(3). See Chapter 2, Table 2.5, p. 42.

(5). Housing Deposit Accounts were opened by prospective loan applicants as a means of saving money for a deposit. They are taken as an indication of demand because those who opened an account were showing a commitment to improving their housing conditions, and an expectation that they would eventually qualify for a Department loan. There was a circa 68% overlap between - continued over page

71. Census, 1956, Vols. II, VIII; 1961, Vols. II, VIII. NZOYB, 1968, p. 530.

72. See Appendix 5 for a full discussion of this Table.

indices (4) & (5) in 1961. Source - AJHR, 1961, G.9, p. 11.

(4)&(6). These figures are from the Hunn Report.

'Unsatisfactory' is based on levels of overcrowding, which was estimated using 'rooms per house' and 'occupants per house' from data in the 1956 Census.

J K Hunn, Report on the Department of Maori Affairs (Wellington, 1961), pp. 36, 126-127, 132.

The estimates of annual demand in this table range from 715 new houses per year (No. 2) to 1,490 houses per year (No. 3). Additionally, another 235 houses a year were needed to eliminate the backlog of applications awaiting action, giving a maximum total of circa 1,735 houses annually. The backlog of 'unsatisfactory' houses could have been eliminated by providing 640 houses per year for the ten years 1951 to 1961. However, if we make the reasonable assumption that many applications awaiting action were from people living in 'unsatisfactory' houses, and so avoid double counting, then the backlog of 'unsatisfactory' houses could have been met by providing 404 houses per year. Thus, for the ten years 1951 to 1961, a realistic maximal estimate of demand was 2,139 houses annually. The number of houses built and purchased from 1951 to 1961 amount to only 27% of estimated maximal requirements. To fully meet demand, the programme needed to provide housing equivalent to about 10%<sup>73</sup> of the total number of houses built in New Zealand over the years 1951 to 1961. This would perhaps have been an ideal and equitable, but politically unrealistic, allocation of the nation's housing resources.

In addition to new erections and purchases, the Department continued to provide State rental houses in urban areas through the Maori Pools, and the numbers provided are given below. The number of state houses allocated to the Maori Pools over this period varied annually, averaging 2.7% of total state houses built over the years 1951 to 1961. However, from 1959 the proportion of total state houses handed over to Maori Affairs began to increase. This was particularly so in Auckland city, the focus of urban migration over the decade. In 1961, 41.5% of the total urban Maori population lived in Auckland,<sup>74</sup> and it accounted for about 70% of the Pool allocations.<sup>75</sup>

---

73. NZOYB, 1968, p. 530.

74. G V Butterworth, The Maori People in the New Zealand Economy (Massey University, 1974), p. 18.

75. AJHR, 1951-1961, G.9, passim.

<sup>76</sup> Table 4.6. Maori Pool State House Allocations, 1951 to 1961.

Year 31/3	Maori Pool Allocations	As a % of Total State Rentals Built %
1951	20	0.6
1952	91 (19)*	5.2
1953	59	2.8
1954	50	1.8
1955	80	2.8
1956	57	2.5
1957	57	2.0
1958	35	1.9
1959	62	3.7
1960	92	4.3
1961	102	4.7
<b>Totals</b>	<b>705 (19)*</b>	<b>2.7</b>

Note

\* Special Allocations at Orakei.

Table 4.7. gives Maori Pool state house allocations per 1,000 Maori adults aged 20-44 and total state houses per 1,000 adults aged 20-44 for 1951, 1956 and 1961:

<sup>77</sup> Table 4.7. State Houses per 1,000 Adults, 1951, 1956, 1961.

Year	(1) Maori Pool State Rental Allocations Per 1,000 Maori Adults Ages 20-44	(2) Total State Rentals Built Per 1,000 Total Adults Ages 20-44
1951	0.6	4.9
1956	1.3	3.0
1961	2.0	2.8

Note

(2) = Includes the Maori population because some were allocated state rentals outside the Maori Pools.

Table 4.7. shows that the number of state houses allocated to the Maori Pools per 1,000 Maori adults increased over these years. By contrast, total state rentals per 1,000 adults aged 20-44 declined. From 1952 the total number of state houses being built began to decline because of the government's bias toward private home ownership,<sup>78</sup> so the Maori housing programme was competing, reasonably successfully, for a share of a declining resource.

76. Figures from Appendix 2, Table A.2.2.

77. Census, 1956, Vols. II, VIII; 1961, Vols. II, VIII.

NZOYB, 1960, p. 656; 1968, p. 539.

78. Trlin, p. 107, 108.

In 1954 the number of Pools was reduced from ten to five. In areas without Pools applications from Maori for state rentals were handled by the S.A.C. Data on the numbers of Maori who received rental houses through the normal channels is not available for these years, but comments from a senior Maori civil servant suggest that the numbers would not have been great. Tamati Reedy stated in 1989 that many Maori were not aware until recently that they were entitled to approach other government departments except Maori Affairs, and his view is supported by comments made at the time by Eruera Tirikatene.<sup>79</sup> Maori Pool state houses were an important supplement to the main building programme in towns and cities where, because many applicants were landless and earned low incomes, the demand for decent, relatively cheap houses was great.

Changes in the type of dwelling occupied by Maori between 1951 and 1961 are illustrated in Table 4.8, and may be compared with the corresponding figures for the non-Maori population:

<sup>80</sup> Table 4.8. Percentage of Different Types of Dwelling, 1951, 1956, 1961.

Dwelling Type	1951		1956		1961	
	N.M %	Maori %	N.M %	Maori %	N.M %	Maori %
(1)- Private House.	86.9	83.0	87.4	82.1	87.9	84.8
(2)- Flat.	7.1	1.4	7.5	2.2	8.4	7.5
(3)- Bach, Hut, Whare, Crib.	2.0	12.0	2.1	12.7	1.1	7.1
(4)- Temporary, Non-Private.	2.1	3.0	1.7	2.5	1.5	2.5
(5)- Other.	1.9	0.6	1.3	0.5	1.1	0.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note

N.M = non-Maori.

Between 1951 and 1956, there was little change in the type of dwelling occupied by Maori. The percentage of Maori dwellings classified as a private house actually decreased slightly, whilst the proportion of Maori dwellings classified as

79 Tamati Reedy, Permanent Head of the Department of Maori Affairs from 1983 to 1989, speaking on the Radio New Zealand current affairs programme Checkpoint, 28 September 1989; NZPD, 1956 (309), p. 1214 (Tirikatene).

80. Figures from Appendix 3, Table A.3.1.

insubstantial (category 3) increased slightly. With Maori urban migration increasing, the number of Maori occupying flats also increased between 1951 and 1956, and this trend continued in the intercensal period 1956 to 1961. This latter period was one of more change in Maori dwelling types, with the percentage classified as a private house increasing, and the proportion described as insubstantial decreasing. By comparison with non-Maori dwellings, the Maori housing stock in 1961 remained of a poorer quality, to judge by the discrepancies in the percentages of insubstantial and temporary, non-private dwellings.

Table 4.9. provides further evidence by giving the data for Maori and non-Maori dwellings without selected amenities in 1945, 1956 and 1961. This amenities data illustrates the progress made in the standard of Maori housing by 1961. The percentage of Maori permanent private dwellings lacking the amenities surveyed decreased substantially for every category between 1945 and 1961, but the decrease in non-Maori figures was even greater. A comparison between the two populations shows clearly that, despite the progress made, the Maori housing stock was still poor by the standards of the rest of society.

<sup>81</sup>Table 4.9. Percentage of Dwellings Without Selected Amenities, 1945, 1956, 1961.

Amenity	1945		1956		1961	
	N.M %	Maori %	N.M %	Maori %	N.M %	Maori %
(1)- Water Supply Laid On.	21.0	66.5	12.7	47.3	0.3	3.0
(2)- Hot Water Supply.	24.8	80.0	10.1	50.4	4.9	29.9
(3)- Bathroom Facilities.	8.4	64.1	4.3	40.1	2.0	21.5
(4)- Flush Toilet.	30.2	86.5	17.1	67.0	10.1	44.4

Notes

Figures are for permanent private dwellings only.  
The 1951 Census does not give Maori amenities data.

The average size of houses provided by the Department increased from 820sqft in 1950 to 966sqft in 1961. The Department attributed this increase to applicants ability to afford larger

81. Figures from Appendix 3, Table A.3.2.

loans, due to the combined effect of the low-interest loans and the family benefit scheme.<sup>82</sup> Another contributing factor was the B.M.A's decision, in November 1960, to approve 30 year table mortgages,<sup>83</sup> compared with previous policy of 25 years or less. The photographs overleaf illustrate two Maori Affairs houses built in the 1950s, and these seem to be of a better quality than Department houses shown in earlier photographs. However, in 1961 Maori homes continued to house on average more people than did non-Maori dwellings, as is shown in Table 4.10:

<sup>84</sup> Table 4.10. Average Number of Occupants Per Dwelling, 1951, 1956, 1961.

Year	Non-Maori	Maori
1951	3.70	5.52
1956	3.51	5.57
1961	3.50	5.50

Note

Permanent private dwellings only.

There had been little progress in reducing the disparity between the average number of occupants per dwelling for the Maori and non-Maori populations between 1951 and 1961. Indeed, the occupancy rate for Maori dwellings rose slightly in the intercensal period 1951 to 1956. The gap in 1961 between Maori and non-Maori houses was 2 people per dwelling. A more revealing analysis of occupant density is provided by examining the number of persons per room in Maori and non-Maori houses, and Table 4.11. does so for permanent private dwellings for the years 1951, 1956 and 1961:

<sup>85</sup> Table 4.11. Persons Per Room, Maori and Non-Maori, 1951, 1956, 1961.

Year	1 or More		2 or More		3 or More	
	Maori %	Non-Maori %	Maori %	Non-Maori %	Maori %	Non-Maori %
1951	79.4	31.1	34.3	1.6	14.2	0.2
1956	76.8	29.3	27.6	1.2	8.5	0.2
1961	72.7	28.0	21.9	0.9	5.2	0.1

Notes

Permanent private dwellings only.

1 or More PPR is defined here as 'crowded'.

2 or More PPR is defined here as 'overcrowded'.

3 or More PPR is defined here as 'grossly overcrowded'.

82. AJHR, 1961, G.9, p. 10; Report on the Advantages of Maori Housing Investment to the Mortgagor, 1951, M.A/30/1/3.

83. B.M.A Housing Loan Policy, 18 November 1960, M.A/30/1/3.

84. Figures from Appendix 4, Table A.4.1.

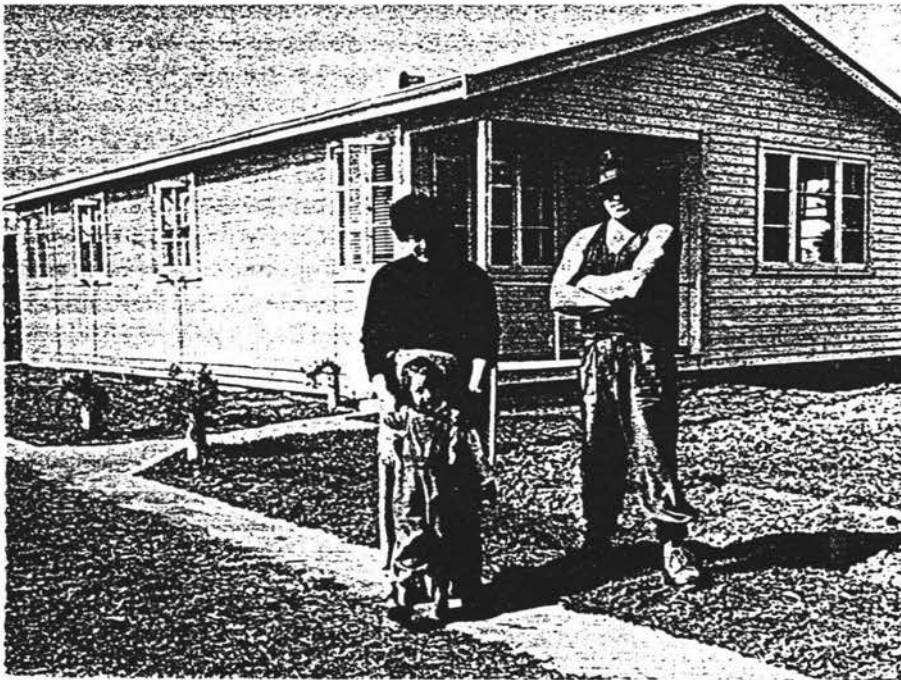
85. Figures from Appendix 4, Table A.4.2.

Photographs 4.1-4.2.

Maori Houses Built Through the Department in the 1950s.

---

MAORI HOUSING 1950S  
*D.M.A. Photo Archives*



A MAORI FARMER  
OUTSIDE HIS HOUSE 1957  
Mr & Mrs Waka Rewa and  
daughter Alma on Ninihi Block  
Taitokerau.  
*Te Ao Hou*

For Maori houses the percentage decrease was greatest in the 'grossly overcrowded' cases of 3 or more persons per room, followed by 'overcrowded' and 'crowded' respectively. Hence, the housing programme seems to have successfully targeted those most in need according to this criteria. Non-Maori dwellings in 1961 fared better than Maori in every category. In 1961 a far larger percentage of Maori dwellings were overcrowded than were non-Maori houses, the pattern being the same as that displayed by the dwelling type (Table 4.8) and the amenities data (Table 4.9).

The above analysis shows that there was still much to be done to adequately rehouse the Maori population. Expenditure on Maori housing was not great in relation to the size of the Maori population or total government housing expenditure, and the Maori housing Vote did not significantly benefit from the post-W.W.II economic growth experienced by the country. In comparison with non-Maori dwellings, a greater percentage of Maori houses were overcrowded, lacked basic amenities, and were of a poorer quality in 1961. Demand for houses was increasing, but in 1961 the programme was operating at perhaps just one-quarter of the speed required to cope with annual demand, and to eliminate the backlog of unsatisfied applicants and inadequate houses. That the housing scheme was important for progress in Maori housing was undeniable, for in the years 1951 to 1961 the number of Department houses built, brought, or provided through the Maori Pools was equivalent to 84% of the increase in the number of Maori permanent private dwellings enumerated over this period.<sup>86</sup>

The potential existing at the end of the 1940s for a major expansion of the housing programme was not realised in the decade 1951 to 1961. The constraints placed upon construction by the paucity of the housing Vote in relation to need, increasing costs, the shortages of labour, materials and sections restricted the number of houses that could be provided

---

86. Census, 1956, Vols. VIII, IX; 1961, Vols. VIII, IX.

in the period. These obstacles offset the advantages gained from the introduction of more favourable lending terms. By the mid-1950s the Department was encouraging urbanisation, but the allocation of state rental houses did not satisfy the requirements of urban dwellers. In 1961 the Auckland region was made a separate Maori Land Board district in response to the changing location of the population. The new M.L.B boundaries are illustrated in Map 4.1. One positive development during the period was the decentralisation of decision-making, which allowed applications to be processed more quickly. Despite Sullivan's 1958 reassessment of the housing programme, a major expansion did not occur due to the lack of political commitment. The subsequent examination of Maori housing contained in the 1961 Hunn Report held out the promise for a major progress in the Department's programme.

Map 4.1. Maori Land Board Administrative Districts, post-1961.



Towns Shown to Define Boundaries.

- X-1 = Matamata.
- X-2 = Te Puke.
- X-3 = Putaruru.
- X-4 = Taupo.
- X-5 = Wairoa.

0 Kilometres 161

Source - Ministry of Works, Atlas of New Zealand Regional Statistics (Wellington, 1968), p. 29.

Notes - These boundaries operated up to the 1980s. The South Island constituted the eighth M.L.B.

## CHAPTER FIVE

### Unfulfilled Promise.

#### Housing and the Hunn Report, 1962 to 1967.

---

Throughout the period 1962-1967, two major constraints restricted the Maori housing programme. The size of the financial allocation, and a shortage of sections. As in the 1950s, the amount of money available remained inadequate in relation to the housing problem. Treasury limited total government expenditure, and Maori housing was never allocated enough money to expand to the level which the Department desired. Policy favoured those who lived in or were willing to move to urban areas, and this increased the demand for urban sections. However, the supply of sections was not enough to satisfy the demand. The analysis of Maori housing contained in the 1961 Hunn report resulted in an increase in the Department's activity. Although Maori housing conditions did improve following the report, many of Hunn's proposals were not implemented, and the promise held out of solving the Maori housing problem was not realised.

The 1961 Report on the Department of Maori Affairs was undertaken at the request of Walter Nash, who asked J K Hunn, a Public Service Commissioner, to assess the assets of the Maori population.<sup>1</sup> Hunn was appointed Acting Secretary of Maori Affairs in January 1960 in order to carry out this task. He chose to interpret Nash's instructions to mean the '... human

---

1. Keith Sinclair, Walter Nash (Wellington, 1976), p. 348.

as well as the material resources of the Maori race.'<sup>2</sup> This widened his brief, and allowed him to oversee a report which was a comprehensive statistical analysis of the activities of the Department of Maori Affairs, as well as a substantive examination of government policy toward Maori and the nature of race relations in New Zealand. The report was finished in August 1960, and is generally referred to as the Hunn Report.

