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## CHAPTER 9

### HOUSING AND BUILDING

Pages 219–30 of this chapter give details of the *characteristics of dwellings as obtained from censuses*, pages 230–42 contain a *summary of building activities*, pages 242–52 outline *government activities in the field of housing*, and pages 252 on relate to *financial arrangements associated with the erection or purchase of homes*.

Further information on dwellings obtained from censuses is available in the detailed tables of the 1961 census and earlier censuses and in the mimeographed statements of the 1966 census (*see the chapter Miscellaneous of this Year Book*).

More detailed information on building activity is contained in the annual bulletin *Building and Construction* and 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 the mimeographed statements *Building Statistics: Number of New Houses and Flats* (quarterly), and *Building Approvals* (monthly). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statisticians.

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, to assistance to young married couples under the Home Savings Grant Act, to the operation of the Housing Loans Insurance Corporation, 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.

#### Census dwellings

At each census of the population, in addition to the questions relating to personal particulars, there have been a number of questions relating to dwellings. A 'dwelling' is defined as any habitation occupied by a household group living together as a domestic unit, whether comprising the whole or only part of a building, 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. This section contains particulars of such information on dwellings as is yet available from the 1966 census, together with information from earlier censuses. All statistics in this section are exclusive of particulars of dwellings occupied solely by full-blood Aborigines.\*

#### Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1966. Occupied dwellings are classified into 'private' and 'other than private' dwellings (*see page 221*) for definitions of 'private' and 'other than private' dwellings). Unoccupied dwellings include dwellings whose occupants are temporarily absent, holiday homes, and other temporarily vacant dwellings (*see page 230* for full explanation of the term 'unoccupied').

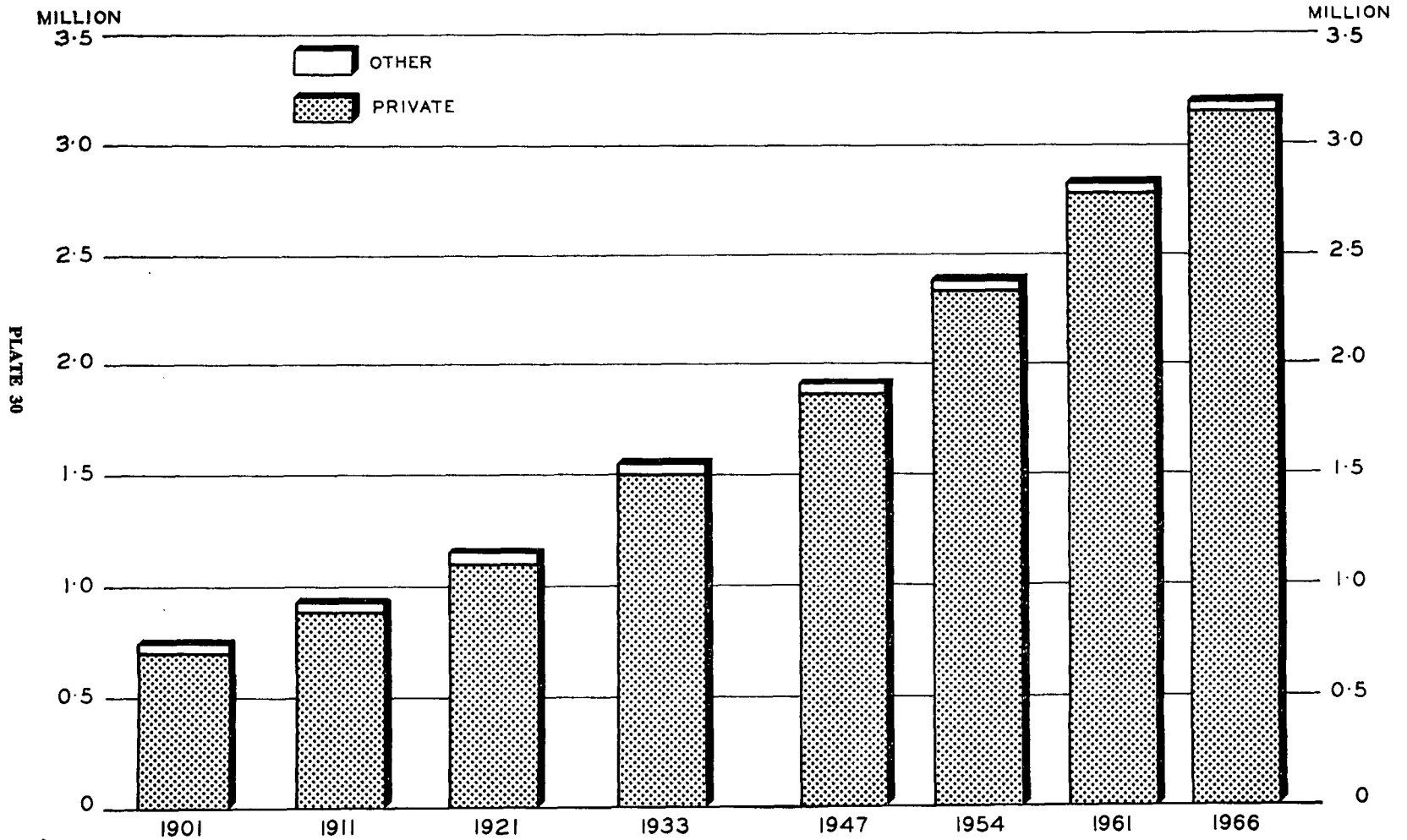
**DWELLINGS: AUSTRALIA, CENSUSES, 1911 TO 1966**

Census	Occupied			Un-occupied
	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
1966p . . . . .	3,151,852	33,728	3,185,580	263,869

\*See page 66 for results of *Constitution Alteration (Aboriginals) 1967 Referendum*.

# OCCUPIED DWELLINGS: AUSTRALIA

CENSUSES 1901 TO 1966



The following table shows the number of occupied and unoccupied dwellings in the urban and rural areas of Australia at the census of 30 June 1966. For definitions of 'urban' and 'rural' see this Year Book, page 123.

**DWELLINGS: URBAN AND RURAL, AUSTRALIA, CENSUS  
30 JUNE 1966 p**

Division	Occupied				Unoccupied	
	Private	Other than private	Total		Number	Percentage of total
			Number	Percentage of total		
Urban—						
Metropolitan . . . . .	1,885,998	14,285	1,900,283	59.65	86,828	32.91
Other . . . . .	778,410	9,492	787,902	24.73	81,659	30.95
Rural . . . . .	487,444	9,951	497,395	15.61	95,382	36.15
<b>Total . . . . .</b>	<b>3,151,852</b>	<b>33,728</b>	<b>3,185,580</b>	<b>100.00</b>	<b>263,869</b>	<b>100.00</b>

The total numbers of occupied and unoccupied dwellings in each State and Territory at the censuses of 1961 and 1966 were as follows.

