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CHAPTER XI

HOUSING AND BUILDING

NOTE.—In § 1 of this chapter details are given of the characteristics of dwellings as obtained from censuses, § 2 provides a summary of building activities, § 3 outlines government activities in the field of housing, and § 4 relates to financial arrangements associated with the erection or purchase of homes.

For further information on dwellings as obtained from censuses, reference should be made to the results published in the detailed tables of the 1961 Census (*see Price List of Publications at end of this volume*) and earlier censuses and in the mimeographed statements of the 1961 Census.

More detailed information on building activity may be found in the *Quarterly Bulletin of Building Statistics*, and current information is obtainable also in the *Quarterly Summary of Australian Statistics*, the *Monthly Review of Business Statistics*, the *Digest of Current Economic Statistics*, and in the mimeographed statements *Building Statistics: Number of New Houses and Flats* (quarterly), and *Building Approvals* (monthly). Details relating to a State are available from publications issued regularly by the Deputy Commonwealth Statistician in that State.

Commonwealth Government activities relate in the main to the provision of moneys to State Governments under Commonwealth-State Housing Agreements, to the assistance of ex-service personnel in the erection and purchase of homes, and to the provision of homes in the Territories. Further details of activities of the Commonwealth and State Housing Authorities are shown in the reports issued by these authorities.

§ 1. Census Dwellings

1. General.—At each census of the population, in addition to the questions relating to the personal particulars of the individual members of households, there have been a number of important questions on the census schedule designed to elicit information concerning the dwellings in which the population was housed at the date of the census. For the purpose of the census, a "dwelling" is any habitation occupied by a household group living together as a domestic unit, whether comprising the whole or only part of a building. The term has therefore a very wide reference, and includes, *in addition to houses and flats*, a great variety of dwellings ranging from a single-roomed shack to a multi-roomed hotel or institution.

2. Number of Dwellings.—(i) *Censuses 1911 to 1961.* The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1961. Occupied dwellings are classified into "private" and "other than private" dwellings (*see para. 3, p. 403*, for definitions of "private" and "other than private" dwellings). As the term "unoccupied dwellings" includes "week-enders", "holiday homes" and other dwellings whose usual occupants were temporarily absent on census night, the total number of unoccupied dwellings must not be taken as representing the number of vacant houses and flats available for occupancy. Newly completed dwellings awaiting occupancy are also included as "unoccupied".

DWELLINGS: AUSTRALIA, CENSUSES, 1911 TO 1961
(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Census				Occupied			Unoccupied
				Private	Other than private	Total	
1911	..	..	..	894,389	29,070	923,459	33,473
1921	..	..	..	1,107,010	46,275	1,153,285	51,163
1933	..	..	..	1,509,671	37,705	1,547,376	68,772
1947	..	..	..	1,873,623	34,272	1,907,895	47,041
1954	..	..	..	2,343,421	36,932	2,380,353	112,594
1961	..	..	..	2,781,945	35,325	2,817,270	194,114

(ii) *Census, 1961.* The following table shows the number of occupied and unoccupied dwellings in the urban and rural areas of Australia at the Census of 30th June, 1961. (For definitions of "urban" and "rural" see Chapter IX. Population, para. 3, p. 307.) The boundaries of the metropolitan urban and other divisions of States differ from Census to Census, and consequently accurate comparison cannot be made between figures for corresponding divisions.

The total number of occupied dwellings in Australia at the Census of 30th June, 1961, showed an increase of 18.4 per cent. over the corresponding figure for the 1954 Census, compared with an increase of 16.9 per cent. in population. Occupied private dwellings increased by 18.7 per cent., while occupied dwellings other than private decreased by 4.4 per cent. At the 1961 Census, 98.7 per cent. of the total occupied dwellings in Australia were private dwellings, compared with 98.4 per cent. in 1954. Proportional increases in total occupied dwellings over 1954 figures in each State and Territory were:—New South Wales, 16.3 per cent.; Victoria, 19.7 per cent.; Queensland, 17.4 per cent.; South Australia, 21.6 per cent.; Western Australia, 19.3 per cent.; Tasmania, 15.8 per cent.; Australian Capital Territory, 95.8 per cent.; and Northern Territory, 59.9 per cent.

Unoccupied dwellings increased by 72.4 per cent.

DWELLINGS: AUSTRALIA, CENSUS, 30th JUNE, 1961
(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Division	Occupied				Unoccupied	
	Private	Other than private	Total		Number	Proportion of total
			Number	Proportion of total		
				Per cent.		Per cent.
Urban—						
Metropolitan ..	1,607,392	18,304	1,625,696	57.70	59,096	30.44
Other ..	706,535	9,207	715,742	25.41	58,577	30.18
Rural ..	468,018	7,814	475,832	16.89	76,441	39.38
Total ..	2,781,945	35,325	2,817,270	100.00	194,114	100.00

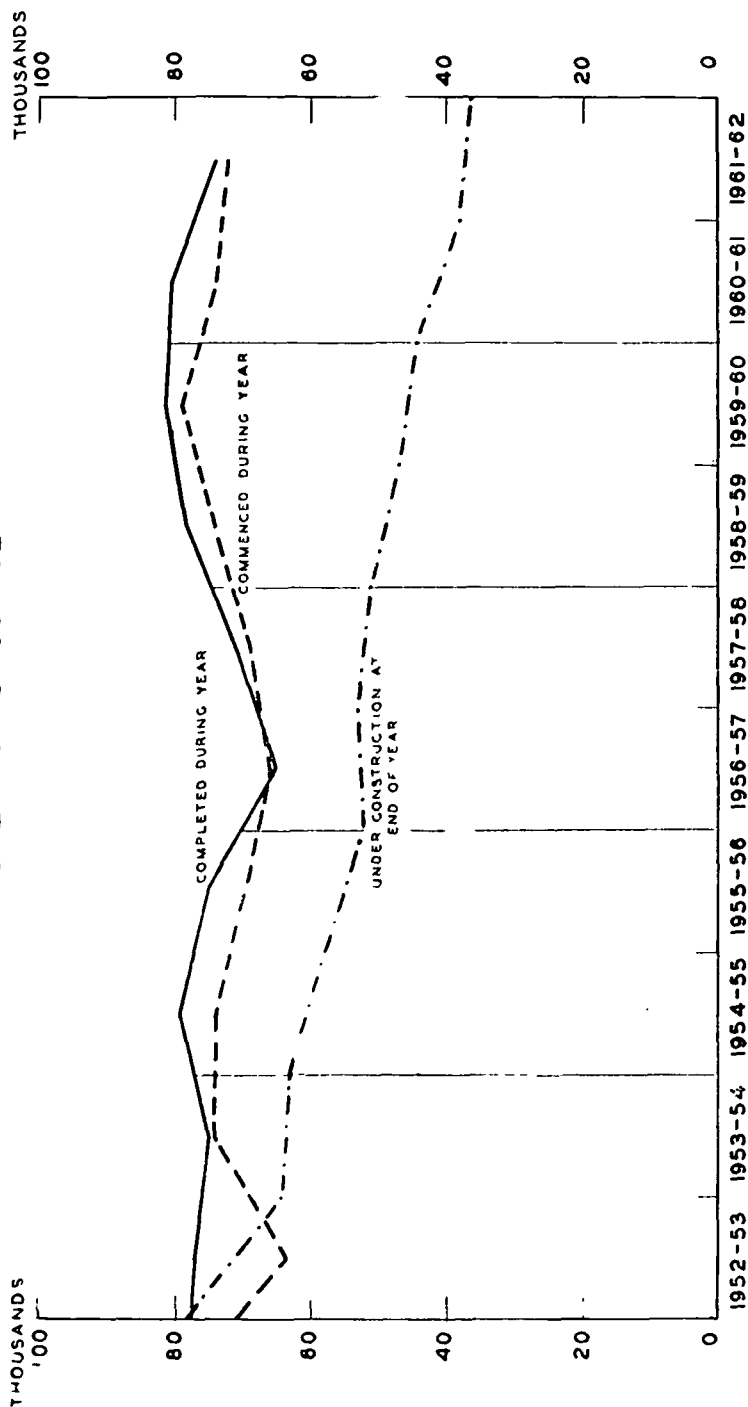
(iii) *Censuses 1954 and 1961.* The total numbers of occupied and unoccupied dwellings in each State and Territory at the Censuses of 1954 and 1961 were as follows.

DWELLINGS: STATES AND TERRITORIES, 1954 AND 1961
(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

State or Territory				Census, 30th June, 1954		Census, 30th June, 1961	
				Occupied	Unoccupied	Occupied	Unoccupied
New South Wales	..	..	..	912,877	42,831	1,061,609	72,432
Victoria	..	..	..	660,690	27,491	790,529	47,389
Queensland	..	..	..	339,328	21,473	398,233	33,969
South Australia	..	..	..	215,301	8,524	261,908	17,061
Western Australia	..	..	..	162,823	6,614	194,317	13,705
Tasmania	..	..	..	78,789	5,288	91,258	8,582
Northern Territory	..	..	..	3,427	47	5,479	179
Australian Capital Territory	..	..	..	7,118	326	13,937	797
Australia	..	..	..	2,380,353	112,594	2,817,270	194,114

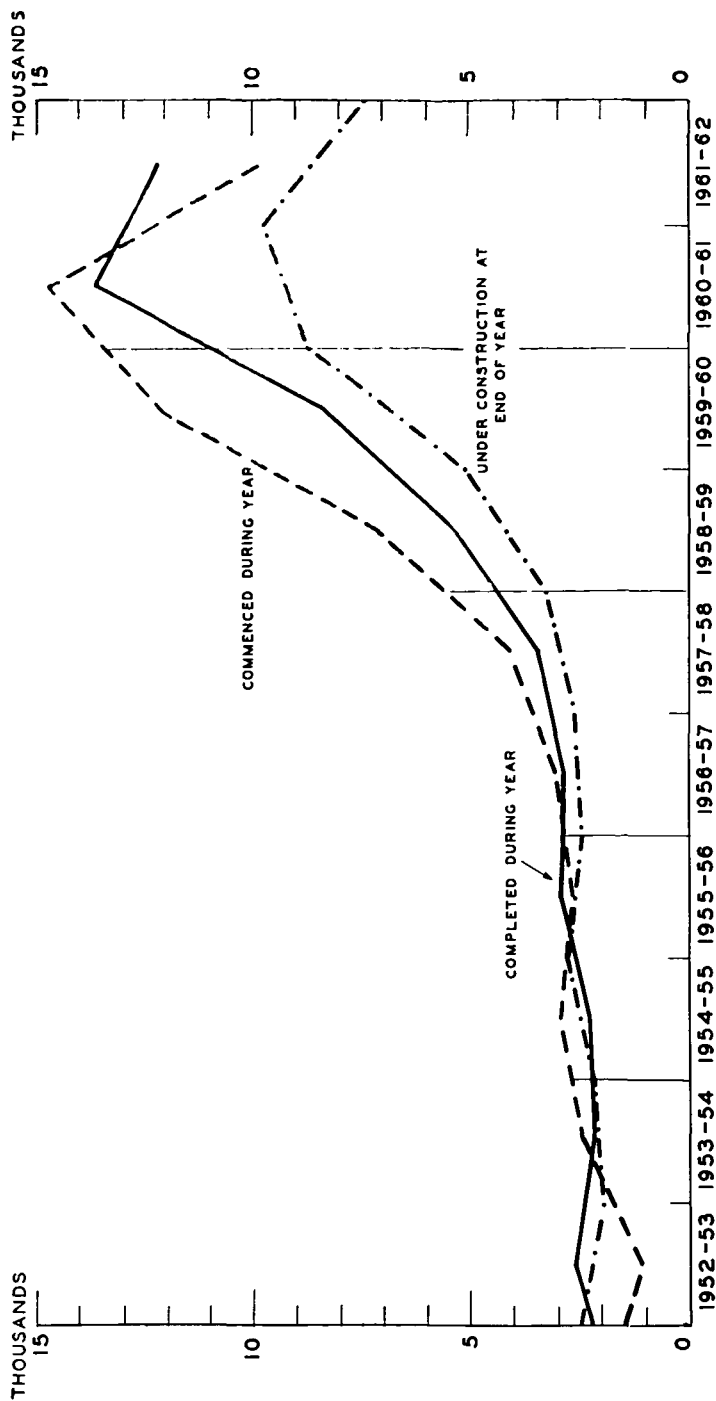
NEW HOUSES: AUSTRALIA

1952-53 TO 1961-62



NEW FLATS: AUSTRALIA

1952-53 TO 1961-62



3. **Class of Dwelling.**—The following table shows the numbers of the various classes of occupied dwellings in the metropolitan urban, other urban, and rural areas of Australia at the censuses of 1954 and 1961.

Private dwellings are classified into the following four categories:—

Private House—includes houses, sheds, huts, garages, etc., used for dwelling purposes, and shared private houses for which only one householder's schedule was received;

Share of Private House—portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received;

Flat—part of a house or other building which can be completely closed off and which has its own cooking and bathing facilities;

Other Private Dwelling—includes private dwellings such as rooms, apartments, etc., which are parts of buildings but are not self-contained units.

Other than Private dwellings include hotels; motels; boarding houses, lodging houses and hostels; educational, religious and charitable institutions; hospitals; defence and penal establishments; police and fire stations; clubs; staff barracks and quarters, etc.

It is desirable when considering the question of housing to exclude those forms of accommodation which do not represent the normal housing conditions associated with family life, and the statistics which follow relate therefore mainly to private dwellings.

OCCUPIED DWELLINGS BY CLASS: AUSTRALIA, 1954 AND 1961

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINES)

Class of occupied dwelling	Census, 30th June, 1954				Census, 30th June, 1961				Increase, 1954-61
	Urban(a)		Rural (a)	Total, Australia	Urban(a)		Rural (a)	Total, Australia	
	Metro-politan	Other			Metro-politan	Other			
Private House(b)—									
House	1,067,674	506,128	433,069	2,006,871	1,324,627	630,072	438,470	2,393,169	386,298
Shed, hut, etc. ..	14,259	12,276	22,613	49,148	10,740	11,338	19,919	41,997	-7,151
Total	1,081,933	518,404	455,682	2,056,019	1,335,367	641,410	458,389	2,435,166	379,147
Share of private house(c) ..	77,344	22,747	7,125	107,216	59,727	15,248	4,575	79,550	-27,666
Flat(d)	104,603	20,784	2,033	127,420	169,934	43,134	4,518	217,586	90,166
Other	45,308	6,744	714	52,766	42,364	6,743	536	49,643	-3,123
Total Private Dwellings ..	1,309,188	568,679	465,554	2,343,421	1,607,392	706,535	468,018	2,781,945	438,524
Caretaker's quarters ..	998	264	194	1,456	(e)	(e)	(e)	(e)	-1,456
Licensed hotel	1,720	2,457	2,015	6,192	1,759	2,447	1,878	6,084	-108
Motel	14,110	4,120	1,041	19,271	{ 13,571	61	303	137	501
Boarding house, etc. }									
Educational institution(f) ..	523	488	251	1,262	308	4,095	827	18,493	-277
Religious institution (non-educational)(f) ..	142	31	24	197	559	273	103	684	-578
Hospital	559	517	353	1,429	637	487	319	1,180	983
Charitable institution (other than hospital) ..	299	107	104	510	314	118	78	510	14
Other	852	1,091	4,672	6,615	1,095	1,062	4,273	6,430	-185
Total Dwellings Other than Private ..	19,203	9,075	8,654	36,932	18,304	9,207	7,814	35,325	-1,607
Total Occupied Dwellings ..	1,328,391	577,754	474,208	2,380,353	1,625,696	715,742	475,832	2,817,270	436,917
Total Occupied Dwellings per Square Mile ..	592.88	123.44	0.16	0.80	661.00	173.75	0.16	0.95	0.15
Wagon, van, etc. (including campers-out) ..	2,693	3,605	5,383	11,681	470	2,332	3,653	6,455	-5,226

(a) See text on p. 400 regarding comparability as between censuses. (b) Includes shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) Prior to 1961, single self-contained dwellings attached to, or situated above offices, shops, etc., were classified as private houses irrespective of the description stated in the householder's schedule. In 1961 such dwellings, if described as self-contained flats, were classified as flats. (e) Included with Private dwellings. (f) Certain institutions previously classified as "Educational" were in 1961 classified as "Religious".

NOTE.—Minus sign (—) denotes decrease.

4. **Population According to Class of Dwelling, etc.**—The following table shows the number of the various classes of occupied dwellings at the Censuses of 1954 and 1961, together with the number of inmates therein.

OCCUPIED DWELLINGS, ETC., AND INMATES: AUSTRALIA, 1954 AND 1961

(EXCLUDING FULL-BLOOD ABORIGINALS AND DWELLINGS OCCUPIED SOLELY BY THEM)

Particulars	Census, 30th June, 1954			Census, 30th June, 1961		
	Number of dwellings	Inmates		Number of dwellings	Inmates	
		Number	Proportion of total		Number	Proportion of total
			%			%
Private House(a)—						
House	2,006,871	7,448,978	82.89	2,393,169	8,997,596	85.62
Shed, hut, etc. .. .	49,148	134,187	1.49	41,997		
Total	2,056,019	7,583,165	84.38	2,435,166	8,997,596	85.62
Share of private house(b) ..	107,216	290,579	3.23	79,550	224,066	2.13
Flat(c)	127,420	329,265	3.67	217,586	552,596	5.26
Other	52,766	111,353	1.24	49,643	96,236	0.92
Total, Private Dwellings(d)	2,343,421	8,314,362	92.52	2,781,945	9,870,494	93.93
Dwellings Other than Private(d)	36,932	618,743	6.89	35,325	596,410	5.68
Total, Occupied Dwellings	2,380,353	8,933,105	99.41	2,817,270	10,466,904	99.61
Wagon, van, etc.	11,681	30,056	0.33	6,455	15,996	0.15
Migratory(e) .. .. .	..	23,369	0.26	..	25,286	0.24
Total Population .. .. .	..	8,986,530	100.00	..	10,508,186	100.00

(a) Includes shared private houses for which only one householder's schedule was received.
 (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on p. 403. (d) See footnote (e) to table on p. 403. (e) Shipping, railway and air travellers.

5. **Occupied Private Dwellings.**—(i) *Material of Outer Walls.* In the following table, occupied private dwellings are classified according to the material of the outer walls

Wood has been the most extensively used material in the construction of the outer walls, followed by brick and fibro-cement, and for Australia at 30th June, 1961, the respective proportions for which material of outer walls was specified, were 41.5 per cent., 34.3 per cent., and 16.3 per cent. Fibro-cement dwellings have increased from 1933, when the proportion was 1.6 per cent. (23,696 dwellings), to 6.3 per cent. in 1947 (117,631 dwellings), to 12.7 per cent. in 1954 (296,553 dwellings), and to 16.3 per cent. in 1961 (452,267 dwellings). The proportions of both brick and wooden dwellings have shown small decreases since 1954. The numbers of dwellings of all other materials except fibro-cement and concrete have decreased. Brick dwellings in 1961 represented 50.3 per cent. of all occupied private dwellings in the metropolitan urban division, while in the other urban and rural divisions wooden dwellings predominated, the percentages of such dwellings being 54.8 per cent. and 55.3 per cent. respectively.