No action was taken on Hunn's proposals by Nash, but the report was published in January 1961 by Ralph Hanan, the new Minister of Maori Affairs in a re-elected National government. Hanan's approach to Maori Affairs was 'unashamedly assimilationist', but he supported the Hunn report's housing propositions because he wanted to improve poor Maori living conditions in order to avoid the possibility of racial conflict. This he saw as a likely scenario, if the Maori population remained a section of New Zealand society with an entrenched low standard of living.<sup>3</sup> The report recognised that the Department of Maori Affairs housing programme was not coping with the demand for new houses, and a substantial number of substandard houses which needed replacing still existed in 1960. Hunn recommended that the Maori housing programme be increased, and made a number of innovative suggestions as to how this could be achieved. However, very few of these suggestions were implemented. Nor was the statistical data which Hunn used an accurate base from which to predict future demand. But given these limitations, the Hunn report was still significant for the Department's programme because it highlighted the extent of the Maori housing problem, and the need for urgency in addressing the situation. Hunn had told Nash that an accelerated Maori housing programme was '... one of the social imperatives of our time', and he gave a similar message to Hanan.<sup>4</sup> Hunn was able to wrest from the government a greater share of the available housing resources, although this was some four years after Sullivan had first pointed out the necessity of an increased government commitment to Maori housing.

- 
2. J K Hunn, Report on the Department of Maori Affairs with Statistical Supplement (Wellington, 1961), p. 13.
  3. Barry Gustafson, The First Fifty Years: A History of the New Zealand National Party (Auckland, 1986), p. 251.
  4. U.S to Min.M.A, 12 August 1960, M.A/30/1/3.  
U.S to Min.M.A, 20 December 1960, M.A/30/1/3.

The Hunn report placed a high priority on rehousing the Maori population because '... modern housing raises family status, social acceptability, educational and employment opportunities ... and is a strong force for integration...', providing benefits not only for the Maori but the '... public in general.'<sup>5</sup> The reference to the role housing played in fostering integration is revealing.

Hunn stated that there was no clearly defined racial policy in New Zealand, but that '... evolution was ... integrating Maori and Pakeha', integration being defined as 'to combine (not fuse) the Maori and Pakeha elements to form one nation wherein Maori culture remains distinct.' From the inception of the Department's urban housing policy in 1948, integration had been a stated objective of the Department of Maori Affairs, such a course was undertaken as a conscious policy decision, contrary to Hunn's belief that integration was a naturally evolving social process.

In my opinion the 'pepper-potting' policy aimed to assimilate, that is to 'absorb, blend, amalgamate'<sup>6</sup> Maori with Pakeha. The Department published pamphlets for new Maori urban residents, the tenor of which was assimilationist, as they were designed to help urban migrants merge with the dominant Pakeha community. Following the Hunn Report, integration continued to be an objective of the housing programme, and in most cases Maori had to accept the 'pepper-potting' policy in order to qualify for a loan. However, the distinction between integration and assimilation seems so fine that in practice the two concepts were virtually synonymous.

The response to 'pepper-potting' and integration amongst the Maori community was mixed. A survey of 98 Maori mothers living in the Wellington urban area, conducted by the psychologist Jane Ritchie between 1957 and 1959, showed that three-quarters preferred to live scattered amongst non-Maori families. Reasons for favouring dispersion varied, and Ritchie concluded that the mothers who favoured 'pepper-potting' did so because they wanted to '... attain the standards of the European and want

---

5. Hunn, p. 36.

6. Definitions from Hunn, p. 15.

nothing less than autonomy, equality, and a chance to choose their own community of friends.'<sup>7</sup> A Maori religious group thought 'pepper-potting' was sometimes counter-productive to promoting integration.<sup>8</sup> And a Maori academic believed Hunn's definition of integration oversimplified race relations and was essentially Eurocentric.<sup>9</sup>

Hunn's analysis of the Department's housing programme concluded that the scheme was operating at less than half the speed required to eliminate the backlog of unsatisfactory houses and provide for the accruing demand: my own estimate is even smaller. The figures he used to calculate the number of houses needed, based upon several independent variables, are given below:

<sup>10</sup>Table 5.1. Hunn's Estimates of Demand.

(1).	New applications received each year (approx.)..	1,000
(2).	New marriages each year (approx.).. . . . .	800
(3).	Maori population increase 1951-1956... ..	22,500
	Representing extra houses at	
	5.6 occupants per house.. ..	4,018
	Being per annum (approx.).. . . . .	800
(4).	Current rate of population increase	
	(3.7% of 158,000)... ..	5,846
	Representing extra houses at 5.6	
	occupants per house... ..	1,044

From these figures Hunn '... assumed (that) the new demand for housing accrues at the rate of between 800 (based upon marriages and one estimate of population growth) to 1,000 a year (based upon new applications and the second estimate of population growth)'. Additionally, he used data from the 1956 Census to identify a backlog of 6,400 houses in need of replacing in 1960. He then used these figures to calculate a future programme as follows:

7. AJHR, 1962, G.9, p. 8; Jane Ritchie, 'Together or Apart: A Note on Urban Maori Residential Preferences', *Journal of the Polynesian Society*, 70:2 (1961), pp. 194-199.
8. Maori Synod of the Presbyterian Church of New Zealand, *A Maori View of the Hunn Report* (Christchurch, 1961), p. 17.
9. Bruce Biggs, 'Maori Affairs and the Hunn Report', *Journal of the Polynesian Society*, 70:3 (1961), pp. 361-364.
10. Hunn, p. 37.

<sup>11</sup>Table 5.2. Hunn's Estimated Programme for 1961.

Number of Houses Needed to:	Per Annum
(1). Eliminate backlog (6,400) in 10 years .. ...	650
(2). Meet accruing annual demand .. ... ..	800
Maori housing programme required in 1961 ... ..	1,450

This programme was designed for 1961, and an extra 50 houses would have had to be added each year to keep pace with Maori population growth.<sup>12</sup> However, if we take the indices Hunn used, add one more variable, and re-calculate them using statistics from the 1961 and 1966 Censuses, it is possible to gauge the accuracy of Hunn's projections. These revised figures are given below:

<sup>13</sup>Table 5.3. Estimated Demand for Houses, 1962 to 1966.

<u>(A). To Meet Annual Demand.</u>	
(1). New applications received each year (approx.).	1,200+
(2). New marriages each year	
Average per annum 1962-1966 .. ... ..	1,060
(3). Maori population increase 1962-1966 ...	38,462
Representing extra houses at 4.5	
occupants per house ... ..	8,547
Being per annum (approx.) .. ... ..	2,140
<u>(B). Additional to Meet Accruing Backlogs.</u>	
(4). Applications Awaiting Action as at	
31 March 1961 (approx.) .. ... ..	2,640
(5). Estimated Number of Unsatisfactory	
Houses Based Upon 1961 Census .. ... ..	13,000

Notes

(1) to (3). See Chapter Two, Table 2.5, p. 42.

(4). This index differs from that used in previous demand Tables because it gives the estimated backlog of applications awaiting action going into the period under review, not the backlog after housing progress had been assessed, as has previously being the case. By doing this, we may better estimate demand when comparing these figures with Hunn's projections.

(5). This estimate is based upon a contemporary O.E.C.D standard using one or more persons per room as a measure of overcrowding. The figure given is just under half the number of Maori permanent private dwellings enumerated in the 1961 Census. Hunn used the 1956 Census to calculate his 6,400 houses, I have used the 1961 Census. Hunn used a 10 year time-span for replacing these houses, I have used a four year period. See discussion in text. O.E.C.D standard cited in E M K Douglas, Fading Expectations: The Crisis in Maori Housing. A Report for the Board of Maori Affairs (Wellington, 1986), p. 22.

11. Hunn, p. 38.

12. Ibid.

13. For a full discussion of this Table see Appendix 5.

It can be seen from these figures that Hunn underestimated the number of new marriages each year and the increase in the Maori population. My estimates of annual demand range from a minimum of 1,060 houses per year to provide for new marriages to a maximum of 2,140 house per year based upon population growth. To eliminate the backlog of approved applications awaiting action as at 1961 required 660 houses annually. Additionally, another 1,400 houses per year were needed to replace the unsatisfactory houses as at 1961. This figure was calculated by deducting the numbers of new applications and applications awaiting action from the number of unsatisfactory houses, on the assumption that many of these applications were from people in unsatisfactory houses. This procedure avoids double counting.

Taking the maximum estimate of annual demand, 2,140, adding 660 for applications on hand, and 1,400 for unsatisfactory houses, gives a total estimate of demand of perhaps 4,200 houses per year between 1962 to 1967. This is two-thirds higher than Hunn's 1962 figure, and twice as high as his 1966 estimate. Hunn's projections of demand were too low.

The programme which Hunn outlined spanned a 12 year period, to reach a peak of 2,000 houses per year in 1966, to remain at that level until 1970, and to fall to 1,600 houses a year thereafter.<sup>14</sup> However, these were not the targets which eventuated, and the targets set were not achieved. Hunn's graduated programme, which he revised downward from the earlier estimate given in Table 5.2. above, my estimated demand, the Department's proposed programme, the programme actually achieved, and the difference between these last two categories are given below in Table 5.4 for 1962 to 1967. It can be seen that the Department did not achieve the targets it set for the years 1962-1967, and the actual programme achieved fell short of Hunn's graduated programme and my own estimates of demand. However, these figures exclude houses provided through the S.A.C and the Maori Pools, and the total number of houses provided for Maori in the years 1962-1967 will be discussed later.

---

14. Hunn, p. 38.

<sup>15</sup> Table 5.4. Estimated, Proposed, and Actual Programmes, 1962-1967.

	(1)	(2)	(3)	(4)	(5)	
Year	Hunn's Graduated 31/3 Programme	Krivan's Estimated Demand	Dept.M.A Proposed Programme	Actual Programme Achieved	Deficit (-) Surplus (+)	(3)-(4)
1962	1,200	4,200	900	838	62	(-)
1963	1,400	4,200	1,000	1,014	14	(+)
1964	1,600	4,200	1,043	998	45	(-)
1965	1,800	4,200	1,000	954	46	(-)
1966	2,000	4,200	1,000	898	102	(-)
1967	2,000	4,200	950	781	169	(-)
Totals	10,000	25,200	5,893	5,483	410	(-)

The Department did not reach the targets set for a number of reasons. The level of Maori housing depended on Government policy, and hence the number of houses provided through the Department was ultimately a political decision.<sup>16</sup> Although Hanan was '... as anxious as the Department to press on with the recommended programmes',<sup>17</sup> Treasury insisted that the government could not support the necessary financial commitment.<sup>18</sup> Treasury also argued that to accept the moral obligation involved in completely rehousing the Maori population would be politically untenable, because this could have been construed as favouring the Maori over the general population. The arguments in support of helping low income Maori could also be applied to non-Maori, and this was not seen by Treasury to be desirable.<sup>19</sup> Cabinet almost invariably acted on Treasury advice when it considered the Department's programme, so the latter to a large extent determined the size

- 
15. Secretary of the Cabinet to Min.M.A, 11 December 1961. Sec.Cabinet to Min.M.A, 12 November 1962; Sec.Cabinet to Min.M.A, 8 March 1965; Housing Construction Programme for 1966/67, All M.A/44/1. Hunn, p. 38. My estimates from Table 5.3. above. Actual Figures, which include new erections and purchases from the M.O.W and S.A.C, are from Table 5.7. in Text, p. 115. See also, Appendix 2, Tables A.2.1, A.2.3.
16. Notes by Hunn, 16 February 1961, M.A/44/1.
17. Extracts from Acting U.S's Report of an Interview with the Min.M.A, 10 January 1961, M.A/44/1.
18. Notes by Hunn, 23 May 1961, M.A/44/1. Sec. to the Treasury to Min.Fin, 7 December 1961; Sec.Tsy. to Min.Fin, 3 May 1962; Sec.Tsy. to Min.Fin, 14 September 1962; Sec.Tsy. to Min.Fin, 7 August 1963; Sec.Tsy. to Min.Fin, 23 February 1965, All M.A/44/1.
19. Secretary to the Treasury to Minister of Finance, 13 February 1960; Sec.Tsy. to Min.Fin, 20 January 1961, M.A/44/1.

of Maori housing. Generally, Treasury was reasonably sympathetic to improving Maori housing, but became less so if it was going to cost a lot of money.

To get around the problem of money shortages, several expedients were tried but with limited success. First, the policy makers decided to divert houses built by the Ministry of Works to the Maori housing programme. This plan was implemented, but because these houses cost between £200 and £500 more than houses built through the Department, Maori applicants were unwilling, and mostly unable, to take on the added financial burden.<sup>20</sup> In 1965 the Department stopped selling Ministry of Works houses to its clients because in that year only 3 new M.O.W houses were provided for Maori due to the cost factor, while in the previous year 128 M.O.W houses had been sold to Maori.<sup>21</sup> Unfortunately, the Department could not make up the deficit by increasing the number of houses it built, and the planned targets were not met.

Another innovation in the post-Hunn period was the selling of vacant state houses to Maori via the Department. This policy had the advantages of promoting integration, settling Maori in localities close to employment opportunities, and overcoming the shortage of sections.<sup>22</sup> However, this scheme also encountered problems. State houses offered to the Department were often too small to accommodate Maori families, too old or of an inferior quality, or were in areas where there was little demand from Maori.<sup>23</sup> For these reasons, only 138 vacant state houses were sold to Maori between 1961 and 1967, whereas the Department had envisaged providing over 400.<sup>24</sup>

The number of "suitable" Maori applicants declined in these years, and this also limited progress. Many applicants did not

---

20. U.S to Min.M.A, 7 June 1961; U.S to Min.M.A, 27 August 1962; Notes on a Conference, 22 April 1963; Deputy Secretary to Min.M.A, 27 January 1965, All M.A/44/1.

21. See Appendix 2, Table A.2.2.

22. U.S to Min.M.A, 27 October 1960, M.A/44/1.

23. Assistant U.S to Min.M.A, 2 July 1962, M.A/44/1.

24. Secretary to the Cabinet to Min.M.A, 11 December 1961; Sec.Cab. to Min.M.A, 12 November 1962; Cabinet Memo, 28 January 1965, All M.A/44/1. Actual number of vacant state houses sold each year 1962-1967 are given in Appendix 2, Table A.2.3.

have sufficient money saved to provide the required deposit, whilst others who lived in rural localities refused to move to areas which the Department thought suitable.<sup>25</sup> In September 1960 the Department introduced an urban relocation scheme. This scheme helped families who were willing to move from rural locations into towns and cities to find accommodation and employment. By 31 March 1963 when the scheme peaked, 156 families and 836 individuals had been assisted, and up to 31 March 1965 399 families had been relocated to new areas. Thereafter, the relocation scheme declined, and petered out after 1967.<sup>26</sup>

To help young married couples who did not have enough money for a deposit and who did not qualify for the family benefit, the Department introduced a new loan policy. This policy took some time to push through Treasury's resistance,<sup>27</sup> and in its final form bore only scant resemblance to what the Department originally had in mind. The policy which Cabinet approved in November 1963 allowed young married couples, who did not qualify for the family benefit, to obtain second mortgage finance from the Maori Trustee. These loans bridged the gap between the available loan limit and the cost of the house, and were only available for properties in urban areas which were likely to retain their value. To qualify for such a loan an applicant had to provide a minimum deposit of 10% of the value of the section.<sup>28</sup> This policy and the relocation scheme, both of which encouraged urban migration, assumed considerable importance in the years 1962-1967.

This emphasis on housing for urban residents had several disadvantages. By limiting the housing programme to urban areas, the Department allowed the Maori rural housing stock,

---

25. AJHR, 1963, G.9, p. 4.

U.S to Min.M.A, 22 March 1962, M.A/44/1.

26. AJHR, 1963, G.9, p. 4; G V Butterworth, The Maori People in the New Zealand Economy (Massey University, 1974), p. 26; I H Kawharu, Maori Land Tenure: Studies of a Changing Institution (Oxford, 1977), p. 32.

27. Sec.Tsy. to Min.Fin, 22 April 1963; Sec.Tsy. to Min.Fin, 14 August 1963; Senr.Admin. Officer of Dept.M.A to U.S, 20 August 1963, All M.A/30/1/3.

28. Min.M.A to All Members of Cabinet, May 1963; Sec. of the Cabinet to U.S, 4 November 1963; Amendment. Housing Manual, 4 December 1963, All M.A/30/1/3.

much of which was already of poor quality, to deteriorate even more. As a result, in later years the Department had to implement a programme aimed at upgrading the housing conditions of rural dwellers. Concentrating on urban housing was also culturally insensitive, because it did not take into consideration the deep attachment many Maori felt for their ancestral land. This attachment was the reason the Department had such trouble trying to persuade rural dwellers to move into towns and cities. Given the choice of moving to an alien environment to improve living conditions, or remaining on the turangawaewae, many preferred the latter. This was especially so amongst the older generation. In subsequent years the Department accepted the need to take more account of cultural preferences, and introduced the papakainga housing policy, which provided housing on or near tribal land. However, policy in the period 1962-1967 assumed incorrectly that the benefits to be gained from urban living outweighed all other considerations.

The problem of providing sections in towns and cities continued to limit progress in the post-Hunn years. The allocation of new Ministry of Works houses and vacant state houses to the Department were attempts to circumvent the shortage of sections, but as we have seen both policies had little success. The Department was unable to obtain a fixed quota of M.O.W sections, partly because the M.O.W found it easier to provide group sections, but this was contrary to the 'pepper-potting' policy.<sup>29</sup> The number of sections provided by the M.O.W remained small in relation to the Department's need in the years 1962-1967, and the Department was obliged to buy sections on the open market. However, the price of such land was high, and the 'public' was not well disposed to having land used for Maori housing.<sup>30</sup> Nonetheless, purchasing sections on the open market was one of the few avenues left to the Department, and for the year ending 31 March 1965, money spent on buying sections accounted for 14% of the Maori housing expenditure.<sup>31</sup>

---

29. Notes by U.S, Sections for Housing, 8 September 1960, M.A/44/1.

30. U.S to Min.M.A, 23 March 1962, M.A/44/1.  
Deputy Secretary to Min.M.A, 27 January 1965, M.A/44/1.

31. AJHR, 1965, G.9, p. 18.

This still did not alleviate the problem of providing affordable sections.