**DWELLINGS: STATES AND TERRITORIES, CENSUSES  
1961 AND 1966 p**

State or Territory	Census 30 June 1961		Census 30 June 1966	
	Occupied	Un- occupied	Occupied	Un- occupied
New South Wales . . . . .	1,061,609	72,432	1,189,471	101,545
Victoria . . . . .	790,529	47,389	888,983	64,757
Queensland . . . . .	398,233	33,969	449,168	41,818
South Australia . . . . .	261,908	17,061	302,313	25,110
Western Australia . . . . .	194,317	13,705	224,659	17,962
Tasmania . . . . .	91,258	8,582	99,365	10,800
Northern Territory . . . . .	5,479	179	8,067	380
Australian Capital Territory . . . . .	13,937	797	23,554	1,497
<b>Australia . . . . .</b>	<b>2,817,270</b>	<b>194,114</b>	<b>3,185,580</b>	<b>263,869</b>

**Class of dwelling (1961 and 1966)**

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 1961 and 1966. The 1961 dwellings data in the following table have not been compiled for the separate divisions of State according to criteria adopted at the 1966 census (see page 123), and consequently accurate comparison between 1961 and 1966 figures for divisions of State cannot be made. The numbers of the various classes of dwelling for each State and Territory at the 1966 census are given in the table on page 222.

**Private dwellings** are classified into the following categories:

*private house*—includes houses, sheds, huts, garages, etc., used for dwelling purposes;

*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.

OCCUPIED DWELLINGS, BY CLASS: URBAN AND RURAL(a), AUSTRALIA  
CENSUSES, 1961 AND 1966 p

Class of dwelling	Census, 30 June 1961				Census, 30 June 1966				Inter-censal increase or decrease (-)
	Urban		Rural	Total	Urban		Rural	Total	
	Metro-politan	Other			Metro-politan	Other			
<b>Private dwellings—</b>									
Private house . . . . .	1,324,627	630,072	438,470	2,393,169	1,529,039	692,504	460,147	2,681,690	288,521
Share of private house . . . . .	59,727	15,248	4,575	79,550	(b)20,940	(b)3,678	(b)1,296	25,914	-53,636
Self-contained flat . . . . .	169,934	43,134	4,518	217,586	274,328	63,325	7,893	345,546	129,128
Share of self-contained flat . . . . .	(c)	(c)	(c)	(c)	(d)956	(d)193	(d)19	1,168	(c)
Shed, hut, tent, etc. . . . .	10,740	11,338	19,919	41,997	5,085	9,526	16,445	31,056	-10,941
Other private dwellings . . . . .	42,364	6,743	536	49,643	55,650	9,184	1,644	66,478	16,835
<i>Total occupied private dwellings</i> . . . . .	<i>1,607,392</i>	<i>706,535</i>	<i>468,018</i>	<i>2,781,945</i>	<i>1,885,998</i>	<i>778,410</i>	<i>487,444</i>	<i>3,151,852</i>	<i>369,907</i>
<b>Non-private dwellings—</b>									
Licensed hotel . . . . .	1,759	2,447	1,877	6,083	1,760	2,390	1,788	5,938	-145
Motel . . . . .	61	301	137	499	188	717	219	1,124	625
Boarding house . . . . .	13,572	4,094	826	18,492	9,070	3,347	696	13,113	-5,379
Educational institution . . . . .	308	275	102	685	224	221	80	525	-160
Religious institution . . . . .	559	422	201	1,182	620	450	204	1,274	92
Charitable institution . . . . .	317	117	78	512	350	120	92	562	50
Hospital(e) . . . . .	638	488	318	1,444	687	526	287	1,500	56
Staff barracks . . . . .	310	697	4,016	5,023	463	1,290	6,321	8,074	3,051
Other non-private dwellings . . . . .	780	367	258	1,405	923	431	264	1,618	213
<i>Total occupied non-private dwellings</i> . . . . .	<i>18,304</i>	<i>9,208</i>	<i>7,813</i>	<i>35,325</i>	<i>14,285</i>	<i>9,492</i>	<i>9,951</i>	<i>33,728</i>	<i>-1,597</i>
<b>Total occupied dwellings</b> . . . . .	<b>1,625,696</b>	<b>715,743</b>	<b>475,831</b>	<b>2,817,270</b>	<b>1,900,283</b>	<b>787,902</b>	<b>497,395</b>	<b>3,185,580</b>	<b>368,310</b>

(a) See text on page 221 regarding comparability between censuses. (b) Represents 10,077 private houses in metropolitan areas, 1,803 in other urban areas, and 638 in rural areas. (c) At the 1961 Census, share of self-contained flat was not separately identified, and cases of more than one household group occupying a self-contained flat were treated as one household group occupying a self-contained flat. (d) Represents 464 self-contained flats in metropolitan areas, 95 in other urban areas, and 9 in rural areas. (e) Includes mental hospital.

The percentages of the various classes of occupied dwellings to the total for Australia at the 1966 census (1961 census in parentheses) are: private house, 84.18 (84.95); share of private house, 0.81 (2.82); self-contained flat, 10.89 (7.72); shed, hut, etc., 0.97 (1.49); other private dwellings, 2.09 (1.76); non-private dwellings, 1.06 (1.25).

