

In future the Housing Corporation will be regarded as the primary source of government finance for all intending home owners, and the department will concentrate on those maori families which the Housing Corporation is unable to assist.

The department will provide an advisory and brokerage service for all maori people regardless of which organisation shall actually provide the house or finance that is necessary.

The main thrust of the activities of the Department of Maori Affairs will be to concentrate on areas of special need.

The government will consider introducing any specific measures that may be necessary to meet the needs of the maori people in a review of the situation early in 1985.

Any changes will be expected to result in an improved housing service for the maori people so that they have similar home ownership opportunities as do other New Zealanders.

#### Better information

More steps are to be taken to acquaint maori families with the department's policies. Publicity material is being prepared and district offices are to form a network with community organisations which will identify needy cases.

Contacts are to be developed with local Maori Women's Welfare League committees, maori committees, community health nurses, health inspectors, local authority building inspectors and other appropriate organisations. It is important that there is close co-operation with these people not only to identify applicants but also to observe the needs of people in substandard conditions.

#### Different housing needs

The team reviewing maori housing realised that urban and rural needs are quite different and that these must be considered separately in developing policies. It was also recognised that each applicant has a different set of physical and personal needs and that it is difficult to fix a policy which suits every application.

General needs identified by the review were:

A drive to improve the ratio of maori homeowners to other New Zealanders.

Policies must be directed at the problems of the client and should not be tied to Housing Corporation policies.

Development of low-cost housing which can be provided within the limited resources available to clients.

Second mortgage finance to be more readily available.

Assistance to trust boards, trusts, incorporations and local authorities

that are interested in providing rental accommodation for maori people.

Servicing of applications for renovation and upgrading of existing homes.

Flexibility in policy to enable assistance to worthy cases unable to match Housing Corporation criteria.

Providing flats on existing family house sites associated with positive measures for younger generations to assume occupation or ownership of family homes (whare awhina).

Continuation of the programme for kaumatua flats.

#### Rural housing

Recognising cultural implications, changes are needed to:

Make it easier to utilise multiple owned maori land for housing purposes.

Find acceptable solutions on title issues concerning papakainga land.

Establish closer rapport with town and country planning officials.

#### Urban needs

The most obvious urban needs are to:

Relieve overcrowding.

Commission specific research into urban housing for maori people and develop initiatives to provide solutions.

Pursue a more active policy on the purchase of sections and purchase or lease land for subdivision.

Identify emergency housing facilities and liaise with groups administering emergency housing.

House the young (flats and hostels — matua whangai).

Research into current use of areas set aside in some cities for the specific purpose of accommodating maori people (e.g. land set aside in urban areas last century for maori use).

# 6 solid reasons why you should invest in NATIONAL PROVIDENT FUND



Living-cost Adjusted  
Government Guaranteed Superannuation

## Check these advantages

- 1 You get a Government Guaranteed — living-cost adjusted superannuation package that's specially tailored to suit your exact personal needs.
- 2 You can obtain a complete superannuation plan or use National Provident Fund to broaden your employer subsidised scheme, or other retirement plan.
- 3 No matter who you are or what your circumstances are, at any age, anywhere, a National Provident Fund plan can be devised for you. This includes those people who are self employed.
- 4 You can pay what you like when you like.
- 5 You have the choice of a lump sum Tax Free when you choose to retire or you can receive a weekly living-cost adjusted pension for life.
- 6 There is no medical, no management fees, no nonsense, and you get free expert advice to help you plan for the lifestyle you want in retirement.



**NATIONAL PROVIDENT FUND**  
PRIVATE BAG WELLINGTON

**PLEASE SEND  
COUPON NOW  
FOR FURTHER  
INFORMATION**

Or phone your nearest National  
Provident Fund office listed in  
your phone directory.

Please send me further information on your superannuation schemes.

Name: .....

Address: .....