Another avenue of acquiring sections was the subdivision of blocks of Maori land, which was a continuation of the 'group' housing schemes. This was undertaken in several localities, and the Department hoped to sell the sections to both Maori and Pakeha in order to promote integrated communities. However, this experiment failed to achieve the goal of integration, and resulted in predominantly Maori communities.<sup>32</sup>

Purchasing of sections on the open market increased the cost of houses financed by the Department, but this was temporarily offset by a revision of the lending terms in June 1964. In line with S.A.C policy, the Department's applicants wanting to buy an existing house could now obtain a loan up to two-thirds of the value of the property and a maximum of £2,650, and at the 3 1/8% interest rate, subject to income limits. These terms were more favourable than previous ones, but they only benefited those who were intending to buy a relatively cheap house, and were able to capitalise the family benefit. This was because the two-thirds loan limit required the applicant to provide a 33% cash equity, which was an amount very few applicants had saved. The loan limit for building houses was increased from £2,700 to £2,850, but this only applied to applicants with an unencumbered freehold section. This condition culled out a good many urban residents who did not have a section, but it did benefit rural applicants who had land.

Interestingly, the B.M.A intended to keep loans to within £1,800, and expected applicants to bridge the gap between this amount and the cost of a house. The informal upper limit which the B.M.A chose to impose was some £1,000 less than the maximum amount it could have advanced. This was consistent with past practice, and was a method by which the Department could spread the available money amongst a larger number of applicants,<sup>33</sup>

- 
32. U.S to Min.M.A, 12 August 1960, M.A/44/1; Implementation of Hunn Report Proposals, 27 October 1961, M.A/56/1/10. AJHR, 1965, G.9, p. 20; L M Kenworthy et al., 'Maori Affairs and the Hunn Report', New Zealand Journal of Public Administration, 33:1 (1970), p. 53.
33. Information from Dr. D W Thomson.

but it did place a greater financial burden on the mortgagors. This financial stringency was reinforced by a new provision, a 5 yearly review of loans granted with the rebated 3 1/8% interest rate.<sup>34</sup>

The benefits bestowed by these new lending arrangements were only temporary, because building costs began to increase significantly by the end of 1964. The cost of building a house rose from between £80 and £400 in all the M.L.B districts by early 1965, although the increase was felt most in the larger towns and cities.<sup>35</sup> By March 1965 the average cost of a house ranged from between £3,200 and £3,350, which was a 31% increase over the average cost of houses in 1961.<sup>36</sup> Even if the B.M.A had granted to the formal maximum, there would still have been a gap of at least £350 between this limit and the cost of a house, and applicants were expected to provide the difference. Hence, housing progress in the post-Hunn period was also hampered by rising prices.

In short, the Maori housing programme did not reach the levels that had been anticipated following the publication of the Hunn report. The Treasury would not sanction the increases in expenditure required by a housing programme operating at the levels suggested by Hunn, and the number of new Ministry of Works and vacant state houses diverted to the Department's programme did not reach the targets set. The failures exacerbated the problem of section shortages, and throughout the period 1962-1967 Maori Affairs had difficulty obtaining affordable sections for it's clients. The preference the Department gave to urban housing contributed to the decline in the number of applicants able to provide the necessary deposit for a loan, and this problem was accentuated by rising housing costs.

Given these constraints, what progress did the Maori housing

---

34. This and the preceding paragraph based upon; Sec.Tsy. to Min.Fin, 1 May 1964; B.M.A Maori Housing Policy, 9 June 1964, Both M.A/30/1/3.

35. Deputy U.S to Min.M.A, 27 January 1965; Deputy U.S to Min.M.A, 30 November 1965, Both M.A/44/1.

36. AJHR, 1965, G.9, p. 18.

programme make in the post-Hunn years 1962-1967?

The amount of money spent on the housing programme during the years 1962-1967 is shown in Table 5.5:

<sup>37</sup> Table 5.5. Maori Affairs Housing Expenditure, 1962-1967.

Year 31/3	(1) Maori Affairs Expenditure £	(2) M.A Expenditure As a % of T.G.H.E %	(3) M.A Expenditure As a % of G.D.P %
1962	2,303,323	4.7	0.16
1963	2,528,381	5.8	0.16
1964	2,762,488	6.8	0.16
1965	3,533,919	7.9	0.19
1966	3,585,886	8.0	0.18
1967	1,407,256	3.1	0.07

Notes

- (1) = Estimated Maori Affairs Expenditure.  
 (2) = Estimated Maori Affairs Expenditure as a Percentage of Estimated Total Government Housing Expenditure (T.G.H.E).  
 (3) = Estimated Maori Affairs Expenditure as a Percentage of Gross Domestic Product (Current Prices).

All three indices show a similar trend: expenditure rose, reached a peak in 1965/66, then decreased dramatically in 1967, by which time the Department claimed that the housing problem was all but solved. In 1966 Maori housing expenditure was 8.0% of total government housing expenditure, which was over twice the corresponding 1961 figure. The Maori population in 1966 was 9.3%<sup>38</sup> of the total New Zealand population, so expenditure had also improved on a population basis but was still below an equal allocation. That money spent on Maori housing had increased relatively by 1966 is supported by Table 5.6:

<sup>39</sup> Table 5.6. Housing Expenditure Per Adult Aged 20-44  
1956, 1961 and 1966.

Year	(1) Maori Affairs Housing Expenditure Per Maori Adults Ages 20 - 44 £	(2) Total Government Housing Expenditure Per Total Adults Ages 20 - 44 £
1956	30.0	41.0
1961	37.0	69.0
1966	61.0	54.0

Notes

- (2) = See Chapter Four, Table 4.2, p. 92.

37. Figures from Appendix 1, Tables A.1.1, A.1.2, A.1.3.  
 38. Census, 1986, Series A, Report 2; Series C, Report 9.  
 39. Census, 1966, Vols. II, VIII.

This shows that there was a substantial improvement in expenditure on Maori housing between 1961 and 1966, and the 1966 statistic is twice the corresponding figure for 1956. For the first time since the inception of the scheme the amount of money spent on Maori housing, per Maori adults aged 20-44, was actually more than was spent by the government on the total population of adults aged 20-44. This improvement can be attributed to the stimulus given the housing programme by the Hunn report.

The total number of houses provided through the Department in the period 1962-1967 are given in Table 5.7. below. This shows the housing construction increased, reaching a high in 1965, and then dropped off in 1966 and 1967, a trend that roughly parallels the expenditure figures. The total number of new erections provided through the Department during this period amount to 3.7% of the total number of new erections in New Zealand over the years 1962 to 1967, an improvement over the 1951-1961 figure of 2.7%, but still small in relation to the size of the housing problem and the Maori population.

<sup>40</sup> Table 5.7. Maori Housing Provided Through the Department of Maori Affairs, 1962 to 1967.

Year 31/3	Totals			% of Total Houses Built in N.Z
	New	A/R/R	P.	
1962	799	133*	39	3.2*
1963	933	295*	81	4.2*
1964	934	249*	64	4.4*
1965	913	388*	41	3.9*
1966	865	387*	33	3.3*
1967	754	498*	27	3.0*
<b>Totals</b>	<b>5,198</b>	<b>1,950*</b>	<b>285</b>	<b>3.7*</b>

Note

For a detailed breakdown of these figures under the various schemes see Appendix 2, Tables A.2.1, A.2.3.

Key

**New** = New Erections (including new M.O.W); **A/R/R** = Additions/Repairs/Renovations; **P.** = House Purchases (including vacant state); **% Total N.Z Houses Built** = Maori Affairs erections as a percentage of total houses built in New Zealand (Including Department Houses); \* = Figures are estimates.

Increasing use was made of private contractors to build Department houses, with 81% of the Department-financed erections built by private contract in 1967.<sup>41</sup> The urban

40. Figures from Appendix 2, Tables A.2.1, A.2.3.

41. Housing and Building Construction, M.A/16/7.

policies favoured building in towns and cities, and the Department's 1966 Annual Report stated that housing activity was 'almost continually focused' on the needs of urban, young married couples, and families who had relocated to towns and cities. For the year ending 31 March 1966, 84% of housing activity was in urban areas.<sup>42</sup>

Table 5.8. shows the number of Maori Affairs erections per 1,000 Maori adults aged 20-44, and the total number of erections in New Zealand per 1,000 total adults aged 20-44 for 1956, 1961, and 1966:

<sup>43</sup>Table 5.8. Maori Affairs Erections Per 1,000 Maori Adults and Total Erections Per 1,000 Adults, 1956, 1961, 1966.

Year	No. Maori Affairs Erections Per 1,000 Maori Adults Ages 20 - 44	No. of Total Erections In N.Z Per 1,000 Adults Ages 20 - 44
1956	12	26
1961	14	33
1966	15	31

Notes

See Chapter 4, Table 4.4, p. 94.

In Table 5.8. we see that Maori Affairs erections per 1,000 Maori adults increased over the decade 1956-1966, but the increase was small between 1961 and 1966. Total erections per 1,000 adults also increased, but by contrast with the Department the rate of total building per 1,000 adults declined between 1961-1966. The post-Hunn stimulus given the programme allowed it to secure a greater share of housing resources.

Maori Pool state house allocations continued, and these are shown in Table 5.9:

<sup>44</sup>Table 5.9. Maori Pool State House Allocations, 1962 to 1965.

Year 31/3	Maori Pool Allocations	As a % of Total State Rentals Built
1962	88	4.4%
1963	84	4.3%
1964	98	6.2%
1965	37	2.2%
<b>Total</b>	<b>307</b>	<b>4.3%</b>

42. AJHR, 1966, G.9, p. 13.

43. Census, 1966, Vols. II, VIII; NZOYB, 1968, p. 530.

44. Figures from Appendix 2, Table A.2.2.

By 1965 the number of state houses provided through the Maori Pools had dropped off considerably, and they were made redundant, evidently because the National government thought they were discriminatory.<sup>45</sup> From 1965 on, all state house applications from Maori were handled by the State Advances Corporation. Housing finance and state rental tenancies provided to Maori through the S.A.C in the period 1962-1967 are illustrated in Table 5.10:

<sup>46</sup>Table 5.10. Maori Housing Provided Through the State Advances Corporation, 1962 to 1967.

Year 31/3	New Housing Loans.	State Rental Tenancies.
1962	472	212
1963	328	311
1964	270	236
1965	207	337
1966	138	397
1967	80	440
Totals	1,495	1,933

The Department adopted a policy of diverting applicants to the State Advances Corporation because it could not build to the required levels. The number of Maori who were granted new housing loans and rental tenancies through the S.A.C over the years 1962-1967 amount to 37% of all houses provided through Maori Affairs in this period. Diverting applicants to the S.A.C was a post-Hunn innovation which greatly accelerated the rate at which Maori were helped through this source. Evidence in earlier Chapters<sup>47</sup> suggests that only a limited number benefited from S.A.C housing prior to Hunn.

It is also worth noting that the number of state rental tenancies the S.A.C let to Maori increased, but the number of new housing loans declined. One may infer also that Maori were moving away from home ownership toward renting, and this is confirmed by the Census figures on the tenure of Maori occupied permanent private dwellings. Between 1961 and 1966 there was an 21% increase in the number of Maori renting homes, a 45% increase in the number of Maori dwellings on a table mortgage or time payment, and a 33% decrease in the number of Maori

45. NZPD, 1965 (343), pp. 1591-92 (Hanan), 1594 (Rae).

46. Figures from Appendix 2, Table A.2.4.

47. See, for example, Chapter 4, p. 97.

freehold dwellings.<sup>48</sup>

In the years 1961 to 1966 the number of Maori permanent private dwellings increased by 8,257, or 32%.<sup>49</sup> Houses erected, purchased or let to Maori through the Department and the S.A.C in the post-Hunn years 1962 to 1966 totaled 7,907, or 96% of the intercensal increase in the number of Maori permanent private dwellings. The Department's housing programme and the diversion of applicants to the S.A.C was clearly very important for rehousing Maori.

How adequate was the post-Hunn response to housing in relation to estimated demand? In Table 5.3. and the discussion following (pp. 106-107), I estimated that ideally 4,200 houses were required annually to meet accruing demand, eliminate the backlog of waiting applicants, and replace all unsatisfactory houses. This gives a total of 21,000 for the five year period beginning with the year ending March 1962 to the year ending March 1966. Total houses provided amount to 38% of my estimate of demand - an improvement over previous years, but still insufficient.

By contrast, Hunn projected demand over the period 1962-1966 to total 8,000 houses.<sup>50</sup> The Department and the S.A.C provided 7,907, or 99% of Hunn's estimated need. It was on this basis that Maori Affairs believed the housing backlog had largely been met by 1967/68. It also partly contributed to the reduction in expenditure and building activity in 1967. The other reasons were devaluation of the New Zealand dollar in November 1967, which increased the cost of building supplies, and an economic recession, which reduced the number of applicants with the necessary deposit saved.<sup>51</sup> Whether the primary reason for the decrease in the programme was the fact that Hunn's estimates had seemingly been met or the economic climate remains unclear.

Ideally, the housing programme needed to receive 18% of the total number of houses built in New Zealand in the years 1962

---

48. See Appendix 3, Table A.3.4.

49. Census, 1966, Vol. VIII.

50. Table 5.4, p. 108.

51. AJHR, 1968, G.9, pp. 5, 13-14.

to 1967.<sup>52</sup> This would have been an equitable allocation based upon my estimate of Maori housing needs. However, although improving Maori housing may well have been 'one of the social imperatives' of the 1960s, the National government did not make the financial commitment required to solve the problem.

Table 5.11. illustrates the type of dwelling occupied by Maori and non-Maori in 1961 and 1966:

<sup>53</sup>Table 5.11. Percentage of Different Types of Dwelling, 1961 and 1966.

Dwelling Type	1961		1966	
	N.M %	Maori %	N.M %	Maori %
(1)- Private House.	87.9	84.8	87.5	87.2
(2)- Flat.	8.4	7.5	10.5	8.4
(3)- Bach, Hut, Whare, Crib.	1.1	7.1	0.8	3.0
(4)- Temporary, Non-Private.	1.5	2.5	1.1	1.2
(5)- Other.	1.1	0.3	0.1	0.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note  
N.M = Non-Maori.

Earlier trends continued between 1961 and 1966. The number of Maori dwellings classified as a private house increased, and the percentage was by now almost on par with the non-Maori figure. Urbanisation increased the number of flats occupied by Maori. There was an encouraging 57% decrease in the number of baches, huts, whare and cribs occupied by Maori, and a 52% decrease in dwellings classed as temporary and non-private. Overall, the type of dwelling occupied by Maori improved between 1961 and 1966.

The size of Department houses increased over the Hunn years. In 1962 the average size was 1,002sqft, by 1966 it had risen to 1,071sqft.<sup>54</sup> But in 1967 the Department introduced a range of plans which reduced floor area by 10%. This was in response to the depressed economic climate.<sup>55</sup> However, in 1966 the average

52. NZOYB, 1968, p. 530.

53. Figures from Appendix 3, Table A.3.1.

54. AJHR, 1962, G.9, p. 8; Department of Maori Affairs, Housing Survey, 1966 (Wellington, 1966), p. 2.

55. AJHR, 1968, G.9, p. 15.

number of occupants per Maori permanent private dwelling was still markedly greater than the non-Maori figure, as is shown in Table 5.12:

<sup>56</sup> Table 5.12. Average Number of Occupants Per Dwelling, 1956, 1961, 1966.

Year	Non-Maori	Maori
1956	3.51	5.52
1961	3.50	5.50
1966	3.33	5.30

Note

Permanent private dwellings only.

Although the average number of occupants per Maori dwelling decreased slightly between 1956 and 1961, and slightly more over the years 1961-1966, there was still a difference of 2 people per dwelling between Maori and non-Maori houses in 1966. The reduction in overcrowding in Maori dwellings is further illustrated in Table 5.13. The percentage decreases for Maori dwellings between 1956 and 1966 were greater than for non-Maori in every category. However, in 1966 one in two Maori houses were 'crowded', opposed to one in three non-Maori. One in six Maori dwellings were defined as 'overcrowded', but only one in every 120 non-Maori houses. The greatest difference was in the 'grossly overcrowded' category, with one in 35 Maori homes having three or more persons per room, which was 35 times worse than the non-Maori figure of one in 1,250.

<sup>57</sup> Table 5.13. Persons Per Room, Maori and Non-Maori, 1956, 1961, 1966.

Year	1 or More		2 or More		3 or More	
	Maori %	Non-Maori %	Maori %	Non-Maori %	Maori %	Non-Maori %
1956	76.8	29.3	27.6	1.2	8.5	0.2
1961	72.7	28.0	21.9	0.9	5.2	0.1
1966	52.7	26.4	16.0	0.8	2.7	0.08

Notes

Permanent private dwellings only.

1 or More PPR is defined here as 'crowded'.

2 or more PPR is defined here as 'overcrowded'.

3 or more PPR is defined here as 'grossly overcrowded'.