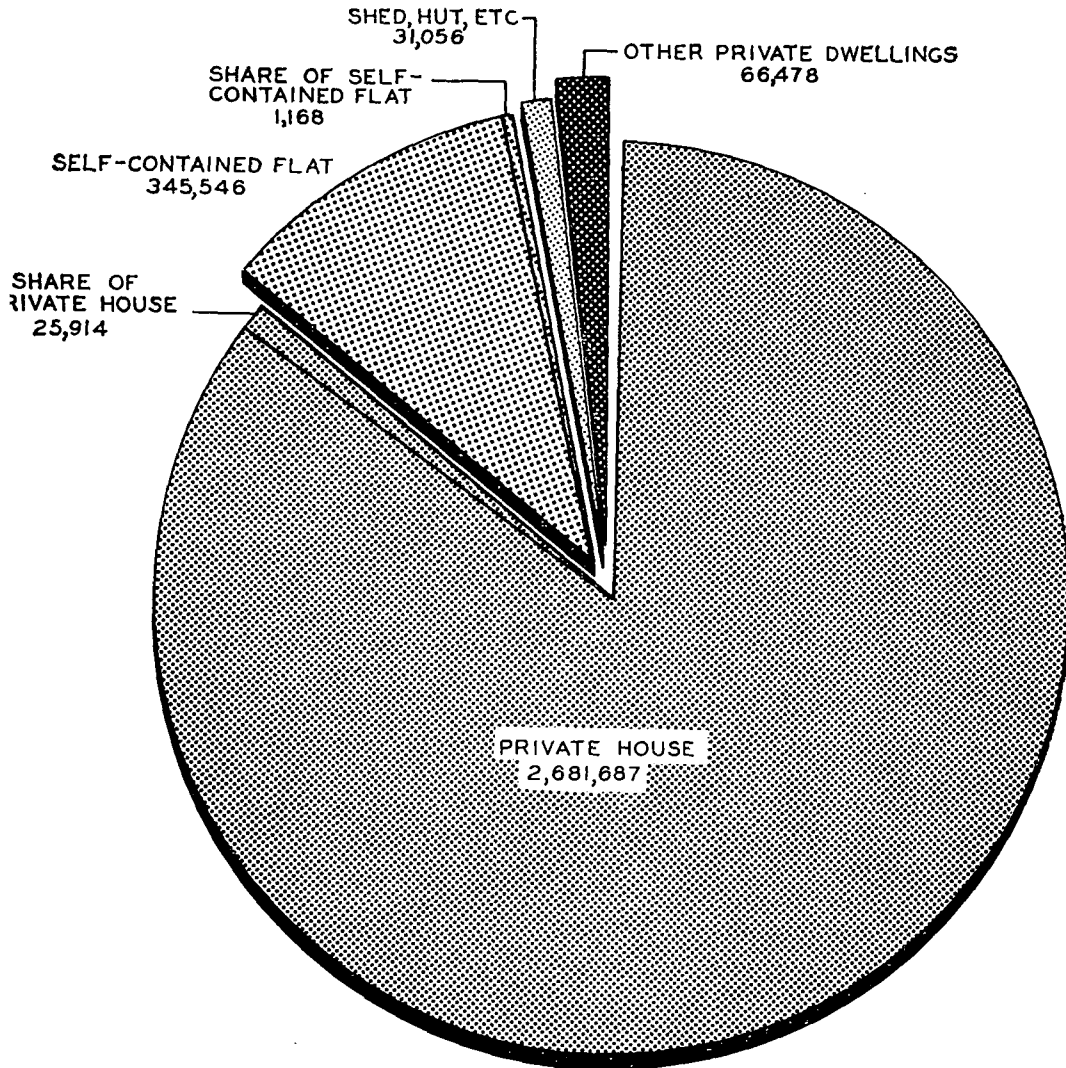
OCCUPIED DWELLINGS, BY CLASS: STATES AND TERRITORIES  
CENSUS, 30 JUNE 1966 p

Class of dwelling	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
<b>Private dwellings—</b>									
Private house . . . . .	961,049	752,775	381,680	271,044	200,897	88,779	5,817	19,649	(b)2,681,690
Share of private house . . . . .	11,496	9,166	1,586	2,140	844	469	43	170	25,914
Self-contained flat . . . . .	164,341	92,166	43,069	20,802	14,074	7,036	838	3,220	345,546
Share of self-contained flat . . . . .	666	277	104	61	18	22	5	15	1,168
Shed, hut, tent, etc. . . . .	12,309	3,725	7,952	1,938	3,439	882	616	195	31,056
Other private dwellings . . . . .	28,194	23,338	7,759	3,644	2,169	1,093	180	101	66,478
<i>Total occupied private dwellings</i> . . . . .	<i>1,178,055</i>	<i>881,447</i>	<i>442,150</i>	<i>299,629</i>	<i>221,441</i>	<i>98,281</i>	<i>7,499</i>	<i>23,350</i>	<i>(b)3,151,852</i>
<b>Non-private dwellings—</b>									
Licensed hotel . . . . .	1,939	1,532	1,101	593	456	267	41	9	5,938
Motel . . . . .	444	205	298	74	43	29	19	12	1,124
Boarding house . . . . .	5,417	3,786	1,535	892	904	346	109	124	13,113
Educational institution . . . . .	186	114	104	36	55	19	4	7	525
Religious institution . . . . .	500	280	218	80	125	43	10	18	1,274
Charitable institution . . . . .	188	161	62	52	55	26	17	1	562
Hospital(a) . . . . .	458	416	190	191	188	48	8	1	1,500
Staff barracks . . . . .	1,629	744	3,238	605	1,266	240	338	14	8,074
Other non-private dwellings . . . . .	655	298	272	161	126	66	22	18	1,618
<i>Total occupied non-private dwellings</i> . . . . .	<i>11,416</i>	<i>7,536</i>	<i>7,018</i>	<i>2,684</i>	<i>3,218</i>	<i>1,084</i>	<i>568</i>	<i>204</i>	<i>33,728</i>
<b>Total occupied dwellings</b> . . . . .	<b>1,189,471</b>	<b>888,983</b>	<b>449,168</b>	<b>302,313</b>	<b>224,659</b>	<b>99,365</b>	<b>8,067</b>	<b>23,554</b>	<b>3,185,580</b>

(a) Includes mental hospital. (b) Figures differ slightly from those on the graph opposite because of revisions.

# OCCUPIED PRIVATE DWELLINGS, BY CLASS: AUSTRALIA

CENSUS 1966



TOTAL PRIVATE DWELLINGS - 3,151,849

PLATE 31

## Population according to class of dwelling, etc. (1954 and 1961)

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. Corresponding data for 1966 are not yet available.

OCCUPIED DWELLINGS AND INMATES, BY CLASS OF DWELLING: AUSTRALIA  
CENSUSES, 1954 AND 1961

	Census, 30 June 1954			Census, 30 June 1961		
	Number of dwellings	Inmates		Number of dwellings	Inmates	
		Number	Percentage of total		Number	Percentage of total
Private house(a)—						
House . . . . .	2,006,871	7,448,978	82.89	2,393,169	8,881,128	84.51
Shed, hut, etc. . . . .	49,148	134,187	1.49	41,997	116,458	1.11
Total, private house . . . . .	2,056,019	7,583,165	84.38	2,435,166	8,997,586	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	96,246	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	596,412	5.68
Total occupied dwellings . . . . .	2,380,353	8,933,105	99.41	2,817,270	10,466,906	99.61
Campers out . . . . .	..	30,056	0.33	..	15,994	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) Before 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. (d) Caretaker's quarters were included with private dwellings in 1961 and with other than private dwellings in 1954. (e) Shipping, railway, and air travellers.

## Occupied private dwellings

The tables on pages 224-9 shows occupied private dwellings classified according to material of outer walls; number of rooms; number of inmates; nature of occupancy; date of building; facilities; and number of motor vehicles.

## Material of outer walls (1961 and 1966)

OCCUPIED PRIVATE DWELLINGS, BY MATERIAL OF OUTER WALLS: URBAN AND  
RURAL(a), AUSTRALIA, CENSUSES, 1961 AND 1966 p

Material of outer walls	Census, 30 June 1961				Census, 30 June 1966				Inter- censal increase or decrease (—)
	Urban		Rural	Total	Urban		Rural	Total	
	Metro- politan	Other			Metro- politan	Other			
Brick . . . . .	807,311	113,392	32,291	952,994	819,398	95,774	32,892	948,064	(b)
Brick veneer(c) . . . . .	(b)	(b)	(b)	(b)	213,852	49,428	17,635	280,915	(b)
Total brick and brick veneer . . . . .	807,311	113,392	32,291	952,994	1,033,250	145,202	50,527	1,228,979	275,985
Stone . . . . .	32,828	19,919	30,325	83,072	31,512	20,173	27,385	79,070	-4,002
Concrete . . . . .	40,779	19,111	15,455	75,345	52,282	20,164	15,943	88,389	13,044
Wood . . . . .	507,775	386,555	258,257	1,152,587	519,637	393,249	252,387	1,165,273	12,686
Iron, tin . . . . .	4,556	17,235	24,870	46,661	2,855	13,266	19,520	35,641	-11,020
Fibro-cement . . . . .	208,271	146,003	97,996	452,270	242,992	181,429	113,915	538,336	86,066
Other . . . . .	4,433	3,543	7,759	15,735	3,470	4,927	7,767	16,164	429
Not stated . . . . .	1,439	777	1,065	3,281	(d)	(d)	(d)	(d)	(d)
Total . . . . .	1,607,392	706,535	468,018	2,781,945	1,885,998	778,410	487,444	3,151,852	369,907

(a) See text on page 221 for comparability between censuses. (b) At the 1961 census, dwellings with walls of brick veneer were not separately identified and for tabulation purposes were included with brick walled dwellings. (c) So described in individual census schedules. (d) In the small number of cases where material of outer walls was not stated a material was selected during processing of the 1966 census schedules. Selection was based upon the answer given for the geographically nearest dwelling of the same class as the dwelling for which material of outer walls was not stated.

Minus sign (—) denotes decrease.

The percentages of occupied private dwellings of the various materials to the total for Australia at the 1966 census (1961 census in parentheses) are: brick and brick veneer, 38.99 (34.26); wood, 36.97 (41.43); fibro-cement, 17.08 (16.26); concrete, 2.80 (2.71); other and not stated, 4.15 (5.36).

