

1950
NEW ZEALAND

HOUSING POLICY

(STATEMENT BY THE RIGHT HON. S. G. HOLLAND, PRIME MINISTER)

Presented to Both Houses of the General Assembly by Leave

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INTRODUCTION

THE purpose of this paper is to give information on the Government's housing policy, and to show how the Government's various administrative measures are related to its main objectives.

Importance of Housing

Believing that adequate housing is essential to the welfare and happiness of the family group, which is the basis of our whole social life, the Government aims to provide the conditions under which every family can obtain housing with sufficient comfort, space, light, ventilation, sanitation, and convenience for healthy, harmonious living. The Government also realizes the effect of home life on efficiency in industry, and is aware, too, that public health demands good housing standards. But, like many other countries, New Zealand has a housing shortage which is causing great anxiety and often disruption in those families who have to live in makeshift accommodation.

Social Value of Home Ownership

The Government has great faith in the social value of home ownership. An important part of its policy is to encourage people to own their own homes, for it considers that home building and home ownership develop initiative, self-reliance, thrift, and other good qualities which go to make up the moral strength of the nation. Home owners, too, by building up an equity in their properties, are saving in one of the safest and most effective ways, while they have the incentive to maintain and improve their properties, and so increase the material assets of the community. Above all, home ownership promotes responsible citizenship. To the community it gives stability, and to the home owner it gives a constant sense of security, pride, and well-being. At all times the emphasis of Government policy will be on private building, and families will be encouraged to build for themselves the type of dwellings best suited to their needs.

In the past there has been a tendency for people to rely on the State to provide them with rental homes. The Government's aim is to correct this tendency, and induce people with sufficient means to invest their own funds in homes of their own. The State housing policy of recent years has exaggerated the demand for rental houses. Rentals were based on costs now far out of date, and this has not only placed a burden on the taxpayers, but has discouraged initiative to save and build with private means. While State houses were available to all income groups at uneconomic rents, housing finance and the housing position generally remained distorted.

Role of Government in Housing

The Government considers that when there is a serious housing shortage affecting the community well-being, as there is at present, the Government's function is:—

- (a) To examine housing needs and to promote the broad lines of the country's housing programme.
- (b) To encourage conditions that will enable people to provide houses for themselves.
- (c) To assist groups with special housing problems, such as:—
 - (i) People in lower income groups :
 - (ii) Those in rural areas :
 - (iii) Returned servicemen :
 - (iv) Maoris :
 - (v) State employees.
- (d) To ensure that finance is available to private home builders, local bodies, and other organizations concerned with the housing needs of the people.
- (e) To endeavour to increase building resources of materials and labour, and to encourage the best use of these resources in housing and to meet other constructional needs.

Immediate and Future Aims

The detail of the action being taken by the Government in the exercise of its functions is set out in the review that follows. In brief, the immediate and future aims of the Government are—

- (a) Initially, to secure a reasonable standard of housing quickly for those families in make-shift accommodation :
- (b) To promote more house-building by increasing resources and by removing hindrances in the way of builders :
- (c) To encourage to the maximum extent private building and home ownership :
- (d) To operate directly, where necessary, by finance, construction, or organization to assist in special housing problems.

HOUSING NEEDS

The need for more houses for New Zealand's growing population has been apparent for many years. This need was obscured, however, by the economic depression of the early 1930's, when demand fell away because the people who needed houses lacked the finance to build them. Later, when prosperity began to return, the Second World War interrupted house building. Since the war more houses have been built each year, but the shortage of labour and materials has prevented supply catching up with demand.

Factors Increasing Demand

Since the early 1930's significant changes have greatly increased the demand for houses. These changes include—

- (a) *The increased population.* Since 1932 the increase in population has been 354,000, or 23 per cent., and much of this increase has taken place since the war. The annual increase was only 12,000 in 1932, compared with 40,000 in 1949. The birth-rate has increased from 17·1 per thousand of population in 1932 to 26·0 in 1949. In 1932 New Zealand lost 557 more migrants than were gained, whereas in 1949 there was an excess of 10,815 permanent arrivals over permanent departures. A greater number of immigrants can be expected in the future.
- (b) *An increased marriage rate* from 6·8 per thousand of population in 1932 to 9·5 per thousand in 1949. In 1946 the marriage rate reached a peak of 12·3 per thousand of population because of wartime postponements.
- (c) *Concentration of industry.* In some cities this has made the demand for houses particularly strong. The total increase in population was 23 per cent. from 1932 to 1950, but the population in the larger urban areas increased as follows :—

Auckland	..	..	..	..	..	41·5 per cent.
Wellington	..	..	..	..	..	33·5 per cent.
Christchurch	..	..	..	..	..	33·0 per cent.
Dunedin	..	..	..	..	..	4·3 per cent.
Hamilton	..	..	..	..	..	70·5 per cent.
Palmerston North	..	..	..	..	..	38·5 per cent.

- (d) *Higher housing standards* which are now demanded because of stable employment and higher incomes. Since the middle of the war the working population has been able to obtain continuous full-time employment, giving unbroken security of income. Total private income rose from £91,800,000 in 1931-33 to £518,300,000 in 1949-50, an increase of 460 per cent. Allowing for the larger population sharing this income, and for the 59 per cent. rise in retail prices between 1932 and 1949, it is clear that there is more purchasing-power available to-day. The cost of building the average house, based on the average value of building permits, rose from £684 per dwelling in 1932 to £1,806 in 1949, an increase of 164 per cent.

Factors Affecting Supply

During or since the depression the supply of housing has been retarded by—

- (a) *Lack of finance* in the early 1930's which restricted demand for new houses and caused overcrowding of existing ones. In 1932-33 only 1,496 building permits were issued for new houses in urban areas, compared with 11,530 in 1949-50. The average urban building rate from 1927 to 1930, before the depression, was about seven new houses per thousand of population annually. In 1932-33 this ratio fell to 1.6, then it slowly rose again to 8.0 per thousand of population in 1939.
- (b) *War needs*, which diverted building from houses to military camps and stores. The housing rate of construction dropped sharply to 1.0 per thousand of population in 1943, but rose again rapidly to reach 8.9 per thousand in 1949-50.
- (c) *The shortage of labour* in recent years, which has prevented the building rate rising sufficiently to meet the increasing demand. In 1932 several thousand building tradesmen were unemployed, but to-day the position is reversed, with the building industry working to capacity and having vacancies for several thousand more workers.
- (d) *The shortage of materials* which became apparent soon after the depression, when the demand for houses grew rapidly. The war needs absorbed stocks and current production for several years. Since the war there have been no stocks to meet interruptions in current supplies. The building-supply industries have not been able to obtain enough workers to ensure that materials are on hand for people erecting houses when and where they want them, without delays.
- (e) *Longer time taken to build houses*. One reason for this is that erratic supplies of materials cause frequent hold-ups in building. Even where builders are able to work on another site while awaiting supplies much time is wasted in transferring men and equipment, and in looking for materials. In 1949-50 the average contract for a State house took forty-nine weeks to complete, compared with a third of that time before the war. Another factor affecting construction time is the practice of builders in undertaking several houses at the same time.
- (f) *More houses being partly empty*. The population is not spread evenly through existing dwellings, and the census of 1945 showed that the number of under-occupied houses had greatly increased, even if allowance is made for the absence of servicemen. At the time of the 1936 census there were 65,095 private dwellings of over four rooms with only one or two occupants. At the 1945 census there were 90,989 such houses with one or two occupants.

Appendix B shows the numbers of dwellings which were under-occupied and overcrowded at the 1945 census date.

Under-occupied houses have increased in numbers, partly because of the ageing population and the growing economic independence of elderly couples. In 1949 there were 115,000 more people over the age of sixty than in 1932. The size of this age-group has doubled, while the total population increase is only 23 per cent. in this period.

Increasing prosperity has enabled many older people to retain their homes after their families have grown up and left home without having to share them with boarders or tenants.

Until this year there was also a reluctance to let parts of large houses because owners found it difficult to regain possession of their property if tenants proved to be unsatisfactory.

Difficulty of Measuring Demand

The demand for houses is determined by so many variable factors that measuring it is exceedingly difficult.

Important factors include changing incomes, which can rapidly alter the standard of housing demanded; changing family sizes; the location of new industries, which can quickly change demand from one district to another; and varying marriage, birth, death, and immigration rates, which can change the situation markedly in a few years.