Improvements in the quality of Maori dwellings are shown in Table 5.14, which gives the data for selected amenities of

56. Data from Appendix 4, Table A.4.1.

57. Data from Appendix 4, Table A.4.2.

Maori and non-Maori dwellings in 1961 and 1966:

<sup>58</sup> Table 5.14. Percentage of Dwellings Without Selected Amenities, 1961 and 1966.

Amenity	1961		1966	
	N.M %	Maori %	N.M %	Maori %
(1)- Water Supply Laid On.	0.3	3.0	0.1	0.6
(2)- Hot Water Supply.	4.9	29.9	1.1	8.0
(3)- Bathroom Facilities.	2.0	21.5	1.4	8.1
(4)- Flush Toilet.	10.1	44.4	7.0	21.5

Note

Permanent private dwellings only.

Between 1961 and 1966, the quality of Maori dwellings improved quite substantially. In every category, the percentage of Maori dwellings without the amenities surveyed decreased. However, in comparison with non-Maori dwellings, the Maori housing stock in 1966 possessed fewer amenities, was still of a poorer quality, and remained more crowded.

The foregoing analysis showed that by 1967 both expenditure and building activity was being wound down. The Department claimed in it's 1968 Annual Report that the backlog of applicants and unsatisfactory dwellings identified by the Hunn Report had been 'largely eliminated', and that the Department would only have to cope with annual demand to satisfy Maori housing needs.<sup>59</sup> However, this was not the case. We have seen that the Hunn Report underestimated demand, and the increase in building activity following Hunn did not reach the levels envisaged. A survey of Maori housing conditions in the North Island, carried out by the Department's Welfare Officers between 1961 and 1965, revealed that much still needed to be done.

The survey covered all of the North Island except the Auckland, Hamilton, and Wellington urban areas, and 111,000 Maori were surveyed. This was 80% of the total population in the areas

58. Figures from Appendix 3, Table A.3.2.

59. AJHR, 1968, G.9, p. 14; See also G V Butterworth, Aotearoa, 1769-1988: Towards a Tribal Perspective (Wellington, 1988), Chapter 9, pp. 17-22.

covered, and 45% of the 1966 Maori Origin or Descent population. The objectives of the survey were threefold: to ascertain the exact amount of substandard Maori housing, to encourage those requiring rehousing to seek improvements, and to assist families in depressed areas relocate to areas offering better employment opportunities.<sup>60</sup> The results of the survey are reproduced in summary form in Table 5.15:

<sup>61</sup>Table 5.15. Results of 1966 Maori Housing Survey.

(1)	(2)	(3)	(4)
Houses Unsound	Houses Overcrowded	Houses Overcrowded and Unsound	Total Houses Unsatisfactory
1,231	2,492	1,388	5,111

Notes

- (1) = Houses which needed replacing in the 'shortest possible time', and were not worth repairs or additions.  
 (2) = Overcrowding was held to exist in dwellings with more than two persons per room.

These criteria were somewhat subjective, and the classification of houses was left to the Department's Welfare Officers, who carried out the survey.

The total number of unsatisfactory houses accounted for 27% of the households surveyed, although the geographical distribution of substandard houses was very uneven. The highest percentages were in the Aotea (40%), Waikato-Maniapoto (33%), Tairāwhiti (31%), and Tokerau (23%) M.L.B districts. The Auckland, Waiariki, and Ikaroa districts fared best at around 20% each. The estimated national demand for houses based on the survey in the 1964/1965 financial year was 3,500.<sup>62</sup> This figure is some 700 houses less than my estimate of 4,200, but 55% of the Maori population was not included in the survey. If we assume that houses were needed in a similar proportion amongst the Maori population not surveyed, then 5,425 houses were needed - more than my own estimate. Two independent estimates of housing demand strengthen the argument made here that the Hunn Report did not adequately assess Maori housing needs.

---

60. Department of Maori Affairs, Housing Survey, 1966 (Wellington, 1966), pp. 4-7, 10; Census, 1986, Series C, Report 9, p. 13.

61. Housing Survey, 1966, p. 19.

62. Ibid., pp. 19-20.

Over the years 1962 to 1967 the constraints placed on the housing programme by an inadequate financial allocation, shortage of sections, and rising costs meant that house construction could not expand to the levels required. Although a number of innovations were introduced into the programme in the post-Hunn years, the high expectations held for greatly increasing the number of houses available were not fulfilled. G V Butterworth's assessment of post-Hunn expansion is correct, for the increase in the number of houses provided through the Department in the years 1962 to 1967 only 'dented' the problem of substandard houses, but did not eliminate it.<sup>63</sup> Devaluation of the New Zealand dollar and the economic recession which hit the country in 1967/68<sup>64</sup> reduced the capacity of the Department of Maori Affairs to provide housing for all those in need. The "Hunn reform era" was over.

---

63. G V Butterworth, The Maori People in the New Zealand Economy (Massey University, 1974), p. 35.

64. AJHR, 1968, G.9, p. 13.

## CONCLUSION

The Department of Maori Affairs housing programme was an important avenue of housing assistance for the Maori between 1935 and 1967. The number of Maori permanent private dwellings increased by about 23,000 over these years, and Maori Affairs provided finance for house construction and purchasing equivalent to about 64% of this total. Another 20% of this total can be accounted for by the Maori Pools and known State Advances Corporation loans and rental tenancies. The programme also substantially contributed to improvements in the type and quality of Maori dwellings, and helped reduced the level of overcrowding. But by comparison with non-Maori, Maori housing conditions remained poor, and discrepancies still exist today.

In 1933 a survey of Maori houses in Waiapu county was conducted, and the results were given on p. 22. Some 35 years later another survey was carried out in that county. Although territorial boundaries had changed a little, the 1977 survey showed 104 mostly Maori families needed new houses. Other surveys undertaken in the 1980s revealed Maori houses in many parts of New Zealand required urgent attention. This was especially so in the Tairāwhiti and Tokerau M.L.B districts.<sup>1</sup> The Department did not have the resources to meet the demand for new Maori housing.

Government funding of Maori Affairs housing was always inadequate. This was exacerbated by a loan policy which from the outset adopted a cost-recovery approach. Although the Department acknowledged it had a welfare role to play, and attempted to fulfill this within the parameters set by government and B.M.A policy, it did not succeed fully.

The Department of Maori Affairs housing programme was necessary

---

1. Edward M K Douglas, *Fading Expectations: The Crisis in Maori Housing. A Report for the Board of Maori Affairs* (Wellington, 1986), p. 41-43.

because of special Maori needs. The colonising experience had placed many tribes outside the mainstream of New Zealand life, and they were denied a substantive input into government decision-making and fair access to the nation's resources. The majority of Maori were economically marginalised by 1935, and a great many remain so today. The Maori Affairs programme gave Maori the opportunity to obtain mortgage finance to improve their housing, and it did so in a business-like manner. It was not unduly favourable to those who received loans, as limits, interest rates and terms were comparable to those of the State Advances Corporation. Moreover, the Board of Maori Affairs imposed informal limits on the available loans. The programme did some good between 1935 and 1967 - adequately funded it could have done better. After 1967 work continued.

Two new policies aimed at rural dwellers extended the range of the Department's services. The first was approved by the B.M.A in 1965, and initially allowed for the construction of rental pensioner flats in urban areas. In 1971 the policy was extended to cover building on Maori-owned land on or near marae or the turangawaewae. In 1986 the B.M.A sanctioned the construction of flats on leasehold land, and in March 1987 modified the policy to permit the sale of units to approved Maori authorities. Rents are now 25% of the tenant's net income.

Kaumaatua flats, as they are called, were initially financed from the Special Maori Housing Fund, but available money only enabled about 3 rental units to be built each year. Up to 1975 no more than 50 Kaumaatua flats had been built. However, increases in money allocated to the scheme has allowed for greater numbers to be constructed. In 1989 73 units were completed, and from inception to 31 March 1989 some 483 individual pensioner flats have been built.<sup>2</sup>

The second policy was introduced in 1969 with the objective of improving the Maori rural housing stock. At this time about 8%

---

2. AJHR, 1969-1972, G.9, passim; 1973-1989, E.13, passim.  
Department of Maori Affairs and Maori Trust Office,  
A Brief Summary of the Activities of the Department and of  
the Maori Trustee (Wellington, 1987), pp. 39, 70, 89.

of the Department's approved loans were in rural areas, and the number of applications was increasing. The rural housing improvement policy provided for 100% loans up to \$2,000 over a maximum of ten years. The minimum security for these loans was an undivided interest in land owned by the mortgagor, but deposits were also required if applicants could provide such. The loans are intended to extend the economic life of a house by 10 to 15 years by increasing living/bedroom space, re-roofing houses or providing amenities such as sewerage, a water supply or electric power. Over the years the loan limits were periodically raised, and then abolished in 1979 if the loan could be adequately secured.<sup>3</sup> The rural housing improvement policy remains today, and the need is still great.

Overall, the number of houses financed by Maori Affairs decreased annually until 1973, and the trend can be seen in Graph 6.1 (p. 128). Targets set were not reached<sup>4</sup> because of the now familiar constraints. Available funds did not substantially increase. Building costs rose. The urban bias of the programme required applicants to provide a freehold section before they could build, but these were expensive and in short supply, and the number of applicants with sufficient deposits declined.<sup>5</sup>

Although the programme slowed down, in 1969 Pacific Islanders became eligible for Maori Affairs loans. For Tokelauans, Cook Islanders and Niueans this was by right of New Zealand citizenship, for others if they had resided in New Zealand for five years. The residential qualification was reduced to three years in 1977.<sup>6</sup> In 1971 some 30,710 Pacific Islanders came within the scope of the Department's programme, and the figures increased to 47,402 in 1976, 57,591 in 1981, and to 72,384 by

- 
3. AJHR, 1970, G.9, pp. 10-11; 1973-1989, E.13, passim; Maori Housing, 9 December 1971, M.A/44/1.
  4. District Building Supervisors Conference, July 1969; Housing Programme, 69/70, No Date; Min.M.A to Min.Fin, 13 August 1971; Deputy Sec. to Min.M.A, 9 December 1971, All M.A./44/1
  5. AJHR, 1969-1972, B.7(Part 1), passim; 1968, G.9, pp. 5, 13; 1971, G.9, p. 11; 1973, E.13, p. 10. Dep.Sec. to Sec.Tsy, 11 November 1967; Head Office to All Districts, 25 June 1968, All M.A/44/1.
  6. Deputy Sec. to Min.M.A, 9 December 1971, M.A/44/1; AJHR, 1978, E.13, p. 7.

by 1986.<sup>7</sup>

From 1970 demand, measured by the number of applications the Department received, began to rise because in late 1969 the Capitalisation of Family Benefit scheme was extended to house purchasing. The capitalisation income limit was also increased, as were the Department's loan limits, rising by \$2,000 in 1972. Between 80-90% of the Department's clients used the family benefit scheme to finance their deposit, so the new loan terms, inclusion of Pacific Islanders, and a brief upturn in the economy meant that by 1973 over 2,000 people had applied for and were awaiting assistance.<sup>8</sup>

The Maori Affairs housing Vote did not increase to meet demand, and many applicants still lacked the necessary deposit. The Department attempted to provide for it's clients in any way possible, by providing finance for new or existing houses, or diverting applicants to the State Advances Corporation.<sup>9</sup> Even so, the Department still only satisfied about 50% of received applications.

From Graph 6.1 it can be seen that the number of house purchases began to increase in 1971, and in Graph 6.2 that the S.A.C provided more state rental tenancies and new housing loans to Maori than the number of mortgages financed by the Department. In December 1972 the incoming Labour government took over a housing programme which was under-funded and inadequate in relation to known demand.

When the third Labour government assumed office the programme got a major boost, primarily because Matiu Rata became Minister of Maori Affairs. The Maori housing Vote, which had hitherto

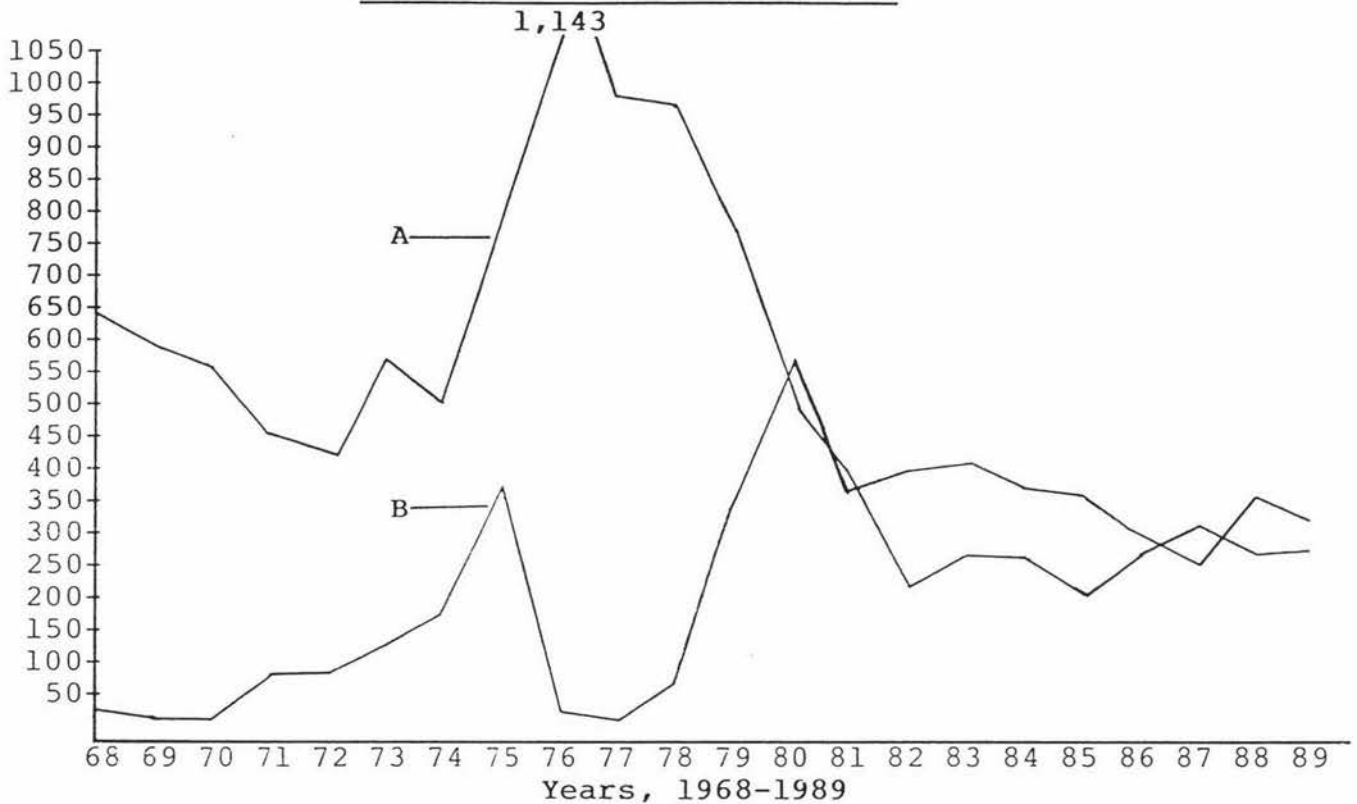
---

7. Census, 1971, Vol. VII; 1981, Vol. VII; 1986, Vol. VII. The figures relate to all Pacific Islanders who stated they were 'usually resident in New Zealand.' Includes people from Niue, Cook Islands, Western Samoa, Tonga, Tokelau Islands, Fiji, Nauru, and 'other Commonwealth Pacific Islands.'

8. Min.M.A to Min.Fin, 13 August 1971; Min.Fin. to Min.M.A, 16 September 1971; Head Office to All Districts, 9 May 1972, All M.A/44/1.

AJHR, 1972-73, B.7(Part 1), passim; 1973, E.13, p. 10.  
9. Dep.Sec to Min.M.A, 7 February 1972; Cabinet Paper, 8 August 1972, Both M.A/44/1.  
AJHR, 1969, G.9, p. 11; 1973, E.13, p. 10.

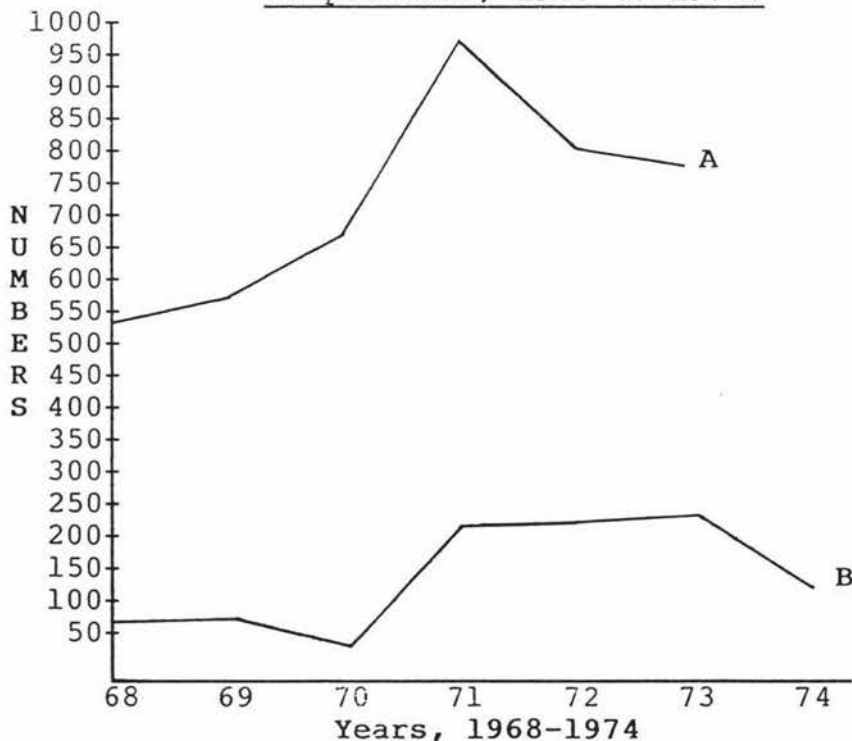
Graph 6.1. Housing Provided Through the Department of Maori Affairs, 1968 to 1989.