**OCCUPIED PRIVATE DWELLINGS, BY MATERIAL OF OUTER WALLS  
STATES AND TERRITORIES, CENSUS, 30 JUNE 1966 p**

Material of outer walls	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Brick	442,232	193,921	21,673	161,911	102,276	14,655	1,368	10,028	948,064
Brick veneer(a)	66,166	161,620	10,262	14,409	11,204	9,491	88	7,675	280,915
Stone	8,906	5,132	341	59,836	3,469	1,294	37	55	79,070
Concrete	17,047	31,054	10,357	18,520	5,141	3,586	772	1,912	88,389
Wood	316,233	426,728	312,475	13,770	28,227	64,912	449	2,479	1,165,273
Iron, tin	11,090	2,317	8,793	6,638	5,438	713	631	21	35,641
Fibro-cement	310,655	57,648	74,803	23,498	63,527	3,444	3,685	1,076	538,336
Other	5,726	3,027	3,446	1,047	2,159	186	469	104	16,164
<b>Total</b>	<b>1,178,055</b>	<b>881,447</b>	<b>442,150</b>	<b>299,629</b>	<b>221,441</b>	<b>98,281</b>	<b>7,499</b>	<b>23,350</b>	<b>3,151,852</b>

(a) So described in individual census schedules.

**Number of rooms (1954 and 1961)**

**OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF ROOMS AND CLASS OF DWELLING  
AUSTRALIA, CENSUSES, 1954 AND 1961**

Number of rooms(a) per dwelling	Census, 30 June 1954					Census, 30 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
1	24,052	12,129	769	16,336	53,286	17,303	6,941	2,282	13,306	39,832
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	70,945	21,280	53,585	9,732	155,542
4	380,138	19,284	49,548	4,250	453,220	387,737	16,524	77,531	3,536	485,328
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	230	1,674	45	82,860
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	24,196	97	160	38	24,491
Not stated	4,469	1,513	374	960	7,316	5,981	2,119	1,039	1,748	10,887
<b>Total private dwellings</b>	<b>2,056,019</b>	<b>107,216</b>	<b>127,420</b>	<b>52,766</b>	<b>2,343,421</b>	<b>2,435,166</b>	<b>79,550</b>	<b>217,586</b>	<b>49,643</b>	<b>2,781,945</b>
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.  
 (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 (c) to first table on page 224.

**Number of inmates (1954 and 1961)**

**OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF INMATES AND CLASS OF DWELLING  
AUSTRALIA, CENSUSES, 1954 AND 1961**

Number of inmates per dwelling	Census, 30 June 1954					Census, 30 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
1	147,308	22,082	22,507	21,191	213,088	198,150	17,215	46,890	23,105	285,360
2	444,179	35,626	49,303	16,678	545,786	537,599	23,572	82,194	15,128	658,493
3	435,679	22,920	29,351	7,904	495,854	465,895	16,176	43,051	6,267	531,389
4	446,687	14,258	16,468	4,185	481,598	512,229	11,371	26,638	3,053	553,291
5	291,706	6,673	6,335	1,578	306,292	356,874	5,801	11,571	1,264	375,510
6	154,691	3,171	2,263	654	160,779	196,328	2,940	4,476	499	204,243
7	72,955	1,429	796	294	75,474	91,405	1,367	1,779	180	94,731
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	15,311	139	131	26	15,607
<b>Total private dwellings</b>	<b>2,056,019</b>	<b>107,216</b>	<b>127,420</b>	<b>52,766</b>	<b>2,343,421</b>	<b>2,435,166</b>	<b>79,550</b>	<b>217,586</b>	<b>49,643</b>	<b>2,781,945</b>
<b>Total inmates</b>	<b>7,583,165</b>	<b>290,579</b>	<b>329,265</b>	<b>111,353</b>	<b>8,314,362</b>	<b>8,997,586</b>	<b>224,066</b>	<b>552,596</b>	<b>96,246</b>	<b>9,870,494</b>
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 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 (c) to first table on page 224.



## Nature of occupancy (1961 and 1966)

OCCUPIED PRIVATE DWELLINGS, BY NATURE OF OCCUPANCY: URBAN AND RURAL(a)  
AUSTRALIA, CENSUSES, 1961 AND 1966 p

Nature of occupancy	Census, 30 June 1961				Census, 30 June 1966				Inter- censal increase or decrease (-)
	Urban		Rural	Total	Urban		Rural	Total	
	Metro- politan	Other			Metro- politan	Other			
Owner . . . . .	682,684	346,333	292,591	1,321,608	1,342,675	542,956	346,250	2,231,881	286,259
Purchaser by instalments	451,419	144,209	28,386	624,014					
Tenant of government authority . . . . .	75,586	38,914	2,579	117,079	107,527	49,691	4,502	161,720	44,641
Other tenant . . . . .	377,790	162,123	105,824	645,737	406,814	167,546	98,959	673,319	27,582
Other methods of occupancy . . . . .	15,057	11,862	32,772	59,691	16,543	12,968	30,040	59,551	-140
Not stated . . . . .	4,856	3,094	5,866	13,816	12,439	5,249	7,693	25,381	11,565
Total . . . . .	1,607,392	706,535	468,018	2,781,945	1,885,998	778,410	487,444	3,151,852	369,907

(a) See text on page 221 regarding comparability between censuses.

At the 1961 census persons paying interest only on a mortgage on the dwelling were instructed to enter 'owner', but a person buying a house by regular payments including interest and principal was instructed to enter 'purchaser by instalment'. It is probable however, that some 'purchasers by instalment' described themselves on 1961 census schedules as 'owners' especially where they possessed the title to the property. However, the extent of such mis-statements has not been measured. At the 1966 census, as the two categories can be logically grouped, separate details for 'owners' and 'purchasers by instalment' were not collected.

The percentages of occupied private dwellings of the various types of occupancy to the total for Australia for the 1966 census (1961 census in parentheses) are: owner or purchaser by instalments, 70.81 (69.94); tenant of government authority, 5.13 (4.21); other tenant, 21.36 (23.21); other and not stated, 2.70 (2.65).

OCCUPIED PRIVATE DWELLINGS, BY NATURE OF OCCUPANCY  
STATES AND TERRITORIES, CENSUS, 30 JUNE 1966 p

Nature of occupancy	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Owner, purchaser by instalments . . . . .	822,219	644,012	314,138	215,531	154,753	68,363	2,264	10,601	2,231,881
Tenant of government authority . . . . .	52,077	34,311	13,755	27,620	17,461	5,176	2,420	8,900	161,720
Other tenant . . . . .	272,390	183,192	95,945	50,609	43,359	21,915	2,278	3,631	673,319
Other methods of occupancy . . . . .	21,748	12,770	13,582	4,146	4,625	2,061	439	180	59,551
Not stated . . . . .	9,621	7,162	4,730	1,723	1,243	766	98	38	25,381
Total . . . . .	1,178,055	881,447	442,150	299,629	221,441	98,281	7,499	23,350	3,151,852

## Date of building (1961)

The numbers of occupied private dwellings in Australia at the census of 30 June 1961, classified according to date of building, are shown next. This information was derived from replies of occupants of dwellings at 30 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 30 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.

