

# State housing

Page 1 – Introduction

MCH, 2020pp

1937, p. 132

**F**or more than a century the state has provided rental homes for tens of thousands of New Zealanders unable to afford a home of their own. State housing has made a huge contribution to our national life. Just about all of us know someone who grew up in a state house. Yet we know little about their stories and experiences. What was it really like growing up in a state house?

Nor are most of us familiar with the stories of those who designed and managed state housing. Why were state houses and communities designed in the way they were? How successful were the architects of the state housing schemes in achieving their objectives?

Explore the history of the first 1930s state house, the role of the state in housing over the century, and how state house communities have shaped the experiences of thousands of New Zealand families. Learn about the difficulties many state house tenants have faced in making ends meet, the changing styles of state houses over the decades, and other forms of government housing, such as Railways and Maori Affairs houses.

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# State housing

## Page 2 – The first state house

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### A State House story

Shot at the opening of the Labour government's first state house in 1937 at 12 Fife Lane, Miramar, Wellington, this image is one of New Zealand's iconic photographs: Prime Minister Michael Joseph Savage lifts a cumbersome dining table through a cheering throng toward the house's threshold. For the government, the Prime Minister's deed was intended to emphasise that he was the servant of 'the people', not above manual labour. David McGregor, son of the original tenant, wasn't convinced by the gesture. He wryly recalled that Savage dropped the table as soon as he was through the front door. Whatever the motivation, the image endured in the public imagination and became, for many, the defining symbol of the first Labour government's state housing programme.

The first tenants of the first state house were David and Mary McGregor. Besides the Prime Minister, the opening day ceremony saw 300 others stomp through their home, muddying floors and fingerprinting freshly painted fixtures. Growing impatient at this 'home invasion', the McGregors eventually told their guests to leave, but for days afterwards they encountered sightseers peering through their windows.

David McGregor was a tram driver for the Wellington City Council. For his efforts he received a wage of £4 7s 9d per week. Out of this total he paid the state £1 10s 3d in rent, just over a third of his pay. In the early 1950s the National government introduced measures enabling state tenants to purchase their home. The McGregors took up the offer and bought, later declaring it to be 'our little bit of New Zealand'. When the McGregors died in the early 1980s, their son David sold the home back to the state. In 1983 the New Zealand Historic Places Trust registered it as a place of 'very great social historical significance'.

At the 50th anniversary of the house's construction the politicians were back. In an act of overt symbolism the Minister of Housing, Labour's Helen Clark, and local MP Peter Neilson carried a coffee table through the same door that Savage had entered 50 years before. As inheritors of Labour's state housing tradition, Clark promised the watching crowd that the government would remain an active player in New Zealand's housing market.

The house's 60th anniversary, in 1997, went unmarked. At this time the house was tenanted by the Nysse family, John and Winnie and their three children. The family told the *New Zealand Herald* that they were finding it difficult to make ends meet under the regime of market rents introduced in 1991. The family's sole source of income was John's pension, which brought in \$292 per week. After paying a rental of \$215, the family was left with just \$77 to live on. Whereas the McGregor family had handed over about a third of their income to live in 12 Fife Lane, the Nysse family paid nearly three-quarters of theirs.

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# State housing

## Page 3 – The state steps in and out

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1937 p.182

### The State steps in (and out)

'I never feel sorry for myself. When you are on the breadline, you just get on and do it.'

Val Wilson, 58-year old state tenant, Dixon Street Flats, Wellington, 1992

Val Wilson's words, to an *Evening Post* reporter, reveal both resignation and dogged resilience following news that the government's introduction of full market rents would see her pay nearly 300 per cent more for her tiny, one-bedroom state flat. Even after a new accommodation supplement, Val was left with precious little to live on. But if strength of character was able to help people like Val come to terms with their new situation, it was not enough, as the rent rises came into effect, to prevent hundreds of others falling below the breadline into poverty.