The rate of population growth cannot be forecast very far ahead with certainty. It was estimated in 1943 that New Zealand would have a population of 1,850,000 by 1958, and that in the intervening fifteen years 140,000 new houses would be required, 40,000 of them to replace obsolete dwellings. Soon after this estimate was made the birth-rate began to rise again, and New Zealand's population passed the 1,850,000 mark in 1948, ten years before this was anticipated.

A housing survey covering two-thirds of the dwellings in New Zealand was carried out by local bodies between 1936 and 1939. This survey revealed that 40,205 houses were physically unsatisfactory, although 32,702 were repairable. It is not known how many of these dwellings have since been replaced, but more than 120,000 private homes have been erected since the survey was made. There have been so many important changes since before the war, in industrial growth, population, and age-groups and in incomes that housing needs have greatly altered, along with the desires of the people themselves.

The most reliable information on the demand for houses of practical use at present is the number of applicants for State houses who are in urgent need of homes, and the demand for building permits by prospective home owners.

At the end of September, 1950, the State Advances Corporation had 40,408 unsatisfied applications for State rental houses, but many of these applicants were adequately housed. The urgent cases represented much less than half the number of applicants.

Maximum Building Effort Needed

The rate of house building, based on 15,800 dwellings *completed* in the year ending in March, 1950, was 8·4 per thousand of population. This compares favourably with building rates in other countries. In Australia the present rate is 6·7, in Canada 6·4, and in the United Kingdom it is 4·0 per thousand of population.

While the demand for building permits in New Zealand shows no sign of diminishing, while transit camps are filled, and the demand for State houses continues to press heavily on the supply, and while families are living in caravans and immigrants are restricted by the shortage of houses, nothing less than the maximum effort in house construction can be contemplated.

ENCOURAGING PRIVATE EFFORT

In housing, as in other activities, the Government seeks to encourage initiative and self-reliance. The Government recognizes that the housing problem can be solved only by the people themselves. Nearly all houses, whether for State rental or for private ownership, are erected by private builders.

Individual families know their own needs best, and when they build for themselves it is they who decide the type of house they want and its locality. Through private ownership, house building will follow the direction that satisfies individual needs. The spare-time activities of private home owners in fencing, paving, and other work add to the country's limited building resources.

In addition, to help with finance and increased material supplies described in later sections of this paper, the Government is helping private effort by preparing and selling building sites, by relaxing controls, by providing safeguards for home investment, by tax concessions, and by removing legal restrictions which in the past have discouraged the letting of existing dwellings.

Building Sites

One of the first problems of a prospective home builder is finding a suitable site. It is the Government's policy to encourage private land owners and local authorities to develop areas suitable for subdivision into building sites, but at present there is an acute shortage of building land to which the normal municipal services of water and sewerage are available, especially in the larger towns. During the war local authorities were unable to extend these services, and land owners have been reluctant to subdivide sections in recent years because of increasing costs.

Early this year the Government lifted urban land sales restrictions to encourage owners to release land for building sites. Already there has been a marked increase in the number of sections offering.

To assist further in the provision of sites the Government is making available for private purchase as many as possible of its developed sections consistent with the demand for private and State building. Where insufficient sections are held the Government will acquire and develop land for sale.

When acquiring land for private home builders the Government considers proximity to employment, transport, and other civic amenities as well as the need to keep costs at a reasonable level. Where the scope of the development warrants, reserves are held for recreational purposes.

Allotment of Sections

Not more than one section will be sold or leased to each applicant, but any prospective home builder may apply for several sections suited to his requirements. When he is successful in a ballot for a section, his name is automatically excluded from later ballots.

If there is only one suitable applicant for any one section that applicant is allotted the site. Where a section is sought by more than one person, a ballot is held by the Commissioner of Crown Lands.

Sections are being offered to persons who wish to build houses immediately for their own occupation. Successful applicants are first granted a temporary lease for one year with rent charged at $4\frac{1}{2}$ per cent. of the price.

When the section holder gives proof of his arrangements to build, he may obtain in exchange for his temporary lease a permanent title.

The Government began releasing sections to home builders in July, 1950, and in the first four months of the scheme more than five hundred sections were made available.

Building Controls Relaxed

In July of this year local bodies were given authority to issue building permits and this decentralized system, besides being more convenient for home builders, saves them delays.

The floor space of each new dwelling has been increased by 200 square feet, and where large families are to be housed permits may be granted for larger houses. Within the normal maximum of 1600 square feet home builders now have more latitude in arranging room sizes to suit their own requirements.

Joint Family Homes Act, 1950

To encourage families to invest money in their own homes the Government this year passed legislation to give increased protection of the home against claims by creditors and relief from the payment of death duties.

The new Act aims at promoting a sense of dual ownership under which the family home will belong to both the husband and the wife, and will pass to the survivor on the death of either one of them. When one partner dies, no death duties will be paid where the home is valued under £2,000, nor will creditors be able to claim on this part of the estate.

Home owners can obtain the protection of this Act if they are financially solvent at the time of making the settlement.

Tax Concessions

All important building materials are free from sales tax, and imported materials are either free of duty or subject to only a very low tariff.

To help farmers provide homes for farm workers and to offset higher building costs in most country areas, income-tax concessions will be made. An initial depreciation allowance of 30 per cent. will be granted on the cost of new cottages or other accommodation for farm workers.

Better Use of Existing Houses

Through its amendment to the Tenancy Act the Government is encouraging property owners to let vacant accommodation to relieve the housing shortage. In new tenancies undertaken after 1st March, 1950, landlords and tenants may establish their own conditions subject to the approval of a Rents Officer. This gives property owners a chance to let accommodation for definite periods with the certainty that they can regain possession when the time expires.

In the first six months of operation, 662 agreements were made under the new law, and this released 550 dwellings, 80 flats, and 32 rooms for letting for the first time.

The amendment to the Tenancy Act will also encourage employers to build houses for their employees. Employers who let houses to employees can now regain possession of their houses when employees move to other jobs. The Government received assurances from representative groups of employers that if the restrictions of the Tenancy Act were relaxed they would provide accommodation for employees. Dairy companies and local bodies, in addition to private employers, have already begun to build houses in an increasing scale as an attraction to employees.

ASSISTANCE TO GROUPS WITH SPECIAL HOUSING NEEDS

Some sections of the community have special problems which handicap them in providing homes for themselves. These sections include pensioners and people with lower incomes and farmers in remote areas who need homes either for themselves or for farm workers. The special needs of the Maori people have also to be considered, as do the needs of returned servicemen; of State employees, including school-teachers and members of the armed forces; and of local bodies who wish to engage in slum clearance.

State Rental Houses for Lower-income Groups

Although the Government's policy is to encourage private ownership of homes and to express this encouragement in loan finance to individuals and local authorities, the Government recognizes also that there are many families who, for a variety of good reasons, cannot build or buy their own homes. So long as there is need for rental houses, the Government will continue to build State houses. This intention is reflected in a building programme which will complete this year a record total of 5,260 housing units at an expenditure of £12,450,000. In the previous year 4,405 housing units were built at a cost of £11,380,000. The supplementary estimates provide for expenditure of a further £250,000 on more contracts to be let, but not completed, this year.

The future building rate of State houses will be governed by the number of urgent applications recorded with the State Advances Corporation, the Rehabilitation Department, and the Department of Maori Affairs. The number of houses of each kind to be built will be assessed from analysis of the requirements of applicants, and will cover the whole range of needs from those of large families to those of pensioners. Houses are

allotted to applicants whose income does not exceed £520 a year, exclusive of overtime earnings, family benefits, and cost-of-living allowances. Among those who are eligible the policy will be, all other factors being equal, to give preference to people in the lower-income groups.

State houses are allocated to ex-servicemen applicants by local Rehabilitation Committees, and to civilian applicants by independent citizen Allocation Committees. In some towns allocations are made jointly by combined committees, and it is the Government's policy to encourage amalgamation of committees as far as possible. Allocation Committees have wide discretionary powers, and their system of making allocations allows for such factors as housing hardship, separation from families, health, and date of application.

Transit Housing

Soon after the war New Zealand, like several other countries, began to build transit houses as interim measure until the building industry could cope with the swollen demand for permanent housing. More than 1,200 transit houses were quickly built in thirty-six towns, meeting some of the most desperate calls for housing. Subsequently New Zealand has completed a record number of permanent houses each year, a quarter being State rental houses, but even this has not overtaken the demand.