# OCCUPIED PRIVATE DWELLINGS, BY NATURE OF OCCUPANCY: AUSTRALIA

CENSUSES 1933 TO 1966

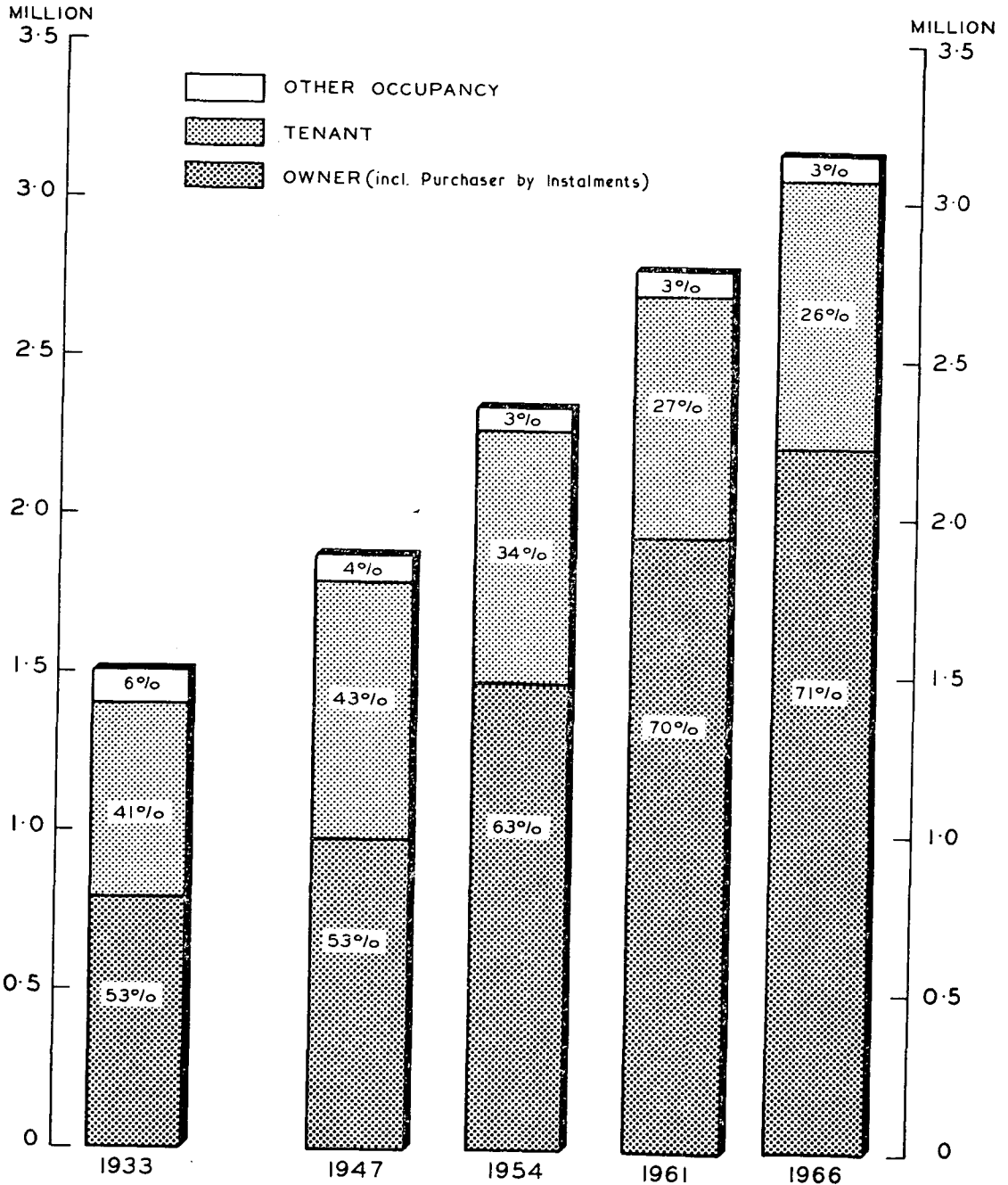


PLATE 32

**OCCUPIED PRIVATE DWELLINGS, BY DATE OF BUILDING AND CLASS OF DWELLING AND DIVISION OF STATE: AUSTRALIA, CENSUS, 30 JUNE 1961**

Date of building	Class of dwelling				Division			Total
	Private house (a)	Share of private house	Flat	Other	Urban			
					Metropolitan	Other	Rural	
Before 1 July 1954 . . . . .	1,861,262	68,823	168,615	44,358	1,231,462	537,953	373,643	2,143,058
After 30 June 1954—								
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 30 June 1954</i> . . . . .	543,526	8,001	43,371	2,454	354,587	157,561	85,204	597,352
Other not stated . . . . .	30,378	2,726	5,600	2,831	21,343	11,021	9,171	41,535
<b>Grand total</b> . . . . .	<b>2,435,166</b>	<b>79,550</b>	<b>217,586</b>	<b>49,643</b>	<b>1,607,392</b>	<b>706,535</b>	<b>468,018</b>	<b>2,781,945</b>

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

**Facilities (1961 and 1966)**

**OCCUPIED PRIVATE DWELLINGS, BY FACILITY  
 URBAN AND RURAL(a), AUSTRALIA, CENSUSES 1961 AND 1966 p**

Facility	Census, 30 June 1961				Census, 30 June 1966			
	Urban			Total	Urban			Total
	Metropolitan	Other	Rural		Metropolitan	Other	Rural	
Gas or electricity—								
With gas only . . . . .	1,578	614	3,573	5,765	1,993	1,142	4,965	8,100
With electricity only . . . . .	546,588	517,038	360,197	1,423,823	728,932	556,453	386,297	1,671,682
With gas and electricity . . . . .	1,052,980	177,974	20,237	1,251,191	1,145,801	213,580	65,738	1,425,119
Without gas or electricity . . . . .	3,239	8,665	77,148	89,052	1,405	4,291	25,355	31,051
Not stated . . . . .	3,007	2,244	6,863	12,114	7,867	2,944	5,089	15,900
<b>Total</b> . . . . .	<b>1,607,392</b>	<b>706,535</b>	<b>468,018</b>	<b>2,781,945</b>	<b>1,885,998</b>	<b>778,410</b>	<b>487,444</b>	<b>3,151,852</b>
With television set . . . . .	1,038,837	168,875	70,950	1,278,662	1,584,951	558,754	294,346	2,438,051

(a) See text on page 221 regarding comparability between censuses.

NOTE. For the 1966 Census, dwellings for which electricity was not stated but which had television have been classified as having electricity and therefore so included in this table.

The percentages of occupied private dwellings with the various facilities to the total for Australia at the 1966 census (1961 census in parentheses) are: gas only, 0.26 (0.21); electricity only, 53.04 (51.18); gas and electricity, 45.22 (44.98); neither gas nor electricity, 0.99 (3.20); not stated, 0.50 (0.44); television set 77.30 (45.96).

**OCCUPIED PRIVATE DWELLINGS, BY FACILITY  
 STATES AND TERRITORIES, CENSUS, 30 JUNE 1966 p**

Facility	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Gas only . . . . .	2,239	2,184	1,499	770	1,143	125	128	12	8,100
Electricity only . . . . .	646,782	341,143	286,855	146,862	134,062	87,633	6,022	22,323	1,671,682
Gas and electricity . . . . .	512,595	528,939	141,237	149,336	81,787	9,325	942	958	1,425,119
Neither gas nor electricity . . . . .	10,330	5,026	9,280	1,745	3,628	775	262	5	31,051
Not stated . . . . .	6,109	4,155	3,279	916	821	423	145	52	15,900
<b>Total</b> . . . . .	<b>1,178,055</b>	<b>881,447</b>	<b>442,150</b>	<b>299,629</b>	<b>221,441</b>	<b>98,281</b>	<b>7,499</b>	<b>23,350</b>	<b>3,151,852</b>
Television set . . . . .	938,271	724,633	290,833	237,564	152,013	75,519	50	19,168	2,438,051

NOTE. Dwellings for which electricity was not stated but which had television have been classified as having electricity and therefore included as such in this table.

