## TABLE OF CONTENTS

INTRODUCTION—								ŀ	AGE
Purpose of White Paper Importance of Housing Social Value of Home Ov		• •				• •	• •	• •	3
Importance of Housing						• •	• •	• •	3
					• •		• •	٠.	3
Role of Government in H			• •	• •		• •	• •	• •	3
Immediate and Future A	ims	• •	• •	• •	• •	• •	• •	٠.	4
Housing Needs-									
77 . T	nd								4
Factors Increasing Dema Factors Affecting Supply									5
Difficulty of Measuring I	emand	• •							6
Maximum Building Effor	t Needed								6
0			• •		• •	• •			
Encouraging Private Effe									
Home Builders Know Ov		$\operatorname{Best}$					• •	• •	6
Government Encouragem									
Finance and Materia	A Supplies					• •	• •		6
Building Sections Relaxing Controls						• •		• •	7
Relaxing Controls					• •	• •	• •	• •	7
Joint Family Homes	Act, 1950	)			• •	• •	• •	• •	7
Tax Concessions	• •			• •	• •		• •	• •	8
Better Use of Existi	ng Houses					• •	• •	• •	8
Assistance to Groups with	Z SPECTAL	Housing	a Prorts	EUS					
ration and the same									8
Transit Houses	••								9
Rural Housing	• •								9
Maoris	••	••							10
Pensioners	• •	• •							11
Slum Dwellers	• •	• •						• •	12
Returned Servicemen	• •	• •							$\overline{12}$
Public Servents	• •	• •							14
State Rental Houses Transit Houses Rural Housing Maoris Pensioners Slum Dwellers Returned Servicemen Public Servants	••	• •	••	• •	• •	• •	• •	• •	
FINANCIAL ASSISTANCE TO H	IOME OWN	ERS							
State Advances Corporat	ion—								
Loan Limits Mortgage Insurance Suspensory Loan								٠.	14
Mortgage Insurance	• •					••		• •	15
		· •					• •	• •	15
Response to Home (	)wnership	Policy					• •	• •	16
Loans to Employers									16
Loans to Local Bodi Loans to Builders Sale of State Houses	es							• •	16
Loans to Builders						• •	• •	• •	17
Sale of State Houses			• •	• •			• •	• •	17
INCREASING BUILDING RESORT	URCES-								
Increasing Labour Force-									
Apprenticeship									18
$\begin{array}{c} {\rm Apprenticeship} \\ {\rm Immigration} \ldots \end{array}$			••						18
Priority of Housing									18
Materials—	• •	• •		• •					
Timber, Overtime St	ıbsidy								19
Cement, Local Produ	iction and	Imports				••			19
Import Restrictions									20
									$\frac{1}{20}$
Prefabricated House	s	••	••						20
	.,	• •	••	• •		••	•		
STATISTICAL APPENDICES—									
Building Rate Since 1927	'					• •	• •	• •	21
How Existing Houses we	те Оссирі	ed, 19 <b>45</b> (	Census		• •		• •	• •	22
How Existing Houses we	re Occupi	${ m ed},1936$ (	Census			• •		• •	22
Crowding of Maori Dwell	ings, 1945	Census			• •		• •	• •	23
Ownership of Dwellings,	1945 Cens	us	:-			• •	•.•		24
Distribution of Labour F	orce in Bu	uilding In			• •		• •		26
Demand for Labour in B							• •	• •	27
Production of Building-	materials						•• .		28
Imports of Building-ma- Exports of Timber	terials				• •	• •	• •	• •	28
Exports of Timber						• •	• •	٠.	28