Transit houses are justified for the sake of people without other prospects of being housed in a reasonable time, but only if their standard is limited so as not to interfere with the erection of permanent houses. In any case, the difference in materials, labour, time, and costs between permanent and transit housing is too small to warrant the building of temporary houses for any but the most urgent cases.

Transit accommodation, however, is essential to the Government's assisted immigration scheme. The Government must arrange suitable temporary accommodation for assisted immigrant families not otherwise provided for, and this accommodation is being planned.

This year's Housing Construction estimates provided for 200 transit units in the four main cities, but only 50 may be completed before 31st March, 1951. The Labour and Employment estimates provided £172,000 for accommodation for single persons, mainly in workers' camps, miners' hostels, Maori youth hostels, and dental nurses' hostels. Another £144,000 was set aside for immigrants' housing, for both married and single quarters, but there may be unavoidable delays in construction.

Rural Housing

While the shortage of housing in urban areas is a major national problem, the associated problem of building houses in rural districts is in some respects a more difficult and important one.

In the towns the demand for housing is mainly a continuing one and is easily assessed. In the country, however, it is difficult to assess the continuing nature of the demand; contractors are harder to secure and costs are higher.

Present assistance sponsored by the Government for rural housing includes :

(a) *Loans to Individual Farmers Through the State Advances Corporation.*—These are made on economic farms within the usual lending limits. In special cases loan finance is also offered on a separate building section, provided collateral security is given over the farm from which the section has been separated.

(b) *Loans to Farmers Through County Councils.*—The State Advances Corporation advances finance at 3 per cent. to County Councils, which re-lend to farmers at 3½ per cent. Although this is an excellent way to help farmers wishing to build houses for themselves or their employees, only one-third of the County Councils have taken advantage of the scheme. To encourage fuller use of the scheme, the Government recently increased the loan limit for each house to £2,000, and extended the maximum repayment term from twenty-five to thirty-five years.

(c) *Loans to Local Bodies.*—The State Advances Corporation, under the Housing Act, 1919, may lend to County Councils and other local authorities at 3 per cent. to enable them to erect houses in their districts. While County Councils (and the smaller boroughs) have shown little interest, many of the larger urban authorities have freely availed themselves of this loan assistance to embark on large housing schemes.

(d) *Loans to Industrial Employers.*—The interest rate for loans to these employers (defined in the Housing Act, 1919) who wish to build houses for their employees is $4\frac{1}{4}$ per cent., but a reduced rate of 3 per cent. is charged to co-operative lime companies and dairy companies. Many co-operative companies have availed themselves of these loan facilities.

(e) *Suspensory Loans.*—These loans, of up to £200 in terms of the special suspensory loan scheme brought in by the present Government, are available in both rural and urban areas to assist in the erection of houses. Recognizing that, generally, a house costs more to build in the country than in town, the Government has made provision for suspensory loan limits to be based on the cost of building in the nearest town.

(f) *State Rental Houses.*—Pressing demands have been made over a period of years by Federated Farmers and the Dairy Board for the provision of State rental houses for rural workers. Although this need has been recognized, a special problem is involved. Because of the isolation of many of the proposed houses, some guarantee of continuing tenancy is needed if houses are to be built in such areas. When the present Government took office it asked Federated Farmers and the Dairy Board to carry out a Dominion-wide survey of their respective housing needs, and it indicated that some form of rental guarantee would be required.

The survey showed a demand for 670 State rental houses by dairy companies and 450 by Federated Farmers.

In August, 1950, the Government made specific proposals on rural housing to Federated Farmers, the policy statement making it clear that a twenty-five years' guarantee of rentals would be required of that organization for State rental houses built for casual farm workers. As an alternative the guarantee of a county council would be accepted.

The Government indicated that State rental houses would *not* be built for—

- (i) Full-time employees of individual farmers. Loan facilities are available for this.
- (ii) Employees of private traders and industries. These will be catered for where possible under the general State housing scheme.

Proposals similar to those made to Federated Farmers were also made to dairy companies. Fifteen companies have accepted these terms, with the result that the Housing Division is building 80 State rental houses for allocation to dairy companies for sub-letting to their employees. Many dairy companies, however, decided to erect houses for their own employees financed through State Advances Corporation or other channels.

Housing for Maoris

The housing of the Maori people presents its own special problems. For instance, most Maoris live in rural districts, many of them in remote areas, where there are no building contractors. This would normally mean that the cost of building is high. Again, few Maoris are in touch with latest developments in housing standards, or are familiar with the by-laws and other housing regulations. Another complex problem often arises from the communal ownership of Maori land. These are only some of the reasons why the Government has to take a special interest in assisting with housing the Maori people.

The Government is endeavouring by all available means to encourage and promote the improvement of Maori housing conditions. Maoris to-day are becoming more home-conscious, and it is hoped that to an increasing extent they will arrange their own affairs, including the provision of their own homes.

There are indications that Maori housing will be a growing problem. It is estimated that the Maori population could treble by the end of this century, if the present birth-rate continues; and that to provide all Maoris with houses of good European standard 2,000 houses a year for about thirty years would have to be built. The Government does not think it is wise for it to provide all these homes, but hopes to build about 500 houses a year, which should be a worthwhile contribution. Meanwhile it will encourage the Maori people to build for themselves houses of European standard, and to take advantage of the Government's lending policy.

Finance provided by the Government is available to Maoris to build or to buy homes of their own, and for repairs, renovations, additions, and maintenance of existing houses, as well as for the installation of water, power, and other services. Applications for loans are made to the Maori Affairs Department.

Loan limits are £1,500 where 100 per cent. of the value of the security is borrowed to build or buy a house, and £2,000 to build a house where 90 per cent. of the value of the security is borrowed.

These limits include the purchase of building sites. No loans are made for building on undivided interests in Maori land. Interest is at $4\frac{1}{4}$ per cent., except for eligible Maori ex-servicemen, who receive rehabilitation concessions. The term of the mortgage is determined by the personal circumstances of the Maori applicant and by the standard and type of construction of the house. Suspensory loans are available in the same way as for Europeans building their own homes.

Eligible Maori ex-servicemen may apply for rehabilitation housing loans either through Rehabilitation offices or through the Maori Affairs Department. In the latter case they obtain their loans through the Maori Rehabilitation Finance Board.

Maoris unable to provide building sections may participate in ballots for sections released through the Lands and Survey Department, just as Europeans do.

It is the practice in suitable circumstances for the Maori Affairs Department to purchase blocks of land for subdivision and sale to loan applicants. This group system, although not always possible, has the advantage of overcoming the problems peculiar to Maori land ownership.

Titles to building sites must be in order before loans are granted. The many complexities of Maori land title, involving, as they often do, the problem of communal ownership, sometimes make it necessary for the Maori Land Courts to clarify the position.

At present the Maori Affairs Department builds most of the houses for Maoris: these are generally in rural areas. The Department is able at the same time to train Maori youths in the building trades, and has for this purpose works centres at Rotorua and Gisborne. The Department seeks to take the training of these men to the stage where they can be employed on a co-operative contract basis. Not only houses, but farm buildings, come within the scope of the centres which also provide an architectural service with a series of standard plans to meet the special needs of the Maori people.

Up to the end of March, 1950, the Department had built 2,722 houses and had granted 270 loans for the purchase of existing houses. In the year 1949-50 it built 398 new houses, compared with 310 in 1948-49 and 196 in 1947-48.

There are Maoris, just as there are Europeans, who for various reasons cannot build homes of their own, and who need rental houses. For these, State rental houses are being provided, allocations being made, according to relative urgency, by Maori allocation committees. The same income restrictions apply to Maoris as apply to Europeans.

Pensioners' Homes

The Government has two methods of providing homes for pensioners. One is by building pensioners' flats under the State housing scheme; the other is by granting subsidies to bodies for building pensioners' houses.

In the housing of elderly people there are three main groups to consider. In the first are the aged and infirm who are incapable of caring for themselves, and who thus need hospital or semi-hospital accommodation. In the second group are people capable of attending to most of their normal requirements, and for these community centres may appear appropriate. In the third group are aged people able to care for themselves and able to lead a normal life in the community. These people are considered to need homes at low rentals in ordinary residential areas.