The National government introduced full market rents in 1991 to reduce the state role in housing provision. From the start, public debate over state housing policy in New Zealand has centred on this very issue: how far should governments intervene in the housing market. Generally speaking, Liberal and Labour administrations have argued that private enterprise does not deliver a good standard of housing to working people and that the state should intervene and house those whom the market cannot, or will not, accommodate. On the other hand, National and conservative administrations have asserted that government intervention hinders private investment in worker housing and inhibits self-reliance. Accordingly, they have sought to reduce the state's role in housing provision. Still, since the 1950s, all governments have accepted that the state should provide homes for the poorest New Zealanders and those who suffer racial and other discrimination in the market.

#### The Beginning of State Housing

The first government to build state houses was the Liberal administration of Richard Seddon. In 1905, alarmed by growing reports of extortionate rents and squalid living conditions in the working-class districts of New Zealand cities, Seddon introduced the Workers' Dwellings Act. Its purpose was to provide urban workers with low-cost suburban housing, far removed from city slums and grasping landlords. Although several hundred workers' dwellings were constructed the scheme never prospered, and it wasn't until the first Labour government came to power in 1935 that state housing entered its first boom period.

Like the Liberals, Labour wanted to provide new suburban homes for working-class people living in dilapidated inner-city districts. In building these homes, it hoped to stimulate local industry and provide work for those left jobless by the Great Depression. Under the dynamic leadership of the under-secretary for housing, John A. Lee, the government soon initiated the largest housing construction scheme in the nation's history, securing hundreds of hectares of suburban land across New Zealand, upon which private builders erected

thousands of high-quality modern state houses. In September 1937, Prime Minister Michael Joseph Savage opened the first of these: 12 Fife Lane, Miramar, Wellington.

#### City Flats or Suburban Cottages?

In the same month that Savage opened 12 Fife Lane, the National opposition attacked the Labour government's state housing scheme on the grounds that suburban houses were too far removed from city workplaces and that central city flats should be built instead. Mark Fagan, a Labour politician, defended the government, stating:

that flats do not provide sufficient light or sufficient ventilation, and, generally speaking, they are undesirable for the housing of growing families. I much prefer the method of the Government of building houses in the outer suburbs where a family has some privacy, where the father can have a garden to grow some vegetables and where the children can play, instead of having to play on city streets or remain indoors all day long as they have to when living in flats.

#### State Houses for Sale

In 1950 the National government introduced legislation that allowed state tenants to buy their homes. This measure was based on its conviction that private home ownership provided greater personal freedom than renting. In wanting state tenants to experience the benefits of owning their own home, the government offered purchasers very generous terms: 5 percent deposit, a 3 percent mortgage rate, with a maximum purchase period of 40 years. Since this time thousands of tenants have purchased their state houses and become 'kings and queens of their castles'.

Since the 1950s the construction and sale of state houses has fluctuated considerably depending on which of the major political parties has been in power. In general, National governments have encouraged tenants to purchase state houses, while Labour governments have discouraged or prohibited sales in order to conserve state-housing stocks. These trends were especially marked in the 1990s, when the sale of state houses soared under National until a new Labour-led government placed a moratorium on further sales in 1999.

#### Market Rents in the 1990s

In 1991 the National government introduced one of the most radical reforms in the history of state housing: the removal of income-related rents and the establishment of a government accommodation supplement. National believed that state house tenants received more subsidies – through lower rents – than private sector tenants. Charging state tenants market rents would, together with the introduction of an accommodation supplement for all tenants in genuine need, create a level playing field and make the rental market more equitable. It would also encourage state tenants to become less dependent on the state for their accommodation needs.

For hundreds of state house tenants the impacts of the reforms were detrimental. In 1995, a Palmerston North tenant revealed to the housing advocacy group that:

Rent has increased from \$100 to \$180 over time. It's a real struggle now. Food is very expensive. When money is tight, food gets put off. If you go three times to a



foodbank, they refer you to budgeting. I don't need to budget, I have no money.

Two years later, emergency housing workers in South Auckland reported that many people, unable to afford market rents, were moving in with friends and relatives, often in overcrowded and unhealthy conditions. Critics of the government declared this a scandal, especially considering that hundreds of state houses remained untenanted.