Key

- A = New houses under Maori Housing Act (1935), Rehabilitation Loans, Maori Land Settlement, and through the Maori Trustee.  
 B = Houses purchased under the Maori Housing Act (1935), Rehabilitation Loans, and through the Maori Trustee.

Graph 6.2. Maori Housing Provided Through the State Advances Corporation, 1968 to 1974.



Note - Post 1974 figures are unavailable.

Key - A = State Rental Tenancies. B = New Housing Loans.

Source - Appendix 2, Tables A.2.1 for (6.1), A.2.4 for (6.2).

increased only modestly, now rose substantially, and this can be seen in the increased building activity in Graph 6.1. For the 1974/75 financial year the Vote nearly doubled over 1973/74, but there was still a \$5.8 million expenditure surplus in 1974/75. In 1975/76 the expenditure was brought under control, and the total housing Vote was \$27.2 million.<sup>10</sup> This was an 80% increase over the previous year, and a 295% increase over the available funds in National's last year 1972/73.

Under Labour, the Department provided higher loan limits, repayment terms were extended, supplementary loans were offered, and income limits for family benefit capitalisations and loans at rebated interest rates rose. All this greatly increased the number of eligible applicants, and although section and building costs also rose 'steeply', Maori Affairs home financing proceeded at a rate which exceeded the post-Hunn years. In 1976 the Department financed 236 more houses than the peak 'Hunn' year of 1965. Unfortunately, this level of building and buying did not continue, and by 1976 some 4,000 people were still awaiting assistance.<sup>11</sup>

Mortgage lending terms have continued to be revised over the years in line with changes in the Housing Corporation's loan policy, and have tended to favour house purchasing over new erections. The number of applicants awaiting assistance declined steadily after 1976, but the Department's field officers reported an increasing number of young families in need of new housing.

The programme also contracted. Section shortages and increasing costs remained. Most mortgagors were keeping up repayments, for in 1979 only 0.5% of the total money advanced by the Department was in arrears. From the beginning of the 1980s more house purchases than erections were financed by Maori Affairs, and the overall totals were as low as the early 1970s (Graph 6.1). In 1982 the housing programme accounted for one-third of the total Maori Affairs Vote, and this rose to 44% in 1987, but this was still insufficient. Realising it could not provide for

---

10. AJHR, 1972-1976, B.7(Part 1); Summary of Events Relating to Over-Expenditure on Maori Housing, M.A/44/1.

11. AJHR, 1974, E.13, pp. 3-4; 1975, E.13, p. 3.

all Maori and Pacific Islanders wanting housing finance, and because of the continuing reluctance amongst some private lending agencies to finance Maori mortgages, the Department continued to send clients to the Housing Corporation and set up an advisory service to facilitate the process.<sup>12</sup>

From 1979 the Department began to focus more on the Maori rural housing stock, this had been neglected since the 1940s. A scheme similar to the 'group housing' concept got underway in the early 1980s. Maori land is subdivided into sections with finance provided by the Maori Trustee, and the Department hopes to sell some of the sections to the Crown. In 1987 two subdivisions were proceeding, one near Wiri consisting of 43 sections, and one of 15 sections near Rotorua.<sup>13</sup>

A number of other policies oriented toward rural housing were also introduced. The Whareawhina policy aims to provide whanau support by building accommodation on or near marae for '... marae custodians, for families employed locally, for homeless people and for youth at risk'.

An innovative proposal which intended to overcome the requirement for an undivided interest as security is Papakainga housing. The Maori Land Court is now able to grant an individual owner an occupation right to erect a dwelling on a block of multiply-owned land, whereas hitherto applicants needed a freehold section. Like Whareawhina, this policy is also targeted at strengthening the whanau, as is Wharetapiri housing.

Although it is expected to mostly benefit urban Maori, Wharetapiri housing is essentially an additions policy which will enable families living in overcrowded conditions to build onto an existing house, or to construct a self-contained unit for family members.<sup>14</sup> The success of all these depends, as in

- 
12. AJHR, 1976-1989, E.13, passim.  
Murray Bathgate, The Housing Circumstances of the Maori People and the Work of the Housing Corporation in Meeting their Needs (Wellington, 1987), pp. 13, 15-20.
13. Department of Maori Affairs, A Brief Summary ..., p. 39.
14. These paragraphs are based upon; AJHR, 1986, E.13, p. 20; 1987, E.13, p. 14.  
Douglas, Fading Expectations: The Crisis ..., p. 41-43.

the past, upon the level of funding and housing resources allocated to Maori Affairs.

In 1984 Koro Wetere, Minister of Maori Affairs in the fourth Labour government 1984 to 1990, convened a Maori Economic Summit Conference, the Hui Taumata. From this emerged a proposal for a Maori Development Decade. It was estimated by the Conference that to redress inequalities in levels of home ownership, and to help close the socioeconomic gap between Maori and non-Maori, Maori families would need to be provided with over 3,600 houses per year until 1995.<sup>15</sup>

Another estimate based upon equity in home ownership gave a demand requirement of 4,000 houses per year in 1986, rising to 4,400 houses per year in 1991. These figures include a backlog of 1,750 houses per year to be provided by Maori Affairs, and the other 2,200-2,600 mortgages to be met by the Housing Corporation, other government departments, and private lending institutions.<sup>16</sup>

Up to 31 March 1989, Maori Affairs provided only 13% of the Hui Taumata's Development Decade targets, and met 26% of Douglas's backlog. Primarily because it was still woefully underfunded, at the end of the 1980s the Department of Maori Affairs housing programme remained inadequate in relation to the housing needs of Maori and Pacific Islanders.

On 1 October 1989 the Department of Maori Affairs was replaced by the Iwi Transition Agency. This move was part of the Labour government's policy of devolution - allocating resources to tribal authorities so that Maori can manage themselves and '... make their own decisions about what is important to them.' The Iwi Transition Agency is to aid this process by helping tribes to become independent by 1994.<sup>17</sup> It is also envisaged that Iwi will become more responsible for Maori housing needs in their

---

15. AJHR, 1985, E.13, p. 10.

16. Douglas, pp. 6, 32, 36-39, 89.

17. G V Butterworth, End of an Era: The Departments of Maori Affairs, 1840-1989 (Wellington, 1989), pp. 28-29.

area.<sup>18</sup>

Devolution has received a mixed response from Maori communities. Not all favour the idea, or the thought of having their welfare needs, including housing, handled by mainstream government departments. These are still perceived by many Maori to be unresponsive to their needs. The devolution process begun by Labour, however, may not be continued as first planned.

A National government was elected to office on 27 October 1990 with a handsome majority of parliamentary seats. On 1 November Winston Peters, the opinionated and outspoken MP for Tauranga and a man of Maori descent, was appointed Minister of Maori Affairs. Whether he will continue with the devolution policy is at best uncertain. So too is the probability of the housing targets set for the Maori Development Decade being met. What J K Hunn noted in 1961 - '... it all depends on government policy as to the level of housing construction...' <sup>19</sup> - remains true today. The fourth National government's new Minister of Finance favours retrenchment and a monetarist approach to the country's poor economic performance. Government funding of house construction is unlikely to expand greatly. The 1990s look set to continue past patterns of uncertainty and limited advance in Maori housing.

---

18. AJHR, 1989, E.13, p. 14.

19. Maori Housing, Notes by J K Hunn, 16 February 1961, M.A/44/1.

Appendix 1 - Maori Housing Expenditure.

Table A.1.1.  
Estimated Department of Maori Affairs Housing Expenditure  
(Amounts Allocated and Expended) and Estimated Total  
Government Housing Expenditure (Excluding Maori Affairs),  
1938-1967.

Year 31/3	DEPT. OF MAORI AFFAIRS		N.Z GOVERNMENT
	Allocated £	Expended £	Expended £
1938	150,000	7,868	3,406,038
1939	200,000	59,067	6,029,700
1940	208,362	67,747	6,704,630
1941	202,001	53,916	6,655,688
1942	40,000	25,102	5,021,335
1943	55,000	38,986	2,176,417
1944	45,000	41,687	5,674,696
1945	60,000	59,365	4,345,218
1946	354,500	103,203	12,096,861
1947	280,000	208,003	14,876,921
1948	233,700	230,129	13,848,120
1949	303,800	398,450	15,286,676
1950	479,200	538,211	16,729,314
1951	1,056,100	788,239	22,303,735
1952	1,214,000	818,403	18,574,791
1953	1,218,869	1,123,662	24,604,876
1954	1,148,020	1,063,181	24,625,919
1955	1,130,670	997,800	25,183,879
1956	921,100	1,311,060	29,600,643
1957	1,162,900	1,212,032	28,518,291
1958	650,000	1,105,385	28,977,194
1959	1,270,300	1,384,419	35,955,710
1960	1,500,640	1,619,632	44,315,642
1961	1,931,445	1,904,699	52,231,453
1962	1,983,850	2,303,323	48,678,406
1963	2,629,570	2,528,381	43,195,229
1964	2,701,700	2,762,488	40,839,740
1965	3,652,000	3,533,919	44,822,706
1966	3,738,000	3,585,886	44,417,971
1967	1,869,000	1,407,256	44,982,405
Totals	32,389,727	31,281,499	714,780,000

Notes

See Appendix 5, Notes on Tables, pp. 150-151.

Sources - AJHR, (1937-1968), B.7, Part 1, Estimates of the Expenditure of the Government of New Zealand, Works and Trading Account, Minister of Maori Affairs.  
B.13, State Advance Corporation, Annual Report and Accounts.  
D.1, H.38, Ministry of Works Statement, Appendix G, Annual Report of the Director of Housing Construction.  
G.9, G.10, Annual Report of the Board of Maori Affairs, Maori Trust Office and the Department of Maori Affairs.  
M.A/16/7, Part 3, Housing and Building Construction. Statistics.

Table A.1.2.  
Estimated Department of Maori Affairs Housing Expenditure  
as a Percentage of Estimated Total Government Housing  
Expenditure (Excluding Maori Affairs), 1938-1967.

Year 31/3	%	Year 31/3	%
1938	0.2	1953	4.6
1939	1.0	1954	4.3
1940	1.0	1955	3.9
1941	0.8	1956	4.4
1942	0.5	1957	4.2
1943	1.8	1958	3.8
1944	0.7	1959	3.8
1945	1.4	1960	3.6
1946	0.9	1961	3.6
1947	1.4	1962	4.7
1948	1.7	1963	5.8
1949	2.6	1964	6.8
1950	3.2	1965	7.9
1951	3.5	1966	8.0
1952	4.4	1967	3.1

Note  
All percentages are rounded.

Source - Table A.1.1.

Table A.1.3.  
Estimated Department of Maori Affairs Housing Expenditure  
as a Percentage of Gross Domestic Product (Current Prices),  
1938-1967.

Year 31/3	%	Year 31/3	%
1938	0.004	1953	0.15
1939	0.03	1954	0.12
1940	0.03	1955	0.10
1941	0.02	1956	0.13
1942	0.009	1957	0.12
1943	0.01	1958	0.10
1944	0.01	1959	0.12
1945	0.02	1960	0.13
1946	0.03	1961	0.14
1947	0.05	1962	0.16
1948	0.05	1963	0.16
1949	0.08	1964	0.16
1950	0.01	1965	0.19
1951	0.11	1966	0.18
1952	0.11	1967	0.07

Note  
All percentages are rounded.

Sources - Table A.1.1; Census and Statistics Department, New Zealand Official Estimates of National Income and Expenditure, 1938/39-1949/50 (Wellington, 1950).  
B T Lineham, 'New Zealand's Gross Domestic Product, 1918-1938', New Zealand Economic Papers, 2:2 (1968), pp. 15-26; NZOYB, 1968, p. 391; 1990, pp. 679-680.

Appendix 2 - Maori Housing Provided Through the Department of  
Maori Affairs.

Table A.2.1.  
Department of Maori Affairs Housing Operations, 1936-1989.

Year 31/3	MLAct (1935)			/MA Act (1938)			/MS Schemes		/Rehabilitation			/MB & MI'		Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	New	A/R/R	P.	New	P.	New	A/R/R	P.
1936	—	—	—	—	—	—	105	—	—	—	—	11	—	116	—	—
1937	—	—	—	—	—	—	182	—	—	—	—	3	—	185	—	—
1938	5	5	3	8	3	1	213	—	—	—	—	2	—	228	8	4
1939	( 52 )	9	( 108 )	3	283	—	—	—	—	—	—	5	—	( 448 )	12	
1940	( 88 )	8	( 73 )	1	307	—	—	—	—	—	—	3	—	( 471 )	10	
1941	( 74 )	5	( 49 )	1	223#	67	—	—	—	—	—	1	—	( 423 )	6	
1942	( 45 )	8	( 46 )	3	40	14	—	—	—	—	—	3	—	( 148 )	11	
1943	( 16 )	7	( 19 )	7	32	15	—	—	—	—	—	3	—	( 85 )	14	
1944	( 17 )	15	( 14 )	2	23	26	—	—	—	—	—	6	—	( 86 )	17	
1945	( 24 )	24	( 21 )	4	24	5	—	—	—	—	—	23	—	( 97 )	28	
1946	42	24	—	45	13	—	30	28	—	—	—	—	—	117	65	20
1947	73	39	—	38	17	—	32	38	—	—	—	2	—	145	94	20
1948	67	44	—	36	33	—	37	76	56	6	12	3	—	199	159	33
1949	131	39	49	66	27	5	47	78	66	3	12	5	—	315	147	66
Year 31/3	MLAct New	/MA Act New	/MS New	/Rehab. New	A/R/R	P.	MB & MI'									
1950	252	25	48	60	112	29	13	—	398	112	29					
1951	264	21	36	60	167	42	3	—	384	167	42					
1952	248	6	35	48	197	52	12	—	349	197	52					
1953	320	4	61	61	167	19	10	—	456	167	19					
1954	387	5	48	64	160	23	7	—	511	160	23					
1955	336	13	42	36	138	17	5	—	432	138	17					
Year 31/3	MLAct (1935) New	/MS Schemes A/R/R	/Rehabilitation P.	MB & MI'												
1956	527	96	11	8	—	529	96	11								
1957	545	95*	18	—	—	545	95*	18								
1958	550	117	10	—	—	550	117	10								
1959	575	87	5	—	—	575	87	5								
1960	623	106*	3	—	—	623	106*	3								
1961	700	115*	5	8	4	708	115*	9								
1962	750	133*	3	4	5	754	133*	8								
1963	802	295*	12	12	10	814	295*	22								
1964	800	249*	14	6	20	806	249*	34								
1965	905	388*	12	5	18	910	388*	30								
1966	855	387*	8	10	11	865	387*	19								
1967	746	498*	5	8	19	754	498*	24								

Continued over page.

Table A.2.1. Continued

Year 31/3	MLAct (1935) /MLS.Schemes /Rehabilitation			MLB & MI'		Totals		
	New	A/R/R	P.	New	P.	New	A/R/R	P.
1968	617	499	4	7	20	624	499	24
1969	586	387	6	9	10	595	387	16
1970	557	474	11	2	9	559	474	20
1971	448	595	74	1	13	449	595	87
1972	414	566	62	6	24	420	566	86
1973	459	394	102	9	17	568	394	119
1974	505	388	157	2	24	507	388	181
1975	772	338	351	13	34	785	338	385
1976	1,139	533	20	4	13	1,143	533	33
1977	931	553	22	3	—	993	552	22
1978	962	556	77	2	—	964	556	65
1979	754	308	363	7	—	761	308	363
1980	497	297	572	4	—	501	297	572
1981	370	463	389	21	—	391	463	389
1982	207	474	401	12	—	219	474	401
1983	244	446	402	23	—	267	446	402
1984	258	367	381	—	—	258	367	381
1985	207	259	372	—	—	207	259	372
1986	261	152	272	—	—	261	152	272
1987	316	153	248	—	—	316	153	248
1988	261	—	354	—	—	261	—	354
1989	264	72	324	—	—	264	71	324

Key

**MLAct (1935)** = Housing finance provided through the Maori Housing Act (1935).

**MHA Act (1938)** = Housing finance provided through the Maori Housing Amendment Act (1938).

**MLS.Schemes or MLS.Sch.** = Houses on Maori Land Settlement Schemes.

**Rehabilitation or Rehab.** = W.W.II Rehabilitation Loans Administered through the Department.

**MLB & MI'** = Housing Finance provided by the Maori Trustee and Maori Land Boards.

**New** = New Erections.

**A/R or A/R/R** = Additions/Repairs/Renovations to existing houses.

**P.** = Houses Purchased.

\* = Figures are estimates.

# = Includes 57 huts.

Notes

See Appendix 5, Notes on Tables, pp. 150-151.

Sources - AJHR, 1936-1948, G.10, passim; 1949-1972, G.9, passim.  
1973-1989, E.13, passim.  
M.A/16/7, Parts 3-5, Housing and Building Construction.  
Statistics.  
M.A/1/1/41, Part 1, Statistical Information Supplied  
to Minister of Maori Affairs.