The Government hopes to have 150 pensioners' units completed by the Housing Division before the end of the year.

A start has been made with the scheme of subsidies to local bodies, and approval has been given for a subsidy of £6,300 to the Dunedin City Council. Although it is difficult at present to make a reliable estimate, it is expected that the annual cost of subsidies to local bodies for building pensioners' homes should be between £40,000 and £50,000.

Briefly, the subsidy scheme is that up to 25 per cent. of the net capital cost, excluding architects' and legal fees, will be available by subsidy, with a limit of £350 for each unit. A loan at 3 per cent. interest will be provided for the balance of the cost where necessary, but in all cases the plans and specifications, both of unit accommodation and of the general scheme, must be submitted for approval by the Government. Units built under this scheme must be let to old-age pensioners or to persons in comparable circumstances or with comparable incomes.

Elimination of Slums

Although the prime responsibility for slum clearance rests on the local authority the Government recognizes that the financial commitments for such work are the joint responsibility of the Government and the local bodies concerned. Legislative provision already exists in the Housing Improvement Act, 1945, for sharing the costs of reclamation schemes, and the Government intends to subsidize local bodies which undertake such work. No firm rule will be laid down regarding apportionment of cost, but each case will, in the meantime, be treated separately on its merits.

The Government realizes that, although there are no slums in New Zealand comparable with those in older countries, there is sufficient decadent and obsolete property in the larger cities to give rise to serious misgivings. Metropolitan local bodies are formulating slum clearance proposals, and two have already inquired about possible Government assistance.

Already the Government has decided on assistance for slum clearance in Auckland to the extent of a subsidy of up to £15,185 and a loan of £30,400 at 3 per cent. towards the cost of new flats in Grey Lynn and Parnell Road, and it has approved in principle similar assistance towards the building of a further 52 flats by the Auckland City Council over the next three years.

Housing of Ex-Servicemen

Since the raising of the loan limit for building from £1,500 to £2,000 there has been a decided increase in loan applications. The Government's housing policy is greatly assisting the housing of ex-servicemen, particularly returned servicemen, under the rehabilitation scheme.

Building and purchase loans of up to 100 per cent. of the value of the security, inclusive of any suspensory and/or supplementary interest-free loans, are granted to eligible and suitable ex-servicemen, and in certain circumstances to war widows and ex-servicewomen. The maximum building loan is £2,000 and the maximum purchase loan £1,500. Interest is at 3 per cent, reduced to 2 per cent. in the first year of repayment, and payments are spread on a table mortgage basis, over a maximum period of thirty-five years. Loans granted on rehabilitation terms also provide the right of repayment of additional sums at interest dates.

There is also provision for mortgage repayment insurance on both building and purchase loans, and, if necessary, the premium may be added to the loan. In certain cases premium loading resulting from impairment of health due to war service is paid by the Government.

In addition to the suspensory loans scheme, supplementary interest-free loans are granted in certain circumstances to ex-servicemen borrowers. These supplementary loans are intended to help compensate for the increase in building costs which took place over the war years. They are not repayable or interest-bearing while the ex-serviceman continues to own and occupy the house. Their amount is limited to 5 per cent. of the approved cost, with a maximum of £100 in the case of a new house and £75 in the case of a bought house.

In line with the policy of giving priority to ex-servicemen, half of the sections released for balloting by the Housing Division are made available to them; and where for special reasons, such as war disability, such a course is justified, a section may be sold to an ex-serviceman without a ballot. In large State housing areas sections are reserved for doctors, preference again being given to qualified ex-servicemen.

An indication of how building of new homes by ex-servicemen has increased since the Government's housing policy was announced in March this year is given in the following table of rehabilitation building loans for the first eight months of 1950 :—

		Number.	Amount.
January	.. ..	92	130,728
February	.. ..	86	124,815
March	.. ..	85	129,195
April	.. ..	152	247,323
May	.. ..	326	520,989
June	.. ..	332	556,498
July	.. ..	321	543,986
August	.. ..	357	619,472
Totals	.. ..	1,751	£2,873,006

The figures for the five months in 1949 which correspond with the five months in 1950 during which the new policy has operated, are—

		Number.	Amount.
April	.. ..	155	226,785
May	.. ..	210	290,575
June	.. ..	171	252,910
July	.. ..	200	292,594
August	.. ..	214	312,725
Totals	.. ..	941	£1,375,589

Housing Ex-servicemen Farmers

Should an ex-serviceman own or buy farm lands on which there is no suitable house or farm buildings he can obtain a rehabilitation building loan at the usual rates.

In addition, loans are granted to suitable ex-servicemen to acquire small areas of land capable of intensive cultivation. If such an area does not include a house, loan assistance can be given to build one.

On Crown land, and on land bought for ex-servicemen, settlement loans can be obtained by ex-servicemen settlers on houses built by the Housing Division or by the Lands and Survey Department. Temporary accommodation, built to allow development work to proceed, can also be bought by the settler on loan terms when his permanent home is completed.

State Housing

Half of all the newly completed State rental houses are made available to ex-servicemen, allocations being made by rehabilitation housing allocation committees. In districts where most of the waiting servicemen have been housed, rehabilitation and civilian allocation committees are gradually being amalgamated. As the claims of returned servicemen are met, the need for the preferential quota will disappear.

State Employees

The Government recognizes the special needs in finding housing for married State employees who are transferred, or who are required to live where suitable housing is not available. This need exists not only in the Departments under the control of the Public Service Commission, but also in the Railways Department, the Post Office, the Police Force, among school-teachers and in the Armed Services. In all these cases the lack of suitable rental housing has seriously interfered with efficiency, because many suitable officers have had to refuse transfer, even on promotion, or have left the services so as to establish family homes elsewhere. Even where married officers have accepted transfers involving family separation, the consequent worry has naturally affected their efficiency and the State has had to pay boarding, hotel, and incidental allowances. For the twelve months ended 31st March, 1950, in the Departments under the control of the Public Service Commission about £60,000 had to be paid in these allowances.

An Inter-departmental Advisory Committee, established under direction of a Cabinet Committee, will allocate the houses provided for State employees, and they will be administered by the State Advances Corporation.

The established policy of building houses for certain Departments, such as the Railways, Post Office, Police, and Education Departments, will be continued to house key workers. The Education Department and Boards have had great difficulty in adequately staffing primary schools, particularly in isolated and scattered rural areas, because of the housing shortage. Government funds are to be used to provide houses for teachers only where a house is essential to the staffing of the school. So far about 1,250 houses have been provided for teachers from State funds.

Armed Services

The Army needs 50 houses in urban areas alone for staff already transferred. In training camps it has a three-year programme for building 470 houses. By August, 1951, 220 houses will have been built at Waiouru.

For the Navy the Government has approved a scheme to build 220 houses in the Auckland area in the next three years, and a start has already been made. The Navy will own and allocate these houses, which are being built to State house standard.

The Royal New Zealand Air Force also considers the shortage of housing for married men a main cause of its losing so many trained workers. The approved housing programme for the Air Force over the next three years provides for 102 houses to be built in 1950-51 and half of these are under construction.

There is also an urgent need for houses for civil aviation ground staff of the aeradio, flying control, and meteorological services, both in New Zealand and in the Pacific Islands, where the Government has important responsibilities and commitments.

FINANCIAL ASSISTANCE FOR HOUSING

The Government offers financial assistance to people who wish to obtain homes of their own, particularly those who want to build new homes. Although the Government wants to see private capital used for home building wherever possible, and has enlisted the co-operation of local authorities, private institutions and employers to this end, it is anxious to ensure that people who have not enough money of their own are not

prevented from obtaining a home because of that. Government financial assistance, therefore, aims to help the borrower with a limited amount of capital and is not intended to monopolize the lending market. The community will benefit if lending through private institutions is competitive.

The Government's lending policy, carried out in the main by the State Advances Corporation, covers the whole community, particularly people with limited incomes, as well as ex-servicemen.

There are two kinds of loan. The first is a loan of up to two-thirds of the valuation of the security. No loan limit has been laid down for this type of loan, but loans over £2,500 are not usually granted, since the Government aims to use the funds available to help as many prospective home owners as possible.

The second type of loan is one of up to 90 per cent. of the value of the security, and the limit in this case was increased by the Government to £2,000 for home building, including any suspensory loan granted under the Government's suspensory loan scheme.