One emergency worker, Sister Anne Hurley, told the *New Zealand Herald* that:

It's little wonder there are so many vacant houses. Low-income families and beneficiaries can't afford them. And what makes me really angry is when I hear the Minister [of Housing] talk about choice. The only choice many of these people have is whether to pay the rent or feed their children.

But the government remained convinced that the policies were fair. The Labour Party disagreed. When it became government in 1999, it scrapped the market rents policy and reinstated income-related rents, by which eligible state house tenants paid no more than 25 percent of their total income in rent.

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# State housing

## Page 4 – Designing communities

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### Building community

Community has many different meanings. People might live in a particular community, but have little contact with their neighbours, preferring instead to pursue their social life elsewhere. Others in the same street might be best friends and spend hours 'chewing the fat' over a back fence. Planners of state housing communities encouraged the second model, in which neighbours would become friends and where locals would look out for one another.

#### Savage Crescent

Among the first schemes to attempt this was the Savage Crescent precinct in Palmerston North, which was influenced by the design of 'garden suburbs' in Britain and America. Constructed between 1938 and 1945, the houses on Savage Crescent were sited around a large park, where children could safely play, free from the hazards of the street. The park was also a place where, on long summer evenings, neighbours might gather for a game of cricket or hear the latest gossip, a place where local friendships might be forged and strengthened.

#### Naenae

A more ambitious attempt to 'design community' was in Naenae, Lower Hutt. Here the social hub of the suburb was to be a vast community centre. In 1948 a promoter of the scheme envisaged how the centre might be used:

On odd occasions we can let Mum off the chores of getting tea, and the whole family can dine at the centre and stroll around the grounds. Afterwards we may naturally drift apart for the rest of the evening, each to his or her own interest group – boxing for Bob, night tennis on lighted courts for Nan, hobbies for young Dick, drama for Mum, indoor bowls for Dad, or perhaps a debate – until the time for a rendezvous for a light supper in the lounge, and the introduction of new found friends.

But Bob never got to his boxing. The post-war housing shortage meant that the state gave priority to building homes rather than halls. Instead, Naenae residents found other ways to meet each other. Dorothy Logie identified the arrival of the daily bread van as the way 'we got together on our street'. And Glad Carrick recalled the buzz of early evening, when 'everyone' swarmed to play street basketball.

#### Flaws in the Blueprint

The time lag between the construction of housing and the arrival of community facilities has been a constant grievance for tenants. New state housing communities were most often established on the outskirts of cities, often far from shops, halls and other services. Tenants often had to draw on their own resources to get basic community amenities. For example, in

the 1960s much community effort was expended establishing marae for urban Māori. Among the first opened were those in the state housing areas of Mangere and Otara in South Auckland, which remain a pivotal part of community life today.

#### Bronwyn's experience of community

"It is not until you live there that other features become not only apparent but also cause for irritation. The reggae in one unit competes with the crying baby in the next and the tied-up wailing dog over the back. The pork bone boil-up assails the air but does not obliterate entirely the sweet smell of marijuana, or rotting bags of rubbish that waft out further down, and so on.

Until I lived there I was blissfully ignorant to the fact that a man would see fit to lock his wife outside on the fire escape, where in full view of all she spent hours crying for him to let her in again whilst also dodging frozen chickens that were hurled sporadically out at her in attempts to shut her up. Meanwhile the couple's two small children took refuge with me throughout the lengthy ordeal, to which I might add nobody intervened.

A long-term elderly resident with self-appointed caretaker status was considered the matriarchal figure of the camp. She would sing loudly and grandly with an operatic pitch as she went about her rounds and was always good for a gossip if time allowed. One day she divulged to me that her biggest fear was dying in the night and the ambulance men happening upon her Penthouse magazine collection that she liked to cast her eye over.

People like her and the black humour in general provided a flipside to life in those flats, making it bearable. I'll never forget one solo mother lamenting the benefit cuts of the nineties with the following comment: 'Who needs Jenny Craig when we have Jenny Shipley?'