Table A.2.1.(a). Tokerau M.L.B Housing Operations, 1936-1987.

Year 31/3	MLAct(1935)			MHA.Act(1938)			M.S.Sch.			Rehab.			Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	P.	New	A/R	P.	New	A/R	P.
1936	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1937	—	—	—	—	—	—	58	—	—	—	—	—	58	—	—
1938	—	—	—	1	—	—	94	—	—	—	—	—	95	—	—
1939	( 2 )	—	( 34 )	1	—	—	95	—	—	—	—	—	( 131 )	1	—
1940	( 4 )	—	( 26 )	—	—	—	( 148 )	—	—	—	—	—	( 178 )	—	—
1941	( 2 )	—	( 15 )	—	—	—	70	—	—	—	—	—	( 87 )	—	—
1942	( 3 )	—	( 13 )	2	—	—	7	—	—	—	—	—	( 23 )	2	—
1943	—	—	( 2 )	2	—	—	8	1	—	—	—	—	( 11 )	2	—
1944	( 1 )	—	( 3 )	—	—	—	7	—	—	—	—	—	( 11 )	—	—
1945	( 5 )	—	( 4 )	3	—	—	12	—	—	—	—	—	( 21 )	3	—
1946	5	6	—	9	4	—	10	14	—	—	—	—	24	24	3
1947	8	2	—	11	4	—	14	13	—	—	—	—	33	19	2
1948	7	—	—	12	8	—	16	19	6	—	2	—	41	27	3
1949	7	5	7	13	8	—	22	25	9	—	3	—	51	38	10

Totals			
Year 31/3	MLAct (1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1950	76	69	—
1951	73	98	13
1952	76	45	9
1953	77	49	—
1954	62	40	—
1955	56	23	3
1956	75	27	1
1957	88	24	3
1958	96	49	1
1959	110	24	2
1960	102	22	1
1961	107	18	—
1962	103	20	—
1963	100	29	—
1964	90	40	2
1965	91	39	4
1966	85	45	2
1967	85	68	1
1968	71	50	—
1969	30	37	2
1970	33	132	1
1971	29	169	10
1972	40	98	4
1973	34	45	9
1974	39	34	7
1975	73	30	21
1976	80	23	1
1977	70	15	5
1978	83	14	3
1979	72	20	22
1980	62	10	29
1981	48	21	36
1982	30	25	31
1983	34	64	31
1984	39	81	25
1985	37	30	16
1986	33	9	21
1987	37	15	43

Sources and Key - See Table A.2.1, p. 136.

Notes - See Appendix 5, Notes on Tables, pp. 150-151.

Table A.2.1.(b). Auckland M.L.B Housing Operations, 1962-1987.

Year 31/3	Totals		
	M.L.Act(1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1962	60	1	1
1963	180	72	—
1964	192	42	—
1965	250	72	—
1966	230	69	2
1967	240	84	1
1968	213	89	—
1969	200	67	1
1970	177	47	2
1971	151	50	7
1972	143	54	9
1973	200	38	18
1974	194	31	43
1975	270	13	115
1976	395	206	12
1977	303	138	6
1978	166	166	25
1979	246	68	75
1980	131	35	205
1981	88	36	102
1982	35	24	89
1983	57	40	64
1984	44	25	56
1985	36	24	33
1986	47	12	28
1987	69	25	27

Sources and Key - See Table A.2.1, p. 136.

Notes

The Auckland area, previously part of the Waikato-Maniapoto M.L.B District, was made a separate Maori Land Board Administrative District in 1961. This was a response to the changing location of the Maori population and the high concentration of Maori urban dwellers in the Auckland region. The boundaries of the Auckland M.L.B District are shown in Map 4.1, between pp. 101-102.

For other notes see Appendix 5, Notes on Tables, pp. 150-151.

Table A.2.1.(c). Waikato-Maniapoto M.L.B Housing Operations,  
1936-1987.

Year 31/3	MLAct(1935)			MHAAct(1938)			M.S.Sch.		Rehab.		Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	New	P.	New	A/R	P.
1936	—	—	—	—	—	—	6	—	—	—	6	—	—
1937	—	—	—	—	—	—	12	—	—	—	12	—	—
1938	—	—	—	2	—	—	17	—	—	—	19	—	—
1939	( 4 )	—	—	( 134 )	—	—	38	—	—	—	( 76 )	—	—
1940	( 6 )	1	—	( 17 )	—	—	( 32 )	—	—	—	( 55 )	—	1
1941	( 7 )	—	—	( 7 )	—	—	34	2	—	—	( 50 )	—	—
1942	( 1 )	2	—	( 12 )	—	—	17	4	—	—	( 34 )	—	2
1943	—	—	—	( 8 )	2	—	3	1	—	—	( 12 )	—	2
1944	—	—	—	( 1 )	—	—	4	2	—	—	( 7 )	—	—
1945	( 3 )	2	—	( 8 )	1	—	—	1	—	—	( 12 )	—	3
1946	5	1	—	6	—	—	2	—	—	—	13	1	2
1947	7	2	—	5	3	—	2	6	—	—	14	11	3
1948	4	1	—	5	7	—	4	11	4	2	17	16	2
1949	27	5	24	11	4	2	6	11	5	5	49	20	31

Totals			
Year 31/3	MLAct (1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1950	56	52	—
1951	61	42	4
1952	53	38	9
1953	69	24	4
1954	116	41	1
1955	116	37	4
1956	145	26	2
1957	148	25	—
1958	162	29	3
1959	197	31	2
1960	209	41	—
1961	255	32	2
1962	105	8	—
1963	125	21	1
1964	123	31	—
1965	125	44	—
1966	111	53	—
1967	74	41	1
1968	44	43	1
1969	52	18	—
1970	58	26	1
1971	34	44	1
1972	31	28	1
1973	32	30	8
1974	21	15	9
1975	52	39	27
1976	89	40	—
1977	78	18	—
1978	84	21	4
1979	81	29	25
1980	53	29	37
1981	48	45	41
1982	29	52	41
1983	28	43	41
1984	20	36	59
1985	25	39	61
1986	24	24	46
1987	34	17	26

Sources and Key - See Table A.2.1, p. 136.

Notes - See Appendix 5, Notes on Tables, pp. 150-151.

Table A.2.1.(d). Waiariki M.L.B Housing Operations, 1936-1987.

Year 31/3	MLAct(1935)			MHA.Act(1938)			M.S.Sch.		Rehab.			Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	New	A/R	P.	New	A/R	P.
1936	—	—	—	—	—	—	68	—	—	—	—	68	—	—
1937	—	—	—	—	—	—	91	—	—	—	—	91	—	—
1938	1	—	1	4	1	—	67	—	—	—	—	72	1	1
1939	( 4 )	—	—	( 7 )	1	—	103	—	—	—	—	( 114 )	1	—
1940	—	—	1	( 10 )	—	—	( 81 )	—	—	—	—	( 91 )	1	—
1941	( 2 )	—	—	( 9 )	—	—	13	49	—	—	—	( 73 )	—	—
1942	—	—	—	—	—	—	1	5	—	—	—	1	5	—
1943	—	—	—	—	—	—	1	4	—	—	—	1	4	—
1944	—	—	—	—	—	—	5	16	—	—	—	5	16	—
1945	( 1 )	—	—	—	—	—	4	—	—	—	—	( 5 )	—	—
1946	13	—	—	4	1	—	6	1	—	—	—	23	2	—
1947	22	3	—	8	1	—	5	9	—	—	—	35	13	—
1948	25	—	—	6	2	—	7	44	31	2	2	69	48	2
1949	37	1	—	14	1	—	4	28	24	—	—	79	30	—

Year 31/3	Totals		
	MLAct (1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1950	99	17	2
1951	111	38	2
1952	53	22	4
1953	110	20	7
1954	103	31	2
1955	91	44	2
1956	130	12	1
1957	128	6	4
1958	127	5	—
1959	90	11	—
1960	120	20	—
1961	115	22	1
1962	122	51	—
1963	131	58	3
1964	130	32	2
1965	140	120	2
1966	140	99	—
1967	120	108	—
1968	89	104	1
1969	109	94	1
1970	97	88	2
1971	70	89	11
1972	83	116	9
1973	62	57	15
1974	76	54	21
1975	99	61	29
1976	103	92	1
1977	102	114	2
1978	105	130	7
1979	73	119	51
1980	76	94	46
1981	65	187	54
1982	28	179	34
1983	53	94	41
1984	34	130	41
1985	19	84	26
1986	29	47	46
1987	44	37	18

Sources and Key - See Table A.2.1, p. 136.

Notes - See Appendix 5, Notes on Tables, pp. 150-151.

Table A.2.1.(e). Tairawhiti M.L.B Housing Operations,  
1936-1987.

Year 31/3	M.L.Act(1935)			M.H.Act(1938)			M.S.Sch.		Rehab.			Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	New	A/R	P.	New	A/R	P.
1936	—	—	—	—	—	—	22	—	—	—	—	22	—	—
1937	—	—	—	—	—	—	16	—	—	—	—	16	—	—
1938	—	—	—	1	—	—	16	—	—	—	—	17	—	—
1939	( 4 )	—	—	( 11 )	—	—	27	—	—	—	—	( 42 )	—	—
1940	( 27 )	5	—	( 7 )	1	—	( 26 )	—	—	—	—	( 60 )	6	—
1941	( 21 )	—	—	( 9 )	—	—	29	—	—	—	—	( 59 )	—	—
1942	( 16 )	1	—	( 10 )	—	—	5	—	—	—	—	( 31 )	1	—
1943	( 2 )	1	—	( 5 )	—	—	20	—	—	—	—	( 27 )	1	—
1944	( 3 )	2	—	( 3 )	—	—	3	1	—	—	—	( 10 )	2	—
1945	( 3 )	—	—	( 2 )	—	—	8	—	—	—	—	( 13 )	—	—
1946	2	1	—	23	1	—	4	4	—	—	—	29	6	1
1947	14	5	—	8	1	—	9	6	—	—	—	31	12	7
1948	2	1	—	7	2	—	3	—	10	3	3	22	6	6
1949	10	4	2	12	5	—	15	3	18	1	1	55	13	3

Year 31/3	Totals		
	M.L.Act(1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1950	25	21	4
1951	56	34	4
1952	52	55	8
1953	58	37	3
1954	68	31	13
1955	39	30	4
1956	55	6	4
1957	52	8	5
1958	62	2	—
1959	67	9	—
1960	68	5	1
1961	68	1	—
1962	65	7	2
1963	72	57	6
1964	70	62	9
1965	65	57	6
1966	62	52	—
1967	60	84	—
1968	55	79	1
1969	44	45	—
1970	41	71	1
1971	37	140	9
1972	28	134	10
1973	26	120	14
1974	29	76	10
1975	51	77	24
1976	72	64	1
1977	55	30	1
1978	50	22	9
1979	35	38	20
1980	30	32	35
1981	15	47	35
1982	15	62	26
1983	9	47	31
1984	41	38	45
1985	38	23	35
1986	30	29	35
1987	28	28	42

Sources and Key - See Table A.2.1, p. 136.

Notes - See Appendix 5, Notes on Tables, pp. 150-151.

Table A.2.1.(f). Aotea M.L.B Housing Operations, 1936-1987.

Year 31/3	M.L.Act(1935)			M.H.Act(1938)			M.S.Sch.		Rehab.			Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	New	A/R	P.	New	A/R	P.
1936	—	—	—	—	—	—	7	—	—	—	—	7	—	—
1937	—	—	—	—	—	—	2	—	—	—	—	2	—	—
1938	—	3	1	—	1	—	13	—	—	—	—	13	4	1
1939	( 22 )		5	( 6 )		—	13	—	—	—	—	( 41 )		5
1940	( 22 )		2	( 1 )		—	( 6 )		—	—	—	( 29 )		2
1941	( 18 )		1	( 1 )		1	14	—	—	—	—	( 33 )		2
1942	( 11 )		1	( 6 )		—	5	5	—	—	—	( 27 )		1
1943	( 9 )		1	( 2 )		2	—	5	—	—	—	( 16 )		3
1944	( 8 )		—	( 5 )		—	4	6	—	—	—	( 23 )		—
1945	( 4 )		6	( 5 )		—	4	—	—	—	—	( 13 )		6
1946	10	6	—	1	2	—	4	4	—	—	—	15	12	3
1947	6	11	—	3	—	—	1	2	—	—	—	10	13	3
1948	5	13	—	2	3	—	7	2	—	—	2	14	18	9
1949	16	8	6	9	4	2	—	11	4	—	1	29	23	9

Year 31/3	Totals		
	M.L.Act(1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1950	57	21	27
1951	17	44	7
1952	43	37	5
1953	67	50	—
1954	78	36	5
1955	71	30	1
1956	61	11	2
1957	62	13	6
1958	53	17	2
1959	65	9	1
1960	60	8	—
1961	63	20	1
1962	70	12	—
1963	60	9	1
1964	65	11	—
1965	60	30	—
1966	65	48	3
1967	57	94	2
1968	28	93	1
1969	41	56	—
1970	37	63	1
1971	27	62	12
1972	19	34	4
1973	13	60	11
1974	18	88	18
1975	33	76	23
1976	75	86	2
1977	69	144	6
1978	64	77	16
1979	48	135	44
1980	31	48	66
1981	17	103	50
1982	12	90	65
1983	15	123	72
1984	14	30	64
1985	10	33	55
1986	25	17	40
1987	25	31	33

Sources and Key - See Table A.2.1, p. 136.

Notes - See Appendix 5, Notes on Tables, pp. 150-151.

Table A.2.1.(g). Ikaroa M.L.B Housing Operations, 1936-1987.

Year 31/3	MLAct(1938)			MAAct(1938)			M.S.Sch.		Rehab.			Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	New	A/R	P.	New	A/R	P.
1936	—	—	—	—	—	—	1	—	—	—	—	1	—	—
1937	—	—	—	—	—	—	3	—	—	—	—	3	—	—
1938	2	2	1	—	1	1	5	—	—	—	—	7	3	2
1939	( 9 )	1	( 11 )	—	—	—	5	—	—	—	—	( 25 )	1	—
1940	( 23 )	—	( 7 )	—	—	—	( 10 )	—	—	—	—	( 40 )	—	—
1941	( 17 )	4	( 7 )	—	—	—	6	13	—	—	—	( 43 )	4	—
1942	( 13 )	2	( 2 )	1	—	—	5	—	—	—	—	( 20 )	3	—
1943	( 5 )	5	—	3	—	—	—	3	—	—	—	( 8 )	5	—
1944	( 3 )	11	( 1 )	2	—	—	—	—	—	—	—	( 4 )	13	—
1945	( 5 )	16	( 1 )	—	—	—	—	—	—	—	—	( 6 )	16	—
1946	5	9	—	1	5	—	4	5	—	—	—	10	19	9
1947	14	16	—	2	8	—	1	2	—	—	—	17	26	3
1948	20	25	—	3	10	—	—	3	3	1	1	26	39	8
1949	16	12	4	2	3	1	—	—	6	2	2	24	17	7

Year 31/3	Totals		
	MLAct(1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1950	55	21	6
1951	49	28	7
1952	54	39	12
1953	75*	30*	5*
1954	84*	19*	2*
1955	59*	28*	3*
1956	61*	96*	2*
1957	67*	19*	—*
1958	50*	15*	4*
1959	40	3	—
1960	50	6	—
1961	80	15	—
1962	100	11	—
1963	105	40	1
1964	100	30	—
1965	134	25	—
1966	130	21	1
1967	91	17	—
1968	97	38	—
1969	89	32	2
1970	100	42	1
1971	80	28	24
1972	53	26	23
1973	79	32	24
1974	107	20	43
1975	147	28	86
1976	144	23	2
1977	203	39	2
1978	214	24	9
1979	162	30	82
1980	82	39	115
1981	77	18	45
1982	50	40	93
1983	42	33	89
1984	59	23	65
1985	46	22	74
1986	68	11	42
1987	71	6	43

Note - \* 1953-1958, Figures include the housing operations of the South Island M.L.B District. For other notes see

Appendix 5, Notes on Tables, pp. 150-151.  
Sources and Key - See Table A.2.1, p. 136.

Table A.2.1.(h). South Island M.L.B Housing Operations,  
1936-1987.