Interest charges is at $4\frac{1}{8}$ per cent., and repayments are made on a table mortgage basis covering periods up to thirty-five years, depending on the type of security offered the way the house is built, the age and probable utility life of the building. In addition, there is a contribution of 2 per cent. of the loan which every borrower has to make initially to the general reserve fund of the State Advances Corporation. Should this be added to the loan, the effective interest rate is approximately $4\frac{1}{4}$ per cent.

Mortgage Repayment Insurance

Borrowers from the Corporation may arrange insurance which will repay the balance owing if they die during the currency of the mortgage, the home can pass to wife or family freehold. A single premium is required for this type of life insurance but the Corporation may advance the amount and spread repayment over the period of the loan, particularly if the borrower's age is not much more than 30.

Suspensory Loans

Announced in February this year, along with other aspects of the Government's housing policy, the suspensory loan scheme is part of the plan to encourage people to build homes of their own. A suspensory loan is in effect a conditional subsidy towards the cost of building a home for personal occupation by the owner (or where farm properties are concerned, for occupation by the owner or farm worker).

These loans are repayable should the house be sold or otherwise disposed of within seven years; otherwise they are free of interest and will be converted into grants when the seven years have expired. They are limited to 10 per cent. of the approved cost of the house, with a maximum of £200, as the allowable cost limit is £2,000. The Government has decided, however, that if the cost is greater than £2,000 a suspensory loan can still be allowed, but on a reducing basis. The maximum suspensory loan of £200 is then reduced by £1 for every £2 by which the cost exceeds £2,000, with no suspensory loan if the amount should fall below £50. No suspensory loan is granted if the cost of the house is greater than £2,300, except in the case of large families.

As with the increased loan limit, the suspensory loan scheme applies to houses begun on or after 1st December, 1949.

A feature of the scheme is that suspensory loans are also available on houses not financed by the State Advances Corporation, or where the owner can provide the balance of the cost without borrowing at all. Applications for suspensory loans are made to the State Advances Corporation, or to the Maori Affairs Department in the case of Maoris obtaining loan assistance from that Department.

Concessions to Large Families

Special provision has been made for the needs of large families. In such cases the cost limit is adjusted in accordance with the following table :—

Number of Children.	Cost Limit for Maximum Suspensory Loan of £200.	Cost Limit for Minimum Suspensory Loan of £50.
	£	£
Three	2,150	2,450
Four	2,300	2,600
Five or more	2,500	2,800

More Loans for Homes

There has been a significant increase in borrowing for home building since the loan limit was raised from £1,500 to £2,000 and the suspensory loan scheme was introduced. This year, as compared with last year, loans have more than doubled in number for the comparable six-monthly and monthly periods, as is shown in the following table :—

Building Loans Applied For

	Number.	Amount. £
April–September, 1949	1,348	1,948,345
April–September, 1950	2,813	5,583,721
September, 1949	220	317,255
September, 1950	472	944,951

Building Loans Authorized

	Number.	Amount. £
April–September, 1949	1,313	1,849,999
April–September, 1950	2,385	3,904,288
September, 1949	225	322,400
September, 1950	423	790,920

Loans to Employers

Loans are available for employers who wish to build homes for their employees, and employers are encouraged to take advantage of this provision. The terms and conditions of these loans follow closely those for ordinary home builders.

To encourage housing in the country loans are made to co-operative dairy companies and lime companies at an interest rate of 3 per cent.

Local Bodies

The Government is enlisting the aid of local authorities in providing homes for people, and liberal provision is made for loans at 3 per cent. through the State Advances Corporation.

To obtain those loans local bodies must plan schemes to relieve the housing shortage. Every scheme must provide for at least six houses for sale or lease to local residents other than employees of the local authority.

The Government will also lend money to local bodies to acquire land as building sites and to meet incidental expenditure.

Loans are also available to County Councils at 3 per cent. for re-lending at 3½ per cent. to farmer ratepayers; suspensory loans apply in those cases.

This year the Government amended legislation permitting local authorities to increase their loan limits from £1,515 to £2,020. This will enable local bodies to increase their housing activities at present building costs. Another amendment extends the powers of borough councils to use land for housing purposes.

The advice and help of the Housing Construction Division of the Ministry of Works is readily available to local bodies undertaking housing schemes, and the technical officers of the State Advances Corporation assist them where necessary.

Finance is also available at current market rates to enable local authorities such as electric power boards and rabbit boards to purchase or erect houses for their employees.

Continuity of Work

Under the State Advances Corporation's "Certified House Scheme" a builder erecting houses for sale submits plans and specifications to the Corporation for its approval. If the Corporation is satisfied with these, and the land is suitable, it will indicate in advance whether the property will be acceptable as a security for a loan to the eventual purchaser. When the house is built to its requirements the Corporation will then make a loan available to the approved purchaser. Full use is not being made of this scheme, which could be operated advantageously in districts where there is a large unsatisfied demand for houses, and where there is no risk of houses remaining unsold.

Financing Buildings in Course of Erection

The State Advances Corporation is prepared to make payments to home builders at progressive stages of erection. If home builders apply, the Corporation may also make additional monthly payments as the work progresses.

A point not generally understood is that in all its loan financing the State Advances Corporation, for its own protection and for the protection of borrowers, must observe the provisions of the Wages Protection and Contractors Liens Act and must retain 25 per cent. of its loans for a period of thirty days, in case any liens are registered against the building.

Sale of State Houses

To encourage private home ownership State house tenants are being given an opportunity to buy the houses they occupy.

Tenants occupying State rental houses on or before the 31st July, 1950, the main sale terms are:—

- (a) A minimum deposit of 5 per cent. of the sale price.
- (b) A suspensory loan assessed at 10 per cent. of the sale price with a maximum loan of £200.
- (c) A repayment period up to forty years for the balance of the purchase-money, together with interest, on an instalment-table basis.
- (d) An interest charge of 4½ per cent., reduced to 3 per cent. while the conditions of sale (in particular, continued personal ownership and occupation by the purchaser and/or his wife) are complied with.
- (e) Discount of 5 per cent. for payments of purchase-money in excess of the required instalments of sale, or in excess of the minimum deposit.
- (f) Repayment insurance benefits applicable to all cases where the wage-earner in the purchaser's family is under sixty years at the time of purchase.
- (g) If the purchaser wishes to resell the State house within seven years, it must first be offered for sale back to the Crown.

Sale of New State Houses

The purchase terms available for new State houses occupied since 1st August, 1950, are similar to the loan terms to people building their own homes, and include:—

- (a) Suspensory loans.
- (b) A minimum deposit of 10 per cent. of the purchase-price or the balance of the purchase-money above £2,000 (including any suspensory loan).
- (c) The balance of the purchase-money, together with interest payable over a period of years on an instalment table basis.
- (d) Interest at $4\frac{1}{8}$ per cent.
- (e) Provision for the property to be first offered for sale to the Crown in the event of the purchaser wanting to sell within seven years.

Transfer of Titles

Sales will be made by "agreement for sale and purchase." As the completion of resurveys of the various State housing settlements is a major task it will probably not be possible to give a title within seven years. Agreements, therefore, will make this necessary reservation.

To meet cases where purchasers want to resell (following a decision by the Crown not to repurchase) provision has been made for the sub-purchaser to be given a licence to occupy, pending the issue of a land transfer title. Provision will also be made to safeguard the equity of a purchaser on terms where he desires to resell.

On application, each property is valued separately. Because of the favourable prices at which houses are being offered to tenants, it is expected that a large number will accept them. Up to 3rd November, 1950, 5,044 State tenants had asked for information on the terms of sale, and 2,288 provisional applications for purchase had been lodged.

The sale of State houses will in no way affect the normal procedure of allocating tenancies. The Government recognizes that although rental houses are required initially, tenants' circumstances may alter to enable them to purchase the houses they occupy as tenants.

INCREASING BUILDING RESOURCES

An increase in the rate of building new houses depends largely on increasing the supply of labour. More men are needed for both building houses and for producing building materials. Some shortages of materials can be eased by more imports, but the building industry depends mainly on local production.

In April, 1950, the building and construction industries employed 48,400 workers and has notified vacancies for 2,712 more. Appendix G shows the shortage of labour in the various building trades.

With New Zealand's total labour force of 736,000 fully occupied, there are only two sources from which the building industry can get more workers—from young people leaving school and from immigration.