## Number of motor vehicles (1966)

At the 1966 census a question was asked regarding the number of motor vehicles parked or garaged at occupied private dwellings on census night. No information was collected on this topic at previous censuses.

**OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF MOTOR VEHICLES**  
**URBAN AND RURAL, AUSTRALIA, CENSUS, 30 JUNE 1966 p**

Number of vehicles per occupied private dwelling	Urban				Rural	Total
	Metropolitan	Other				
No vehicles . . . . .	513,229	173,688	55,651		742,568	
1 vehicle . . . . .	947,699	429,216	231,408		1,608,323	
2 vehicles . . . . .	305,064	127,684	120,182		552,930	
3 vehicles . . . . .	51,161	22,807	46,532		120,500	
4 or more vehicles . . . . .	10,701	6,446	23,511		40,658	
Not stated . . . . .	58,144	18,569	10,160		86,873	
<b>Total occupied private dwellings . . . . .</b>	<b>1,885,998</b>	<b>778,410</b>	<b>487,444</b>		<b>3,151,852</b>	
<b>Total vehicles . . . . .</b>	<b>1,757,434</b>	<b>781,910</b>	<b>717,838</b>		<b>3,257,182</b>	

## Tenanted private dwellings—weekly rent (1954 and 1961)

Information tabulated from census results concerning rents has been restricted to the actual rent paid per week by tenants for unfurnished private dwellings. Particulars of rents shown in the following table are therefore on an *unfurnished* basis. Dwelling 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)**  
**AND CLASS OF DWELLING: AUSTRALIA, CENSUSES, 1954 AND 1961(a)**

Weekly rent (unfurnished)	Census, 30 June 1954				Census, 30 June 1961				Total tenanted private dwell- ings	
	Private house (b)	Share of private house (c)	Flat (d)	Other	Private house (b)	Share of private house (c)	Flat (d)	Other		
Under \$2 . . . . .	71,092	4,960	1,191	1,573	78,816	24,925	665	1,043	426	27,059
\$2 and under \$3 . . . . .	116,836	9,155	6,559	3,019	135,569	41,731	1,649	2,798	860	47,038
\$3 " " \$4 . . . . .	94,619	8,971	17,187	2,955	123,732	41,920	1,942	5,424	1,268	50,554
\$4 " " \$5 . . . . .	50,869	5,827	18,180	1,815	76,691	44,659	2,662	9,482	1,431	58,234
\$5 " " \$6 . . . . .	22,487	2,963	11,874	1,061	38,385	32,137	2,011	10,598	1,068	45,814
\$6 " " \$7 . . . . .	14,770	1,830	6,980	686	24,266	31,174	2,776	10,239	1,158	45,347
\$7 " " \$8 . . . . .	6,584	685	3,561	324	11,154	18,189	1,787	7,147	810	27,933
\$8 " " \$9 . . . . .	3,751	481	2,370	182	6,784	15,590	1,824	6,669	718	24,801
\$9 " " \$10 . . . . .	1,279	137	1,352	70	2,838	7,469	915	4,205	433	13,022
\$10 and over . . . . .	3,636	316	3,523	177	7,652	43,482	4,050	38,306	1,596	87,434
Not stated(e) . . . . .	100,253	32,756	30,607	35,087	198,703	106,808	25,791	60,608	34,439	227,646
<b>Total tenanted private dwellings . . . . .</b>	<b>486,176</b>	<b>68,081</b>	<b>103,384</b>	<b>46,949</b>	<b>704,590</b>	<b>408,084</b>	<b>46,072</b>	<b>156,519</b>	<b>44,207</b>	<b>654,882</b>
<b>Average weekly rent (unfurnished) per private dwelling . . . . .</b>	<b>\$ 3.22</b>	<b>\$ 3.42</b>	<b>\$ 5.05</b>	<b>\$ 3.62</b>	<b>\$ 3.50</b>	<b>\$ 5.77</b>	<b>\$ 6.62</b>	<b>\$ 9.47</b>	<b>\$ 6.25</b>	<b>\$ 6.65</b>

(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 (c) to first table on page 224. (e) 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).

**Unoccupied dwellings (1966)**

The following tables classify unoccupied dwellings according to the reasons given by census collectors for the dwellings being unoccupied at the census date. Unoccupied dwellings include vacant dwellings available for sale or renting; dwellings such as 'week-ender', 'holiday home', 'second home', 'seasonal workers' quarters', which were not occupied on the night of the census; dwellings normally occupied, but whose usual occupants were temporarily absent on the night of the census; newly completed dwellings whose owners or tenants had not entered into occupation on the night of the census; dwellings described as 'to be demolished', 'condemned', 'deceased estate', 'exhibition home', etc. The total number of unoccupied dwellings shown for any area must not, therefore, be read as representing the number of vacant houses and flats available for sale or renting.

**UNOCCUPIED DWELLINGS, BY REASON FOR BEING UNOCCUPIED: URBAN AND RURAL, AUSTRALIA, CENSUS, 30 JUNE 1966**

<i>Reason for being unoccupied</i>	<i>Urban</i>		<i>Rural</i> <i>p</i>	<i>Total</i>
	<i>Metropolitan</i>	<i>Other</i>		
For sale or for renting . . . . .	28,329	14,318	7,807	50,454
Holiday home, week-ender, seasonal workers' quarters . . . . .	4,065	29,907	40,355	74,327
Temporarily unoccupied . . . . .	28,464	17,964	13,995	60,423
To be demolished, or condemned . . . . .	1,671	1,192	1,939	4,802
Other and not stated . . . . .	24,299	18,278	31,286	73,863
<b>Total . . . . .</b>	<b>86,828</b>	<b>81,659</b>	<b>95,382</b>	<b>263,869</b>

The percentages of the various groups of unoccupied dwellings at the 1966 census are: for sale or renting, 19.12; holiday home, etc., 28.17; temporarily unoccupied, 22.90; to be demolished, etc., 1.82; other, etc., 27.99.

**UNOCCUPIED DWELLINGS, BY REASON FOR BEING UNOCCUPIED STATES AND TERRITORIES, CENSUS, 30 JUNE 1966**

<i>Reason for being unoccupied</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
For sale or for renting	21,587	10,824	7,862	5,549	2,503	1,453	90	586	50,454
Holiday home, week-ender, seasonal workers' quarters . . . . .	27,505	20,207	10,399	6,704	5,367	4,050	3	92	74,327
Temporarily unoccupied	24,013	15,632	9,499	5,297	3,573	1,739	89	581	60,423
To be demolished, or condemned . . . . .	1,853	1,193	535	624	392	196	3	6	4,802
Other and not stated . . . . .	26,587	16,901	13,523	6,936	6,127	3,362	195	232	73,863
<b>Total . . . . .</b>	<b>101,545</b>	<b>64,757</b>	<b>41,818</b>	<b>25,110</b>	<b>17,962</b>	<b>10,800</b>	<b>380</b>	<b>1,497</b>	<b>263,869</b>

**Building****Statistics of building approved**

Statistics of building approvals have been compiled since the year 1953-54 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 authorised by governmental authorities. They relate only to approvals for buildings as distinct from the construction of roads, railways, bridges, earthworks, 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. Before 1 July 1966 additions of \$10,000 and over were included with new buildings in all States except New South Wales, where they were included in 'alterations and additions'. From 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States.