Over the years I have often looked back on those days, not only in recalling many a story but also realising an underlying feeling that despite everything, they were good days. I know that those experiences shaped me during my formative years of young adulthood, and have equipped me with an acceptance [of] other people's differences and hopefully a tolerance for others I might not have otherwise acquired. It has been years now since I did my time on benefit hill among the 'have nots', but ironically I have yet to experience such a sense of solidarity within the private housing market (the 'have lots') in which I am now an indebted member for ever."

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# State housing

## Page 5 – Building families

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### Happy families

'We had a marvellous life for the kids.'

Glad Carrick, Naenae resident, 1940

Glad's heartfelt comment captures an essential aim of state housing: to provide suburban homes for families, a place where children could grow up in safe and spacious surroundings, away from the dangers of the inner city. This guided state housing policy from the beginning. The houses built under Premier Richard Seddon's workers' dwellings scheme from 1905 were targeted at working families, invariably nuclear families: two parents with children. Successive governments continued the practice, believing the nuclear family to be the 'foundation of the nation', a foundation that required the buttressing of the state to remain grounded and true.

Keys to the front door: arrival stories

One such family was the Redpaths. At the age of eleven Shirley Redpath, her mum, dad and two younger siblings shifted to a new state house in 1940s Naenae. Almost 60 years later she could still vividly remember the big day:

My first impression of NaeNae as we drove up the main street, Seddon Street, was one of shock and disbelief, hardly a tree, shrub, plant, lawn in sight, no footpaths even! What had we had come to? The car slowly pulled up at No. 61 and we all stepped out onto slightly muddy ground. [On] first sight the house appeared welcoming, modern, attractive, with a large windowed sun porch. Leaving our shoes at the front door we excitedly ran through the new house, footsteps thumping and echoing on the bare wooden floors. We flung open doors to explore the rooms. Light streamed through the curtain-less windows, giving a feeling of lightness and airiness.

Shirley's story evocatively captures both the material and the emotional journey of coming to a new (and unseen) home: trying to make sense of an unfamiliar neighbourhood; uncertainty about what to expect; and, above all, the excitement of arrival and exploration. Since then, hundreds of thousands of other state housing tenants have taken similar journeys, albeit arriving via a myriad of different routes.

Failing families

But not all tenants and their families have experienced happy and secure times growing up in state houses. Behind curtained windows and locked doors some children and women have experienced abuse – both physical and emotional – from family members and friends. Others, especially teenagers, have found suburban family life boring and have searched for excitement in the city, especially at weekends.

Neither have all tenants experienced a sense of exhilaration on moving into their state houses. One woman told a committee investigating Māori women's housing in the early 1990s that when she went to look at her new family home she found:

dirty nappies in the laundry, broken panes in the sliding door, holes punched in the ceiling where the light was, sockets hanging out, pyjamas stuffed down the toilet, and [the Housing Corporation] said, 'you can have it for a couple of weeks rent free'. I said, 'you come down here and look at it, have you been through it?' and he said, 'yes, but I'm not in your position, am I?'

#### Changing families

From the 1970s governments recognised that fewer people were living in nuclear families. State housing policy changed to cater for the needs of those who lived in extended, blended and sole-parent families. In the 1940s the average state house family comprised two parents and children, but in the 1990s – reflecting trends in wider society – the typical state house family consisted of a sole parent and children.

Large families also posed a challenge for designers and policy-makers. The first Labour government's two-sizes-fits all approach to state housing, with most houses having either two or three bedrooms, was fine for families of up to five but became a squeeze for larger households. The government argued it was uneconomic to build state houses for bigger families because few could afford the higher rent.

Instead, the government bought large houses in older suburbs that it could rent out more cheaply. By 1942 it acknowledged that the demand for these houses was far outstripping supply, and began constructing five- and six-bedroom houses in the larger cities. These included a row of six dwellings built in Point Chevalier, Auckland, in 1945 and allocated to families of between nine and thirteen children.