OCCUPIED PRIVATE DWELLINGS BY MATERIAL OF OUTER WALLS: AUSTRALIA, 1954 AND 1961

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Material of outer walls	Census, 30th June, 1954				Census, 30th June, 1961				Increase, 1954-61
	Urban(a)		Rural (a)	Total, Aus- tralia	Urban(a)		Rural (a)	Total, Aus- tralia	
	Metro- politan	Other			Metro- politan	Other			
Brick ..	674,165	86,254	25,089	785,508	807,311	113,392	32,291	952,994	167,486
Stone ..	35,907	18,049	33,604	87,560	32,828	19,917	30,325	83,070	- 4,490
Concrete ..	24,299	13,497	13,639	51,435	40,779	19,111	15,455	75,345	23,910
Wood ..	422,010	341,145	276,584	1,039,739	507,775	386,557	258,251	1,152,583	112,844
Iron, tin ..	7,387	19,652	31,177	58,216	4,556	17,236	24,869	46,661	- 11,555
Fibro-cement ..	140,542	84,835	71,176	296,553	208,271	146,002	97,994	452,267	155,714
Calico, canvas, hessian ..	426	1,843	5,446	7,715	105	585	1,918	2,608	- 5,107
Other ..	3,644	2,686	7,750	14,080	4,328	2,958	5,844	13,130	- 950
Not stated ..	808	718	1,089	2,615	1,439	777	1,071	3,287	672
Total ..	1,309,188	568,679	465,554	2,343,421	1,607,392	706,535	468,018	2,781,945	438,524

(a) See text on p. 400 regarding comparability as between censuses.

NOTE.—Minus sign (–) denotes decrease.

(ii) *Number of Rooms.* For Census purposes, the kitchen and any permanently enclosed sleep-out were included in the number of rooms in the dwelling, but the bathroom, pantry, laundry and storehouse were excluded unless generally used for sleeping.

Excluding houses with rooms unspecified, private houses of four, five and six rooms represented 80.2 per cent. of the total number of private houses in Australia at 30th June, 1961, compared with 78.3 per cent. in 1954; 90.2 per cent. of the total increase in the number of private houses since 1954 consisted of houses containing these numbers of rooms.

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF ROOMS: AUSTRALIA, 1954 AND 1961

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Number of rooms(a) per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings
METROPOLITAN URBAN(e)										
1 ..	5,383	9,353	678	15,186	30,600	3,021	5,478	1,722	12,165	22,386
2 ..	17,177	17,018	5,723	16,126	56,044	8,277	13,325	15,389	17,063	54,054
3 ..	39,250	18,164	21,614	7,841	86,869	29,756	16,042	40,323	7,685	93,806
4 ..	192,237	13,477	40,911	3,176	249,801	204,273	12,146	61,998	2,602	281,019
5 ..	377,643	9,176	23,221	1,175	411,215	515,409	8,839	31,858	919	557,025
6 ..	302,004	5,734	9,073	594	317,405	380,193	1,626	12,521	198	394,538
7 ..	96,252	2,095	2,098	193	100,638	126,998	465	3,491	73	131,027
8 ..	31,608	869	685	92	33,254	41,128	161	1,296	40	42,625
9 ..	10,562	264	213	41	11,080	13,716	43	425	23	14,207
10 and over ..	8,841	111	83	14	9,049	10,644	62	129	36	10,871
Not stated ..	976	1,083	304	870	3,233	1,952	1,540	782	1,560	5,834
Total Private Dwellings ..	1,081,933	77,344	104,603	45,308	1,309,188	1,335,367	59,727	169,934	42,364	1,607,392
Average number of rooms a per private dwelling ..	5.32	3.37	4.16	2.15	5.00	5.43	3.24	4.00	2.13	5.12

(a) Includes kitchen and permanently enclosed sleep-out, but does not include bathroom, pantry, laundry or storehouse, unless generally used for sleeping. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on p. 403. (e) See text on p. 400 regarding comparability as between censuses.

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF ROOMS: AUSTRALIA,
1954 AND 1961—continued

Number of rooms(a) per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwell- ings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwell- ings
OTHER URBAN(e)										
1	5,693	2,232	81	1,068	9,074	4,513	1,159	466	1,062	7,200
2	11,669	5,446	1,453	2,374	20,942	8,349	3,472	4,706	2,440	18,967
3	20,429	5,854	5,121	1,907	33,311	18,636	4,078	12,039	1,892	36,645
4	98,504	4,254	7,910	899	111,567	106,956	3,277	14,184	823	125,240
5	186,088	2,565	4,098	293	193,044	253,723	2,319	7,296	270	263,608
6	132,573	1,399	1,522	84	135,578	167,499	377	2,891	40	170,807
7	41,366	485	392	24	42,267	54,222	87	855	23	55,187
8	13,373	163	112	6	13,654	17,102	44	327	5	17,478
9	4,336	56	28	6	4,426	5,194	15	124	5	5,338
10 and over ..	3,208	32	12	3	3,255	3,713	10	22	3	3,748
Not stated ..	1,165	261	55	80	1,561	1,503	410	224	180	2,317
Total Private Dwellings ..	518,404	22,747	20,784	6,744	568,679	641,410	15,248	43,134	6,743	706,535
Average number of rooms a per private dwelling ..	5.18	3.31	4.03	2.61	5.04	5.29	3.27	3.88	2.55	5.13
RURAL(e)										
1	12,976	544	10	82	13,612	9,768	303	94	79	10,244
2	16,271	1,297	157	175	17,900	11,981	809	540	141	13,471
3	27,458	1,698	535	207	29,898	22,551	1,160	1,223	155	25,089
4	89,397	1,553	727	175	91,852	76,508	1,101	1,348	111	79,068
5	128,313	987	382	52	129,734	134,095	748	760	35	135,638
6	99,843	530	157	9	100,539	108,656	165	311	7	109,139
7	43,694	208	35	1	43,938	50,621	57	125	1	50,804
8	19,111	98	9	2	19,220	22,681	24	51	..	22,756
9	7,532	21	3	..	7,556	9,160	12	23	..	9,195
10 and over ..	8,759	20	3	1	8,783	9,842	30	10	..	9,882
Not stated ..	2,328	169	15	10	2,522	2,526	166	33	7	2,732
Total Private Dwellings ..	455,682	7,125	2,033	714	465,554	458,389	4,575	4,518	536	468,018
Average number of rooms a per private dwelling ..	5.19	3.62	4.00	2.98	5.16	5.40	3.53	3.90	2.82	5.36
TOTAL, AUSTRALIA										
1	24,052	12,129	769	16,336	53,286	17,302	6,940	2,282	13,306	39,830
2	45,117	23,761	7,333	18,675	94,886	28,607	17,606	20,635	19,644	86,492
3	87,137	25,716	27,270	9,955	150,078	70,943	21,280	53,585	9,732	155,540
4	380,138	19,284	49,548	4,250	453,220	387,737	16,524	77,530	3,536	485,327
5	692,044	12,728	27,701	1,520	733,993	903,227	11,906	39,914	1,224	956,271
6	534,420	7,663	10,752	687	553,522	656,348	2,168	15,723	245	674,484
7	181,312	2,788	2,525	218	186,843	231,841	609	4,471	97	237,018
8	64,092	1,130	806	100	66,128	80,911	229	1,674	45	82,859
9	22,430	341	244	47	23,062	28,070	70	572	28	28,740
10 and over ..	20,808	163	98	18	21,087	24,199	102	161	39	24,501
Not stated ..	4,469	1,513	374	960	7,316	5,981	2,116	1,039	1,747	10,883
Total Private Dwellings ..	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945
Average number of rooms a per private dwelling ..	5.26	3.38	4.14	2.22	5.04	5.39	3.26	3.97	2.20	5.16

(a) Includes kitchen and permanently enclosed sleep-out but does not include bathroom, pantry, laundry or storehouse, unless generally used for sleeping. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on p. 403. (e) See text on p. 400 regarding comparability as between censuses.

(iii) *Number of Inmates.* A classification of occupied private dwellings according to the number of inmates is shown in the following table.

For Australia as a whole, at the 1961 Census, private houses with two inmates were most numerous, followed by those with four and three inmates in that order.

An increase of 21 per cent (93,418 houses) in the number of private houses occupied by two inmates brought this group from second position in 1954, to first position in 1961. Houses with two inmates in 1961 constituted 22 per cent. of the total number of occupied private houses in Australia, while private houses with four and three inmates constituted 21 per cent. and 19 per cent., respectively.

The greatest proportional increase since 1954 in the number of occupied private dwellings occurred in those with one inmate, the growth of 33.9 per cent. being due mainly to an increase of 34.5 per cent. in the number of private houses with one inmate and an increase of 108.3 per cent. in the number of flats with one inmate. The number of flats with two, three and four inmates showed increases of 66.7 per cent., 46.7 per cent. and 61.8 per cent. respectively since 1954. However, the comparison of figures for flats between 1954 and 1961 is affected by the classification as flats in 1961, of dwellings previously classified as private houses (see footnote (d) to table on p. 403).

At 30th June, 1961, dwellings with less than 6 inmates represented 86.4 per cent. of total occupied private dwellings compared with 87.2 per cent. in 1954.

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF INMATES: AUSTRALIA, 1954 AND 1961

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Number of inmates per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings

METROPOLITAN URBAN(d)

1	62,022	16,509	19,345	19,203	117,079	93,645	12,994	38,288	20,353	165,280
2	242,815	26,497	41,373	14,300	324,985	300,672	17,922	65,566	12,959	397,119
3	241,859	16,400	23,793	6,356	288,408	265,970	12,305	33,205	5,104	316,584
4	247,207	9,917	12,926	3,295	273,345	296,931	8,524	19,888	2,394	327,737
5	153,006	4,449	4,743	1,229	163,427	196,257	4,201	8,249	948	209,655
6	75,493	2,033	1,604	488	79,618	101,382	2,073	3,005	369	106,829
7	33,245	891	549	218	34,903	44,857	958	1,143	135	47,093
8	15,107	448	186	125	15,866	20,801	523	415	61	21,800
9	5,983	115	55	53	6,206	7,979	132	104	21	8,236
10 and over ..	5,196	85	29	41	5,351	6,873	95	71	20	7,059
Total Private Dwellings ..	1,081,933	77,344	104,603	45,308	1,309,188	1,335,367	59,727	169,934	42,364	1,607,392
Total Inmates	3,944,181	204,571	264,646	92,576	4,505,974	4,897,290	166,415	420,885	79,960	5,564,550
Average number of inmates per private dwelling ..	3.65	2.64	2.53	2.04	3.44	3.67	2.79	2.48	1.89	3.46

(a) Includes houses, sheds, huts, etc. and shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on p. 403. (d) See text on p. 400 regarding comparability as between censuses.

**OCCUPIED PRIVATE DWELLINGS BY NUMBER OF INMATES: AUSTRALIA,
1954 AND 1961—continued**

Number of inmates per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
OTHER URBAN(d)										
1	39,178	4,609	2,945	1,883	48,615	55,561	3,475	7,754	2,579	69,369
2	112,952	7,231	7,333	2,211	129,727	143,974	4,521	15,355	2,029	165,879
3	107,678	4,986	5,085	1,389	119,138	120,090	2,987	8,928	1,085	133,090
4	110,022	3,056	3,161	756	116,995	130,008	2,039	6,025	584	138,656
5	73,416	1,479	1,383	278	76,556	93,958	1,109	2,918	273	98,258
6	39,436	768	557	132	40,893	52,500	596	1,276	113	54,485
7	18,961	353	211	51	19,576	24,629	285	532	40	25,486
8	9,348	166	60	21	9,595	11,891	162	230	27	12,310
9	3,777	56	32	11	3,876	4,675	48	60	8	4,791
10 and over ..	3,636	43	17	12	3,708	4,124	26	56	5	4,211
Total Private Dwellings ..	518,404	22,747	20,784	6,744	568,679	641,410	15,248	45,134	6,743	706,535
Total Inmates	1,913,307	63,029	58,201	16,430	2,050,967	2,363,136	42,772	118,317	14,893	2,539,118
Average number of inmates per private dwelling ..	3.69	2.77	2.80	2.44	3.61	3.68	2.81	2.74	2.21	3.59
RURAL(d)										
1	46,108	964	217	105	47,394	48,943	747	848	173	50,711
2	88,412	1,898	597	167	91,074	92,951	1,129	1,273	140	95,493
3	86,142	1,534	473	159	88,308	79,834	882	918	78	81,712
4	89,458	1,285	381	134	91,258	85,286	809	725	75	86,895
5	65,284	745	209	71	66,309	66,658	490	404	43	67,595
6	39,762	370	102	34	40,268	42,444	272	195	17	42,928
7	20,749	185	36	25	20,955	21,915	124	104	5	22,148
8	10,788	90	10	14	10,902	11,404	80	38	3	11,525
9	4,508	36	5	3	4,552	4,625	24	9	1	4,659
10 and over ..	4,471	18	3	2	4,494	4,329	18	4	1	4,352
Total Private Dwellings ..	455,682	7,125	2,033	714	465,554	458,389	4,575	4,518	536	468,018
Total Inmates	1,725,677	22,979	6,418	2,347	1,757,421	1,737,170	14,879	13,394	1,383	1,766,826
Average number of inmates per private dwelling ..	3.79	3.23	3.16	3.29	3.77	3.79	3.25	2.96	2.58	3.78
TOTAL, AUSTRALIA										
1	147,308	22,082	22,507	21,191	213,088	198,149	17,216	46,890	23,105	285,360
2	444,179	35,626	49,303	16,678	545,786	537,597	23,572	82,194	15,128	658,491
3	435,679	22,920	29,351	7,904	495,854	465,894	16,174	43,051	6,267	531,386
4	446,687	14,258	16,468	4,185	481,598	512,225	11,372	26,638	3,053	553,288
5	291,706	6,673	6,335	1,578	306,292	356,873	5,800	11,571	1,264	375,508
6	154,691	3,171	2,263	654	160,779	196,326	2,941	4,476	499	204,242
7	72,955	1,429	796	294	75,474	91,401	1,367	1,779	180	94,727
8	35,243	704	256	160	36,363	44,096	765	683	91	45,635
9	14,268	207	92	67	14,634	17,279	204	173	30	17,686
10 and over ..	13,303	146	49	55	13,553	15,326	139	131	26	15,622
Total Private Dwellings ..	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945
Total Inmates	7,583,165	290,579	329,265	111,353	8,314,362	8,997,596	224,066	552,596	96,236	9,870,494
Average number of inmates per private dwelling ..	3.69	2.71	2.58	2.11	3.55	3.69	2.82	2.54	1.94	3.55

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one household's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate household's schedule was received. (c) See footnote (d) to table on p. 403. (d) See text on p. 400 regarding comparability as between censuses.

(iv) *Nature of Occupancy.* At the 1961 Census, 52.0 per cent. of occupied private houses in Australia for which particulars were supplied were occupied by owners, 25.1 per cent. by purchasers by instalments, 20.7 per cent. by tenants, and 2.2 per cent. by others. The corresponding percentages in 1954 were—owners, 52.5 per cent.; purchasers by instalments, 16.8 per cent.; tenants, 28.1 per cent.; and others, 2.6 per cent. Owner-occupied houses in Australia increased by 17.3 per cent. between 1954 and 1961, and those being purchased by instalments by 76.8 per cent., the increase in these two groups combined being nearly 32 per cent., while tenant-occupied houses decreased by 12.4 per cent.

In the metropolitan areas, 80.6 per cent. of all occupied private houses were either owner-occupied or being purchased by instalments, as compared with 74.6 per cent. in the other urban areas and 70.2 per cent. in the rural areas.

Tenants occupied by far the greater proportion of flats and other private dwellings.

OCCUPIED PRIVATE DWELLINGS BY NATURE OF OCCUPANCY: AUSTRALIA, 1954 AND 1961

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Nature of occupancy	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total, private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
METROPOLITAN URBAN(d)										
Owner ..	512,632	19,525	12,272	1,899	546,328	635,769	16,040	28,606	2,269	682,684
Purchaser by instalments ..	249,018	5,777	1,503	481	256,779	437,431	6,864	6,363	761	451,419
Tenant (Governmental housing)(e) ..	48,011	379	4,127	1,795	54,312	62,589	393	12,179	425	75,586
Tenant ..	259,955	50,133	85,530	40,267	435,885	185,273	35,017	119,603	37,897	377,790
Caretaker ..	6,617	449	681	391	8,138	7,291	411	1,942	392	10,036
Other methods of occupancy ..	3,682	448	322	211	4,663	3,684	380	756	201	5,021
Not stated ..	2,018	633	168	264	3,083	3,330	622	485	419	4,856
Total Private Dwellings ..	1,081,933	77,344	104,605	45,308	1,309,188	1,335,367	59,727	169,934	42,364	1,607,392
OTHER URBAN(d)										
Owner ..	279,042	6,469	3,271	426	289,208	334,748	4,613	6,469	503	346,333
Purchaser by instalments ..	77,063	1,158	280	70	78,571	141,850	1,176	1,085	98	144,209
Tenant (Governmental housing)(e) ..	27,414	115	712	83	28,324	36,954	80	1,726	154	38,914
Tenant ..	122,146	14,367	16,214	6,043	158,770	114,963	8,877	32,437	5,846	162,123
Caretaker ..	5,715	186	184	67	6,152	6,121	136	679	66	7,002
Other methods of occupancy ..	4,440	150	81	28	4,699	4,133	115	581	31	4,860
Not stated ..	2,584	302	42	27	2,955	2,641	251	157	45	3,094
Total Private Dwellings ..	518,404	22,747	20,784	6,744	568,679	641,410	15,248	43,134	6,743	706,515

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received.
 (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received.
 (c) See footnote (d) to table on p. 403.
 (d) See text on p. 400 regarding comparability as between Censuses.
 (e) At the 1954 Census, figures were compiled from the answers furnished in response to the instruction on the householder's schedule "Tenant paying rent to a Government Authority to write 'Tenant (G)'". At the 1961 census, householders were instructed on the schedule to write "Tenant (G)" if they paid rent to the Governmental Housing Authority in their State or Territory.