In recent years there have been slightly more youths leaving school to become apprenticed in building trades, but the numbers are not yet sufficient to replace workers retiring from the industry. The reason for this shortage of youths leaving school is the low birth-rate during the depression, and it may take several years for apprenticeship to reach the desired level.

Immigration is being increased to ease the labour shortage but the shortage of housing itself is a limiting factor and the effect on the building industry will be gradual.

Priority of Housing

To satisfy the housing needs of as many families as possible, and to ensure that a large part of the country's building resources are devoted to house construction, the Government will continue to limit the size of dwellings and will restrict commercial building. Care

will be taken to see that these restrictions do not defeat their own ends. Lack of commercial building since 1939 has caused some undesirable conversions of houses into factories and offices, and several restrictions on commercial building cannot continue indefinitely.

Material Shortages

The Government recognizes that while finding more men for the building industries is the major step towards solving the housing problems, the workers now in the industry could build more effectively if there were no delays in the supply of materials.

Early in 1950 the Government established a special inter-departmental committee to study this supply problem. This committee recently reported to Cabinet, and steps are now being taken to overcome the difficulties of the industries concerned with building materials.

Timber

Timber supplies are increasing steadily, but demand is greater, especially for indigenous timbers. Early this year the Government reintroduced the subsidy on overtime for sawmill workers, and local production is expected to approach 500 million board feet, compared with 475 million feet in the year ended in March, 1950. Most of the increase will be in exotic timbers. Last year's production included 270 million feet of indigenous timbers, 153 million feet of exotic, and 52 million feet of non-building timbers. After allowing for probable exports and imports, there will be more timber available this year for local construction.

There is a world-wide shortage of timber, and it is not easy to supplement local output with imports. North American supplies depend on dollar funds available, and this year the Government is providing £600,000 to buy 8,500,000 ft. of timber from the dollar countries in addition to imports from Australia and other countries.

Although the erection of new mills is constantly increasing the local timber output, the industry is handicapped by the shortage of labour. The Government is making strong efforts to obtain suitable immigrants for this work, but very few new settlers are skilled in the work of New Zealand bush sawmills.

In April, 1950, workers employed in bush sawmilling numbered 6,512, and *notified* vacancies were 275. In town sawmilling 2,539 were engaged, and there were vacancies for 105.

Cement

The periodical shortages of cement have caused much delay in house building, and by substantially increasing imports of this basic material the Government expects a marked improvement in building progress.

Local production of cement in 1949 was 249,300 tons, and imports 27,802 tons, a total of 277,102 tons. This year 100,000 tons are being imported, and if local production is maintained there will be about 350,000 tons available. With the use of cement restricted, as at present, requirements for 1950 were estimated at 340,000 tons. Cabinet recently approved the importation of 140,000 tons in 1951.

The combined plant capacity of the three local manufacturers is 275,000 tons a year, but output over the past four years has averaged only 235,000 tons a year. The manufacture of cement in New Zealand is sometimes held up because of transport difficulties, which cause shortages of coal or delays in distributing the finished cement.

When new plant is brought into production in 1952 New Zealand manufacturers will have the capacity to produce 450,000 tons of cement annually. This amount will meet local needs with restrictions completely lifted.

Other Building Materials

Production of bricks is increasing, but demand still exceeds supply. Increased production depends largely on more labour, which can be found only through immigration. In some districts brickmaking plants are not working to capacity.

Although galvanized iron is extremely difficult to obtain overseas, substitutes are available for roofing.

Supplies of other materials are improving, although rapid expansion is not possible because of the man-power shortage. In some cases there is also a scarcity of raw materials from overseas.

To assist the building industry, the Government has freed many building materials from import control in 1951, and because of the inter-changeability of licences in the sterling area, materials which are not exempted will be obtained from the most favourable sources.

The following items are among those freed from import control :—

- Roofing-slates.
- White cement.
- Glass, sheet.
- Emery paper and glass paper.
- Paperhangings.
- Wood screws and certain other screws, washers, &c.
- Measuring-appliances (including electric meters).
- Metal and wood working machines and machine tools.
- Artificers' tools.
- Certain nails and tacks.
- Pipes, rain-water, soil and similar of cast iron.
- Conduit.
- Dry colours.
- Raw felt for bituminous roofing.
- Corrugated iron and most metals.

Transport

Delays in transporting building supplies, particularly timber and cement, disorganize building programmes, and any improvement that can be made will have a beneficial effect on house construction. The Government has set up a Royal Commission to investigate the problem involved in speeding up shipping transport.

Prefabricated Houses

It would take some time for the building rate to increase substantially through better supplies of materials and the immigration of skilled tradesmen. To hasten housing development the Government has invited offers for the supply and erection of 1,000 prefabricated houses of simple design. Preference will be given to suppliers who are prepared to bring workmen to New Zealand to complete the houses here. One overseas firm has offered to do this.

Investigations into prefabricated houses have so far shown that they require much work on the site, although the outer shell can be erected quickly. Foundations have to be built and the usual plumbing and electrical installations must be made, while finishing also requires the work of skilled tradesmen. If tradesmen come to New Zealand with the imported houses it will be a net addition to both labour and material supplies. The success of prefabricated houses depends on the ability of overseas manufacturers to supply houses that suit New Zealand needs.

1st December, 1950

APPENDIX A

BUILDING PERMITS AND POPULATION : THE RATIO OF BUILDING PERMITS PER THOUSAND OF POPULATION GIVES AN INDICATION OF THE FLUCTUATIONS IN THE RATE OF HOUSE CONSTRUCTION

Year Ended 31st March,	Urban.			Rural.			Total.		
	Population.	Permits.	Permits per 1000 Population. Ratio.	Population.	Permits.	Permits Per 1000 Population. Ratio.	Total Population (Including Islands and Shipping).	Permits.	Permits Per 1000 Population. Ratio.
1927	872,555	7,179	8·2	556,790	*	*	1,438,132	*	*
1928	883,635	5,690	6·4	562,350	*	*	1,453,821	*	*
1929	911,365	5,212	5·7	551,230	*	*	1,471,110	*	*
1930	935,745	5,747	6·1	545,040	*	*	1,489,203	*	*
1931	950,695	3,463	3·6	553,950	*	*	1,511,700	*	*
1932	955,040	1,555	1·6	562,200	*	*	1,525,545	*	*
1933	960,330	1,496	1·6	569,520	*	*	1,538,028	*	*
1934	966,020	2,649	2·7	576,100	*	*	1,550,125	*	*
1935	972,590	2,892	3·0	581,240	*	*	1,560,992	*	*
1936	978,958	4,140	4·2	588,317	*	*	1,573,810†	*	*
1937	987,360	4,555	4·6	594,120	*	*	1,587,211	*	*
1938	999,780	6,043	6·0	599,030	1,001†	1·7	1,604,479	7,044†	4·4
1939	1,015,010	8,093	8·0	603,130	1,618†	2·7	1,624,714	9,711†	6·0
1940	1,022,840	8,086	7·9	602,180	1,600†	2·7	1,640,901	8,686†	5·9
1941	1,019,350	7,147	7·0	596,720	1,730†	2·9	1,636,290	8,877†	5·4
1942	Not compiled	5,503	..	Not compiled	1,669†	..	1,634,338	7,172†	4·4
1943	"	863	..	"	771†	..	1,634,094	1,634†	1·0
1944	"	3,604	..	"	1,332†	..	1,643,900	4,936†	3·0
1945	1,119,686	6,698	6·0	577,563	2,003†	3·5	1,702,298†	8,701†	5·1
1946	1,162,390	7,736	6·7	590,750	2,620†	4·4	1,758,004	10,356†	5·9
1947	1,191,390	9,516	8·0	596,590	3,360†	5·6	1,793,225	12,876†	7·2
1948	1,224,100	9,854	8·0	604,840	4,194	6·9	1,834,270	14,048	7·7
1949	1,260,380	11,102	8·8	607,270	5,034	8·3	1,873,301	16,136	8·6
1950	1,296,480	11,530	8·9	611,750	6,127	10·0	1,914,120	17,657	9·2

* Not available.

† Incomplete.

‡ Census figures.

NOTES.—(i) Population figures since 1940 are exclusive of members of the Armed Forces outside New Zealand. The urban-rural classification for 1940 and 1941 also excludes Armed Forces camps in New Zealand.