From now on a small proportion of new state houses were constructed for big families. Among them were the Parker families of Titahi Bay (Porirua) and Porirua East; Peter and Dick Parker were brothers who boasted families of eleven and nine children respectively. In 1963 a journalist spoke to their wives, Margaret and Mary Parker, about their lives. Surveying the dozen bottles of milk her family consumed each day, Margaret confessed that her food bills were high, but noted that things were made easier by the £33 she received in government family allowances each month. This paid the rent, with something left over for the electricity bill and clothing. The family allowance was also pivotal in Mary's household: quite frankly, I couldn't do without it'.

The Parker families were Pākehā. Since the 1980s, higher fertility rates and lower relative incomes have meant that most big families living in state houses have been Māori or Pacific Island people. In 2000 Housing New Zealand began extending traditional three-bedroom state houses in an effort to meet the requirement for increased space that was accentuated by the larger average size of Māori and Pacific families. Porirua's eight-member Onasai family benefited from this policy. When in 2001 the semi-detached unit next door became vacant, Housing New Zealand removed the dividing wall and refurbished the interior, turning the Onasais' three-bedroom home into a six-bedroom one.

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# State housing

## Page 6 – Making ends meet

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'They don't know I work. I'll go to jail if I get found out, but I work to feed and house my kids, I have to.'

State house tenant and beneficiary, Palmerston North, 1995

For low-paid workers and beneficiaries, making ends meet has always been a constant struggle. Unexpected bills will often blow budgets and asking for charity can be degrading. A lack of money also places strain on personal and other relationships, sometimes causing their breakdown. Life can be even tougher for those without a home of their own. The private rental market is often expensive – particularly in times of short supply – and sometimes discriminates against the poor and ethnic minorities. People in this situation often have to accept sub-standard accommodation or squeeze into a place too small for their needs.

In providing subsidised rental housing to those who can't afford, or who face discrimination in, the private housing market, the state has raised the living standards of thousands of New Zealanders. Yet critics of state housing have long claimed that subsidised rents are unfair because state tenants are privileged in comparison with their counterparts in the private sector, who pay market rents. The introduction of full market rents in the 1990s was designed to overcome this disparity, but its implementation increased the struggle many state tenants faced to make ends meet.

### Securing a State House

Securing a state house tenancy has never been easy. Demand has nearly always outstripped supply. This was especially true after the Second World War, when returning soldiers flooded the market. Unable to secure a home of their own, thousands of people were forced to rent rooms in squalid boarding houses or else move in with relatives or friends, placing severe strains on personal relationships. Many desperate people turned to their MPs for help.

One such person was Mr Greenstreet. In November 1944 he wrote to his MP, Walter Nash (the Minister of Finance), revealing that he, his wife, and small child had spent the past year living in a 10-foot (3 metre) square bedroom in Petone. With another child on the way, he begged Nash's assistance to secure a state house. While he was sympathetic, Nash replied that there were hundreds of others in the same position and the Greenstreets would have to wait their turn.

In March 1945, Mrs Greenstreet petitioned Nash, stating:

I have received a doctor's certificate advising me to make every effort to obtain more adequate accommodation as my husband and I share a bedroom with two children, which is definitely detrimental to both their health and mine.

The following February, an official informed Nash that the Greenstreets' living arrangements had been inspected and 'are most unsuitable for young children'. Furthermore, the landlady 'is in poor health and wants her own family living with her'. In June, Harry Combs (another local MP) told Nash that the 'highly strung' landlady is 'giving way under the stress of the living conditions' and had given her tenants notice to get out by September. Two months later the Greenstreets were happily ensconced in their new home: a state house in Naenae.

#### Discrimination

State housing has at various times discriminated against particular groups within society. Premier Richard Seddon had decreed that workers' dwellings would be built for (Pākehā) married couples with children; Māori, single people, and the elderly need not apply.

The 1930s and '40s schemes also favoured nuclear families above others in society. Since the 1960s state housing has targeted the poor and those who face discrimination in the private rental market, including Māori, Pacific Islanders and solo mothers. However, a 1991 inter-departmental report on Māori women's housing found that this group experienced covert discrimination by housing officials, by being allocated houses in what were commonly known as the 'ghetto areas' of towns and cities. One woman told the report's authors:

I explained to them that [name], my ex, had been associated with the Black Power and they were putting us in a dangerous situation – what's the use? They put us right next door to the Mongrel Mob. I told [the Housing Corporation] and asked for a transfer and they said they couldn't move me out because they would be discriminating against different gangs. We only stayed three nights out of six months. I ended up giving the house up and moving into a woolshed – at least that was safe.