**OCCUPIED PRIVATE DWELLINGS BY NATURE OF OCCUPANCY:
AUSTRALIA, 1954 AND 1961—continued**

Nature of occupancy	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total, private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
RURAL (d)										
Owner	283,022	2,778	431	47	286,278	289,704	1,919	923	45	292,591
Purchaser by instalments	17,544	164	33	2	17,743	28,163	135	81	7	28,386
Tenant (Governmental housing)(e) ..	16,543	66	96	35	16,740	2,544	15	20	..	2,579
Tenant	99,712	3,464	1,398	625	105,199	100,253	2,049	3,070	452	105,824
Caretaker ..	12,975	137	23	2	13,137	12,570	112	192	10	12,884
Other methods of occupancy ..	19,163	271	32	2	19,468	19,510	180	186	12	19,888
Not stated ..	6,723	245	20	1	6,989	5,645	165	46	10	5,866
Total Private Dwellings	455,682	7,125	2,033	714	465,554	458,389	4,575	4,518	536	463,018
TOTAL, AUSTRALIA										
Owner	1,074,696	28,772	15,974	2,372	1,121,814	1,260,221	22,572	35,998	2,817	1,321,608
Purchaser by instalments	343,625	7,099	1,816	553	353,093	607,444	8,175	7,529	866	624,014
Tenant (Governmental housing)(e) ..	91,968	560	4,935	1,913	99,376	102,087	488	13,925	579	117,079
Tenant	481,813	67,964	103,142	46,935	699,854	400,489	45,943	155,110	44,195	645,737
Caretaker ..	25,307	772	888	460	27,427	25,982	659	2,813	468	29,922
Other methods of occupancy ..	27,285	869	435	241	28,830	27,327	675	1,523	244	29,769
Not stated ..	11,325	1,180	230	292	13,027	11,616	1,038	688	474	13,816
Total Private Dwellings	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received.
 (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received.
 (c) See footnote (d) to table on p. 403.
 (d) See text on p. 400 regarding comparability as between censuses.
 (e) At the 1954 Census, figures were compiled from the answers furnished in response to the instruction on the householder's schedule: "Tenant paying rent to a Government Authority to write 'Tenant (G)'". At the 1961 Census, householders were instructed on the schedule to write "Tenant (G)" if they paid rent to the Governmental Housing Authority in their State or Territory.

(v) *Weekly Rent—Tenanted Private Dwellings.* The following table shows tenanted private dwellings in the metropolitan urban, other urban and rural areas of Australia classified according to weekly rent (unfurnished).

Information tabulated concerning rents was restricted to the actual rent paid per week by tenants for unfurnished private dwellings. Particulars of rents shown in the following tables are therefore on an *unfurnished* basis. Dwellings shown as rent "Not stated" include those whose rents were shown on householders' schedules on a *furnished* basis, and those whose rents were not applicable (e.g., for shop and dwelling combined). In this section information on "tenanted private dwellings" *excludes particulars of dwellings occupied by "Tenants (Governmental Housing)" in each State*, i.e. those householders who at the 1954 Census furnished answers in response to the instruction on the census householder's schedule "Tenant paying rent to a Government Authority to write 'Tenant (G)'" and those householders who at the 1961 Census furnished answers in response to the instruction on the census householder's schedule "Tenant paying rent to the Governmental Housing Authority in their State to write 'Tenant (G)'". *For the Australian Capital Territory and the Northern Territory particulars of all tenanted private dwellings are included.*

**TENANTED PRIVATE DWELLINGS BY WEEKLY RENT (UNFURNISHED):
AUSTRALIA, 1954 AND 1961**

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Weekly rent (unfurnished)	Census, 30th June, 1954(a)					Census, 30th June, 1961(a)				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings
Under 20s. ..	26,468	3,019	712	1,126	31,325	5,034	327	547	268	6,176
20s. and under 30s. ..	69,583	6,671	4,834	2,335	83,423	14,935	1,030	1,660	634	18,259
30s. " " 40s. ..	63,135	6,871	14,703	2,378	87,087	20,086	1,340	3,862	993	26,281
40s. " " 50s. ..	34,047	4,517	16,250	1,470	56,284	21,405	1,909	7,448	1,108	31,870
50s. " " 60s. ..	14,278	2,327	10,642	855	28,102	16,798	1,413	8,690	789	27,690
60s. " " 70s. ..	9,327	1,523	6,294	584	17,728	16,333	2,126	7,966	857	27,282
70s. " " 80s. ..	4,287	602	3,163	286	8,338	9,248	1,391	5,388	625	16,652
80s. " " 90s. ..	2,679	421	2,199	167	5,466	8,411	1,494	4,989	589	15,483
90s. " " 100s. ..	940	116	1,283	66	2,405	4,403	779	3,283	374	8,839
100s. and over ..	2,877	282	3,398	165	6,722	32,387	3,676	34,420	1,459	71,942
Not stated(f) ..	36,062	23,900	22,259	30,844	113,065	42,491	19,646	42,707	30,209	135,053
<i>Total Tenanted Private Dwellings ..</i>	<i>263,683</i>	<i>50,249</i>	<i>85,737</i>	<i>40,276</i>	<i>439,945</i>	<i>191,531</i>	<i>35,131</i>	<i>120,960</i>	<i>37,905</i>	<i>385,527</i>
<i>Average weekly rent (unfurnished) per private dwelling ..</i>	<i>s. d. 34 10</i>	<i>s. d. 35 8</i>	<i>s. d. 51 11</i>	<i>s. d. 37 4</i>	<i>s. d. 38 3</i>	<i>s. d. 68 10</i>	<i>s. d. 70 10</i>	<i>s. d. 100 4</i>	<i>s. d. 65 5</i>	<i>s. d. 78 8</i>

METROPOLITAN URBAN(e)

Under 20s. ..	26,468	3,019	712	1,126	31,325	5,034	327	547	268	6,176
20s. and under 30s. ..	69,583	6,671	4,834	2,335	83,423	14,935	1,030	1,660	634	18,259
30s. " " 40s. ..	63,135	6,871	14,703	2,378	87,087	20,086	1,340	3,862	993	26,281
40s. " " 50s. ..	34,047	4,517	16,250	1,470	56,284	21,405	1,909	7,448	1,108	31,870
50s. " " 60s. ..	14,278	2,327	10,642	855	28,102	16,798	1,413	8,690	789	27,690
60s. " " 70s. ..	9,327	1,523	6,294	584	17,728	16,333	2,126	7,966	857	27,282
70s. " " 80s. ..	4,287	602	3,163	286	8,338	9,248	1,391	5,388	625	16,652
80s. " " 90s. ..	2,679	421	2,199	167	5,466	8,411	1,494	4,989	589	15,483
90s. " " 100s. ..	940	116	1,283	66	2,405	4,403	779	3,283	374	8,839
100s. and over ..	2,877	282	3,398	165	6,722	32,387	3,676	34,420	1,459	71,942
Not stated(f) ..	36,062	23,900	22,259	30,844	113,065	42,491	19,646	42,707	30,209	135,053
<i>Total Tenanted Private Dwellings ..</i>	<i>263,683</i>	<i>50,249</i>	<i>85,737</i>	<i>40,276</i>	<i>439,945</i>	<i>191,531</i>	<i>35,131</i>	<i>120,960</i>	<i>37,905</i>	<i>385,527</i>
<i>Average weekly rent (unfurnished) per private dwelling ..</i>	<i>s. d. 34 10</i>	<i>s. d. 35 8</i>	<i>s. d. 51 11</i>	<i>s. d. 37 4</i>	<i>s. d. 38 3</i>	<i>s. d. 68 10</i>	<i>s. d. 70 10</i>	<i>s. d. 100 4</i>	<i>s. d. 65 5</i>	<i>s. d. 78 8</i>

OTHER URBAN(e)

Under 20s. ..	18,645	1,363	366	363	20,737	5,935	205	349	120	6,609
20s. and under 30s. ..	29,759	2,055	1,508	576	33,898	11,905	464	886	195	13,450
30s. " " 40s. ..	24,192	1,861	2,347	530	28,930	12,209	505	1,339	252	14,305
40s. " " 50s. ..	13,140	1,181	1,834	321	16,476	14,079	618	1,779	293	16,769
50s. " " 60s. ..	6,649	578	1,181	192	8,600	11,001	532	1,740	261	13,534
60s. " " 70s. ..	4,462	287	659	97	5,505	11,162	588	2,099	280	14,129
70s. " " 80s. ..	1,938	75	391	37	2,441	7,450	375	1,658	180	9,663
80s. " " 90s. ..	824	56	166	13	1,059	5,927	308	1,601	125	7,961
90s. " " 100s. ..	264	19	69	4	356	2,600	127	894	58	3,679
100s. and over ..	553	28	123	12	716	9,326	351	3,812	134	13,623
Not stated(f) ..	22,188	6,865	7,603	3,903	40,559	24,428	4,813	16,331	3,952	49,524
<i>Total Tenanted Private Dwellings ..</i>	<i>122,614</i>	<i>14,368</i>	<i>16,247</i>	<i>6,048</i>	<i>159,277</i>	<i>116,022</i>	<i>8,886</i>	<i>32,488</i>	<i>5,850</i>	<i>163,246</i>
<i>Average weekly rent (unfurnished) per private dwelling ..</i>	<i>s. d. 31 11</i>	<i>s. d. 31 1</i>	<i>s. d. 41 10</i>	<i>s. d. 32 6</i>	<i>s. d. 32 8</i>	<i>s. d. 54 6</i>	<i>s. d. 54 3</i>	<i>s. d. 71 11</i>	<i>s. d. 52 11</i>	<i>s. d. 56 11</i>

(a) These figures exclude dwellings occupied by "Tenants" (Governmental Housing) except those in the Northern Territory and the Australian Capital Territory. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on p. 403. (e) See text on p. 400 regarding comparability as between censuses. (f) Includes tenanted dwellings which were rent-free, those rented on a furnished basis, and those for which the rents were not applicable (e.g. for shop and dwelling combined).

TENANTED PRIVATE DWELLINGS BY WEEKLY RENT (UNFURNISHED):
AUSTRALIA, 1954 AND 1961—continued

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Weekly rent (unfurnished)	Census, 30th June, 1954(a)					Census, 30th June, 1961(o)				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings
RURAL(e)										
Under 20s. ..	25,979	578	113	84	26,754	13,960	135	146	38	14,279
20s. and under 30s. ..	17,454	429	217	108	18,248	14,891	156	252	31	15,330
30s. " " 40s. ..	7,292	239	137	47	7,715	9,627	97	223	23	9,970
40s. " " 50s. ..	3,682	129	96	24	3,931	9,173	127	255	30	9,585
50s. " " 60s. ..	1,560	58	51	14	1,683	4,338	71	168	18	4,595
60s. " " 70s. ..	981	20	27	5	1,033	3,684	65	174	21	3,944
70s. " " 80s. ..	359	8	7	1	375	1,492	22	101	5	1,620
80s. " " 90s. ..	248	4	5	2	259	1,253	22	79	4	1,358
90s. " " 100s. ..	75	6	2	..	77	467	8	32	1	508
100s. and over ..	206	6	..	..	214	1,770	27	74	3	1,874
Not stated(f) ..	42,003	1,991	745	340	45,079	39,889	1,327	1,567	278	43,061
Total Tenanted Private Dwellings ..	99,879	3,464	1,400	625	105,368	100,544	2,057	3,071	452	106,124
Average weekly rent (unfurnished) per private dwelling ..	s. d. 22 0	s. d. 23 4	s. d. 30 10	s. d. 25 2	s. d. 22 2	s. d. 34 11	s. d. 37 4	s. d. 46 4	s. d. 36 6	s. d. 35 2

TOTAL, AUSTRALIA

Under 20s. ..	71,092	4,960	1,191	1,573	78,816	24,929	667	1,042	426	27,064
20s. and under 30s. ..	116,836	9,155	6,559	3,019	135,569	41,731	1,650	2,798	860	47,039
30s. " " 40s. ..	94,619	8,971	17,187	2,955	123,732	41,922	1,942	5,424	1,268	50,556
40s. " " 50s. ..	50,869	5,827	18,180	1,815	76,691	44,657	2,654	9,482	1,431	58,224
50s. " " 60s. ..	22,487	2,963	11,874	1,061	38,385	32,137	2,016	10,598	1,068	45,819
60s. " " 70s. ..	14,770	1,830	6,980	586	24,266	31,179	2,779	10,239	1,158	45,355
70s. " " 80s. ..	6,584	685	3,561	324	11,154	18,190	1,788	7,147	810	27,935
80s. " " 90s. ..	3,751	481	2,370	182	6,784	15,591	1,824	6,669	718	24,802
90s. " " 100s. ..	1,279	137	1,352	70	2,838	7,470	914	4,209	433	13,026
100s. and over ..	3,636	316	3,523	177	7,652	43,483	4,054	38,306	1,596	87,439
Not stated(f) ..	100,253	32,756	30,607	35,087	198,703	106,808	25,786	60,605	34,439	227,638
Total Tenanted Private Dwellings ..	486,176	68,081	103,384	46,949	704,590	408,097	46,074	156,519	44,207	654,897
Average weekly rent (unfurnished) per private dwelling ..	s. d. 32 2	s. d. 34 2	s. d. 50 6	s. d. 36 2	s. d. 35 0	s. d. 57 7	s. d. 66 3	s. d. 94 9	s. d. 62 5	s. d. 66 6

(a) These figures exclude dwellings occupied by "Tenants" (Governmental Housing) except those in the Northern Territory and the Australian Capital Territory. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on p. 403. (e) See text on p. 400 regarding comparability as between censuses. (f) Includes tenanted dwellings which were rent-free, those rented on a furnished basis, and those for which the rents were not applicable (e.g., for shop and dwelling combined).

At the 1954 Census, nearly 55 per cent. of the tenanted private houses in Australia for which unfurnished rents were stated had weekly rentals of between 20s. and 40s.; at the 1961 Census, only 28 per cent. were within these limits. In 1954, 18 per cent. had rentals below 20s. and 27 per cent. above 40s. In 1961, 8 per cent. had rentals below 20s. and 64 per cent. above 40s. At the 1961 Census, 31 per cent. of the flats in Australia had rentals of between 40s. and 70s., 10 per cent. were below this range, and 59 per cent. above it. At the 1954 Census, the corresponding proportions were:—51 per cent., 34 per cent. and 15 per cent. In 1961, 14 per cent. of tenanted private houses and 40 per cent. of tenanted flats were in the rental range 100s. and over. Dwellings whose rents were not stated were excluded in obtaining these proportions.

The average rentals shown in this table for all tenanted private dwellings in Australia at the 1961 Census were 90 per cent. higher than in 1954 (79 per cent. higher for houses and 88 per cent. higher for flats). Metropolitan rentals in 1961 were higher by 106 per cent., 98 per cent. and 93 per cent., respectively, than in 1954.

In all such comparisons as these, the difference in basis between the 1954 and 1961 Censuses, referred to in the opening paragraph (p. 410), and also the differences in the urban and rural divisions (*see* p. 400), should be borne in mind.

**AVERAGE WEEKLY RENT PER ROOM OF TENANTED PRIVATE HOUSES(a),
THREE TO SIX ROOMS, WITH WALLS OF WOOD, BRICK OR STONE:
AUSTRALIA, 1954 AND 1961**

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Particulars	Census, 30th June, 1954				Census, 30th June, 1961				In-crease, Aus-tralia, 1954-61
	Urban(b)		Rural (b)	Total, Aus-tralia	Urban(b)		Rural (b)	Total, Aus-tralia	
	Metro-politan	Other			Metro-politan	Other			
Private houses (a) with walls of—	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
Wood—									
3 rooms	7 3	7 11	5 10	7 1	16 11	13 2	8 8	13 2	6 1
4 "	6 9	7 0	4 10	6 4	15 3	11 9	7 5	11 8	5 4
5 "	6 8	6 4	4 6	6 1	14 4	10 9	6 11	10 9	4 8
6 "	5 10	5 5	3 11	5 3	12 8	9 6	6 0	9 5	4 2
3 to 6 rooms ..	6 6	6 3	4 6	5 11	14 2	10 7	6 10	10 7	4 8
Brick or stone—									
3 rooms	8 3	9 4	6 8	8 3	16 7	15 9	10 7	16 3	8 0
4 "	7 10	7 2	5 1	7 8	15 2	12 2	7 11	14 6	6 10
5 "	7 2	6 8	4 9	7 0	14 0	11 0	7 7	13 1	6 1
6 "	6 9	6 1	4 3	6 6	12 5	10 2	6 8	11 7	5 1
3 to 6 rooms ..	7 3	6 8	4 9	7 1	13 11	11 0	7 4	13 1	6 0
Wood, brick or stone—									
3 rooms	7 11	8 4	6 0	7 9	16 9	13 9	8 11	14 9	7 0
4 "	7 6	7 1	4 11	7 1	15 2	11 10	7 6	13 0	5 11
5 "	7 0	6 5	4 6	6 7	14 1	10 10	7 0	11 10	5 3
6 "	6 5	5 7	4 0	5 11	12 6	9 9	6 1	10 6	4 7
3 to 6 rooms ..	7 0	6 5	4 7	6 7	14 0	10 9	6 11	11 9	5 2

(a) These figures exclude tenanted private houses occupied by "Tenants (Governmental Housing)" in 1954, and those occupied by "Tenants (State Governmental Housing Authority)" in 1961. However, the data used for the Australian Capital Territory and Northern Territory include particulars of such dwellings. (b) *See* text on p. 400 regarding comparability as between censuses.

(vi) *Date of Building.* The numbers of occupied private dwellings in Australia at the Census of 30th June, 1961, classified according to date of building from replies given to the relevant question at the 1961 Census, are shown below.

OCCUPIED PRIVATE DWELLINGS BY DATE OF BUILDING: AUSTRALIA,
CENSUS, 30TH JUNE, 1961

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Date of building	Class of dwelling				Division			Total, Aus- tralia
	Private house (a)	Share of private house	Flat	Other	Urban		Rural	
					Metro- politan	Other		
<i>Before 1st July, 1954</i> ..	1,861,261	68,824	168,615	44,358	1,231,462	537,953	373,643	2,143,058
<i>After 30th June, 1954</i> ..								
1954 (July-Dec.) ..	30,398	397	1,121	94	19,116	8,375	4,519	32,010
1955	80,293	975	3,375	194	49,571	22,374	12,892	84,837
1956	73,095	999	3,937	213	46,215	20,398	11,631	78,244
1957	68,340	939	3,596	351	43,353	18,953	10,920	73,226
1958	78,573	1,143	5,603	381	51,970	22,203	11,527	85,700
1959	81,110	1,220	7,657	366	54,747	24,002	11,604	90,353
1960	82,968	1,231	11,117	234	57,188	25,705	12,657	95,550
1961 (Jan.-June) ..	30,618	367	4,124	130	19,943	9,466	5,830	35,239
Not stated(b) ..	18,131	730	2,841	491	12,484	6,085	3,624	22,193
<i>Total, after 30th June, 1954</i> ..	543,526	8,001	43,371	2,454	354,587	157,561	85,204	597,352
Other not stated ..	30,379	2,725	5,600	2,831	21,343	11,021	9,171	41,535
Grand Total ..	2,435,166	79,550	217,586	49,643	1,607,392	706,535	468,018	2,781,945

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one household's schedule was received. (b) After 30th June, 1954, but year not stated.

NOTE.—The information above was derived from replies of occupants of dwellings at 30th June, 1961. For a number of reasons, the figures shown on the first line of the table do not agree with the number of dwellings by class recorded at the Census of 30th June, 1954, e.g., demolitions, conversion from one class of dwelling to another and errors of memory regarding date of building. Also, the figures are not precisely comparable with 1954 data because of changes in classification of dwellings adopted at the 1961 Census, as indicated in footnotes (d) and (e) to table on p. 433.