(ii) Commencing in 1936-37 each new flat has been included as a separate dwelling unit; prior to that date each block of flats was counted as one unit. The number of blocks included was 34 in 1928-29; 36 in 1929-30; 9 in 1930-31; 4 in 1931-32; 4 in 1932-33; 6 in 1933-34; 34 in 1934-35; and 22 in 1935-36.

(iii) Urban districts comprise all cities, boroughs, and town districts; road districts of Eden County; Makara and Waimairi Counties from 1928-29; and Hutt and Heathcote Counties from 1929-30.

Rural districts comprise the remaining counties (i.e., exclusive of those mentioned above) with the exception of three (Taupo, Sounds, and Flord) in which the Counties Act is not in operation. Road districts are functioning in Sounds County and Waikeke Island, and returns are obtained from them for inclusion in the statistics. In a few instances rural districts were unable to supply the information required, and the figures for 1937-38 to 1946-47 are slightly understated. Since 1947-48, however, the Building Controller's authorizations have been used for counties which could not supply reliable information.

APPENDIX B

USE OF DWELLING-SPACE, 1945 CENSUS : NUMBER OF INHABITED PRIVATE DWELLINGS SHOWING OCCUPANTS PER ROOM (EXCLUDES DWELLINGS OCCUPIED BY MAORIS)

Number of Occupants.	Number of Rooms (Includes Usual Kitchen and Sitting-room as Well as Bedrooms).										Total Number of Dwellings.		
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.		11 and Over.	Not Specified.
1	6,032	6,159	5,380	9,244	6,044	2,461	592	261	76	38	45	244	
2	1,332	5,967	11,151	31,098	26,253	10,127	2,667	888	320	137	152	322	
3	337	2,484	7,352	27,677	30,768	12,886	3,557	1,230	418	214	186	321	
4	149	966	4,361	22,815	39,936	13,985	3,845	1,364	456	220	214	279	
5	45	343	2,035	12,803	11,187	3,363	1,115	401	197	186	174	174	
6	21	125	739	5,427	11,491	7,220	2,368	862	273	133	126	109	
7	9	47	306	2,400	5,447	3,770	1,471	527	189	79	91	64	
8	3	24	122	1,021	2,373	1,943	777	283	124	53	57	22	
9	3	13	52	408	1,043	1,014	413	151	72	27	27	8	
10 and over	4	7	38	330	778	851	448	185	71	33	51	18	
Total ...	7,930	16,135	31,756	112,505	136,938	65,444	19,494	6,866	2,400	1,151	1,145	1,561	408,331

NOTE.—At the date of the census there were 44,081 European members of the Armed Forces overseas and 15,991 in camps in New Zealand. Assuming all these members are from private households (which is not the case) the average number of occupants per private dwelling was 3.75. If all members of the Armed Forces are excluded, the average number of occupants per private dwelling is 3.00.

APPENDIX C

USE OF DWELLING-SPACE, 1936 CENSUS : NUMBER OF INHABITED PRIVATE DWELLINGS SHOWING OCCUPANTS PER ROOM (EXCLUDES DWELLINGS OCCUPIED BY MAORIS)

Number of Occupants.	Number of Rooms (Includes Usual Kitchen and Sitting-room as Well as Bedrooms).										Total Number of Dwellings.		
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.		11 and Over.	Not Specified.
1	6,849	4,685	2,884	5,545	3,717	2,093	588	252	101	44	47	257	
2	1,990	4,830	6,413	20,171	17,808	9,462	2,857	1,115	400	198	165	296	
3	545	2,580	5,375	21,745	22,724	12,916	4,019	1,696	611	313	208	188	
4	183	1,341	3,305	18,795	23,565	13,409	4,377	1,815	710	390	325	198	
5	72	603	1,801	11,927	17,713	10,582	3,529	1,648	330	207	207	105	
6	20	229	817	6,143	10,144	6,744	2,828	1,375	363	215	237	53	
7	13	39	117	9,192	16,146	4,714	1,906	821	362	117	146	56	
8	6	16	59	1,267	2,682	2,397	583	254	128	70	81	19	
9	6	16	59	1,267	2,682	2,397	583	254	128	70	81	19	
10 and over	6	21	45	450	1,132	1,201	590	336	140	99	125	23	
Total ...	9,743	14,326	21,556	89,666	107,247	65,808	22,792	9,604	3,790	2,058	2,068	1,247	349,905

Average occupants per private dwelling was 3.90.

APPENDIX D

MAORI DWELLINGS, 1945 CENSUS (EXCLUSIVE OF TEMPORARY DWELLINGS): ROOMS AND OCCUPANTS

Number of Occupants _s	Number of Rooms.										Total.	
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10 and Over.		Not Specified.
1	492	232	162	163	97	43	10	6	2	4	7	1,218
2	262	300	246	279	146	64	16	10	4	2	6	1,335
3	219	362	361	487	224	91	28	8	5	2	7	1,794
4	196	328	423	550	297	123	34	16	9	6	8	1,990
5	207	335	398	579	310	117	48	12	1	4	2	2,013
6	156	249	320	477	284	109	45	20	10	5	5	1,680
7	114	196	290	453	296	108	48	16	3	2	4	1,530
8	75	178	231	376	205	114	41	15	5	7	2	1,249
9	68	105	182	324	170	101	27	13	1	..	1	992
10 and over ..	89	186	302	570	382	256	96	46	16	30	6	1,979
Total ..	1,878	2,471	2,915	4,258	2,411	1,126	393	162	56	62	48	15,780

The average number of occupants of Maori dwellings was 5·7.

At the time of the 1945 census there were 1,300 Maoris overseas and 263 in camps in New Zealand. If these are included, the average occupants is 5·8.

APPENDIX E

OWNERSHIP OF DWELLINGS: INHABITED PERMANENT PRIVATE DWELLINGS ON THE DATE OF THE CENSUS, 1945 (MAORI DWELLINGS ARE NOT INCLUDED)

		Tenure.							
Occupational Status of Head of Household.		Renting or Leasing.	Free With Job.	Loaned Without Payment.	Buying on Time Payment or With Table Mortgage.	Buying With Flat Mortgage.	Owned Without Mortgage.	Not Specified.	Total.
<i>Urban</i>									
Employer ..	..	4,683	171	132	4,380	3,629	5,971	21	18,987
Own account ..	..	6,113	189	192	3,706	2,923	4,739	11	17,924
Wage or salary earner—	..								
Armed Forces (regular or permanent staff)	..	452	3	4	101	64	67	1	932
Armed Forces (other)	..	3,767	33	84	1,323	682	831	5	6,727
All other wage or salary earners	..	76,698	3,413	1,808	36,707	18,031	25,869	116	162,052
Unemployed (includes ex-servicemen awaiting entry into work)	..	786	11	30	273	143	263	2	1,312
Relative assisting (unpaid)	..	10		1	6	8	18		43
Other	..	8,180	296	570	3,431	3,179	9,464	30	25,150
Retired, independent means	..	8,342	583	738	3,762	4,673	21,108	50	39,269
Not specified	..	13	1		3	5	1		23
Head absent	..	7,412	120	186	2,855	1,480	1,840	27	13,920
Totals, urban	..	116,366	4,824	3,245	56,097	34,821	70,164	263	286,290
<i>Rural</i>									
Employer ..	..	2,200	2,619	254	4,632	7,440	8,392	133	25,670
Own account ..	..	3,868	3,268	547	6,084	7,979	9,166	107	31,010
Wage or salary earner—	..								
Armed Forces (regular or permanent staff)	..	49	2	4	9	2	11		77
Armed Forces (other)	..	336	52	99	30	80	131	2	753
All other wage or salary earners	..	16,031	12,977	992	3,261	2,107	5,940	54	41,362
Unemployed (includes ex-servicemen awaiting entry into work)	..	106	18	36	30	16	67		273
Relative assisting (unpaid)	..	12	15	12	23	31	31		124
Other	..	1,112	272	363	211	647	2,924	21	5,150
Retired, independent means	..	1,644	472	856	644	845	5,373	21	10,657
Not specified	..	4	1		1	3			79
Head absent	..	989	185	107	325	283	648	11	2,548
Totals, rural	..	26,351	19,866	3,230	15,610	19,444	32,194	349	117,044