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# State housing

## Page 7 – State house style

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The design of state houses has been fodder for armchair and professional critics since the beginning. Detractors slagged the first workers' dwellings for being 'too swell' and called for simpler shelters. Half a century later the complaint was the exact opposite: that new state houses were stingy, shoddy and slum-like. But who was right and who was wrong often came down to one's political perspective. Right-leaning critics have asserted that it's not the state's role to build workers 'luxury' homes, whereas those to the left have argued that raising housing standards raises living standards.

Only the best

To avoid replicating the working-class slums of Britain, the first state houses in the 1900s were to be designed and constructed to the highest possible standard budgets permitted. Furthermore, no two houses would be exactly alike, so that their occupants would not be identifiable as state tenants.

Similar sentiments guided the first Labour government's scheme. State housing areas would contain both better-off and poor workers to avoid the creation of single-class neighbourhoods. As with the workers' dwellings, each house would be constructed using quality labour and materials, and designed to last for 60 years.

Internal planning was equally important. Kitchens would face the morning sun and living rooms would form the centre of family life, arranged so that easy chairs could encircle the fireplace.

Building state houses: Len Home

Len Home 'fell into' building. His father had created a successful building business in Timaru in the 1920s, but he'd never considered following him into the trade. At the end of his schooling Len decided to work with his father while he figured out what he wanted to do. This became 'a permanent situation'.

Used to building bungalows, Len's father wasn't initially impressed with the state house, but was won over when he realised that building them would mean that he'd no longer have to draw plans and deal with irksome clients. He tendered and won contracts for ten state houses in Temuka – the first of hundreds he would build. Len continued to work for his father and eventually took over the business. He had a maximum of twelve men working for him, including at least two apprentices at any one time.

Len thinks that state houses were 'sensibly designed', but believes that later ones have less aesthetic appeal than their predecessors. Still, he considers that state housing has contributed a lot to Timaru.

### Cutting corners

There is little doubt that the state houses of the 1930s and '40s raised the standard of housing in New Zealand. (Interestingly, the recent 'leaky building crisis' has seen some homebuyers spurn modern homes and seek these ex-state houses knowing that they were very well built.) Less certain is the legacy of what followed. Escalating building costs in the 1950s led the National government to lower the standard of new state housing. The results were not pretty. In places like South Auckland and Porirua, uniformity of design, the dominance of poor households, and a lack of services and amenities, eventually created the ghetto communities Seddon and Savage had so wanted to avoid.

Subsequent governments have tried to correct these mistakes. From the 1970s new state housing areas were set alongside (more costly) private developments and closer to workplaces, transport links and other facilities. New housing designs were also introduced to take account of changing living arrangements, such as the 'family' (or dining) room, now adjacent to the kitchen, but distinct from the living room.

### Building state houses: John Dunlop

John Dunlop initially erected private houses, but soon realised that the builders who were prospering were those building state houses, so started tendering for state housing contracts around Porirua. After winning a few, he took on extra workers until he was employing more than twenty men, making him among the largest builders in the district. Throughout his career he had a great relationship with the Housing Division, whose staff were 'excellent people', 'straightforward and honest'.

John's biggest moment came when he was selected by the government to show the Queen around one of his houses on her 1963 visit to New Zealand. 'She knew an awful lot about housing', he recalls. She inspected every room except the toilet, and then:

"gave me a hard time about the prams. She asked me, 'Where do you put the prams?' (She was a bit on the women's lib side of this, you see.) I said, 'In the bedroom.' I was so nervous that I didn't tell her that New Zealand prams were half the size of those in the UK. She was having me on a bit, I think."

John thinks that the houses he built were well-designed. They were all pitched for sun. The bedrooms and bathrooms were small, but adequate. He concedes that the multi-units were unpopular with tenants. They were 'not attractive looking' [and] people didn't like them. '[Yet] from a functional point of view there was nothing wrong with them. For places to sleep, eat, etcetera, they were just as good as single houses.' He also thinks that state housing has made a 'hang of a difference' to New Zealand society: 'It's brought people who had no show in life and given them a chance'.