Year 31/3	MLAct(1935)			MFAAct(1938)			M.S.Sch.		Rehab.	Totals		
	New	A/R	P.	New	A/R	P.	New	A/R	New	New	A/R	P.
1936	—	—	—	—	—	—	1	—	—	1	—	—
1937	—	—	—	—	—	—	—	—	—	—	—	—
1938	2	—	—	—	—	—	1	—	—	3	—	—
1939	( 7 )	3	( 5 )	1	2	—	—	—	—	( 14 )	4	—
1940	( 6 )	—	( 5 )	—	( 4 )	—	—	—	—	( 15 )	—	—
1941	( 7 )	—	( 1 )	—	—	3	—	—	—	( 11 )	—	—
1942	( 1 )	2	( 3 )	—	—	—	—	—	—	( 4 )	2	—
1943	—	—	( 2 )	1	—	1	—	—	—	( 3 )	1	—
1944	( 2 )	2	( 1 )	—	—	1	—	—	—	( 4 )	2	—
1945	( 3 )	—	( 1 )	—	—	—	—	—	—	( 4 )	—	—
1946	2	1	—	1	—	—	—	—	—	3	1	2
1947	2	—	—	1	—	—	—	—	—	3	—	2
1948	4	4	—	1	1	—	—	—	—	7	5	3
1949	18	4	6	5	2	—	—	—	2	23	6	6

Year 31/3	Totals		
	MLAct(1935) New	M.S.Schemes A/R/R	Rehabilitation P.
1950	30	15	—
1951	17	7	1
1952	18	9	5
1953	Combined with Ikaroa		
1954	Combined with Ikaroa		
1955	Combined with Ikaroa		
1956	Combined with Ikaroa		
1957	Combined with Ikaroa		
1958	Combined with Ikaroa		
1959	6	—	—
1960	14	4	—
1961	12	7	1
1962	25	6	—
1963	29	9	—
1964	30	1	—
1965	40	1	—
1966	32	—	—
1967	19	2	—
1968	20	3	—
1969	21	3	—
1970	14	5	2
1971	20	13	—
1972	17	18	2
1973	13	12	3
1974	21	20	6
1975	47	14	26
1976	81	19	1
1977	51	55	—
1978	50	102	4
1979	37	68	44
1980	32	10	39
1981	12	6	26
1982	8	2	22
1983	6	2	33
1984	7	4	26
1985	6	4	27
1986	5	13	14
1987	8	4	16

Sources and Key - See Table A.2.1, p. 136.

Notes - See Appendix 5, Notes on Tables, pp. 150-151.

Table A.2.2.

Maori Pool State House Allocations and Maori Pool State House Allocations as a Percentage of Total State Rentals Built, 1948 to 1965.

Year 31/3	Maori Pool State House Allocations	Maori Pool Allocations As a Percentage of Total State Rentals Built %
1948	90	2.9
1949	22 + (33)*	1.3
1950	30 + (23)*	1.1
1951	20	0.6
1952	91 + (19)*	5.2
1953	59	2.8
1954	50	1.9
1955	80	2.8
1956	57	2.5
1957	57	2.0
1958	35	1.9
1959	62	3.7
1960	92	4.3
1961	102	4.7
1962	88	4.4
1963	84	4.3
1964	98	6.2
1965	37	2.2
<b>Totals</b>	<b>1,154 + (75)*</b>	<b>2.8</b>

Notes

\* Special Allocations: 1949 at Waiwhetu and Kamo.  
1950/1952 at Orakei.

Pools operated in Whangarei, Auckland, Hamilton, Otaki, Wellington, Tauranga, Rotorua, Wanganui, Hastings and Christchurch up to 1954. Thereafter, only in the first five towns until 1965, the year the Pools were abolished.

All percentages are rounded.

---

Sources - AJHR, 1948-1965, G.9, passim; M.A/16/7, Vol. 4, Housing and Building Construction. Statistics. NZOYB, 1950, p. 453; 1960, p. 656; 1968, p. 539.

---

Table A.2.3.

State Houses Sold to Maori Through the Department of Maori Affairs, 1962-1967.

Year 31/3	New Ministry of Works	Vacant Second Hand State
1962	45	31
1963	119	59
1964	128	30
1965	3	11
1966	---	4
1967	---	3
<b>Totals</b>	<b>295</b>	<b>138</b>

---

Source - AJHR, 1962-1967, G.9, passim.

Table A.2.4.

State Rental Tenancies and New Housing Loans Allocated to Maori Through the State Advances Corporation, 1962-1974.

<u>Year</u> <u>31/3</u>	<u>State Rental</u> <u>Tenancies</u>	<u>New Housing</u> <u>Loans</u>
1961	342	---
1962	212	472
1963	311	328
1964	236	270
1965	337	207
1966	397	138
1967	440	80
1968	549	60
1969	562	63
1970	663	46
1971	956	206
1972	796	215
1973	766	216
1974	----	108
<b>Totals</b>	<b>6,567</b>	<b>2,409</b>

Note

Post 1974 figures are kept by the Housing Corporation but not published.\*

---

Sources - AJHR, 1962-1972, G.9, passim; 1973-1974, E.13, passim; M.A/16/7, Vol. 4, Housing and Building Construction. Statistics.

\*Edward M K Douglas, Fading Expectations: The Crisis in Maori Housing. A Report for the Board of Maori Affairs (Wellington, 1986), pp. 55-56.

---

Table A.2.5. Kaumaatua Flats Built Through the Department of Maori Affairs, 1965-1989.

<u>Year</u> <u>31/3</u>	<u>Kaumaatua Flats</u> <u>Built</u>
1965-1975	50
1976	21
1977	9
1978	17
1979	11
1980	12
1981	16
1982	25
1983	31
1984	30
1985	55
1986	39
1987	49
1988	45
1989	73
<b>Totals</b>	<b>483</b>

Note

1965-1975 figure is an estimate.

---

Source - AJHR, 1965-1972, G.9, passim; 1973-1989, E.13, passim.

**Table A.3.1.**  
**Percentage of Different Dwelling Types, Non-Maori and Maori, 1936 to 1966.**

Dwelling Type	1936		1945		1951	
	N.M %	Maori %	N.M %	Maori %	N.M %	Maori %
(1)- Private House.	86.5	52.8	85.5	69.4	86.9	83.0
(2)- Flat.	3.6	----	6.8	----	7.1	1.4
(3)- Bach, Hut, Whare, Crib.	4.2	33.9	3.2	26.3	2.0	12.0
(4)- Temporary, Non-Private.	2.9	11.0	2.4	2.7	2.1	3.0
(5)- Other.	2.8	2.3	2.1	1.6	1.9	0.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Dwelling Type	1956		1961		1966	
	N.M %	Maori %	N.M %	Maori %	N.M %	Maori %
(1)- Private House.	87.4	82.1	87.9	84.8	87.5	87.2
(2)- Flat.	7.5	2.2	8.4	7.5	10.5	8.4
(3)- Bach, Hut, Whare, Crib.	2.1	12.7	1.1	7.1	0.8	3.0
(4)- Temporary, Non-Private.	1.7	2.5	1.5	2.5	1.1	1.2
(5)- Other.	1.3	0.5	1.1	0.3	0.1	0.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Notes**

N.M = Non-Maori; Maori Non-Private from 1951.

**Table A.3.2.**  
**Percentage of Non-Maori and Maori Permanent Private Dwellings Without Selected Amenities, 1945 to 1966.**

Amenity	1945		1956		1961		1966	
	N.M %	Maori %	N.M %	Maori %	N.M %	Maori %	N.M %	Maori %
(1)- Water Supply Laid On.	21.0	66.5	12.7	47.3	0.3	3.0	0.1	0.6
(2)- Hot Water Supply.	24.8	80.0	10.1	50.4	4.9	29.9	1.1	8.0
(3)- Bathroom Facilities.	8.4	64.1	4.3	40.1	2.0	21.5	1.4	8.1
(4)- Flush Toilet.	30.2	86.5	17.1	67.0	10.1	44.4	7.0	21.5

**Notes**

1951 Amenities data for Maori population is not available.  
All percentages in both Tables are rounded.

**Source** - For Tables A.3.1 & A.3.2 - Census, 1936, Vols. III, XIII; 1945, Vols. III, XI; 1951, Vols. VI, VII. 1956, Vols. VIII, IX; 1961, Vols. VIII, IX. 1966, Vols. VIII, IXA.

Table A.3.3.

Tenure of Non-Maori Permanent Private Dwellings, 1936 to 1966.

A = % Non-Maori Dwellings Renting/Rented.

1936	39%	(135,194)	1951	30%	(145,033)	1961	24%	(145,735)
1945	35%	(142,717)	1956	26%	(139,750)	1966	24%	(164,941)

B = % Non-Maori Dwellings Owned Without Mortgage/Owned.

1936	18%	(63,651)	1951	30%	(143,700)	1961	29%	(175,672)
1945	25%	(102,358)	1956	30%	(161,617)	1966	28%	(191,738)

C = % Non-Maori Dwellings on a Table Mortgage/Time Payment.

1936	16%	(57,618)	1951	19%	(92,778)	1961	26%	(160,851)
1945	18%	(72,217)	1956	24%	(127,835)	1966	30%	(202,731)

D = % Non-Maori Dwellings on a Flat Mortgage.

1936	16%	(54,495)	1951	12%	(55,674)	1961	14%	(85,394)
1945	13%	(54,265)	1956	13%	(71,981)	1966	12%	(79,895)

E = % Non-Maori Dwellings Provided Free with Job.

1936	N.D		1951	6%	(28,534)	1961	5%	(30,577)
1945	6%	(24,690)	1956	6%	(30,787)	1966	5%	(32,291)

F = % Maori Dwellings Loaned Without Payment/Rent Free.

1936	11%	(37,184)	1951	2%	(7,582)	1961	1%	(7,100)
1945	2%	(6,475)	1956	1%	(7,556)	1966	1%	(6,889)

G = Number of Non-Maori Dwellings Not Specified.

1936	1,763	1951	2,803	1961	2,518
1945	612	1956	2,747	1966	3,592

H = Number of Non-Maori Permanent Private Dwellings Enumerated.

1936	348,142	1951	475,721	1961	607,577
1945	402,722	1956	541,993	1966	681,717

Notes

All percentages are rounded.

(A)- Includes Leasing; (G)- Includes Unspecified Mortgage.

N.D = No Data.

Source - Census - 1936, Vol. XIII; 1945, Vol. XI.  
 1951, Vol. VII; 1956, Vol. IX.  
 1961, Vol. IX; 1966, Vol. IXA.

Table A.3.4.  
tenure of Maori Permanent Private Dwellings, 1936 to 1966.

A = % Maori Dwellings Renting/Rented.

1936	19%	(2,250)	1951	21%	(3,646)	1961	31%	(7,993)
1945	31%	(4,930)	1956	24%	(4,971)	1966	38%	(12,488)

B = % Maori Dwellings Owned Without Mortgage/Owned.

1936	70%	(8,464)	1951	41%	(7,285)	1961	24%	(6,121)
1945	55%	(5,892)	1956	32%	(6,768)	1966	16%	(5,347)

C = % Maori Dwellings on a Table Mortgage/Time Payment.

1936	N.D		1951	10%	(1,847)	1961	22%	(5,785)
1945	N.D		1956	15%	(3,112)	1966	33%	(11,076)

D = % Maori Dwellings on a Flat Mortgage.

1936	N.D		1951	3%	(622)	1961	4%	(965)
1945	N.D		1956	4%	(779)	1966	3%	(990)

E = % Maori Dwellings Provided Free with Job.

1936	N.D		1951	17%	(2,968)	1961	14%	(3,510)
1945	N.D		1956	17%	(3,483)	1966	9%	(3,096)

F = % Maori Dwellings Loaned Without Payment/Rent Free.

1936	11%	(1,290)	1951	9%	(1,540)	1961	6%	(1,486)
1945	14%	(2,114)	1956	8%	(1,668)	1966	3%	(1,030)

G = Number of Maori Dwellings Not Specified.

	1936	261	1951	383	1961	270
	1945	114	1956	278	1966	360

H = Number of Maori Permanent Private Dwellings Enumerated.

	1936	12,265	1951	18,291	1961	26,130
	1945	15,780	1956	21,059	1966	34,387

Notes

All percentages are rounded.

(A)- Rented, (B)- Owned, (F)- Rent Free categories for 1936 and 1945 only; N.D = No Data.

---

Source - Census - 1936, Vol. III; 1945, Vol. III.  
1951, Vol. VI; 1956, Vol. VIII.  
1961, Vol. VIII; 1966, Vol. VIII.

Appendix 4 - Dwelling Occupancy Rates, Non-Maori and Maori.

Table A.4.1.  
Average Number of Occupants Per Permanent Private Dwelling, Non-Maori and Maori, 1936 to 1966.

Year	Non-Maori	Maori
1936	3.90	5.80
1945	3.60	5.70
1951	3.70	5.52
1956	3.51	5.57
1961	3.50	5.50
1966	3.33	5.30

Table A.4.2.  
Persons Per Room, Maori and Non-Maori Permanent Private Dwellings, 1936 to 1966.

Year	1 or More		2 or More		3 or More	
	Maori %	Non-Maori %	Maori %	Non-Maori %	Maori %	Non-Maori %
1936	83.3	28.0	48.4	1.5	28.3	0.2
1945	80.2	34.7	51.6	1.8	17.5	0.2
1951	79.4	31.1	34.3	1.6	14.2	0.2
1956	76.8	29.3	27.6	1.2	8.5	0.2
1961	72.7	28.0	21.9	0.9	5.2	0.1
1966	52.7	26.4	16.0	0.8	2.7	0.08

Notes

1 or More PPR is defined here as 'crowded'.

2 or More PPR is defined here as 'overcrowded'.

3 or More PPR is defined here as 'grossly overcrowded'.

Source - For Tables A.4.1 & A.4.2 - Census,  
1936, Vols. III, XIII; 1945, Vols. III, XI.  
1951, Vols. VI, VII; 1956, Vols. VIII, IX.  
1961, Vols. VIII, IX; 1966, Vols. VIII, IXA.

Appendix 5 - Notes on Tables.

Table A.1.1 - The estimates of total government housing expenditure include spending by the Housing Construction Division of the Ministry of Works on state rental house construction, building for other government departments i.e. Defence, Railways but not Maori Affairs, and administrative and general costs. Expenditure by the State Advances Corporation includes loans for erection and purchase, rehabilitation loans, mortgage refinancing, supplementary interest-free and suspensory loans, loans to employers, capitalisation of family benefit authorisations, finance for urban renewal and community housing schemes, loans at rebated interest rates, and general and administrative costs.

Maori Affairs expenditure includes loans for erection and purchase, administrative and general costs, spending on land purchase and development, supplementary interest-free and suspensory loans, mortgage refinancing, rehabilitation loans, capitalisation of family benefit authorisations, and loans at rebated interest rates.

Tables A.2.1. and A.2.1.(a)-(h). - The layout of these Tables follows that in the AJHR. For 1946 to 1948 no breakdown of house purchases is given (except under Rehabilitation), only the total numbers of purchases. The A/R/R figures post-1967 are for houses and other buildings i.e. farm buildings, except for 1969, 1972 and 1987, which are for houses only. Although the M.L.B boundaries changed in the 1980s, for consistency I have kept to the boundaries shown in Map 4.1, between pp. 101-102. The numbers of erections and purchases by M.L.B districts from 1935 to 1987 (except Auckland, 1962-1987) are given below:

M.L.B District	New	P.
Tokerau	3,220	361
Auckland	5,550	956
Waikato-Maniapoto	2,687	486
Waiariki	3,593	474
Tairāwhiti	2,224	474
Aotea	1,917	690
Ikaroa	3,356	945
South Island	846	327

The total number of new erections provided through Maori Affairs 1935-1989 = 23,936 ; Purchases = 5,391.

Notes on Demand Tables, 2.5, 3.4, 3.13, 4.5, 5.3. - These are based upon a Table in the Hunn Report\*. They estimate the demand for houses using several independent variables: the numbers of applications received by Maori Affairs for housing finance: the numbers of new Maori marriages based on male Maori marriages, which is taken as an indication of family formation: and Maori population growth.

Additionally, accruing backlogs are estimated using the numbers of people who had been granted loans but were awaiting a section or builder: the numbers of people who had begun saving for a house using the Department's Housing Deposit Account scheme, which was similar to the old Post Office Home Ownership scheme: and, in Tables 4.5 and 5.3, the numbers of unsatisfactory Maori houses calculated from Census data using a standard of overcrowding.

The indices used to calculate demand depended on the availability of data. Although the estimates are crude, a fair amount of time and effort has gone into making them as reliable as possible. The figures most likely underestimate demand, and we saw that this was the case in Chapter 5, p. 122. Where a known overlap occurs between the various indices, this has been accounted for and explained in the notes accompanying the Tables. For all five Tables the new applications, marriage, and population data is consistent and directly comparable for each time period reviewed, so we may assess progress over time.

---

\* J K Hunn, Report on the Department of Maori Affairs (Wellington, 1961), p. 37.

## BIBLIOGRAPHY

### PRIMARY SOURCES

#### 1) Unpublished

##### Maori Affairs Files. National Archives

###### FILE NUMBER

1/1/3, Criticism of Department Policy, 1936-1959.

1/1/21, Maps and Plans, 1933-1954.

1/1/41, Statistical Information Supplied to  
Minister, Part 1, 1949-1954.

" " 2, 1955-1963.

" " 4, 1967-1969.

1/5/3, Dept. Administration. Position Sheets on  
Files. Housing Section, 1952-1957.

1/6/3, Dept. Organisation. Position Sheets on Files.  
Housing Section, 1954-1960.

1/10, Annual Report on Departmental Operations,  
Parts 1-23, 1932-1974.

16/7, Housing and Building Construction. Statistics,  
Part 3, 1953-1962.

" " 4, 1959-1964.

" " 5, 1965-1972.

16/7/1, Maori Rental Houses. Returns and Statistics.  
General, Part 1, 1957-1963.

19/1/324, Accomodation for Agricultural Workers  
in the Pukekohe District, Part 1, 1937-1941.

30/1, Maori Housing. General, Part 1, 1932-1936.

" " 2, 1942-1947.