Of those occupied private dwellings in Australia where date of building was stated, 21.8 per cent. were built after 30th June, 1954. In the metropolitan urban division, 22.4 per cent. were built after 30th June, 1954, while in the other urban and rural divisions, the proportions were 22.7 per cent. and 18.6 per cent. respectively.

(vii) *Facilities, etc.* At the 1961 Census a question was asked regarding the facilities gas, electricity and television. Of those persons who answered the question on gas and electricity, 51.4 per cent. had electricity but not gas, and 45.2 per cent. had both electricity and gas, making a combined total of 96.6 per cent. with electricity. Occupied private dwellings with gas but not electricity constituted 0.2 per cent. In the metropolitan urban division 99.7 per cent. of occupied private dwellings had electricity, while in the other urban and rural divisions the proportions with electricity were 98.7 per cent. and 82.5 per cent. respectively. The proportion of private dwellings with both electricity and gas was 65.6 per cent. in metropolitan urban, 25.3 per cent. in other urban and 4.4 per cent. in rural.

Of the occupied private dwellings in Australia stated to have a television set, 81.2 per cent. were in the metropolitan urban division. In this division 64.6 per cent. of occupied private dwellings were stated to have a television set.

Similar information was not compiled for the 1954 Census, but a summary of information obtained at the 1947 Census was published on page 571 of Official Year Book No. 38.

OCCUPIED PRIVATE DWELLINGS BY FACILITIES: AUSTRALIA, CENSUS, 30th JUNE, 1961

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS)

Facilities	Class of dwelling				Division			Total, Aus- tralia
	Private house (a)	Share of private house	Flat	Other	Urban		Rural	
					Metro- politan	Other		
Gas or electricity—								
With gas only ..	5,386	105	171	103	1,578	614	3,573	5,765
With electricity only ..	1,322,299	28,580	63,378	9,568	546,588	517,040	360,197	1,423,825
With gas and electricity	1,008,763	49,769	153,231	39,428	1,052,980	177,974	20,237	1,251,191
Without gas or elec- tricity ..	87,839	773	277	163	3,239	8,665	77,148	89,052
Not stated ..	10,879	323	529	381	3,007	2,242	6,863	12,112
 Total ..	 2,435,166	 79,550	 217,586	 49,643	 1,607,392	 706,535	 468,018	 2,781,945
 With television set(b) ..	 1,139,578	 30,126	 97,226	 11,731	 1,038,837	 168,875	 70,949	 1,278,661

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) So stated in census schedules.

6. **Unoccupied Dwellings.**—The following table classifies unoccupied dwellings according to the reasons given by Census Collectors as to why the dwellings were unoccupied at Census date.

UNOCCUPIED DWELLINGS BY REASON WHY UNOCCUPIED: AUSTRALIA, CENSUS, 30th JUNE, 1961

Reason why unoccupied	Urban		Rural	Total, Australia	
	Metro- politan	Other		Number	Per cent.
For sale or for renting	16,159	10,920	7,189	34,268	17.65
Holiday home, week-end, seasonal quarters	5,814	20,975	36,567	63,356	32.64
Occupants temporarily absent	22,896	16,196	14,984	54,076	27.86
To be demolished, condemned	1,828	912	1,800	4,540	2.34
Other and not stated	12,399	9,574	15,901	37,874	19.51
Total ..	59,096	58,577	76,441	194,114	100.00

§ 2. Building

1. **General.**—(i) *Statistics of Building Approved.* Statistics of building approvals have been compiled from (a) permits issued by local government authorities in the areas subject to building control by these authorities, and (b) contracts let or work commenced and day labour projects authorized by governmental authorities. *They relate only to approvals for buildings as distinct from the construction of roads, bridges, railways, earth works, water*

storage, etc. Values shown represent the estimated cost when completed (excluding cost of land) of new buildings and alterations and additions to existing buildings. Additions of £5,000 and over are included with new buildings in all States except New South Wales, where they are included in "alterations and additions".

These statistics are available from the year 1953-54.

(ii) *Statistics of Building Commenced, Completed and Under Construction.* These relate to building by private contractors, Government authorities and owner-builders.

The following outlines the scope of the statistics: (a) *only the erection of new buildings as distinct from the construction of railways, bridges, earthworks, water storage, etc., is covered*; (b) major new additions to existing buildings are included as new buildings (for New South Wales, major alterations also are included as new building); (c) minor additions, alterations, renovations and repairs are excluded because of the difficulty of obtaining details of this work; (d) temporary dwellings are excluded; (e) figures for houses exclude flats and dwellings attached to other new buildings (the value of dwellings attached to other new buildings is included with the value of buildings to which they are attached); figures for flats include "home units"; (f) imported prefabricated houses are included; (g) details obtained from Government authorities and building contractors refer to all areas whereas details for owner-builders cover only areas subject to building control by Local Government Authorities.

The following definitions of terms used in this section are necessary for interpretation of the data presented.

Government or private ownership. A building is classified as "government" or "private" according to ownership at date of commencement. Thus "government" includes buildings erected for Commonwealth and State Governments, Semi-Governmental and Local Government authorities either by contractor or by day-labour, whether these buildings are for their own use, for rental or sale after completion. Houses erected for *particular persons* under Government sponsored home building schemes or with Government financial assistance are classified as "private".

Owner-built. An "owner-built" house is one actually erected or being erected by the owner or under the owner's direction without the services of a contractor who is responsible for the whole job.

Contract-built. Includes the operations of all building contractors and Government instrumentalities which undertake the erection of new buildings.

Commenced. A building is regarded as having been commenced when work on foundations has begun. Owing to the difficulty of defining the exact point that this represents in building operations, classifications made by informants may not be entirely uniform.

Completed. A building is regarded as having been completed when the contractor has fulfilled the terms of the contract. As with commencements, the classifications made may not be entirely uniform.

Under construction. A building is regarded as being under construction if it has been commenced but not completed, whether or not work on the building is actively proceeding.

Values. All values shown exclude the value of land and represent the estimated value of buildings on completion.

Type of building. Classification is according to the function a building is intended to serve. A building which is ancillary to other buildings or forms part of a group of related buildings is classified according to the major function of the building as a whole.

Employment. Figures relate to persons actually working on the jobs of contractors who undertake the erection of new buildings and of Government instrumentalities which erect new buildings on their own account. They include persons actually working on alterations, additions, repairs and maintenance when these jobs are undertaken by such contractors and instrumentalities.

Contractors are asked to give details of all persons working on their jobs on a specified day, including working principals, men working as or for sub-contractors and men temporarily laid off on account of weather. Because of the intermittent employment of various types of sub-contractors on any particular job, it is sometimes difficult for contractors and authorities to

provide precise particulars of the number of sub-contractors and the number of employees of sub-contractors working on their jobs on the specified day. This factor may cause some under-estimation by persons completing returns. On the other hand, because of frequent movement between jobs of some types of tradesmen (such as electricians) who may work on several jobs on the one day, a small element of duplication may occur.

The figures *exclude* persons working on owner-built houses, and employees of builders who undertake only alterations, additions, repairs and maintenance.

2. **New Houses.**—(i) *Approved, Commenced, Completed and Under Construction, 1961–62.* The next table provides a summary of the number of new houses approved, commenced, completed and under construction in each State and Territory.

A graph showing the number of new houses commenced, completed and under construction for the period 1949–50 to 1961–62, will be found on page 401.

NEW HOUSES: NUMBER, 1961–62
(INCLUDING OWNER-BUILT HOUSES)

Particulars	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved ..	26,893	18,114	9,932	7,976	6,291	2,527	404	1,432	73,569
Commenced ..	25,358	18,539	9,166	8,729	6,316	2,475	427	1,590	72,600
Completed ..	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044
Under construction at end of year ..	11,434	11,580	2,739	4,599	3,250	1,656	303	1,153	36,714

(ii) *Approved, Government and Private, 1957–58 to 1961–62.* The following table shows the number of new houses approved in each State or Territory, according to government and private ownership.

NEW HOUSES APPROVED: NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
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GOVERNMENT

1957–58 ..	3,438	2,315	978	3,928	1,076	490	161	928	13,314
1958–59 ..	3,890	2,274	724	2,452	1,089	477	146	765	11,817
1959–60 ..	2,873	2,552	983	2,103	1,229	452	181	862	11,235
1960–61 ..	3,844	1,923	1,583	4,332	1,264	413	216	878	14,453
1961–62 ..	4,335	1,285	1,302	1,603	1,867	617	229	590	11,828

PRIVATE

1957–58 ..	24,499	20,404	8,876	4,859	4,418	1,980	160	259	65,455
1958–59 ..	27,026	20,552	9,041	5,376	4,173	1,929	228	394	68,719
1959–60 ..	29,365	22,033	9,645	6,234	4,853	2,094	259	526	75,009
1960–61 ..	24,410	16,509	8,776	5,614	4,421	1,860	174	639	62,403
1961–62 ..	22,558	16,829	8,630	6,373	4,424	1,910	175	842	61,741

TOTAL

1957–58 ..	27,937	22,719	9,854	8,787	5,494	2,470	321	1,187	78,769
1958–59 ..	30,916	22,826	9,765	7,828	5,262	2,406	374	1,159	80,536
1959–60 ..	32,238	24,585	10,628	8,337	6,082	2,546	440	1,388	86,244
1960–61 ..	28,254	18,432	10,359	9,946	5,685	2,273	390	1,517	76,856
1961–62 ..	26,893	18,114	9,932	7,976	6,291	2,527	404	1,432	73,569

(a) Includes flats for periods prior to 1961–62.

(iii) *Commenced, 1957-58 to 1961-62.* The number of new houses commenced in each State and Territory by contractors and owner-builders is shown in the following table.

NEW HOUSES COMMENCED: NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT(b)									
1957-58 ..	15,729	15,654	5,559	5,523	4,284	1,291	227	975	49,242
1958-59 ..	18,582	17,188	6,387	6,873	4,231	1,508	257	993	56,019
1959-60 ..	19,784	19,372	7,349	8,032	5,067	1,491	321	1,286	62,702
1960-61 ..	19,950	15,261	7,364	8,448	4,902	1,405	321	962	58,613
1961-62 ..	18,764	15,292	7,715	8,136	5,491	1,643	369	1,388	58,798

OWNER-BUILT

1957-58 ..	8,448	6,279	1,491	1,428	1,044	1,087	84	164	20,025
1958-59 ..	8,049	5,255	1,613	1,252	1,011	1,055	77	172	18,484
1959-60 ..	8,283	3,829	1,610	877	879	866	105	139	16,588
1960-61 ..	7,704	3,256	1,834	820	791	843	94	215	15,557
1961-62 ..	6,594	3,247	1,451	593	825	832	58	202	13,802

TOTAL

1957-58 ..	24,177	21,933	7,050	6,951	5,328	2,378	311	1,139	69,267
1958-59 ..	26,631	22,443	8,000	8,125	5,242	2,563	334	1,165	74,503
1959-60 ..	28,067	23,201	8,959	8,909	5,946	2,357	426	1,425	79,290
1960-61 ..	27,654	18,517	9,198	9,268	5,693	2,248	415	1,177	74,170
1961-62 ..	25,358	18,539	9,166	8,729	6,316	2,475	427	1,590	72,600

(a) Includes flats for periods prior to 1961-62. (b) Includes operations of Government Authorities.

(iv) *Completed.* (a) *Contract-built and Owner-built, 1957-58 to 1961-62.* The following table shows the number of new houses completed in each State and Territory by contractors and owner-builders.

NEW HOUSES COMPLETED: NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT(b)									
1957-58 ..	16,186	14,630	5,830	5,733	4,921	1,449	201	614	49,564
1958-59 ..	18,111	17,444	6,411	6,452	4,337	1,429	270	1,105	55,559
1959-60 ..	20,104	18,200	7,339	7,714	4,765	1,473	262	974	60,831
1960-61 ..	20,099	17,276	7,564	8,309	4,997	1,520	286	1,123	61,174
1961-62 ..	18,593	14,982	7,648	8,302	5,009	1,574	335	1,298	57,741

OWNER-BUILT

1957-58 ..	8,928	6,737	1,527	1,873	1,275	1,117	74	84	21,615
1958-59 ..	9,984	6,885	1,795	1,691	1,509	1,148	86	140	23,238
1959-60 ..	9,434	5,957	1,662	1,262	1,232	1,002	79	171	20,799
1960-61 ..	9,679	4,818	1,827	1,067	976	967	117	150	19,601
1961-62 ..	7,818	3,987	1,492	834	1,073	823	59	217	16,303

TOTAL

1957-58 ..	25,114	21,367	7,357	7,606	6,196	2,566	275	698	71,179
1958-59 ..	28,095	24,329	8,206	8,143	5,846	2,577	356	1,245	78,797
1959-60 ..	29,538	24,157	9,001	8,976	5,997	2,475	341	1,145	81,630
1960-61 ..	29,778	22,094	9,391	9,376	5,973	2,487	403	1,273	80,775
1961-62 ..	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044

(a) Includes flats for periods prior to 1961-62. (b) Includes operations of Government Authorities.

(b) *Government and Private, 1957-58 to 1961-62.* The number of new houses completed in each State and Territory according to government and private ownership is shown in the following table.

NEW HOUSES COMPLETED: NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
GOVERNMENT									
1957-58 ..	3,926	2,129	1,089	2,819	1,782	611	137	522	13,015
1958-59 ..	3,688	2,313	1,366	2,831	1,150	506	169	976	12,999
1959-60 ..	3,544	2,081	1,338	2,868	1,112	443	146	702	12,234
1960-61 ..	3,238	1,710	1,697	3,002	1,272	473	178	729	12,299
1961-62 ..	4,170	1,903	1,747	3,123	1,404	547	252	812	13,958
PRIVATE									
1957-58 ..	21,188	19,238	6,268	4,787	4,414	1,955	138	176	58,164
1958-59 ..	24,407	22,016	6,840	5,312	4,696	2,071	187	269	65,798
1959-60 ..	25,994	22,076	7,663	6,108	4,885	2,032	195	443	69,396
1960-61 ..	26,540	20,384	7,694	6,374	4,701	2,014	225	544	68,476
1961-62 ..	22,241	17,066	7,393	6,013	4,678	1,850	142	703	60,086
TOTAL									
1957-58 ..	25,114	21,367	7,357	7,606	6,196	2,566	275	698	71,179
1958-59 ..	28,095	24,329	8,206	8,143	5,846	2,577	356	1,245	78,797
1959-60 ..	29,538	24,157	9,001	8,976	5,997	2,475	341	1,145	81,630
1960-61 ..	29,778	22,094	9,391	9,376	5,973	2,487	403	1,273	80,775
1961-62 ..	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044

(a) Includes flats for periods prior to 1961-62.

(c) *Material of Outer Walls, 1961-62.* The following table shows the number of new houses completed in each State and Territory during 1961-62, classified according to the material of their outer walls.

NEW HOUSES COMPLETED: NUMBER, 1961-62

(INCLUDING OWNER-BUILT HOUSES)

Material of outer walls	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Brick, brick veneer, concrete and stone ..	6,968	11,404	1,427	8,209	4,486	910	129	1,457	34,990
Wood (weatherboard, etc.) ..	7,493	5,744	6,010	106	79	1,413	..	51	20,896
Fibro-cement ..	11,901	1,673	1,616	817	1,427	74	261	7	17,776
Other ..	49	148	87	4	90	..	4	..	382
Total ..	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044

(d) *Material of Outer Walls, 1957-58 to 1961-62.* The following table shows the number of new houses completed in Australia, classified according to the material of their outer walls.

NEW HOUSES(a) COMPLETED: NUMBER, AUSTRALIA

(INCLUDING OWNER-BUILT HOUSES)

Material of outer walls	1957-58	1958-59	1959-60	1960-61	1961-62
Brick, brick veneer, concrete and stone ..	25,876	29,443	33,003	35,786	34,990
Wood (weatherboard, etc.) ..	26,854	28,690	26,857	24,764	20,896
Fibro-cement ..	17,864	20,009	21,314	19,830	17,776
Other ..	585	655	456	395	382
Total ..	71,179	78,797	81,630	80,775	74,044

(a) Includes Northern Territory flats for periods prior to 1961-62.

(v) *Under Construction*, 1957-58 to 1961-62. The number of new houses under construction at the end of each year 1957-58 to 1961-62 in each State and Territory is shown in the following table.

NEW HOUSES UNDER CONSTRUCTION: NUMBER

(INCLUDING OWNER-BUILT HOUSES)

At end of year—	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
1957-58 ..	17,546	18,429	3,154	5,199	3,951	1,949	199	974	51,401
1958-59 ..	16,082	16,543	2,948	5,181	3,347	1,935	177	894	47,107
1959-60 ..	14,611	15,587	2,906	5,114	3,296	1,817	262	1,174	44,767
1960-61 ..	12,487	12,010	2,713	5,006	3,016	1,578	274	1,078	38,162
1961-62 ..	11,434	11,580	2,739	4,599	3,250	1,656	303	1,153	36,714

(a) Includes flats for periods prior to 1961-62.

3. *New Flats*.—The figures in the foregoing tables, except those for the Northern Territory for periods prior to 1961-62, do not include particulars of new flats. It should be noted: (a) that the figures hereunder are additional to the numbers of houses shown in other tables, (b) that each flat is counted as a separate unit, and the numbers shown therefore relate to individual flats, (c) that new flats only are included, i.e., conversions of old buildings into flats are omitted, and (d) "home units" are included as flats.

A graph showing the number of new flats commenced, completed and under construction for the period 1949-50 to 1961-62 will be found on page 402.

(i) *Approved, Commenced, Completed and Under Construction*, 1961-62. The summary below shows the number of new flats approved, commenced, completed and under construction for the year 1961-62.

NEW FLATS: NUMBER, 1961-62

(Individual living units)

Particulars	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved ..	5,747	3,291	820	560	592	117	67	28	11,222
Commenced ..	4,927	3,001	588	605	493	166	62	28	9,870
Completed ..	5,938	4,070	928	593	265	154	2	269	12,219
Under construction at end of year ..	3,838	2,242	411	331	379	106	64	23	7,394

(ii) *Approved, Government and Private, 1957-58 to 1961-62.* The following table shows the number of new flats approved in each State or Territory, according to government and private ownership.

NEW FLATS APPROVED: NUMBER

(Individual living units)

Year	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.	
GOVERNMENT										
1957-58	..	182	341	..	96	140	18	(a)	84	861
1958-59	..	953	728	..	187	23	65	(a)	502	2,458
1959-60	..	600	452	111	252	..	40	(a)	107	1,562
1960-61	..	674	456	100	230	63	24	(a)	262	1,809
1961-62	..	1,329	844	27	81	..	..	24	28	2,333

PRIVATE

1957-58	..	1,942	1,039	1,033	470	155	56	(a)	2	4,697
1958-59	..	3,274	1,237	1,658	476	176	154	(a)	..	6,975
1959-60	..	8,973	4,028	1,733	739	365	146	(a)	47	16,031
1960-61	..	7,773	4,700	1,454	526	370	128	(a)	..	14,951
1961-62	..	4,418	2,447	793	479	592	117	43	..	8,889

TOTAL

1957-58	..	2,124	1,380	1,033	566	295	74	(a)	86	5,558
1958-59	..	4,227	1,965	1,658	663	199	219	(a)	502	9,433
1959-60	..	9,573	4,480	1,844	991	365	186	(a)	154	17,593
1960-61	..	8,447	5,156	1,554	756	433	152	(a)	262	16,760
1961-62	..	5,747	3,291	820	560	592	117	67	28	11,222

(a) Included with houses for periods prior to 1961-62.