### One design doesn't fit all

Few designs, however, accommodated the practices of those outside the dominant Pākehā culture. One Māori tenant, long accustomed to the separation of food from washing areas, recalled her horror at finding the only place she could wash clothes was the kitchen sink: 'these houses were designed by English people who are happy to wash their pants in the sink. Well I wasn't going to be happy washing my babies' nappies in there'.



More recently, Housing New Zealand Corporation has promoted the construction of state houses that better reflect the increasingly diverse cultural needs of its tenants. Its Māori and Pacific design guides, released in 2002, are intended to alert designers to the cultural beliefs and practices that they need to consider when building state houses for these groups.

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# State housing

## Page 8 – Outside the mainstream

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Many of us associate the beginning of state housing with the hipped-roof cottages built by the first Labour government of the 1930s and 40s. But the origin of state housing has much earlier roots. It has also been provided under a multitude of different schemes. This section highlights three of the non-mainstream schemes.

### Workers' dwellings

It was not the diminutive Labour Prime Minister, 'Micky' Savage, who laid the foundation for state housing in New Zealand, but his larger than life predecessor, 'King Dick' Seddon. The Liberal Premier wanted to give working-class families the opportunity of moving from the crowded and insanitary areas of the inner city to spacious and healthy homes in the suburbs. He pledged to provide a total of 5000 houses for families earning less than £200 per year.

Workers could either rent their home or buy it outright, on the condition that it was returned to the state on the owner's death. Houses were soon constructed on the outskirts of the four main cities; the first were completed in Petone, Wellington, in 1906. Yet the scheme failed to prosper. High rents, and the cost of commuting to city jobs, priced the houses above the reach of most workers. The Reform government finally pulled the plug on the programme in 1919, by which time only 648 dwellings had been constructed. Nonetheless, the seeds of state housing in New Zealand had been sown.

### Railway housing

Even before workers' dwellings, there were Railways houses. Since the 1880s the Railways Department had provided homes for some of its workers. Growing demand after the First World War, especially in the central North Island, led the Department to establish a factory at Frankton, Hamilton, where timber from its own forests was fashioned into prefabricated houses before being freighted to sites for erection. (No houses were built in the South Island because of the greater shipping costs.) To keep expenses low, houses were small and came in a number of standard designs. Most had three bedrooms, although another could be added to accommodate large families. The kitchen was the largest room and social hub of the home. It was designed so that a dining table and easy chairs could be placed around a cosy coal range.

During the 1920s the Railways Department built a whole suburb at Frankton and another in Moera, Lower Hutt. Smaller settlements were scattered along main trunk and secondary lines. Between 1923 and 1926 increased efficiencies saw production rise to 500 houses per year and the cost of a five-room house fall from £831 to £635. Ironically, this success led to the scheme's downfall. Timber companies threatened by state competition scuttled the scheme by convincing the government that private enterprise could build workers' houses more cheaply.

### Māori housing

Until the late 1940s Māori were excluded from mainstream state housing, on the grounds that their presence would allegedly 'lower the tone' of state housing communities and because few could afford the rent. Instead, state assistance for Māori housing took the form of loans. For example, in the 1930s, monies allocated for Māori rural land development were also used to replace dilapidated housing. While smaller and simpler than state-sponsored Pākehā housing, these homes were still a vast improvement on what had existed before.

Increasing Māori migration to cities after the Second World War eventually convinced the government to admit Māori into mainstream state housing in 1948 through a scheme administered by State Advances and the Department of Māori Affairs. At first Māori families were pepper-potted into Pākehā neighbourhoods to encourage their assimilation into Pākehā society. However, as more Māori were accommodated in state housing – partly due to their lower than average income levels – areas of concentration began to develop, such as in Porirua and South Auckland. Although this created 'ghettos' of Māori deprivation, it also facilitated the forging of a new Māori urban culture and identity.

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