Total

Employer ..	6,883	2,790	386	9,012	11,069	14,363	154	44,657
Own account ..	9,981	3,457	739	9,850	10,893	13,896	118	48,934
Wage or salary earner—								
Armed Forces (regular or permanent staff) ..	501	5	8	110	66	78	1	769
Armed Forces (Other) ..	4,103	90	143	1,413	762	962	7	7,480
All other salary or wage earners ..	92,639	16,390	2,300	39,968	20,138	31,809	170	203,414
Unemployed (includes ex-servicemen awaiting entry into work)	892	29	66	303	161	332	2	1,785
Relative assisting (unpaid)	22	15	13	29	39	49	..	167
Other ..	9,292	568	933	3,942	3,826	11,688	51	30,300
Retired, independent means ..	9,986	1,036	1,594	4,403	5,540	26,687	71	49,317
Not specified ..	17	3	..	7	8	6	..	43
Head absent ..	8,401	305	293	8,180	1,763	2,488	38	16,468
Totals ..	142,717	24,690	6,475	72,217	54,265	102,358	612	403,834

APPENDIX F

ANALYSIS OF BUILDING AND CONSTRUCTION INDUSTRY AS AT 15TH APRIL, 1950, BY OCCUPATION AND CLASS OF WORK (FEMALES INCLUDED)

Occupation.	Housing.		Other Government Buildings.	Other Local Authority Buildings.	Industrial Manufacture and Storage.	Farm Buildings Other Than Dwellings.	Commercial and Other Buildings.	Bridge Construction and Civil Engineering for Government.	Other Civil and Electrical Engineering.	Maintenance, Repair, and Small Jobbing Work.	Total.
	State Rental Flats.*	Local Authority Houses and Flats.									
Carpenters and joiners	3,814	259	416	261	380	110	1,224	489	22	933	12,340
Plumbers	260	23	41	13	34	3	1,122	28	1	720	1,840
Bricklayers and drainlayers	202	12	45	15	15	3	55	25	6	71	621
Plasterers	122	30	21	18	35	7	134	4	..	28	779
Painters and paperhangers	601	37	144	37	57	15	225	89	6	419	2,522
Electricians	140	13	228	44	18	7	165	86	98	389	1,239
Roof tilers and fixers	99	4	140	3	12	..	35	1	..	14	343
Welders, riveters, and other steel workers	4	..	2	19	36	..	38	225	4	101	438
Concrete-workers	25	..	8	40	37	7	30	141	14	20	336
Bridge carpenters	..	..	11	23	..	..	..	119	1	24	178
Lorry-drivers	51	3	11	15	18	1	33	333	57	278	865
Other machine-drivers	24	..	6	1	13	..	1	533	37	267	897
Tunnelers	..	..	..	35	..	..	..	118	..	..	153
Other, skilled	65	..	13	23	43	3	69	880	87	730	2,034
Other, semi-skilled	77	..	31	20	31	3	34	1,142	19	550	2,012
Labourers	578	33	115	132	166	2	469	1,521	172	1,007	4,865
Total	6,070	421	861	663	895	164	2,634	5,784	524	5,551	31,462

* Includes Rehabilitation Trainees.

NOTE.—To the above total of 31,462 should be added 1,376 surveyors and other professional, 3,122 clerical, commercial, and executive, and 3,748 working proprietors to the total of 39,708 covered in the survey by the Department of Labour and Employment. It is not possible to analyse these three categories by class of work. There are also about 8,700 one-man units not covered in the Department's survey, making the total actively engaged in building and construction 48,400.

APPENDIX G

DEMAND FOR LABOUR, BUILDING AND CONSTRUCTION INDUSTRIES, SURVEYED APRIL, 1950

Occupation.	Number of Employees.	Number of Vacancies.	Vacancies as Percentage of Employees.
Carpenters and joiners	12,340	1,337	10·8
Plumbers	1,840	214	11·6
Bricklayers and drainlayers	621	40	6·4
Plasterers	779	95	12·2
Painters and paperhangers	2,522	317	12·6
Electricians	1,239	101	8·2
Roof tilers and fixers	343	19	5·5
Welders, riveters, and other steel workers	438	17	3·9
Concrete-workers	336	36	10·7
Bridge carpenters	178	12	6·7
Lorry-drivers	865	3	0·3
Other machine-drivers	897	1	0·1
Tunnellers	153	..	..
Other, skilled	2,034	46	2·3
Other, semi-skilled	2,012	38	1·9
Labourers	4,865	436	9·0
	31,462	2,712	8·6*

* Average.

NOTE.—This table covers only three-fifths of the industry. See footnote to Appendix F.

APPENDIX H
PRODUCTION OF PRINCIPAL BUILDING-MATERIALS

Year Ended 31st March,	Rough-sawn Timber.	Dressed Timber (from sawn).	Building-sheet (').	Wall-board (').	Roofing-tiles.		Building-bricks, Clay.	Cement.	Paints, &c.		
					Clay.	Concrete.			Paints.	Varnishes.	Enamels, Lacquers.
	Ft. b.m. (million)	Sq. ft. (million)	Number (million)		Tons* (thousand)		Gallons (thousand)				
1939 ..	316.7	69.6	(²)	14.7	2.7	4.5	29.1	216.1	445	108	157
1940 ..	336.0	68.9	(²)	17.1	2.5	4.5	33.4	231.0	560	132	213
1941 ..	342.2	70.0	(²)	16.3	2.2	4.7	30.4	214.6	616	151	228
1942 ..	324.5	67.5	(²)	13.1	2.3	5.2	27.6	215.9	582	189	233
1943 ..	341.5	64.3	16.9	24.1	2.2	2.5	20.6	214.3	645	158	211
1944 ..	350.7	58.0	15.2	34.6	2.1	2.8	15.7	235.2	646	171	220
1945 ..	340.1	56.3	18.8	44.4	2.6	5.3	19.0	228.9	776	175	246
1946 ..	344.7	59.8	23.4	54.0	3.2	7.5	20.5	234.9	822	164	306
1947 ..	354.0	67.8	21.5	52.7	3.5	7.5	23.8	219.5	702	156	346
1948 ..	430.6	63.2	17.9	70.4	4.2	9.8	25.1	226.8	1,009	245	440
1949 ..	470.3	76.2	15.2	79.0	4.0	(²)	28.5	243.1	1,152	245	526
1950 ⁴ ..	475.0							251.5			

(¹) Asbestos-cement and cement board. (²) Not available. (³) Includes fibrous plasterboard.
(⁴) Provisional.

APPENDIX I
IMPORTS OF PRINCIPAL BUILDING-MATERIALS

Year Ended 31st December,	Timber, Sawn.	Building-sheet, Slates, Tiles, &c. (²).	Glass.		Galvanized Iron.		Cement.	Builders' Hardware.
			Common Window.	Plate.	Corrugated.	Flat.		
	Ft. b.m. (million)	Sq. ft. (000)	Sq. ft. (000)		Cwt. (000)		Tons (000)	£(000)
1938 ..	29.8	2,250	3,377	644	268	120	1.3	121
1939 ..	27.2	612	3,966	579	316	110	1.6	113
1940 ..	13.5	270	3,570	547	185	68	1.3	144
1941 ..	12.6	32	3,081	503	55	38	0.6	112
1942 ..	7.3	585	3,975	526	48	49	0.5	114
1943 ..	10.6	240	3,190	388	73	57	3.2	87
1944 ..	11.4	6	3,619	539	13	58	0.7	69
1945 ..	13.4	1	2,551	623	34	80	2.0	96
1946 ..	14.9	5	3,935	779	60	95	6.7	193
1947 ..	26.5	427	4,823	1,267	56	89	13.7	299
1948 ..	20.4	4,198	11,108	1,194	67	76	4.0	364
1949 ⁽¹⁾ ..	21.5	1,845	5,323	425	43	70	19.9	152

(¹) Nine months. (²) Asbestos, cement, &c.

APPENDIX J
EXPORTS OF SAWN TIMBER (MILLION FT. B.M.)

1938 ..	14.5	1942 ..	7.4	1946 ..	8.0
1939 ..	13.1	1943 ..	4.4	1947 ..	9.5
1940 ..	17.3	1944 ..	4.2	1948 ..	22.8
1941 ..	19.0	1945 ..	3.6	1949 ..	24.6

NOTE.—Timber is the only building material exported in significant quantities.

By Authority: R. E. OWEN, Government Printer, Wellington.—1950.