- 30/1/1, Housing Legislation, Part 1, 1937-1945.
- 30/1/2, Housing Regulations under Maori Housing Act, Part 1, 1936.  
" " 2, 1937-1960.
- 30/1/3, Housing Loan Policy, Parts 1-11, 1929-1967.
- 30/1/10, Charging Orders. Housing Advances, Part 1, 1937-1972.
- 30/1/15/1, Housing. Suspensory Loans Returns, Part 1, 1950-1953.
- 30/1/17, Maori Housing. Mortgage Insurance Repayment Scheme, Parts 1-4, 1938-1969.
- 30/1/26, Eligibility for Maori Housing Loans. Policy, Parts 1-2, 1954-1973.
- 30/1/27, Housing. Procedure for Handling Housing Loans, 1959-1978.
- 30/1/35, Housing Applicants, Part 1, 1956-1957.
- 30/1/42, Housing Loans in Remote Areas, Part 1, 1954-1968.
- 30/1/56, Housing Investigation Reports by Welfare Officers, Part 1, 1953-1964.
- 30/1/58, Housing Applications, Part 1, 1962-1963.
- 30/1/67, Annual Report. Housing and Building Construction, Part 1, 1951-1955.
- 30/1/87, Housing Approvals. Quarterly Returns, Part 1, 1969-1971.
- 44/1, Housing Building Programme fixed by Government, Parts 1-4, 1957-1974.

44/1/15, Building Organisation. Inspection Reports of Chief Building Supervisor, Part 1, 1952-1960.

44/16/1, Housing Organisation. Quarterly Returns for Government Statistician, Part 1.

44/28, Standard Specifications for Maori Housing, Parts 1-9, 1947-1975.

51/1/7, Board of Maori Affairs Housing Committee (Head Office). Procedures and Delegations, 1955-1968.

51/4/9, Progress from Districts. Housing Loans, Parts 1-3, 1953-1974.

56/1/10, Implementation of Hunn Report, 1961-1963.

Maori Housing. Department Standard Plans, 1954.

2) Official Published

APPENDICES TO THE JOURNALS OF THE HOUSE OF REPRESENTATIVES,

Estimates of the Expenditure of the Government of New Zealand, Works and Trading Account, Minister of Maori Affairs, B.7, Part 1, 1941-1978.

State Advances Corporation, Annual Report and Accounts, B.13, 1937-1951.

Ministry of Works Statement, Appendix G, Annual Report of the Director of Housing Construction, D.1 & H.38, 1938-1976.

Report of Commission to Inquire and Report Upon the Necessity or Advisability of Establishing Model Villages on the Sites of the Present Villages of Ohinemutu and Whakarewarewa, G.7, 1926.

Report of Committee on Employment of Maoris on Market Gardens, G.11, 1929.

Native Department/Department of Maori Affairs, Annual Report of the Under-Secretary, the Board of Maori Affairs, and the Maori Trustee, G.9, 1936-1972; E.13, 1973-1989.

(Title varies through the years).

Native Land Development, Report by the Board of Maori Affairs; Statement by the Native Minister on the Development and Settlement of Native Lands and the Provision of Houses for Maoris; Native Land Development and the Provision of Houses for Maoris, including Employment Promotion, G.10, 1929-1948.

(Title varies through the years).

Department of Health, Annual Report, H.31, 1901-1909.

NEW ZEALAND CENSUS OF POPULATION AND DWELLINGS,

1926, Vols. XIII, XIV; 1936, Vols. I, III, IV, XIII. 1945, Vols. I, III, IV, XI; 1951, Vols. I, II, VI, VII. 1956, Vols. I, II, VIII, IX; 1961, Vols. I, II, VIII, IX; 1966, Vols. I, II, VIII, IXA; 1971, Vols. I, II, VII, VIII, IXA; 1981, Vol. VII; 1986, Series A, Report 2; Series C, Report 6; Series C, Report 9.

NEW ZEALAND GAZETTE, 1935-1975.

NEW ZEALAND OFFICIAL YEARBOOK, 1937, 1939, 1941, 1945, 1947-49, 1950, 1951, 1953, 1955, 1960, 1968, 1985, 1990.

NEW ZEALAND PARLIAMENTARY DEBATES, Volumes 225-380, 1930-1966.

NEW ZEALAND STATUTES, 1894-1975.

STATUTORY REGULATIONS, 1937-1975.

## SECONDARY SOURCES

### 1) Books

- BEAGLEHOLE, ERNEST and PEARL, Some Modern Maoris (Wellington, 1946).
- BINNEY, JUDITH, CHAPLIN, GILLIAN, WALLACE, CRAIG, Mihaia: The Prophet Rua Kenana and His Community at Maungapohatu (Wellington, 1979).
- BLAND, W B, Slums of Auckland (Auckland, 1942).
- BROOKES, R H, and KAWHARU, I H (eds.), Administration in New Zealand's Multi-Racial Society (Wellington, 1967).
- BUCK, PETER (Te Rangi Hiroa), The Coming of the Maori (Wellington, 1977).
- BURDON, R M, The New Dominion: A Social and Political History of New Zealand, 1918-1939 (Wellington, 1965).
- BUTTERWORTH, G V, The Maori People in the New Zealand Economy (Massey University, 1974).
- Aotearoa, 1769-1988: Towards a Tribal Perspective (Wellington, 1988)
- End of an Era: The Departments of Maori Affairs, 1840-1989 (Wellington, 1989).
- COATES, J G, Housing in New Zealand: An Outline of Policy (Wellington, 1935).
- COOKE, SUSAN, Housing Policy in New Zealand: An Annotated Bibliography and National Housing Statistics (Massey University, 1982).
- DAVIDSON, JANET, The Prehistory of New Zealand (Auckland, 1984)

FILL, BARBARA, Seddon's State Houses: The Worker's Dwellings Act 1905 and the Heretaunga Settlement (Wellington, 1984).

GREEN, DAVID (ed.), Towards 1990: Seven Leading Historians Examine Significant Aspects of New Zealand History (Wellington, 1989).

GREEN, R C, Adaptation and Change in Maori Culture (Albany, 1977).

GUSTAFSON, BARRY, Labour's Path to Political Independence: The Origins and Establishment of the New Zealand Labour Party, 1900-1919 (Auckland, 1980).

From the Cradle to the Grave: A Biography of Michael Joseph Savage (Auckland, 1986).

The First Fifty Years: A History of the New Zealand National Party (Auckland, 1986).

HAMER, DAVID, The New Zealand Liberals: The Years of Power, 1891-1912 (Auckland, 1988).

HANSON, ELIZABETH, The Politics of Social Security: The 1938 Act and some later developments (Auckland, 1980).

HAWKE, G R, The Making of New Zealand: An Economic History (Cambridge, 1985).

HOWE, K R, Race Relations Australia and New Zealand: A Comparative Survey, 1770s-1970's (Auckland, 1977).

HUNN, J K, Report on the Department of Maori Affairs (Wellington, 1961).

KAHWARU, I H, Maori Land Tenure: Studies of a Changing Institution (Oxford, 1977).

KING, MICHAEL, Te Puea: A Biography (Auckland, 1977).

Whina: A Biography of Whina Cooper (Auckland, 1983).

Maori: A Photographic and Social History  
(Auckland, 1983).

LLOYD PRICHARD, MURIEL F, An Economic History of New Zealand to 1939 (Auckland, 1970).

MAKERETI, The Old Time Maori Reprint (Auckland, 1986).

MAORI SYNOD of the PRESBYTARIAN CHURCH of NEW ZEALAND,  
A Maori View of the 'Hunn Report'  
(Christchurch, 1961).

McHUGH, P G, The Fragmentation of Maori Land  
(Auckland, 1980).

McINTYRE, W DAVID, and GARDNER, W J, Speeches and Documents on New Zealand History (Oxford, 1971).

METGE, JOAN, The Maoris of New Zealand: Rautahi Revised Edition (London, 1976).

MILLER, JOHN, Early Victorian New Zealand: A Study of Racial Tensions and Social Attitudes, 1839-1852 (Oxford, 1958).

MITCHELL, J H, Takitimu: A History of Ngati Kahungunu (Wellington, 1944).

NATIONAL HOUSING COMMISSION, Housing New Zealand: Provision and Policy at the Crossroads 5 Yearly Report, March 1988 (Wellington, 1988).

NEW ZEALAND NATIONAL HOUSING COMMISSION, The Price of Home Ownership (Wellington, 1982).

NOONAN, ROSSLYN J, By Design: A Brief History of the Public Works Department/Ministry of Works, 1870-1970 (Wellington, 1975).

- OLIVER, W H, with B R WILLIAMS (eds.), The Oxford History of New Zealand (Wellington, 1981).
- ORAM, C A, Social Policy and Administration in New Zealand (Wellington, 1969).
- POCOCK, J G A (ed.), The Maori and New Zealand Politics (Wellington, 1965).
- POOL, D IAN, The Maori Population of New Zealand, 1769-1971 (Auckland, 1977).
- REED, A W, with A E BROUGHAM, The Concise Maori Handbook (Wellington, 1978).
- RICE, GEOFFREY, Black November: The 1918 Influenza Epidemic in New Zealand (Wellington, 1988).
- SCHOLEFIELD, G H (ed.), A Dictionary of New Zealand Biography (Wellington, 1940).
- Who's Who in New Zealand and the Western Pacific 3rd and 4th editions (Wellington, 1941, 1944).
- Who's Who in New Zealand 5th edition (Wellington, 1951).
- SCHWIMMER, ERIK (ed.), The Maori People in the Nineteen Sixties: A Symposium (Auckland, 1968).
- SINCLAIR, KEITH, Walter Nash (Auckland, 1976).
- SMITH, DAVID M, Where the Grass is Greener: Living in an Unequal World (Auckland, 1983).
- SORRENSON, M P K (ed.), Na To Hoa Aroha, From Your Dear Friend: The Correspondence Between Sir Apirana Ngata and Sir Peter Buck, 1925-1950 3 Volumes (Auckland, 1986, 1987, 1988).
- SUTCH, W B, The Quest for Security in New Zealand, 1840-1966 (Wellington, 1966).

SUTHERLAND, I L G (ed.), The Maori People Today: A General Survey (Wellington, 1940).

THOMPSON, RICHARD, Race Relations in New Zealand: A Review of the Literature (Wellington, 1968).

WILLIAMS, JOHN H, Politics of the New Zealand Maori: Protest and Cooperation, 1891-1909 (Auckland, 1969).

## 2) Articles

BIGGS, BRUCE, 'Maori Affairs and the Hunn Report', Journal of the Polynesian Society, 70:3 (1961), pp. 361-364.

BORRIE, W D, 'The Maori Population: A Microcosm of a New World', in J D Freeman and W R Geddes (eds.), Anthropology and the South Seas (New Plymouth, 1959), pp. 247-262.

BRYDER, LINDA, 'Lessons of the 1918 Influenza Epidemic in Auckland', New Zealand Journal of History, 16:2 (1982), pp. 97-121.

BUTTERWORTH, G V, 'A Rural Maori Renaissance? Maori Society and Politics, 1920 to 1951', Journal of the Polynesian Society, 81:2 (1972), pp. 160-195.

HAWKE, G R, 'Income Estimation from Monetary Data: Further Explorations', Review of Income and Wealth, 21 (1975), pp. 301-307.

HERCUS, A G, 'The Board of Native Affairs: An Experiment in Departmental Control', Journal of Public Administration, 5:2 (March, 1943), pp. 28-43.

HOHEPA, PAT, 'Maori and Pakeha: The One-People Myth', in Michael King (ed.), Tihe Mauri Ora: Aspects of Maoritanga (Wellington, 1978), pp. 98-111.

- KENWORTHY, L M, et al, 'The Hunn Report', New Zealand Journal of Public Administration, 33:1 (1970), pp. 31-54.
- LANGE, S, 'A Maori "Renaissance" in the Twentieth Century?', Auckland University Historical Society Annual, 1975, pp. 61-74.
- LINEHAM, B T, 'New Zealand's Gross Domestic Product, 1918-1938', New Zealand Economic Papers, 2:2 (1968), pp. 15-26.
- MACRAE, JOHN, and SINCLAIR, KEITH, 'Unemployment in New Zealand During the Depression of the Late 1920s and Early 1930s', Australian Economic History Review, Vol. 15 (1975), pp. 35-44.
- MAHUTA, ROBERT, 'Maori Communities and Industrial Development', in Michael King (ed.), Tihe Mauri Ora: Aspects of Maoritanga (Wellington, 1978), pp. 86-97.
- OLIVER, W H, 'The Origins and Growth of the Welfare State', in A D Trlin (ed.), Social Welfare and New Zealand Society (Wellington, 1977), pp. 1-28.
- OLIVER, W H, 'Social Policy in Zealand: An Historical Overview', Royal Commission on Social Policy, Volume One: Perspectives (Wellington, 1988), pp. 2-45.
- ORANGE, CLAUDIA, 'An Exercise in Maori Autonomy: The Rise and Demise of the Maori War Effort Organisation', New Zealand Journal of History, 21:2 (1987), pp. 156-172.
- POOL, IAN, 'Maoris in Auckland: A Population Study', Journal of the Polynesian Society, 70:1 (1961), pp. 43-66
- PRICKETT, NIGEL, 'An Archaeologists' Guide to the Maori Dwelling', New Zealand Journal of Archaeology, Vol. 4 (1982), pp. 111-147.

- RICE, GEOFFREY, 'Christchurch in the 1918 Influenza Epidemic: A Preliminary Study', New Zealand Journal of History, 13:2 (1979), pp. 109-137.
- RICE, GEOFFREY, 'Maori Mortality in the 1918 Influenza Epidemic', New Zealand Population Review, 9 (1983), pp. 44-61.
- RITCHIE, JANE, 'Together or Apart: A Note on Urban Maori Residential Preferences', Journal of the Polynesian Society, 70:2 (1961), pp. 194-199.
- SORRENSON, M P K, 'Land Purchase Methods and their Effect on Maori Population, 1865-1901', Journal of the Polynesian Society, 65:3 (1956), pp. 183-199.
- THORNS, DAVID, 'Owner Occupation, the State and Class Relations in New Zealand', in Chris Wilkes and Ian Shirley (eds.), In the Public Interest: Health, Work and Housing in New Zealand (Auckland, 1984), pp. 213-230.
- TRLIN, A D, 'State Housing: Shelter and Welfare in Suburbia', in A D Trlin (ed.), Social Welfare and New Zealand Society (Wellington, 1977), pp. 106-131.
- WILKES, CHRIS, and WOOD, BRENNON, 'Social Relations of Housing in Early New Zealand', in Chris Wilkes and Ian Shirley (eds.), In the Public Interest: Health, Work and Housing in New Zealand (Auckland, 1984), pp. 183-212.

### 3) Reports and Pamphlets

- BATHGATE, MURRAY, The Housing Circumstances of the Maori People and the Work of the Housing Corporation in Meeting their Needs (Wellington, 1987).

BUTTERWORTH, G, and MAKO, C, Te Hurihanga o te Ao Maori: Te Ahua o te Iwi Maori kua Whakatatautia (Wellington, 1989).

COMMISSION OF INQUIRY INTO HOUSING, Housing in New Zealand (Wellington, 1971).

DEPARTMENT OF MAORI AFFAIRS, Housing Survey, 1966 (Wellington, 1966).

The Work of the Maori and Island Affairs Department (Wellington, 1970).

Standard Specifications for Maori Housing (Wellington, 1976)

Maori Housing: History (Wellington, 1983).

DEPARTMENT OF MAORI AFFAIRS AND MAORI TRUST OFFICE, A Brief Summary of the Activities of the Department and of the Maori Trustee (Wellington, 1987).

DEPARTMENT OF STATISTICS, Statistical Report on Prices, Wages and Labour for the Year 1936 (Wellington, 1936).

New Zealand Official Estimates of National Income and Expenditure, 1938/39 - 1949/50. (Wellington, 1950).

Consumer Price Index, 1985 (Wellington, 1986).

DOUGLAS, EDWARD M K, Fading Expectations: The Crisis in Maori Housing. A Report for the Board of Maori Affairs (Wellington, 1986).

LOWE, R J, Te Paawaitanga o Nga Iwi, 1874-1951 (Wellington, 1989).

MARSHALL, BRIAN, and KELLY, JAN, Atlas of New Zealand Boundaries (Auckland, 1988).

MINISTRY OF WORKS, Atlas of New Zealand Regional Statistics (Wellington, 1968).

SHELFORD, MOANA, and CARTER, ANNE, Historical Development of Maori Housing (Wellington, 1986).

4) Unpublished Theses

GILMORE, BARBARA RAE, 'Maori Land Policy and Administration During the Liberal Period, 1900-1912', MA Thesis (University of Auckland, 1969).

KEEBLE, PETER, 'National and Labour Housing Policies, 1967-1975', MA Thesis (University of Auckland, 1976).

LANGE, R T, 'The Revival of a Dying Race: A Study of Maori Health Reform 1900-1918, and its Nineteenth Century Background', MA Thesis (University of Auckland, 1972).

METGE, R T, 'The House that Jack Built: The Origins of Labour State Housing 1935-1948, with particular reference to the role of J A Lee', MA Thesis (University of Auckland, 1972).

MOTEANE, MATJATO NEO, 'Maori Housing Programme in New Zealand: Its History, Services Currently Offered and Issues of Major Concern', BArch. Research Study (Victoria University, 1984).

ORANGE, CLAUDIA, 'A Kind of Equality: Labour and the Maori People, 1935-1949', MA Thesis (University of Auckland, 1977).

PITCHAYAKAN, PIRIT, 'Land and Social Change: Aspects of the Maori Case', MA Thesis (Massey University, 1979).

THOMSON, JANE, 'The Rehabilitation of Servicemen of W.W.II in New Zealand, 1940-1954', PhD Thesis (Victoria University, 1983).

WARD, A J, 'Aspects of New Zealand Housing, 1920-1970', MA Thesis (Victoria University, 1977).