

PART I.—NATIVE HOUSING OPERATIONS.

This section of the report deals with the operations of the Board of Native Affairs in regard to the administration of the Native Housing Act, 1935, which makes provision for the better housing of the Maori people.

For the purpose of providing dwellings and improved housing conditions for Natives the Board is empowered to make advances out of moneys appropriated by Parliament for the erection, repair, alteration, or improvement of any dwelling; for the improvement or installation of lighting, heating, sanitation, or water-supply systems; for the purchase of land or interests in land as sites for dwellings; and for the draining, cultivation, or general improvement of the land appurtenant to a dwelling. In granting such advances the Board may accept as security a first mortgage of Native land (including a leasehold interest), a first mortgage of any undivided interest in Native land, and assignment of the proceeds of the alienation of Native land, an assignment or disposition of any other moneys payable to a Native, or such other security as the Board may approve.

The Act provides that the rate of interest to be charged upon advances shall not be in excess of the current rate fixed by the State Advances Corporation of New Zealand in respect of loans granted by it, and under the regulations gazetted in January, 1937, repayments of advances may be either at the expiration of a stated period, on demand, by periodical equal or unequal payments consisting partly of principal and partly of interest, or in such other manner as the Board in any particular case thinks expedient.

To enable the Board to fully exercise its powers and functions in respect of Natives who in the opinion of the Board come under the definition of "indigent," and for the purpose of assisting the most urgent and necessitous cases, the Government has established a Special Housing Fund consisting of grants totalling £100,000, which have been paid into the Native Trustee's Account for disbursement through the Maori Land Boards as directed by the Board of Native Affairs. All interest, repayments of principal, and other accumulations belong to the fund and may be utilized in granting advances for housing purposes.

From the various surveys undertaken to ascertain the state of the housing amenities possessed by the Maori people, the deplorable fact has been substantiated that for years many Maoris have been living under distressing circumstances in surroundings gravely injurious to the health and welfare of the race. The measures now being taken to ameliorate their conditions have already relieved many pressing cases, and the scheme will gain momentum as the machinery and organization become perfected.

At the same time, it is realized that many Maoris are not ambitious in the matter of improving their habitations, being content to live as they have been accustomed and expend their moneys in a less essential direction than that suggested by the State's housing scheme. Before permanent success may be achieved in improving his living conditions it is essential to arouse within the Maori himself that desire to better his mode of living. When this state is achieved through the channel from which it should be expected—that of an inward realization within each individual of the real value of living in comfortable, hygienic, and pleasant surroundings, evolved from methods of education and emulation—then the question of financing housing advances will be easier and more certain, and the proper maintenance of securities will naturally result.

The following reports from the districts indicate the progress to date.

TOKERAU DISTRICT: REPORT ON NATIVE HOUSING.

Prior to the commencement of the year 1936, State assistance to Natives requiring better housing conditions was limited to those few cases helped either by the Maori Land Board or in conjunction with the development of Native lands. With the passing of the Native Housing Act towards the end of 1935 and the gazettement of regulations thereunder about a year later, statutory authority was given for the granting of advances to Natives able to offer adequate security for the purpose of improving their housing conditions. The financial position of Natives in the Tokerau District, generally speaking, has been such as to virtually preclude them from assistance under this Act, and, to date, only one application has been approved. The primary difficulties encountered have related to land titles and methods of repayment: A large number of Natives in need of assistance have no suitable land upon which to build, or else the title position is so involved through a multiplicity of owners that no reasonable security is available.

However, the Government's decision to set aside a sum of money for the purpose of housing "indigent" Natives has made possible the assistance of a number of most urgent and necessitous cases. Of the first £50,000 appropriated by the Government for this purpose, £10,800 was allocated to the Tokerau District, and as at 31st March, 1938, a total of £8,385, involving thirty-seven cases, had been authorized by the Board of Native Affairs.