(iii) *Commenced, 1957-58 to 1961-62.* The number of new flats commenced in each State or Territory is shown in the following table.

NEW FLATS COMMENCED: NUMBER

(Individual living units)

Year	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1957-58 ..	1,668	1,283	295	499	234	85	(a)	16	4,080
1958-59 ..	2,855	1,826	887	751	229	206	(a)	430	7,184
1959-60 ..	5,744	3,521	1,319	816	316	184	(a)	154	12,054
1960-61 ..	7,578	4,672	1,153	571	358	129	(a)	258	14,719
1961-62 ..	4,927	3,001	588	605	493	166	62	28	9,870

(a) Included with houses for periods prior to 1961-62.

(iv) *Completed, 1957-58 to 1961-62.* The following table shows the number of new flats completed in each State and Territory according to government and private ownership.

NEW FLATS COMPLETED: NUMBER

(Individual living units)

Year	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
GOVERNMENT									
1957-58	215	482	..	158	52	24	(a)	56	987
1958-59	313	372	..	248	103	25	(a)	354	1,415
1959-60	445	632	2	152	13	82	(a)	474	1,800
1960-61	375	608	14	297	39	52	(a)	139	1,524
1961-62	1,188	620	99	120	24	16	..	256	2,323

PRIVATE

1957-58	1,116	622	331	214	119	17	(a)	..	2,419
1958-59	1,622	1,062	651	392	109	106	(a)	4	3,946
1959-60	3,425	1,430	920	451	250	115	(a)	..	6,591
1960-61	6,244	3,575	1,198	590	401	123	(a)	35	12,166
1961-62	4,750	3,450	829	473	241	138	2	13	9,896

TOTAL

1957-58	1,331	1,104	331	372	171	41	(a)	56	3,406
1958-59	1,935	1,434	651	640	212	131	(a)	358	5,361
1959-60	3,870	2,062	922	603	263	197	(a)	474	8,391
1960-61	6,619	4,183	1,212	887	440	175	(a)	174	13,690
1961-62	5,938	4,070	928	593	265	154	2	269	12,219

(a) Included with houses for periods prior to 1961-62.

(v) *Under Construction, 1957-58 to 1961-62.* The number of new flats under construction at the end of each year 1957-58 to 1961-62 in each State and Territory is shown in the table below.

NEW FLATS UNDER CONSTRUCTION: NUMBER

(Individual living units)

At end of year—	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1957-58	1,094	971	177	311	163	78	(a)	428	3,222
1958-59	2,021	1,363	413	422	180	153	(a)	500	5,052
1959-60	3,890	2,822	810	635	233	140	(a)	180	8,710
1960-61	4,849	3,311	751	319	151	94	(a)	264	9,739
1961-62	3,838	2,242	411	331	379	106	64	23	7,394

(a) Included with houses for periods prior to 1961-62.

4. *Value of New Buildings.*—(i) *Approved, Commenced, Completed and Under Construction, 1957-58 to 1961-62.* The following table summarizes the values of all new buildings approved, commenced, completed and under construction in each State and Territory. All values shown exclude the value of land and represent the estimated value of buildings on completion.

NEW BUILDINGS: VALUE
(INCLUDING ESTIMATED VALUE OF OWNER-BUILT HOUSES)
(£'000)

Year	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
APPROVED									
1957-58 ..	129,261	121,250	47,289	37,624	24,906	12,668	2,265	8,485	383,748
1958-59 ..	147,871	135,143	47,216	41,068	25,760	12,984	2,565	12,643	425,250
1959-60 ..	192,802	160,644	55,112	46,734	31,766	18,700	3,641	13,031	522,430
1960-61 ..	185,016	147,692	64,294	60,709	32,957	14,284	2,878	15,912	523,742
1961-62 ..	185,848	139,311	56,188	49,760	36,411	17,932	3,729	18,684	507,863
COMMENCED									
1957-58 ..	137,189	122,133	37,128	35,659	24,790	12,733	2,259	8,588	380,479
1958-59 ..	161,731	131,607	42,829	42,738	26,717	14,409	2,237	10,104	432,372
1959-60 ..	202,250	153,604	50,560	49,468	31,716	18,243	2,778	15,292	523,911
1960-61 ..	213,737	155,376	57,820	57,923	33,282	14,140	4,434	15,307	552,019
1961-62 ..	209,598	152,093	52,917	51,746	36,762	17,693	3,982	19,035	543,826
COMPLETED									
1957-58 ..	169,240	131,756	38,043	38,047	27,262	12,840	2,110	5,841	425,139
1958-59 ..	159,841	137,437	45,000	44,394	30,262	13,450	2,588	10,999	443,971
1959-60 ..	177,745	148,162	50,205	47,640	30,120	15,803	2,561	14,909	487,145
1960-61 ..	209,186	163,152	59,304	53,866	36,025	17,014	3,118	13,155	554,820
1961-62 ..	208,043	148,175	55,054	52,315	34,036	16,727	3,503	15,758	533,611
UNDER CONSTRUCTION AT END OF YEAR									
1957-58 ..	113,548	122,750	30,968	35,337	24,312	11,946	1,745	14,589	355,195
1958-59 ..	119,473	120,179	29,709	34,104	21,285	13,053	1,721	13,929	353,453
1959-60 ..	146,819	127,773	30,620	36,822	23,331	15,591	1,998	15,502	398,456
1960-61 ..	157,932	122,187	29,961	41,727	20,922	12,964	3,410	18,080	407,183
1961-62 ..	167,408	128,296	28,448	41,508	24,503	13,888	3,928	21,825	429,804

(ii) *Completed.* (a) *Type of Building, 1961-62.* The following table shows the value of all new buildings completed in each State and Territory during 1961-62, according to the type of building.

NEW BUILDINGS COMPLETED: VALUE, 1961-62
(INCLUDING ESTIMATED VALUE OF OWNER-BUILT HOUSES)
(£'000)

Type of building	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Houses—									
Brick, brick veneer, concrete and stone ..	34,423	48,161	5,798	28,182	15,473	3,702	536	7,466	143,741
Wood (weatherboard, etc.) ..	24,426	18,014	19,280	303	362	4,048		215	66,648
Fibro-cement ..	30,547	4,579	3,969	2,185	3,820	109	1,230	27	46,466
Other ..	171	514	268	9	80		12		1,054
Total, Houses	89,567	71,268	29,315	30,679	19,735	7,859	1,778	7,708	257,909
Flats ..	19,005	13,343	2,791	1,380	671	456	4	1,026	38,676
Total, Houses and Flats ..	108,572	84,611	32,106	32,059	20,406	8,315	1,782	8,734	296,585
Hotels, hostels, etc. ..	7,869	2,447	1,735	795	602	706	293	617	15,064
Shops ..	13,973	4,302	1,775	1,397	925	1,139	77	82	23,670
Factories ..	23,651	18,047	2,203	2,648	1,519	2,251	561	154	51,034
Business premises—									
Office ..	12,825	6,554	4,447	2,049	1,451	1,040	207	2,484	31,057
Other ..	8,781	5,435	3,246	1,515	1,584	522	193	329	21,605
Educational ..	13,731	12,577	3,276	5,548	3,007	1,440	28	1,736	41,343
Religious ..	3,061	2,030	777	573	356	209		254	7,260
Health ..	3,973	6,154	1,414	3,067	2,346	410	74	265	17,703
Entertainment and recreation ..	6,903	2,198	777	717	633	244	24	126	11,622
Miscellaneous ..	4,704	3,820	3,298	1,947	1,207	451	264	977	16,668
Total, Other Buildings	99,471	63,564	22,948	20,256	13,630	8,412	1,721	7,024	237,026
Total, New Buildings	208,043	148,175	55,054	52,315	34,036	16,727	3,503	15,758	533,611

(b) *Type of Building, 1957-58 to 1961-62.* The following table shows the value of all new buildings completed in Australia.

NEW BUILDINGS COMPLETED: VALUE
(INCLUDING ESTIMATED VALUE OF OWNER-BUILT HOUSES)
(£'000)

Type of building	1957-58	1958-59	1959-60	1960-61	1961-62
Houses—					
Brick, brick veneer, concrete and stone ..	98,131	113,187	127,580	143,756	143,741
Wood (weatherboard, etc.) ..	79,631	85,306	80,851	77,771	66,648
Fibro-cement ..	43,836	49,088	52,694	50,624	46,466
Other ..	1,662	1,947	1,430	1,243	1,054
Total, Houses ..	223,260	249,528	262,555	273,394	257,909
Flats (a) ..	8,238	14,146	22,930	40,322	38,676
Total, Houses and Flats ..	231,498	263,674	285,485	313,716	296,585
Hotels, hostels, etc. ..	6,768	7,204	8,525	14,580	15,064
Shops ..	13,588	15,825	16,326	23,145	23,670
Factories ..	59,883	40,637	49,476	64,788	51,034
Business premises—					
Office ..	33,678	25,450	24,767	32,344	31,057
Other ..	17,302	20,458	28,126	23,453	21,605
Educational ..	19,630	25,569	32,227	35,318	41,343
Religious ..	4,825	5,994	6,458	7,159	7,260
Health ..	19,889	18,841	11,216	14,072	17,703
Entertainment and recreation ..	8,815	8,975	8,622	9,749	11,622
Miscellaneous ..	9,263	11,344	15,917	16,496	16,668
Total, Other Buildings ..	193,641	180,297	201,660	241,104	237,026
Total, New Buildings ..	425,139	443,971	487,145	554,820	533,611

(a) Prior to 1961-62, the value of Northern Territory flats was included with houses.

(c) *Type of Building, Private and Government Ownership, 1959-60 to 1961-62.* The following table shows the value of all new building completed in Australia, classified by government and private ownership.

NEW BUILDINGS COMPLETED: VALUE BY OWNERSHIP
(INCLUDING ESTIMATED VALUE OF OWNER-BUILT HOUSES)
(£'000)

Type of building	Government			Private		
	1959-60	1960-61	1961-62	1959-60	1960-61	1961-62
Houses—						
Brick, brick veneer, concrete and stone ..	18,497	19,518	20,720	109,083	124,238	123,021
Wood (weatherboard, etc.) ..	4,635	6,210	7,329	76,216	71,561	59,319
Fibro-cement ..	11,355	9,931	12,421	41,339	40,693	34,045
Other ..	133	106	75	1,297	1,137	979
Total, Houses ..	34,620	35,765	40,545	227,935	237,629	217,364
Flats (a) ..	4,814	4,333	7,096	18,116	35,989	31,580
Total, Houses and Flats ..	39,434	40,098	47,641	246,051	273,618	248,944
Hotels, hostels, etc. ..	119	488	404	8,406	14,092	14,660
Shops ..	395	431	1,016	15,931	22,714	22,654
Factories ..	4,911	10,725	6,703	44,565	54,063	44,331
Business premises—						
Office ..	9,013	9,912	11,075	15,754	22,432	19,982
Other ..	4,776	5,376	7,864	23,350	18,077	13,741
Educational ..	26,516	29,110	33,622	5,711	6,208	7,721
Religious ..	..	..	..	6,458	7,159	7,260
Health ..	9,495	11,084	14,462	1,721	2,988	3,241
Entertainment and recreation ..	1,354	1,536	2,215	7,268	8,213	9,407
Miscellaneous ..	10,650	10,981	10,339	5,267	5,515	6,329
Total, Other Buildings ..	67,229	79,643	87,700	134,431	161,461	149,326
Total, New Buildings ..	106,663	119,741	135,341	380,482	435,079	398,270

(a) Prior to 1961-62, the value of Northern Territory flats was included with houses.

5. *Value of Building Approved.*—The following table shows the values of approvals for houses and flats, other new buildings, and alterations and additions in Australia for the years 1957–58 to 1961–62. Additions of £5,000 and over are included with new buildings in all states except New South Wales, where they are included in alterations and additions.

BUILDING APPROVED: VALUE, AUSTRALIA
(£'000)

Particulars	1957–58	1958–59	1959–60	1960–61	1961–62
Houses and flats	249,347	267,548	319,341	300,393	279,292
Other new buildings	134,401	157,702	203,089	223,349	228,571
<i>Total, New Buildings</i>	<i>383,748</i>	<i>425,250</i>	<i>522,430</i>	<i>523,742</i>	<i>507,863</i>
Alterations and additions	61,961	70,516	81,284	78,400	78,105
<i>Total, Building</i>	<i>445,709</i>	<i>495,766</i>	<i>603,714</i>	<i>602,142</i>	<i>585,968</i>
Government	95,632	103,929	115,800	133,863	140,743
Private	350,077	391,837	487,914	468,279	445,225

6. *Persons Working on Jobs Carried out by Builders of New Buildings.*—(i) *At 29th June, 1962.* The following table shows the number of contractors, sub-contractors and wage earners working on jobs carried out by builders of new buildings at 29th June, 1962. It also shows the numbers of these persons classified according to their main building occupations and the type of building on which they were working.

PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS, 29th JUNE, 1962

(INCLUDING CONTRACTOR AND SUB-CONTRACTOR PRINCIPALS ACTUALLY WORKING ON JOBS BUT EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES)

Particulars	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Contractors	2,798	2,882	2,049	633	558	540	71	181	9,712
Sub-contractors	6,432	5,886	2,264	2,411	1,674	560	136	596	19,959
Wage earners	31,445	25,395	15,094	9,302	7,885	4,302	460	3,155	97,038
<i>Total</i>	<i>40,675</i>	<i>34,163</i>	<i>19,407</i>	<i>12,346</i>	<i>10,117</i>	<i>5,402</i>	<i>667</i>	<i>3,932</i>	<i>126,709</i>
Carpenters	14,804	12,708	8,749	3,330	3,127	2,430	203	1,152	46,503
Bricklayers	3,921	3,733	1,199	2,076	1,292	366	81	436	13,104
Painters	3,283	3,381	1,719	1,064	943	442	64	378	11,274
Electricians	2,158	1,715	939	626	619	311	61	216	6,645
Plumbers	3,463	3,028	1,490	1,085	885	311	74	302	10,638
Builders' labourers	6,672	4,195	3,066	1,891	1,582	960	123	751	19,240
Other	6,374	5,403	2,245	2,274	1,669	582	61	697	19,305
<i>Total</i>	<i>40,675</i>	<i>34,163</i>	<i>19,407</i>	<i>12,346</i>	<i>10,117</i>	<i>5,402</i>	<i>667</i>	<i>3,932</i>	<i>126,709</i>
New houses and flats	16,274	16,315	7,097	6,674	4,848	2,077	348	1,474	55,107
Repairs and maintenance	2,560	1,334	1,431	285	1,153	430	..	273	7,466
Other building work (a)	21,841	16,514	10,879	5,387	4,116	2,895	319	2,185	64,136
<i>Total</i>	<i>40,675</i>	<i>34,163</i>	<i>19,407</i>	<i>12,346</i>	<i>10,117</i>	<i>5,402</i>	<i>667</i>	<i>3,932</i>	<i>126,709</i>

(a) Includes persons working on alterations and additions carried out by builders of new buildings.

(ii) *Summary, 1958 to 1962.* The number of persons in each State and Territory working on jobs carried out by builders of new buildings is shown in the following table.

PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS

(INCLUDING CONTRACTOR AND SUB-CONTRACTOR PRINCIPALS ACTUALLY WORKING ON JOBS BUT EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES)

At 30th June—	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1958	32,673	31,634	17,886	10,687	8,924	4,460	370	2,982	109,616
1959	36,281	32,626	20,691	12,636	9,092	5,310	401	2,900	119,937
1960	41,102	37,533	22,199	13,306	9,195	5,432	405	3,456	132,628
1961	39,981	32,195	18,192	12,416	8,456	4,793	608	2,973	119,614
1962(a) ..	40,675	34,163	19,407	12,346	10,117	5,402	667	3,932	126,709

(a) At 29th June.

§ 3. Government Activities in the Housing Field

1. *Housing Agreements between Commonwealth and State Governments.*—Under the Commonwealth-State Housing Agreements the Commonwealth Government makes substantial loans to the States for the provision of housing.

(i) *The 1945 Agreement.* In November, 1945, the Commonwealth Government entered into an Agreement with the Governments of the States whereby the Commonwealth Government would provide finance for, and the State Governments would undertake the building of, housing projects. Tasmania withdrew from the Agreement in August, 1950, and South Australia did not begin to operate under it until July, 1953.

Between 1945–46 and 1955–56 under this Agreement the Commonwealth Government advanced £88,849,000 to New South Wales; £85,781,000 to Victoria; £24,344,000 to Queensland; £11,700,000 to South Australia; £27,050,000 to Western Australia; and £2,835,000 to Tasmania. When Tasmania withdrew from the Agreement, it repaid all advances made to it.

For information on the conditions of sale, etc., under the 1945 Agreement, *see* Year Book No. 48, page 367. In 1961, the 1945 Agreement was amended to allow sales of dwellings on terms decided by the States. But tenants eligible under the *War Service Homes Act* are entitled to purchase dwellings built under the 1945 Agreement on the terms provided in the *War Service Homes Act*.

(ii) *The 1956 Agreement.* In 1956, the Commonwealth and the States entered into a new agreement, under which added emphasis was placed on the construction of homes for private ownership. The Commonwealth Government provided finance to the States over a period of five years ending 30th June, 1961, for the erection of housing projects. For the first two years of the agreement, 20 per cent. of the money allocated to each State (and 30 per cent. for the next three years) was advanced to building societies and other approved institutions for lending to private house builders. The remaining allocation to each State was used by the States for the erection of houses for either rental or sale. The States determined the type of houses to be erected, their location and the selection of tenants, and also fixed the terms of selling.

The Commonwealth was entitled to specify that a portion of the moneys be set aside for the erection of houses for serving members of the defence forces nominated by the Commonwealth. The Commonwealth provided supplementary advances to the States equal to the amounts set aside by them for this purpose.

For other features of the 1956 Commonwealth and State Housing Agreement, *see* Year Book No. 48, page 368.

(iii) *The 1961 Agreement.* Following the termination of the 1956 Agreement on 30th June, 1961, a new agreement running for a further period of five years was entered into by the Commonwealth and the State Governments. This Agreement continues with some amendments the terms and conditions of the 1956 Agreement, but the Commonwealth and/or a State may agree to contribute funds in excess of the previous statutory maximum of 5 per cent. of a State's allocation, for the erection of dwellings for servicemen.

Under the 1961 Agreement, each advance of money, together with interest thereon, is to be repaid in equal instalments over a period of 53 years from the date each advance is made. The rate of interest chargeable on advances is the long-term bond rate at the time the advance was made less one per cent. per annum. The interest rates under the Agreement have been: from 1st July, 1961, to 6th February, 1962, $4\frac{1}{2}$ per cent. per annum; and since 7th February, 1962, 4 per cent. per annum.