### 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 roads, railways, bridges, earthworks, water storages, etc., is covered*; (b) before 1 July 1966 major new additions to existing buildings in all States and major alterations in New South Wales were included with new buildings, while from 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States; (c) minor additions, alterations, renovations and repairs are excluded because of the difficulty of obtaining details of this work; (d) temporary dwellings, sheds, huts, etc., 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.

*Private or government ownership.* A building is classified as 'private' or 'government' 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 or 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 authorities 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.

*Values of work done.* The values of work done during the period represent the estimated value of work actually carried out on buildings during the period. For any building the sum of these values obtained during its construction equals the value of the building on completion. Data relating to the value of work done on owner-built houses are not collected. However, the figures shown for the value of work done include a component relating to owner-built houses calculated on the basis of the figures collected for the value of owner-built houses commenced, completed and under construction.

*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 function of the group as a whole.

*Persons working.* Figures relate to persons working on the jobs of contractors who undertake the erection of new buildings and of government authorities which erect new buildings on their own account. They include persons working on alterations, additions, repairs and maintenance when these jobs are undertaken by such contractors and authorities. 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 estimation by persons completing returns and some degree of understatement in figures shown in tables. 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.

#### New houses approved, commenced, completed and under construction

The next table provides a summary for 1966-67 of the number of new houses approved, commenced, completed and under construction in each State and Territory. For a graph showing the number of new houses commenced, completed and under construction for the period 1957-58 to 1966-67 see plate 33, page 235.

#### NEW HOUSES: NUMBER, STATES AND TERRITORIES, 1966-67

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved . . . . .	28,403	21,670	13,135	7,127	8,712	3,218	519	2,613	85,397
Commenced . . . . .	25,828	21,090	12,306	8,372	8,539	2,952	566	2,205	81,858
Completed . . . . .	24,779	22,126	12,277	9,354	8,272	2,765	357	2,030	81,960
Under construction at end of year . . . . .	12,564	10,423	3,460	3,869	3,524	1,729	557	1,276	37,402

The following table shows the number of *new houses approved* in each State or Territory, according to *private and government ownership*, during the years 1962-63 to 1966-67.

#### NEW HOUSES APPROVED, BY OWNERSHIP: NUMBER, STATES AND TERRITORIES 1962-63 TO 1966-67

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
1962-63 . . . . .	23,412	19,894	8,347	7,438	4,738	1,921	156	943	66,849
1963-64 . . . . .	24,926	22,417	9,333	8,025	5,571	2,064	130	995	73,461
1964-65 . . . . .	24,685	20,301	10,269	7,289	5,512	2,062	203	1,189	71,510
1965-66 . . . . .	23,481	18,572	10,376	6,687	5,537	1,837	84	1,318	67,892
1966-67 . . . . .	23,666	20,068	11,331	5,495	7,127	2,500	91	1,458	71,736
GOVERNMENT									
1962-63 . . . . .	3,980	1,925	1,197	2,537	1,655	550	240	741	12,825
1963-64 . . . . .	5,243	2,301	1,643	4,085	1,876	584	333	569	16,634
1964-65 . . . . .	4,082	2,207	1,460	2,519	2,058	607	571	854	14,358
1965-66 . . . . .	3,116	1,889	1,526	2,470	1,892	591	492	709	12,685
1966-67 . . . . .	4,737	1,602	1,804	1,632	1,585	718	428	1,155	13,661
TOTAL									
1962-63 . . . . .	27,392	21,819	9,544	9,975	6,393	2,471	396	1,684	79,674
1963-64 . . . . .	30,169	24,718	10,976	12,110	7,447	2,648	463	1,564	90,095
1964-65 . . . . .	28,767	22,508	11,729	9,808	7,570	2,669	774	2,043	85,868
1965-66 . . . . .	26,597	20,461	11,902	9,157	7,429	2,428	576	2,027	80,577
1966-67 . . . . .	28,403	21,670	13,135	7,127	8,712	3,218	519	2,613	85,397

The number of *new houses commenced* in each State and Territory by *contractors and owner-builders* during the years 1962-63 to 1966-67 is shown in the following table.

**NEW HOUSES COMMENCED, CONTRACT-BUILT OR OWNER-BUILT  
NUMBER, STATES AND TERRITORIES, 1962-63 TO 1966-67**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>CONTRACT-BUILT(a)</b>									
1962-63 . . .	20,667	17,632	7,949	9,130	5,443	1,641	326	1,461	64,249
1963-64 . . .	23,545	20,873	8,917	11,014	6,448	1,756	395	1,561	74,509
1964-65 . . .	22,764	18,900	10,202	10,639	6,537	1,791	557	1,793	73,183
1965-66 . . .	20,704	17,587	10,650	8,826	6,647	1,576	484	1,945	68,419
1966-67 . . .	22,466	18,330	10,802	7,843	7,626	2,170	475	2,088	71,800
<b>OWNER-BUILT</b>									
1962-63 . . .	4,478	3,179	1,078	480	779	801	42	131	10,968
1963-64 . . .	4,412	2,775	1,264	550	872	794	35	92	10,794
1964-65 . . .	3,860	2,867	1,455	581	930	755	48	117	10,613
1965-66 . . .	3,864	2,943	1,416	569	930	626	30	167	10,545
1966-67 . . .	3,362	2,760	1,504	529	913	782	91	117	10,058
<b>TOTAL</b>									
1962-63 . . .	25,145	20,811	9,027	9,610	6,222	2,442	368	1,592	75,217
1963-64 . . .	27,957	23,648	10,181	11,564	7,320	2,550	430	1,653	85,303
1964-65 . . .	26,624	21,767	11,657	11,220	7,467	2,546	605	1,910	83,796
1965-66 . . .	24,568	20,530	12,066	9,395	7,577	2,202	514	2,112	78,964
1966-67 . . .	25,828	21,090	12,306	8,372	8,539	2,952	566	2,205	81,858

(a) Includes operations of government authorities.

The following table shows the number of *new houses completed* in each State and Territory by *contractors and owner-builders* during the years 1962-63 to 1966-67.

**NEW HOUSES COMPLETED, CONTRACT-BUILT OR OWNER-BUILT  
NUMBER, STATES AND TERRITORIES, 1962-63 TO 1966-67**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>CONTRACT-BUILT(a)</b>									
1962-63 . . .	19,939	16,355	7,827	9,059	5,661	1,649	381	1,508	62,379
1963-64 . . .	21,658	19,358	8,681	9,884	6,342	1,615	262	1,601	69,401
1964-65 . . .	22,976	19,544	10,158	10,490	6,396	1,779	424	1,673	73,440
1965-66 . . .	22,022	17,662	10,300	9,741	6,282	1,572	621	1,937	70,137
1966-67 . . .	21,216	19,149	10,675	8,739	7,398	1,850	265	1,861	71,153
<b>OWNER-BUILT</b>									
1962-63 . . .	5,652	3,973	1,192	587	932	855	51	175	13,417
1963-64 . . .	4,296	3,441	1,331	604	934	896	48	163	11,713
1964-65 . . .	3,788	3,277	1,388	560	1,049	800	49	133	11,044
1965-66 . . .	3,882	3,267	1,362	612	983	688	36	129	10,959
1966-67 . . .	3,563	2,977	1,602	615	874	915	92	169	10,807

(a) Includes operations of government authorities.



