

PART I.—NATIVE HOUSING OPERATIONS.

The Native Housing Act, 1935, and its regulations issued in December, 1936, and the amendment to the Act in 1938 which extended the provisions of the principal Act, authorized the Board of Native Affairs to grant loans, out of moneys appropriated by Parliament, to Maoris for the following purposes, namely :—

- (a) For the erection, repair, alteration, or improvement of any dwelling.
- (b) For the repair, alteration, improvement, or installation in or in respect of any dwelling of a system of lighting, heating, sanitation, water-supply, or other conveniences.
- (c) For the purchase of land or interests in land as a site for dwellings.
- (d) For the acquisition of land or the setting-apart of Crown land for the purpose of enabling the Board itself to erect dwellings and to sell, lease, or let them.
- (e) For the draining, cultivation, or general improvement of the land appurtenant to any dwelling.

The classes of security required under the Act to be considered by the Board comprise a first mortgage of Native land (including a leasehold interest), a first mortgage of any undivided interest in Native land, an 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 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.

Section 48 of the Native Housing Amendment Act, 1938, establishes a fund, called the "Special Native Housing Fund," to be used for the purpose of enabling the provision of houses for those Natives who are unable to furnish the security or to make the payments which the Board of Native Affairs would ordinarily require. The financing of this fund, apart from repayments from Natives, is dependent upon parliamentary appropriations.

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

TOKERAU DISTRICT: REPORT OF NATIVE HOUSING.

The provision of better housing-conditions for the Maori people consequent upon Government policy is becoming an increasingly important part of the Native Department's activities, and investigations made by departmental officers in almost every part of the Tokerau district have revealed a position which cannot but be viewed with serious concern. A large number of Natives are living under conditions conducive to a high rate of infant mortality and the prevalence of disease. The Government's decision to extend the provisions of the Native Housing Act, 1935, and the passing of the Native Housing Amendment Act, 1938, can be regarded as milestones in the solution of this problem.

In the administration of the Act the Department is faced with problems which are peculiar to Native affairs. The financial position of many Natives within the Tokerau district is such as to virtually preclude the possibility of any substantial repayments being made; the difficulties of land titles, aggravated by the multiplicity of ownership, lack of understanding and initiative on the part of many Natives in the greatest need, such factors tend to make the task more arduous and intricate. Gradually, however, difficulties are being surmounted, and throughout the district new houses are arising to replace the hovels of the past.

The construction work has been handled almost entirely by the Public Works Department, and as their organization has been built up houses have been completed at a steady rate. The policy of engaging Native labour wherever possible has been pursued and has proved very satisfactory. For the most part, Native artisans have shown a ready aptitude for the work and, under the supervision of pakeha foremen, are now relieving the acute shortage of skilled European tradesmen.

The type and size of the houses to be erected and the amenities to be included require continual consideration; in particular, reference to the question of reconciling the housing needs of each particular family with its ability to give adequate security and to repay the advance required.

Up to 31st March, 1939, the expenditure of £3,224, involving ten cases, had been approved from the funds available under the Native Housing Act, and £27,336, involving ninety-seven cases, had been appropriated from the Special Housing Fund created under the powers of the Native Housing Amendment Act, 1938. The fact that so few advances have been approved under the Act is some indication of the financial position of the greater proportion of the Tokerau Natives. The advances from the Special Housing Fund are, of course, limited to the amounts periodically appropriated by the Government for this purpose. The total amount of the advances so far approved from this fund fully covers the Tokerau district's allocation.

It is gratifying to see the degree of care which occupants are showing in their treatment of houses which have so far been erected. The better conditions are universally appreciated and must inevitably show their results in the morale and health of the people. Now that many initial difficulties of organization have been overcome, there is every indication that steady progress will be made.