(iv) *Operations in 1961-62.* The following tables shows operations under the various Housing Agreements during 1961-62.

COMMONWEALTH AND STATE HOUSING AGREEMENTS, 1961-62

Particulars	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
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ADVANCES TO STATES (£'000)

Advances to States(a) 1956 and 1961 Agreements	17,633	14,001	4,397	9,063	3,721	2,928	51,743
State Housing Programme (70 per cent. maximum) ..	11,902	9,469	2,940	4,350	2,594	2,050	33,305
Home Builder's Account (30 per cent. minimum)—							
Advances	5,101	4,058	1,260	4,686	1,112	878	17,095
Amount drawn by institutions ..	5,740	5,050	1,400	4,173	1,187	863	18,413
Service Housing Funds allocated by(b)—							
Commonwealth	630	474	197	27	15	..	1,343
States	595	474	172	27	15	..	1,283

NUMBER OF DWELLINGS

State Housing Programme—							
Commenced	3,947	2,689	1,009	1,427	1,150	562	10,784
Completed	3,905	2,203	1,105	1,814	812	492	10,331
Under construction at 30th June, 1962	2,095	1,040	439	1,289	584	201	5,648
Home Builder's Account—							
Purchased—New	551	497	224	538	61	42	1,913
Other	38	..	..	..	..	2	40
New construction—							
Approved	1,758	2,076	293	1,221	397	285	6,030
Commenced	1,398	1,835	272	763	367	242	4,877
Completed	1,288	1,672	266	717	338	170	4,451
Service Housing—							
Agreed programme	372	206	107	18	10	..	713
Completed	381	197	47	32	31	..	688
Sold under—							
1945 Agreement	344	660	87	5	55	(c)	1,151
1956 and 1961 Agreements ..	1,959	1,465	704	28	500	354	5,010

(a) Includes supplementary advances for Service Housing. (b) 50 per cent. by Commonwealth and 50 per cent. by State. (c) Tasmania did not operate under the 1945 Agreement after August, 1950.

(v) *Advances, 1945-46 to 1961-62.* Advances made by the Commonwealth Government to the States, under the Agreements, in each year since 1945-46, are shown in the following table.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: ADVANCES
TO STATES(a)
(£'000)**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.(b)	Total
1945-46	2,525	3,100	425	..	460	285	6,795
1946-47	5,530	4,000	750	..	735	..	11,015
1947-48	5,345	5,000	800	..	1,260	900	13,305
1948-49	6,295	5,200	900	..	1,647	450	14,492
1949-50	6,600	6,300	1,250	..	1,965	1,100	17,215
1950-51	7,890	8,600	2,700	..	2,350	100	21,640
1951-52	8,514	10,061	4,489	..	3,483	..	26,547
1952-53	12,100	11,270	3,730	..	2,900	..	30,000
1953-54	12,450	12,000	4,500	4,500	3,750	..	37,200
1954-55	10,800	9,450	1,800	3,600	3,500	..	29,150
1955-56	10,800	10,800	3,000	3,600	5,000	..	33,200
1956-57	11,232	10,400	2,860	3,711	3,111	2,025	33,339
1957-58	11,440	10,400	3,286	4,160	3,015	2,034	34,335
1958-59	12,420	10,660	3,426	5,175	3,103	2,220	37,004
1959-60	12,782	10,660	3,602	5,092	3,049	1,957	37,142
1960-61	13,455	10,660	3,208	5,829	3,056	2,002	38,210
1961-62	17,633	14,001	4,397	9,063	3,721	2,928	51,743
Total	167,811	152,562	45,123	44,730	46,105	16,001	472,332

(a) Includes supplementary advances (Service Housing) under the 1956 and 1961 Agreements.
(b) Tasmania withdrew from the 1945 Agreement in August, 1950, and repaid all advances made to it.

(vi) *Dwellings Provided, 1945-46 to 1961-62.* The following table shows the number of dwellings provided under the Agreements, in each year since their inception.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF
DWELLINGS(a) PROVIDED**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.(b)	Total
Up to 30th June, 1946(c)	1,589	1,787	224	..	293	154	4,047
1946-47	2,200	1,491	472	..	509	208	4,880
1947-48	2,582	2,179	459	..	846	218	6,284
1948-49	3,440	2,357	546	..	1,016	184	7,543
1949-50	3,076	2,454	649	..	952	284	7,415
1950-51	3,273	2,699	567	..	1,261	82	7,882
1951-52	3,708	2,970	1,102	..	1,022	..	8,802
1952-53	4,280	3,238	1,642	..	1,104	..	10,264
1953-54	5,109	3,590	1,656	1,006	1,501	..	12,862
1954-55	4,932	3,960	1,382	2,013	2,031	..	14,318
1955-56	3,529	4,200	797	1,885	1,539	..	11,950
1956-57	3,602	3,038	1,369	1,997	958	525	11,489
1957-58	4,494	3,369	1,113	1,959	1,472	566	12,973
1958-59	4,440	3,673	1,461	2,023	1,225	594	13,416
1959-60	4,736	3,924	1,221	2,318	1,009	688	13,896
1960-61	4,309	3,447	1,293	2,457	1,056	666	13,228
1961-62	6,163	4,569	1,642	3,101	1,242	706	17,423
Total	65,462	52,945	17,595	18,759	19,036	4,875	178,672

(a) Includes flats.
all advances made to it.
1945-46.

(b) Tasmania withdrew from the 1945 Agreement in August, 1950, and repaid
(c) The 1945 Agreement applied also to some dwellings erected before

(vii) *Houses Sold, 1948-49 to 1961-62.* The table below shows the number of houses sold under the Commonwealth and State Housing Agreements in each year since 1948-49.

COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF HOUSES SOLD

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
1948-49	15	..	13	..	..	..	28
1949-50	98	6	12	..	115	..	231
1950-51	122	39	94	..	508	..	763
1951-52	338	26	86	..	480	..	930
1952-53	528	13	13	..	309	..	863
1953-54	403	6	16	1	94	..	520
1954-55	165	..	26	7	96	..	294
1955-56	733	1,289	121	275	177	..	2,595
1956-57	3,197	1,732	466	231	294	207	6,127
1957-58	3,679	1,336	672	259	737	398	7,081
1958-59	2,507	2,506	720	252	222	247	6,454
1959-60	2,701	2,672	614	140	324	311	6,762
1960-61	2,004	2,704	663	88	572	329	6,360
1961-62	2,303	2,125	791	33	555	354	6,161
Total	18,793	14,454	4,307	1,286	4,483	1,846	45,169

2. *War Service Homes.*—The provision of War Service Homes is a function of the War Service Homes Division of the Department of National Development, and the administration of the *War Service Homes Act* is under the control of the Director of War Service Homes.

The *War Service Homes Act* 1918-1962 is a measure for the provision of homes for Australian ex-servicemen who served during the 1914-1918 War or the 1939-1945 War and to persons with service in Korea or Malaya. Provision is made also for assistance to the female dependants of Australian ex-servicemen and other classes of eligible persons as defined in the Act. Assistance may be granted to an eligible person and the wife or husband of that person as joint tenants, but the War Service Homes Division does not provide homes for occupation purely on a tenancy basis.

(i) *Operations, 1961-62.* The following table gives details of the operations of the War Service Homes Division in the year 1961-62 and also since the inception of the Scheme on 6th March, 1919. The figures shown include operations in the Territories of Papua, New Guinea and Norfolk Island.

WAR SERVICE HOMES DIVISION: OPERATIONS, AUSTRALIA, 1961-62, AND TO 30TH JUNE, 1962

Particulars		1961-62			From inception to 30th June, 1962		
		Eligibility established from service in—		Total	Eligibility established from service in—		Total
		1914-18 War	1939-45 War, Korea or Malaya		1914-18 War	1939-45 War, Korea or Malaya	
Applications received	No.	1,083	15,842	16,925	113,791	330,824	444,615
Applications approved	"	740	12,150	12,890	54,862	184,733	239,595
Homes purchased	"	466	7,242	7,708	17,812	87,775	105,587
Homes built, or assistance given to build them	No.	148	2,424	2,572	23,812	60,460	84,272
Mortgages discharged	"	105	2,032	2,137	3,933	22,860	26,793
Total homes provided	"	719	11,698	12,417	45,557	171,095	216,652
Transfers or resales	"	69	671	740	9,148	10,211	19,359
Total capital expenditure	£'000	n.a.	n.a.	35,025	n.a.	n.a.	435,133
Total receipts	.. ..	n.a.	n.a.	21,503	n.a.	n.a.	201,419

(ii) *Operations, 1952-53 to 1961-62.* The table below gives details of certain activities of the War Service Homes Division each year from 1952-53 to 1961-62 and covers eligibility established from service in the 1914-18 War, 1939-45 War, Korea and Malaya.

WAR SERVICE HOMES DIVISION: ANNUAL OPERATIONS, AUSTRALIA

Year		Number of—				Total capital expenditure	Total receipts	
		Applications received	Homes provided					
			Homes purchased (a)	Homes built (b)	Mortgages discharged			Total
						£'000	£'000	
1952-53	..	24,906	5,704	5,848	870	12,422	27,976	7,263
1953-54	..	24,951	5,380	6,290	729	12,399	26,874	9,400
1954-55	..	28,931	5,662	5,628	1,498	12,788	30,086	10,779
1955-56	..	20,968	4,802	5,777	1,224	11,803	30,067	11,961
1956-57	..	20,553	5,813	4,187	1,227	11,227	30,171	12,690
1957-58	..	22,081	6,150	5,524	1,584	13,258	35,182	14,652
1958-59	..	21,935	6,660	5,254	1,497	13,411	35,159	16,769
1959-60	..	20,661	8,437	3,169	1,411	13,017	35,068	19,836
1960-61	..	15,888	8,005	2,791	2,211	13,007	35,042	21,014
1961-62	..	16,925	7,708	2,572	2,137	12,417	35,025	21,503

(a) Homes purchased with the assistance of War Service Homes Division.

(b) Or assistance given to build a home.

(iii) *Homes Provided, 1952-53 to 1961-62.* The following table gives details of the number of homes provided by the War Service Homes Division in each State and Territory of Australia and the Territories of Papua, New Guinea and Norfolk Island each year from 1952-53 to 1961-62.

WAR SERVICE HOMES DIVISION: NUMBER OF HOMES PROVIDED

Year	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1952-53 ..	2,676	3,563	2,394	1,732	1,734	288	1	34	12,422
1953-54 ..	3,301	3,857	2,113	1,146	1,582	345	5	50	12,399
1954-55 ..	4,256	4,007	1,648	885	1,561	332	10	89	12,788
1955-56 ..	4,652	3,347	1,099	797	1,522	294	8	84	11,803
1956-57 ..	4,316	3,666	883	859	1,157	259	2	85	11,227
1957-58 ..	5,236	4,132	855	1,079	1,588	297	3	68	13,258
1958-59 ..	6,176	3,939	994	889	1,002	349	8	54	13,411
1959-60 ..	5,698	3,908	1,112	853	1,096	277	7	66	13,017
1960-61 ..	6,101	3,308	1,145	876	1,288	233	9	47	13,007
1961-62 ..	4,871	3,534	1,525	912	1,243	239	6	87	12,417

(a) Includes Norfolk Island.

(b) Includes Territories of Papua and New Guinea.

In addition to the homes provided under the *War Service Homes Act* and shown in the table above, 2,004 homes which had been provided originally under the Housing Agreements with the States have been taken over in accordance with those Agreements, 83 being taken over during 1961-62.

3. State Housing Authorities.—The following paragraphs describe briefly the organizations of the various State Housing Authorities and their activities in the fields of home construction and provision of homes on a rental basis (*see* § 4 for their financial advances to persons wishing to purchase or build a home). For summarized figures of total government construction of houses and flats, *see* pages 419 and 422.

(i) *New South Wales—The Housing Commission of New South Wales.* (a) *General.* The Housing Commission of New South Wales was constituted in 1942, with a full-time salaried chairman and four other members remunerated by fees. The principal function of the Commission is the provision of low-cost housing for rental or sale to persons in the lower or moderate income groups. The Commission is also empowered to make surveys of housing conditions, recommend local government building ordinances, provide assistance to private home builders, and undertake the manufacture, purchase, and supply of building materials.

Most of the permanent dwellings provided by the Commission have been erected under the Commonwealth-State Housing Agreements. In 1961, 3,658 houses and flats valued at £8,575,000 were completed by or for the Housing Commission, mostly erected by private builders on contract to the Commission.

(b) *Capital, Income and Expenditure.* Advances from the Commonwealth have provided most of the Housing Commission's capital funds. Of the £139,978,000 total capital funds available to the Commission from its inception to 30th June, 1962, £131,877,000 (or 94.2 per cent.) came from Commonwealth advances, £2,464,000 (1.8 per cent.) from Consolidated Revenue, £4,652,000 (3.3 per cent.) from General Loans Account and £985,000 (0.7 per cent.) from other State funds.

During the year 1961-62, the Housing Commission's income and expenditure (other than capital transactions) was—total income, £9,462,627 (consisting of rent £6,574,521, interest £1,996,880, other £891,226); and total expenditure, £8,382,826.

(c) *Rental Housing (other than Housing Agreements).* Upon request by other State Departments, the Housing Commission will erect houses for employees of those Departments, e.g., Education, Agriculture, Water Conservation, etc. These Departments provide the necessary land and funds needed to finance the erection of the houses. Rentals charged are fixed by the Departments in accordance with the salaries of the officers occupying the houses. The number of rental houses erected (other than under the Housing Agreements) is 925.

Specially designed units are erected by the Housing Commission to provide dwellings for elderly persons at rentals within their means. The rents of these units are £1 per week for elderly single persons and £1 10s. per week for elderly couples. Four hundred and twenty-seven of these units have been completed.

(d) *Sales Schemes.* During 1953-54, the Housing Commission began the erection of 100 houses for sale. Under this scheme, the Commission acted as the construction authority, while administrative arrangements were carried out by the Rural Bank. Houses were sold on the basis of 10 per cent. deposit with repayment of the balance over a maximum period of 40 years.

Applicants who have established eligibility for Housing Commission accommodation may now apply to have a standard type dwelling erected on their own block of land. Under this scheme, 207 dwellings have been completed.

(ii) *Victoria—Housing Commission, Victoria.* (a) *General.* A preliminary investigation into housing conditions in Victoria was begun in July, 1936, when a board for the purpose was appointed by the Government. As a result of their report, the *Housing Act* 1937 was passed by Parliament which provided for the appointment of a Housing Commission of four members to be the central housing authority of the State. The Housing Commission of Victoria was appointed on 1st March, 1938.

The objects of the Commission as now laid down are the improvement of existing housing conditions; the provision of suitable rental housing for persons displaced from slum reclamation areas or living under unsatisfactory conditions, and for other eligible persons; the sale of houses to eligible persons and making of advances to such persons to enable them to own their homes; the development of land for housing and related purposes; and the responsibility of maintaining housing standards. Until the 1945 Commonwealth-State Housing Agreement was entered into, with its retrospective application to all estates or projects completed after 3rd December, 1943, the construction of dwellings by the Commission was financed by loan funds provided by the State and by three specific debenture issues raised by the Commission. Since the signing of the 1945 Commonwealth-State Housing Agreement, the construction of dwellings has been financed by the Commonwealth Government.

(b) *Dwellings Provided.* At 30th June, 1962, the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme, and 45,642 dwelling units under Commonwealth-State Agreements. An additional 1,187 units were either under construction or let to contract at this date.

(c) *Dwellings for Elderly Persons.* Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30th June, 1962, 1,696 of these units had been completed.

(d) *Housing of Aborigines.* Under the *Aborigines Act* 1958, as amended by the *Aborigines (Housing) Act* 1959, the Housing Commission of Victoria is empowered to erect houses for the Aborigines Welfare Board for occupation as dwellings by aborigines. To 30th June, 1962, 13 of these units had been completed.

(e) *Rental Housing (other than Housing Agreements).* State Government Authorities, such as the Public Works Department, State Electricity Commission, Victorian Railways, State Rivers and Water Supply Commission, etc., provide from time to time the necessary land and finance for the erection of dwellings for employees of those departments. Rentals charged are fixed by the Government Authorities in accordance with the salaries of officers occupying the dwellings.

(f) *Rural Housing.* Prior to the end of the Second World War, the Commonwealth Government and various State Governments made arrangements for the settlement of discharged soldiers on the land as part of a general scheme of rehabilitation of ex-members of the Services. In 1945, the Victorian Government completed an Agreement with the Commonwealth Government, and legislation was passed constituting the Soldier Settlement Commission. The Commission is charged with the responsibility of developing a holding to a stage where it can be brought into production within a reasonable time. This provides for, amongst other things, the erection of farm residences. At 30th June, 1962, a total of 2,894 farm residences had been erected.

(iii) *Queensland—The Queensland Housing Commission.* (a) *General.* The Queensland Housing Commission was established in 1945 to assist in meeting the existing housing shortage. It took over the operations of the State Advances Corporation which was established in 1916 to make advances to home builders under the *State Advances Act* (State housing in Queensland originally began in 1910 under the Workers' Dwelling Board). In addition, the Commission was empowered to build houses itself, either for sale or for letting.

(b) *House Units Completed.* During 1961–62, the Commission completed 2,006 house units, bringing the total completions under all schemes since the revival of housing construction in 1944–45 to 26,126. Of this number, 15,047 houses, or 57.6 per cent., were for home ownership, and 11,079, or 42.4 per cent., were for rental.

(c) *Finance.* The Housing Commission finances its operations through two Treasury Trust Funds—the Queensland Housing Commission Fund and the Commonwealth-State Housing Fund. In addition, a Home Builders' Deposit Trust Fund is available to assist eligible persons to accumulate money to acquire land and erect a Commission dwelling

thereon, or to purchase a dwelling under contract of sale conditions. Total disbursements by the Commission for the year 1961-62 amounted to £10,929,291, representing £4,296,149 from the Queensland Housing Commission Fund and £6,633,142 from the Commonwealth-State Housing Fund, while the Home Builders' Deposit Fund had a balance of £4,718 at 30th June, 1962.

(d) *Rental Schemes.* In the field of rental housing, the Commission administers and acts as the constructing authority for the Commonwealth-State Housing Agreements of 1945, 1956, and 1961. These agreements have made possible large-scale home building programmes during the post-war years, the houses so built being mainly for rental, although they may be subsequently sold.

Until 28th March, 1961, when the *Workers' Homes Acts*, 1919-1957, were repealed, the Commission administered the *Workers' Homes* scheme, which was described in the Commonwealth Year Book No. 48, 1962, p. 371.

(e) *Sales Schemes.* Operating under the provisions of the *State Housing Acts*, 1945 to 1961, the Commission, through its scheme of Workers' Dwellings, makes advances for the construction of dwellings to eligible persons who own a suitable building site. To be eligible to participate in any of its home-ownership schemes a person must not own, nor must his wife or her husband own, a house in Queensland or elsewhere. The number of workers' dwellings completed during 1961-62 amounted to 682, making a total of 27,986 completions since the inception of the scheme. The Commission also has power to make advances, secured by mortgage, to firms for housing of employees.

Home ownership is further assisted through the Commission's powers to sell houses under contract of sale conditions. It may sell houses already erected to eligible applicants, or it will erect a dwelling to the intending purchaser's own design, on Commission land, for subsequent sale to him. Tenants of rental houses may also purchase, under contract of sale conditions, the houses they are occupying. Contract of sale agreements were made to purchase 883 of the Commission's houses during 1961-62.

The Commission is also authorized, under the *State Housing Acts Amendment Act*, 1961, to sell freehold land, or lease vacant Crown land which has been set apart for the purposes of the *State Housing Acts*, to an eligible person for the erection of a dwelling, subject to the condition that within 18 months from the date of contract he will execute a building agreement for the erection of a dwelling thereon for his occupation.

(iv) *South Australia—The South Australian Housing Trust.* (a) *General.* The South Australian Housing Trust was constituted in 1937 under the *South Australian Housing Trust Act*, 1936-37, for the purpose of providing comfortable homes for workers in regular employment on the lower ranges of income and for tenants in serious financial straits. The Housing Trust builds houses for both rental and sale and, in addition, administers an emergency dwelling scheme for the South Australian Government. From July, 1946 to 30th June, 1962, 44,059 houses were erected by the Trust in both city and country areas.

(b) *Rental Houses.* In 1958, the State Government made available funds for the purpose of providing houses in the country towns for people who cannot afford to pay an economic rent, and to 30th June, 1962, 177 houses had been built.

Upon request by State Government Departments, the Trust will erect houses for purchase by those Departments for the accommodation of their employees. During the financial year 1961-62, 72 houses were built for Education, Police, Highways, and Woods and Forests Departments, etc. Rents for the houses are determined by the Public Service Board. Rents charged for other accommodation are generally based on the overall cost of construction, and vary not only according to the size of the dwelling but also according to date of erection. As at 1st November, 1962, the rents of 5-roomed houses (i.e., 3 bedrooms) ranged from £2 2s. a week for houses of an older type to £3 12s. 6d. a week for houses then being completed. Factors taken into consideration when allotting rental houses include date of application, housing need and suitability of tenant. Persons with high incomes are asked to consider purchasing their own homes. Two- and three-storey groups of flats with weekly rentals ranging from £3 7s. 6d. to £6 10s. per flat have been built in the Metropolitan Area and at Elizabeth. By December, 1962, 953 of these flats had been completed in the Metropolitan Area and 220 at Elizabeth.

(c) *Sales Scheme.* Houses built under this scheme, which was inaugurated in 1946, are of solid or timber-frame construction. More than 20,200 have been completed in both metropolitan and country areas since the scheme began. The Trust may receive cash payment for the house and land. More usually, the purchaser pays a deposit (which varies according to the type of house and locality—at present £200 for a timber-frame house and £400 for a 5-roomed brick house—and the purchaser's ability to pay) and raises the balance by way of mortgage. In 1956, the Trust began the erection of houses, which may be of solid or timber-frame construction or a mixture of both, for individuals on their own land. Houses are built by contract under the Trust's supervision. Prices for building and supervision of the standard houses covered by the scheme in late 1962 ranged from £3,350 for a 2-bedroom brick house to £5,500 for a 6-roomed house. During 1962–63, the Trust commenced construction of Rental-Purchase houses. The aim of this scheme is to provide less expensive houses for the lower-middle income wage earner, and it is expected that such houses will, as far as possible, replace the demand for the double-unit type rental houses.

(d) *Rural Housing.* In order to assist primary producers, the Trust will erect houses on the applicant's own land for his own use or that of his employees, either using local materials or transporting prefabricated houses to the site. At the 30th June, 1962, prices for houses erected on level sites within 100 miles of Adelaide ranged from £2,300 for a 2-bedroom minimum type timber house to £3,000 for a 3-bedroom asbestos cement sheeted timber house.

(v) *Western Australia—State Housing Commission of Western Australia.* (a) *General.* The State Housing Commission was established in January, 1947, under the *State Housing Act* of 1946 to replace the Workers' Homes Board which had been created in 1912 to "erect and dispose of workers' dwellings and to make advances to people of limited means to provide homes for themselves". The *State Housing Act* 1946–1961 has as its objects "the improvement of existing housing conditions" and "the provision of adequate and suitable housing accommodation for persons of limited means and certain other persons not adequately housed". The legislation is comprehensive in scope, providing for the erection of homes for workers, the making of advances to workers for the purchase of homes, the erection of homes for letting on a weekly rental basis, the acquisition and development of land, the clearing of slums, the erection of hostels and the planning of community facilities. The Commission, consisting of seven members, builds houses for letting or sale and lends money for home building. The houses are built by private contract on land provided by the applicant or the Commission. Government housing is primarily the responsibility of the Commission, whose functions, in addition to its operations under the *State Housing Act*, include the administration in Western Australia of the Commonwealth and State Housing Agreements and the *War Service Homes Act*.

(b) *Operations.* The number of houses completed under the *State Housing Act* up to 30th June, 1962, was:—freehold—1,758; leasehold—3,083; assistance by second mortgage—831.

Various forms of assistance have been granted by the Commission to encourage home ownership, including schemes for arranging purchase by means of loans secured by mortgage, advances made under contract of sale, advances for securing homes under leasehold conditions, second mortgage loans and loans for the completion of partly built dwellings. Under the leasehold scheme a purchaser can convert, from perpetual Crown lease or a lease for a term of years, to freehold conditions upon having a 10 per cent. equity in the improvements and by agreeing to purchase the land at the valuation determined at the date of commencement of the lease.

The Commission also conducts certain other housing schemes and has completed, or is currently engaged in, other specific projects. Among the more important of these are the construction in the period 1951–52 to 1953–54 of 237 home units for evicted persons; the building of 653 homes at Kwinana-New Town between 1952–53 and 1955–56 in terms of the agreement contained in the *Oil Refinery Industry (Anglo-Iranian Oil Company Limited) Act*, 1952; the Government Employees' Housing Scheme, which commenced in 1958–59 and, up to 30th June, 1962, had provided 75 rental houses in country areas for certain government employees; the construction of 100 houses to be built under the provisions of the *Laporte Industrial Factory Agreement Act*, 1961; and the management, free of charge, of the McNess Housing Trust, a private endowment, the income from which, together with State Government allocations and Lotteries Commission donations, is used to provide homes for aged and infirm persons not able to acquire a home from their own resources. The Commission also undertakes the construction of houses for some other State Government Departments and semi-governmental authorities.

(vi) *Tasmania—The Housing Department.* (a) *General.* The Housing Department was established in July, 1953, as a separate identity, and is responsible for administering that portion of the *Homes Act* 1935 which relates to the acquisition and development of land for housing purposes and the erection of homes for rental and ultimate sale, the *Homes (Old Age Pensioners') Act* and the *Homes (Temporary Housing) Act*. Housing Department construction utilizes both day labour and private contractors to build houses on land developed by the Department. On-site construction is supported by the Department's factory which incorporates joinery works, timber mill, plumbing and electrical workshops, material stores, and garage. Most of the dwellings constructed by the Department are three-bedroom timber dwellings. Roofing is usually corrugated iron, but some coloured asbestos cement sheeting is used. Flats for elderly persons and multi-unit flats have also been constructed.

(b) *Construction of Dwellings.* During 1961–62, 492 dwellings were completed. Construction since 1944 is summarized in the following table.

Type of dwelling	One-bedroom	Two-bedroom	Three-bedroom	Total
Single unit—Timber .. ..	..	510	5,734	6,244
Other material .. ..	..	..	652	652
Elderly persons' flatettes	28	108	..	136
Maisonettes .. ..	..	12	10	22
Multi-unit flats	125	157	14	296
Total Dwelling Units	153	787	6,410	7,350

(c) *Dwellings for Rental.* Flats, maisonettes and elderly persons' homes are for rental only. It is the Department's policy to allot single-unit dwellings on a purchase contract basis except where the allottee would be unable to meet the full economic charges or where the dwelling would not be large enough for the allottee's future requirements. In the June quarter of 1962, rents of three-bedroom timber dwellings averaged £3 10s. per week, but on similar new dwellings allotted during 1961–62 rents averaged £5 3s. 6d. per week. Rental rebates are allowed in certain cases and the Department is reimbursed by the State Treasury. Rents of elderly persons' flatettes are graduated according to the incomes of occupiers. Under the current rental rebate formula, a married couple whose only income is the age pension pays £1 18s., while a single person solely dependent on the pension pays £1 per week.

(d) *Dwellings for Sale.* Allotments are made on a no deposit purchase contract basis with repayments over a 53-year term, but allottees are encouraged to pay a deposit if they are in a position to do so. Purchase contracts are sometimes surrendered to the Department. Net of surrenders, 4,415 purchase contracts had been entered into by June, 1962. The sale price, excluding land, of a new three-bedroom timber house in the Hobart metropolitan area was approximately £3,265 in the June quarter of 1962. Prices in the north and north-western areas were slightly lower.

The weekly instalments on a purchase contract are slightly less than the weekly rent of a similar dwelling, as the latter includes a charge for maintenance.

4. *Housing Schemes in Commonwealth Territories.*—(i) *Northern Territory.* In 1946, control of all government-owned residences in the Territory (excluding those belonging to the Defence Services, Commonwealth Railways or attached to post offices) was vested in the Administration. The Administration provides houses for rental to Commonwealth employees. In January, 1959, an Ordinance was passed to set up a Housing Commission to construct houses for letting at an economic rental to low income groups. To 25th February, 1963, 247 Housing Commission homes had been completed.

The Commission's 1961-62 building programme included a £20,000 project known as Tuckwell Court, consisting of 24 flats designed to accommodate aged pensioners in Darwin. These flats were occupied in December, 1962.

(ii) *Australian Capital Territory.* The Commonwealth Government provides houses and flats for rental to persons employed in the Australian Capital Territory. At 30th June, 1962, the Department of the Interior controlled 7,202 houses and 1,630 flats for rental purposes.

Government rental houses may be purchased by tenants. Up to 30th June, 1962, 2,407 houses had been sold to tenants.

(iii) *Papua and New Guinea.* In 1960, the Administration started a project for providing low-cost houses for rental to indigenes and mixed-bloods. To 30th June, 1962, 151 houses had been completed.

5. **Summary of Rental Activities of Government Authorities.**—(i) *Revenue from Rentals.* The following table shows the revenue from rentals for dwellings under control of Government Housing Authorities each year from 1958-59 to 1961-62.

GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS
(£'000)

Year	N.S.W.	Vic.	Qld	S.A. (a)	W.A.	Tas.	N.T.	A.C.T.	Aust.
1958-59 ..	5,856	5,568	1,502	2,476	1,849	426	115	823	18,615
1959-60 ..	6,094	5,562	1,599	2,687	1,914	454	138	1,045	19,493
1960-61 ..	6,272	5,537	1,642	2,993	1,983	498	170	1,188	20,283
1961-62 ..	6,575	5,549	1,791	3,397	2,076	545	200	1,598	21,731

(a) Excludes rentals in respect of temporary and emergency dwellings.

(ii) *Number of Tenants Paying Rent.* The following table shows the number of tenants paying rent for dwellings under control of Government Housing Authorities at the end of each year from 1958-59 to 1961-62.

**GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS
PAYING RENT**

Year	N.S.W.	Vic.	Qld (a)	S.A. (b)	W.A.	Tas.	N.T.	A.C.T. (c)	Aust.
1958-59 ..	38,123	32,496	10,233	18,038	12,509	2,704	1,026	6,768	121,897
1959-60 ..	38,673	32,386	10,345	19,309	12,853	2,755	1,095	7,723	125,139
1960-61 ..	38,756	31,894	10,629	21,114	13,041	2,803	1,210	8,349	127,796
1961-62 ..	40,796	32,146	11,079	22,983	13,338	2,935	1,366	8,832	133,475

(a) Excludes tenanted temporary dwellings.
At 30th June, 1962, these numbered 2,549.

(b) Excludes temporary and emergency dwellings.
(c) Number of occupied dwellings at 30th June.

§ 4. Advances to Home Purchasers

Many prospective home purchasers wish to borrow for the purpose of constructing or purchasing their own homes. Usually the loan is covered by way of mortgage of the home to be constructed or bought. Such loans are provided from a number of private sources and from agencies owned or guaranteed by the State or Commonwealth Governments. The information in this section concerns the direct loans made to home purchasers by the more important institutional lenders. Loans to institutions which in turn lend moneys to

home purchasers and loans to contract builders, etc., are excluded as far as possible. The loans may be for the construction of new dwellings, the purchase of existing dwellings, for additions, renovations, etc., as first or subsequent mortgages, overdrafts and so on.

While figures of all loans to home purchasers are not available, the institutions mentioned below account for a significant proportion of total loans. Details of the terms and conditions of lending are given, together with available information on the number and value of loans made.

1. State Authorities and Agencies.—(i) *New South Wales.* (a) *Housing Commission of New South Wales—Commission Financed Advances.* Under the *Housing Act, 1912–1955*, the Housing Commission is empowered to provide finance to persons to have houses erected on their own land, to purchase existing dwellings, or to effect improvements or repairs to houses. Regulations prescribing the present maximum amount that may be advanced and the limitation on income which may be received by an applicant for a loan have not been published, and at present no advances or sales are being made under this legislative provision.

(b) *Rural Bank of New South Wales—Sale of Homes Agency.* A Sale of Homes Agency was established in 1954 within the Rural Bank's Government Agency Department to arrange for the sale on terms of houses erected by the Housing Commission of New South Wales.

The Agency's operations began with the sale to selected purchasers of 100 houses made available by the Commission during 1954–55 and 1955–56. The sales were made on the basis of 10 per cent. deposit and repayment of the balance over a maximum period of 40 years, with interest at 4½ per cent. per annum. Total advances under that scheme amounted to £323,324; at 30th June, 1962, the advances outstanding amounted to £245,482 in respect of 92 houses.

Since 1956, the Sale of Homes Agency has acted as the agent of the Housing Commission in arranging the sale on terms of houses erected under the 1956 Commonwealth-State Housing Agreement. These houses are sold, in general at the Bank's valuation, to persons who have satisfied the Commission as to their housing needs and have registered as prospective purchasers. The terms of sale provide for a minimum deposit of £50 and repayment of the balance over a maximum period of 45 years, with interest at 5½ per cent. (4½ per cent. before May, 1961) per annum. The cash deposits and periodical instalments payable by purchasers are collected by the Agency as agent for the Commission. Particulars of the advances made by the Agency in connexion with the sale of houses erected under the 1956 Agreement are given in the following table.

RURAL BANK OF NEW SOUTH WALES—SALE OF HOMES AGENCY: ADVANCES FOR HOMES SOLD UNDER THE 1956 COMMONWEALTH—STATE HOUSING AGREEMENT

Year	Advances during year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount
		£'000		£'000
1956–57	1,604	5,079	1,604	4,976
1957–58	3,012	9,983	4,612	14,715
1958–59	2,013	6,326	6,623	20,808
1959–60	2,227	7,200	8,831	27,692
1960–61	1,565	5,218	10,364	32,487
1961–62	1,826	6,537	12,129	38,508

(a) Comprises principal outstanding and loan charges due but not paid.

(c) *Rural Bank of New South Wales—Other Loans.* The Rural Bank of New South Wales provides assistance to individuals for the erection or purchase of homes, for the discharge of mortgages on homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The rate of interest on long-term loans for housing purposes was increased from 5 per cent. to 5½ per cent. from 1st October, 1956, and to 5½ per cent. from 15th December, 1960.

The following table shows particulars of Rural Bank advances for homes during the last ten years.

RURAL BANK OF NEW SOUTH WALES: ADVANCES FOR HOMES

Year	Advances during year(a)		Advances outstanding at end of year(b)	
	Number of dwellings	Amount	Number of dwellings	Amount
		£'000		£'000
1952-53	1,141	2,272	21,488	16,213
1953-54	1,375	2,135	20,045	15,749
1954-55	2,133	3,488	19,615	16,750
1955-56	1,399	2,757	18,778	17,419
1956-57	1,372	2,851	18,098	18,171
1957-58	1,576	3,490	17,644	19,595
1958-59	1,176	2,722	16,915	20,212
1959-60	1,610	4,026	16,611	21,967
1960-61	2,032	5,400	17,096	25,282
1961-62	1,668	5,658	17,357	28,211

(a) The number of advances during a year represents the number of dwellings in respect of which an advance was first made in the year, but the amount of advances includes subsequent advances made in respect of the dwellings. (b) The number of advances outstanding at the end of a year represents the number of dwellings on which a debt was still outstanding. The amounts shown comprise principal outstanding and loan charges due but not paid.

(ii) *Victoria. (a) Housing Commission, Victoria.* Very few houses were sold by the Commission until 1954. The amendments to the Commonwealth-State Housing Agreement in 1955-56 have had the effect of substantially increasing the number of houses sold. Whereas between 1949 and 1954 only about 100 houses were sold, a total of 14,308 houses were sold on terms to 30th June, 1962, the total value of terms sales exceeding £52 million.

Houses are sold on a minimum deposit of £100, with a maximum repayment term of 45 years, and interest at 4½ per cent.

An inducement to tenants of the Commission to purchase their homes was the introduction of a Death Benefit Scheme, to provide for the property under purchase to pass to the estate of the purchaser free of debt in the event of his death prior to completion of purchase. If application is made for admittance to the Death Benefit Scheme, the maximum period for repayment is reduced to 30 years, the rate of interest is fixed at 5½ per cent. and the contract must terminate before the purchaser's 70th birthday.

(b) *Home Finance Trust.* In 1956, a Home Finance Trust was established with the object of receiving money from institutions and others in order to make loans for the erection or purchase of houses. Applicants for loans must declare that they intend to use the houses as homes for themselves, their families and dependants. Except in special circumstances, no loan will be granted if the borrower or wife or husband of the borrower already owns a house in Victoria at the date of the proposed mortgage.

Loans granted are on the basis of a first mortgage over the house. Loans are not to exceed 95 per cent. of the value of the security (house and land) and are not made if the value of the security exceeds £5,000. The house must not have been erected more than two years before the date of the mortgage. Repayment of loans may be made over a maximum period of 30 years, with interest charges determined by the Trust. At 30th June, 1962, 2,223 loans totalling £6,168,848 had been made.

(See para. 3, Savings Banks, p. 442, for activities of the Crédit Foncier Department of the State Savings Bank of Victoria.)

(iii) *Queensland. (a) The Queensland Housing Commission.* The present maximum advance allowable under the Acts is £3,500 for a timber, brick veneer, brick, or concrete building. The rate of interest on advances is 5½ per cent. a year. Repayment may be made at the option of the borrower over either a 30-year or a 45-year period. A borrower

or purchaser who elects to repay over a 30-year period, who is under 40 years of age, and who has passed a prescribed medical examination, is entitled to free life insurance cover to an amount sufficient to liquidate his indebtedness to the Commission in the event of his death before his loan has been fully repaid, provided that the maximum benefit payable under such insurance cover does not exceed £2,250.

(b) *Workers' Dwellings.* From 4th October, 1962, the maximum advance under this scheme was increased to £3,500 for all types of workers' dwellings. Total advances made for dwellings since operations commenced in 1910 to 30th June, 1962, amounted to £25,423,624.

(iv) *South Australia.* (a) *The South Australian Housing Trust Sales Scheme.* A minimum deposit of £50 is proposed for houses under the Rental-Purchase scheme for a maximum loan of £3,750, repayable at a proposed interest rate of 4½ per cent. per annum over a period not exceeding 40 years.

Prospective purchasers of Housing Trust houses (other than Rental-Purchase houses) can arrange or have arrangements made for a first mortgage to be granted by a lending institution of their choice. In cases where the deposit and the first mortgage so raised are insufficient, the Trust may advance the balance of the house price by way of a second mortgage, the repayment term of which is a maximum of 30 years, interest being at the rate of 6 per cent. per annum.

During 1961-62, the Trust commenced 770 second mortgages valued at £404,000. At 30th June, 1962, second mortgages totalled 6,230 and the balance outstanding at that date was £3,342,000.

(b) *State Bank of South Australia.* The State Bank, together with the Housing Trust, is the principal agent of the State Government for the distribution through the Home Builders' Fund of moneys received under the Commonwealth-State Housing Agreement.

During 1961-62, the Bank opened 1,420 new accounts worth £3,923,014 in the Home Builders' Fund. The balance of loans outstanding at 30th June, 1962, in this Fund totalled £8,573,218.

A major proportion of loan moneys received by the State Government for housing is administered by the Bank under the *Advances for Homes Act*. Under this Act, 314 accounts, for a value of £1,010,448, were opened during 1961-62, leaving a balance outstanding at 30th June, 1962, of £15,634,606.

The present limit to housing loans under either of these schemes is £3,000, repayable over a period not exceeding 42 years at a rate of interest of 5½ to 6 per cent. per annum calculated on monthly balances. Persons who have received benefit under either of these schemes are ineligible for another mortgage.

(v) *Western Australia. State Housing Commission of Western Australia.* The maximum loan is £2,500 by way of mortgage and leasehold, and £2,750 plus land for contract of sale, under the *State Housing Act*. For houses built north of the 26th parallel the Minister can approve of an advance exceeding £2,750.

To proceed under the mortgage conditions, a deposit of not less than 10 per cent. is required, but under the contract of sale or leasehold provisions the minimum deposit is £100. The interest rate in both cases is 5½ per cent. per annum and the repayment period is 45 years. To obtain assistance, an applicant cannot have an income exceeding £1,228 a year, plus £25 for each dependent child under 16 years of age. This figure varies according to the movement of the basic wage. North of the 26th parallel, the Minister may allow a higher-income family to be assisted.

A second-mortgage scheme exists under the *State Housing Act* which provides that assistance be limited to those applicants who are building or purchasing new residential improvements, the cost of which does not exceed £3,300. By policy decision, the Commission limits the second mortgages to a maximum of £1,000.

(See para. 3, Savings Banks, p. 442, for activities of the Savings Bank Division of the Rural and Industries Bank of Western Australia.)

(vi) *Tasmania. (a) The Housing Department.* Amounts outstanding in respect of loans made by the Housing Department by way of purchase contracts were as follows for the years 1958–59 to 1961–62.

TASMANIAN HOUSING DEPARTMENT: PURCHASE CONTRACTS

Particulars	1958–59	1959–60	1960–61	1961–62
Number of loans outstanding	3,254	3,471	3,835	4,156
Amount outstanding £'000	8,901	10,112	11,317	12,601

The interest rate on contracts signed after February, 1962, was 4 per cent., immediately prior to which the rate was $4\frac{1}{2}$ per cent. To be eligible for a house on purchase contract terms, an applicant must be married or about to be married, or have dependants for whom it is necessary to provide a home. Number of dependants, income and existing accommodation are considered in determining the priority of applicants.

(b) *Agricultural Bank of Tasmania.* The Agricultural Bank, as an approved institution under the Commonwealth-State Housing Agreement, receives part of those funds allocated for advances to home builders. Prior to the commencement of the agreement, the Bank borrowed from the State Loan Fund and from private institutions. To be eligible for a loan, an applicant must be married or about to be married and be over the age of 21, and when, as is usual, the advance is required to build a house, the applicant must own a block of land. The maximum amount of an advance to an applicant is £3,300 for brick or concrete block type houses in certain areas, or £3,000 for a timber dwelling, provided that the total advance does not exceed 90 per cent. of the Bank's valuation of land and dwelling. Advances to borrowers are repayable by equated instalments over 31 years. Advances made as from 1st February, 1962, were at an interest rate of $5\frac{1}{2}$ per cent., immediately prior to which the rate was $5\frac{3}{4}$ per cent. The following table shows details for recent years.

TASMANIAN AGRICULTURAL BANK: ADVANCES FOR HOUSING(a)

Particulars	1959–60	1960–61	1961–62
Advances approved—			
Number	100	115	239
Value £'000	310	362	730
Advances outstanding(b) £'000	3,957	4,195	4,512

(a) Excludes advances to Building Societies.

(b) At 30th June.

Since November, 1945, a total of 2,200 loans amounting to £5,871,606 have been approved, of which 2,032 have been for erection of dwellings and 168 for the purchase of existing homes.

2. *Commonwealth Authorities and Agencies.*—(i) *War Service Homes.* The maximum amount of loan or advance which may be granted under the *War Service Homes Act* is £3,500. The period of repayment may be up to 45 years. In the case of a widow or widowed mother of an Australian ex-serviceman, the period may be extended to a maximum of 50 years.

The following table gives details of advances by the War Service Homes Division in each State and Territory of Australia, and the Territories of Papua, New Guinea and Norfolk Island, for the years 1952–53 to 1961–62. (See tables on p. 430 for the number of homes provided.)

WAR SERVICE HOMES DIVISION: ADVANCES FOR HOUSING

Period	N.S.W. (a)	Vic.	Q'land (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
TOTAL CAPITAL ADVANCED DURING YFAR (£'000)									
1952-53 ..	6,121	7,868	5,108	3,956	4,145	704	6	68	27,976
1953-54 ..	7,508	8,146	4,063	2,505	3,784	734	11	123	26,874
1954-55 ..	10,367	9,197	3,569	2,091	3,819	783	22	238	30,086
1955-56 ..	11,815	8,859	2,708	2,125	3,572	753	15	220	30,067
1956-57 ..	11,298	9,680	2,321	2,396	3,545	684	6	241	30,171
1957-58 ..	14,013	11,090	2,298	2,898	3,891	801	16	175	35,182
1958-59 ..	15,513	10,874	2,715	2,425	2,584	890	15	143	35,159
1959-60 ..	14,957	10,977	2,987	2,342	2,888	728	18	171	35,068
1960-61 ..	16,165	9,020	3,211	2,396	3,490	612	22	126	35,042
1961-62 ..	13,157	10,263	4,461	2,658	3,500	700	16	270	35,025

NUMBER OF SECURITIES IN FORCE

At end of June—									
1953 ..	15,268	23,965	13,634	11,251	8,073	1,928	9	184	74,312
1954 ..	18,010	26,704	14,881	11,542	9,218	2,069	19	233	82,676
1955 ..	21,868	29,618	16,103	11,860	10,453	2,317	27	326	92,572
1956 ..	25,455	31,408	16,747	11,968	11,108	2,476	31	395	99,588
1957 ..	29,312	34,461	17,332	12,527	12,634	2,703	30	457	109,456
1958 ..	34,081	37,446	17,835	13,119	13,442	2,932	32	512	119,399
1959 ..	38,512	40,181	18,369	13,522	14,090	3,116	34	548	128,372
1960 ..	43,029	42,913	18,876	13,897	14,856	3,259	41	603	137,474
1961 ..	47,713	45,275	19,572	14,371	15,886	3,364	49	640	146,870
1962 ..	51,445	47,827	20,712	14,947	16,806	3,538	53	710	156,038

VALUE OF ADVANCES OUTSTANDING (£'000)

At end of June—									
1953 ..	16,696	33,893	18,673	14,870	10,393	2,016	(c)	(d)	96,541
1954 ..	23,835	40,950	22,514	17,063	13,646	2,355	(c)	(d)	120,363
1955 ..	32,813	48,349	25,437	18,509	16,989	3,661	(c)	(d)	145,758
1956 ..	44,708	55,277	27,482	20,143	20,902	4,259	(c)	(d)	172,771
1957 ..	55,870	63,416	28,885	21,912	23,503	4,810	(c)	(d)	198,396
1958 ..	68,169	72,692	30,206	24,179	27,292	5,391	(c)	(d)	227,929
1959 ..	83,019	81,239	31,943	25,824	29,504	6,130	(c)	(d)	257,659
1960 ..	96,293	89,380	33,692	27,234	31,643	6,623	(c)	(d)	284,865
1961 ..	109,575	95,312	35,719	28,753	34,367	7,018	(c)	(d)	310,744
1962 ..	119,851	102,645	39,073	30,510	36,997	7,447	(c)	(d)	336,523

(a) Includes Norfolk Island.

(b) Includes Territory of Papua and New Guinea.

(c) Included in South Australia.

(d) Included in New South Wales.

(ii) *Northern Territory. (a) Loans Scheme.* This Scheme, inaugurated in 1953, provides for loans for the erection of houses, the purchase or extension of existing houses or the discharge of mortgages on houses. The maximum loan available was increased from £2,000 to £2,750 in July, 1955, and to £3,500 in April, 1962.

Up to 30th June, 1962, 758 loans totalling £1,962,000 had been approved. These were for:—construction, 554; purchase, 157; discharge of mortgage, 47.

(b) *Sales Scheme.* The Administration is prepared to sell to its tenants for cash or on terms the houses they occupy. Minimum deposit is 5 per cent. of the first £2,000 and 10 per cent. of the balance, with repayments over a maximum of 45 years and interest of $4\frac{1}{2}$ per cent. per annum.

(iii) *Australian Capital Territory.* Loans may be granted by the Commissioner for Housing to enable persons to purchase or build a new house in the Australian Capital Territory. Where the Commissioner's valuation does not exceed £2,000, the maximum loan may not exceed 95 per cent. of the valuation. If the Commissioner's valuation exceeds £2,000, the maximum loan is 95 per cent. of the first £2,000 and 90 per cent. of the balance (but in no case can the amount lent exceed £3,500). Repayment may be made over a maximum period of 45 years. The current rate of interest is $5\frac{1}{4}$ per cent. per annum. From 1st July, 1950, to 30th June, 1962, 1,280 loans were granted.

Government rental houses may be purchased by tenants. The basis of the sale is a minimum deposit of 10 per cent. of the purchase price fixed by the Department of the Interior with no limit to the amount which may be held on mortgage from the Department. Repayment of the amount covered by mortgage may be made over a maximum period of 45 years. The interest rate is 4½ per cent. per annum. Up to 30th June, 1962, 2,407 houses had been sold to tenants.

(iv) *Papua and New Guinea.* The *Housing Loans Ordinance* 1953–1958 permits the advance of loans of up to £3,500 to any member of the community for the erection of a house or the purchase or extension of an existing house. The loans are limited to declared township areas and are repayable over a maximum period of 35 years. The effective rate of interest is 5½ per cent. per annum. Up to 30th June, 1962, 198 loans totalling £465,783 had been approved.

3. **Savings Banks.**—All savings banks lend funds for housing to both individuals and to building societies. Separate figures of loans to individuals are not available for all savings banks. The amounts outstanding on housing loans of all savings banks (including loans to building societies) were £277 million, £312 million and £346 million at the end of June, 1960, 1961 and 1962, respectively.

Some details in respect of three savings banks are shown below.

(i) *State Savings Bank of Victoria—Crédit Foncier Department.* The State Savings Bank of Victoria grants long term loans to depositors to enable them to build, purchase or improve homes and to purchase or improve farms. Most, but not all, of the loans are made by the Crédit Foncier Department of the Bank.

In order to encourage new building, home loans are granted only on houses up to one year old. The maximum proportion of the valuation to be granted as loan is 80 per cent. and the maximum loan is £3,500. Interest is 5½ per cent. and the term of the loan is 20½ years.

During 1961–62, the Crédit Foncier Department advanced £7,362,966 to 3,446 borrowers and at the end of that year £68,646,443 was owing by 38,526 borrowers.

(ii) *Savings Bank of South Australia.* The Bank grants mortgage loans for the building or purchase of houses for personal occupation. The maximum loan available is £3,000 for a new solid construction home and £2,250 for timber-framed houses and dwellings which have been previously occupied, or 95 per cent. of the Bank's valuation of the home if the mortgage is granted under the *Homes Act*, or 75 per cent. for other mortgages. The maximum loan period is 30 years at a rate of interest of 5½ per cent., subject to review after 10 years.

During 1961–62, the Bank advanced £5,124,535 on 1,899 loans for houses. At 30th June, 1962, there were 17,937 loans current with a balance outstanding of £31,530,000.

(iii) *The Rural and Industries Bank of Western Australia (Savings Bank Division).* The Rural and Industries Bank of Western Australia is authorized by the *Rural and Industries Bank Act* 1944–1958 to make loans from moneys in deposit with its Savings Bank Division to a person or body for the purchase or erection of a dwelling. It is the policy of the Bank to provide funds for housing primarily for occupancy by the borrower. There is no fixed limit on the amount of a loan, but loans in excess of £3,500 are rarely made. The average loan in the case of a brick or timber house is about £2,500. The rate of interest is 5½ per cent. per annum and the average repayment term about 22 years.

During the year ended 31st March, 1962, three separate "One Hundred Small Homes" plans were conducted by the Bank with State Government financial assistance. The scheme is designed to assist credit-worthy people with less deposit than is otherwise needed to secure a housing loan, and assistance has been limited to borrowers with income of £1,750 per annum or less. Under this scheme the Bank has granted 316 loans totalling £971,864, of which the State Government contributed £225,000. This contribution enabled individual advances to be made to a maximum of £3,500 on a minimum deposit of 10 per cent., the loan being repayable over a maximum period of 25 years at an interest rate of 5½ per cent. per annum.

4. **Trading Banks.**—Apart from loans by certain State banks as Government agencies (see State and Commonwealth Authorities and Agencies, paras. 1 and 2, pp. 437–42), advances for housing to individuals are also provided by the trading banks.

Amounts outstanding in respect of advances to individuals for housing purposes made by the major trading banks were £98 million, £85 million and £95 million at the end of June, 1960, 1961 and 1962, respectively.

5. **Life Insurance Companies.**—The life insurance companies are another source of funds for housing. Details of new loans made during 1962 (particulars for earlier years are not available) are given in the following table.

LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER DURING 1962

State							Amount
							£'000
New South Wales .. .. .	..	..	..	..	..	..	23,394
Victoria .. .. .	..	..	..	..	..	..	12,167
Queensland(a) .. .. .	..	..	..	..	..	..	3,715
South Australia(b) .. .. .	..	..	..	..	..	..	3,882
Western Australia .. .. .	..	..	..	..	..	..	2,021
Tasmania .. .. .	..	..	..	..	..	..	1,429
Australian Capital Territory .. .. .	..	..	..	..	..	..	838
Total .. .. .	..	..	..	..	..	..	47,446

(a) Includes loans made in Papua and New Guinea.

(b) Includes loans made in Northern Territory.

Amounts outstanding at the end of June, 1960, 1961 and 1962, in respect of housing loans made by insurance companies were £134 million, £151 million and £153 million respectively.

6. **Registered Building Societies.**—Excluding the Victorian Co-operative Housing Societies there are some 1,700 registered building societies in Australia, of which about 100 are permanent societies and the remainder terminating societies. The permanent societies are in the main investment societies which make loans for housing purposes, usually on *crédit foncier* terms, and obtain their funds from share capital deposits and borrowings from banks and other lending institutions. The terminating societies are co-operative societies which make loans to members from funds obtained from lending institutions (usually government guaranteed), members' subscriptions, and, since 1956, from moneys provided under the Commonwealth-State Housing Agreements.

Details of new loans granted and loans outstanding for each of the years ended June, 1957 to 1961, are given in the following table.

REGISTERED BUILDING SOCIETIES

Year	N.S.W.	Vic.	Q'land	S. Aust.	W. Aust.	Tas.	Total
LOANS GRANTED DURING YEAR (£'000)							
1956-57 ..	16,668	2,582	2,287	590	1,414	942	24,483
1957-58 ..	17,985	3,611	2,736	721	1,890	1,024	27,967
1958-59 ..	21,038	3,884	3,320	932	2,234	1,146	32,554
1959-60 ..	20,560	4,689	4,889	1,157	2,710	1,357	35,362
1960-61 ..	23,702	4,637	5,418	1,212	2,863	1,310	39,142
ADVANCES OUTSTANDING(a) AT END OF YEAR (£'000)							
1956-57 ..	100,386	15,273	7,841	2,767	3,596	3,270	133,133
1957-58 ..	107,654	16,329	9,092	3,130	5,508	3,699	145,412
1958-59 ..	117,341	17,185	10,814	3,624	6,923	4,176	160,063
1959-60 ..	124,396	19,256	13,493	4,326	8,601	4,806	174,878
1960-61 ..	134,890	20,569	16,744	4,997	10,253	5,318	192,771

(a) Net of borrowing members' funds.

The Victorian Co-operative Housing Societies are identical in character with the terminating societies in other States, and in 1961, there were some 500 of these societies.

The table below shows details of outstanding loans at the end of, or during, the years ended 30th June, 1957 to 1961. The details given are on a gross basis, as details of borrowing members' funds are not available.

**VICTORIAN CO-OPERATIVE HOUSING SOCIETIES: ADVANCES
OUTSTANDING(a)**

Year(b)									Amount
									£'000
1955-56	..	..	..	..	..	..	..	..	37,510
1956-57	..	..	..	..	..	..	..	..	43,558
1957-58	..	..	..	..	..	..	..	..	51,018
1958-59	..	..	..	..	..	..	..	..	57,274
1959-60	..	..	..	..	..	..	..	..	64,820

(a) Gross; borrowing members funds have not been deducted.
year ended 30th June.

(b) At end of, or during,

7. **Other Lenders.**—Little information is available on advances made by other lenders such as superannuation and other trust funds, private finance and investment companies, etc. In South Australia, advances on first mortgage are granted by the Superannuation Fund under the *Advances for Homes Act* by which the State Government guarantees 15 to 25 per cent. of the value of the mortgage, thus raising the limit of the advance. Loans so made are limited to 95 per cent. of the Superannuation Board's valuation to a maximum of £3,000, and 85 per cent. of the Board's valuation to a maximum of £3,500. The rate of interest is 6 per cent. per annum, calculated on quarterly balances, reducing to 5½ per cent. when payments are made within a prescribed period of 21 days from the end of the quarter. The terms of the mortgage may run for 30 years on a stone or brick home or 20 years on a timber framed construction. Trustee mortgages may be granted as an alternative. A maximum of 70 per cent. of the Board's valuation may be granted for a trustee mortgage.

At 30th June, 1962, there were 4,723 Superannuation Fund loans current, the principal outstanding totalling £7,336,412. During 1961-62, advances made by the South Australian Superannuation Board were to a value of £1,048,714.