The number of *new houses completed* in each State and Territory during the years 1962-63 to 1966-67, according to *private and government ownership*, is shown in the following table.

**NEW HOUSES COMPLETED, BY OWNERSHIP: NUMBER, STATES AND TERRITORIES, 1962-63 TO 1966-67**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>PRIVATE</b>									
1962-63 . . . . .	21,727	19,125	7,962	6,921	4,843	1,941	133	962	63,614
1963-64 . . . . .	22,174	21,129	8,375	7,795	5,330	1,957	129	1,028	67,917
1964-65 . . . . .	21,935	20,781	10,117	7,873	5,612	2,000	117	1,086	69,521
1965-66 . . . . .	22,056	19,014	10,234	7,230	5,228	1,703	105	1,218	66,788
1966-67 . . . . .	21,343	19,558	10,711	6,252	6,676	2,138	153	1,336	68,167
<b>GOVERNMENT</b>									
1962-63 . . . . .	3,864	1,203	1,057	2,725	1,750	563	299	721	12,182
1963-64 . . . . .	3,780	1,670	1,637	2,693	1,946	554	181	736	13,197
1964-65 . . . . .	4,829	2,040	1,429	3,177	1,833	579	356	720	14,963
1965-66 . . . . .	3,848	1,915	1,428	3,123	2,037	557	552	848	14,308
1966-67 . . . . .	3,436	2,568	1,566	3,102	1,596	627	204	694	13,793
<b>TOTAL</b>									
1962-63 . . . . .	25,591	20,328	9,019	9,646	6,593	2,504	432	1,683	75,796
1963-64 . . . . .	25,954	22,799	10,012	10,488	7,276	2,511	310	1,764	81,114
1964-65 . . . . .	26,764	22,821	11,546	11,050	7,445	2,579	473	1,806	84,484
1965-66 . . . . .	25,904	20,929	11,662	10,353	7,265	2,260	657	2,066	81,096
1966-67 . . . . .	24,779	22,126	12,277	9,354	8,272	2,765	357	2,030	81,960

The following tables show the number of *new houses completed* in each State and Territory during 1966-67 and in Australia during the years 1962-63 to 1966-67, classified according to the *material of their outer walls*.

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER STATES AND TERRITORIES, 1966-67**

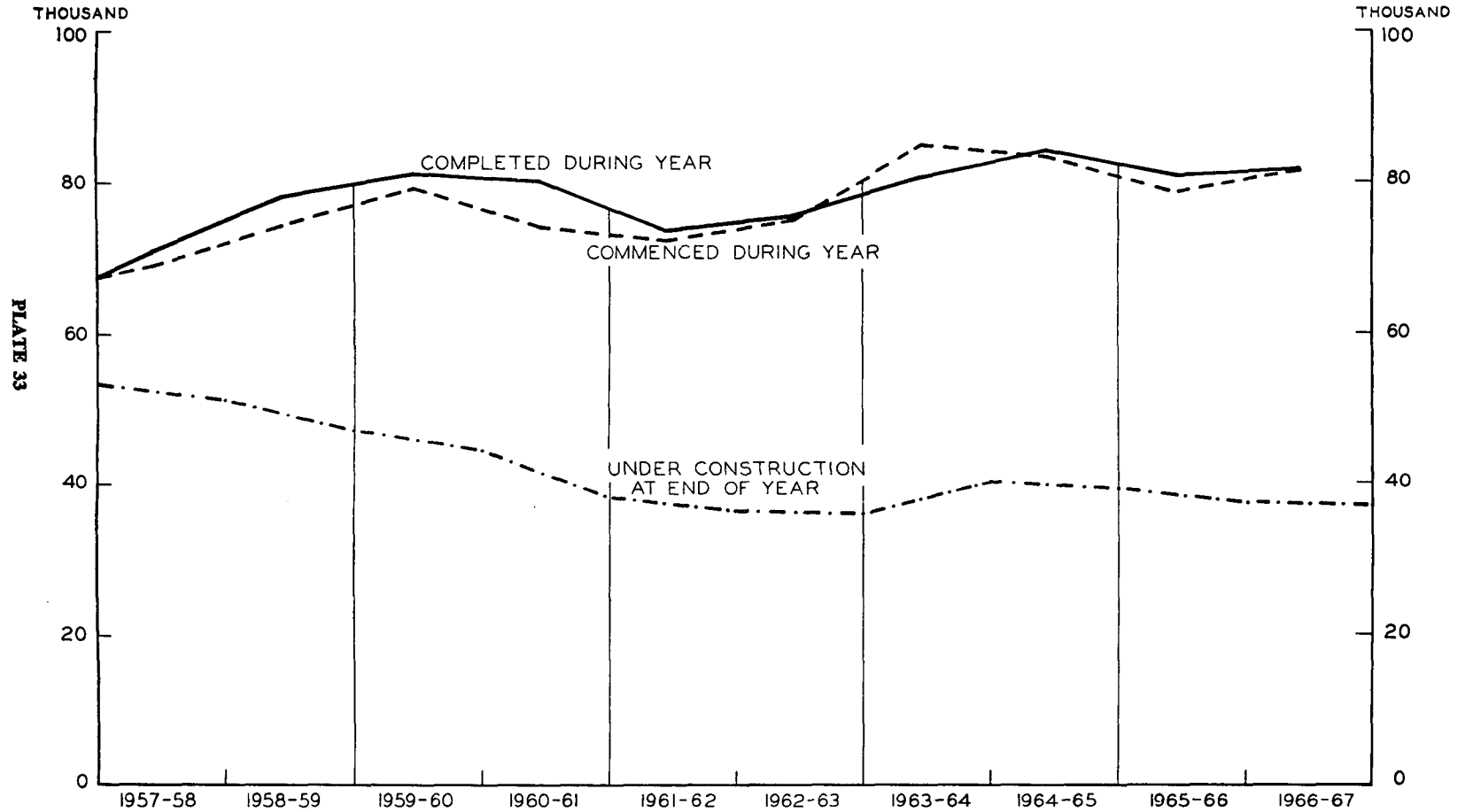
<i>Material of outer walls</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Brick, brick veneer, concrete and stone . . . . .	13,351	18,224	3,975	8,778	6,336	1,326	106	2,020	54,116
Wood (weatherboard, etc.) . . . . .	2,858	1,913	5,407	6	21	1,073	7	9	11,294
Fibro-cement . . . . .	8,412	1,614	2,682	544	1,789	354	185	1	15,581
Other . . . . .	158	375	213	26	126	12	59	..	969
<b>Total . . . . .</b>	<b>24,779</b>	<b>22,126</b>	<b>12,277</b>	<b>9,354</b>	<b>8,272</b>	<b>2,765</b>	<b>357</b>	<b>2,030</b>	<b>81,960</b>

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER AUSTRALIA, 1962-63 TO 1966-67**

<i>Material of outer walls</i>	<i>1962-63</i>	<i>1963-64</i>	<i>1964-65</i>	<i>1965-66</i>	<i>1966-67</i>
Brick, brick veneer, concrete and stone . . . . .	40,194	47,754	52,285	52,148	54,116
Wood (weatherboard, etc.) . . . . .	19,212	16,678	14,480	12,247	11,294
Fibro-cement . . . . .	16,083	16,358	17,171	16,027	15,581
Other . . . . .	307	324	548	674	969
<b>Total . . . . .</b>	<b>75,796</b>	<b>81,114</b>	<b>84,484</b>	<b>81,096</b>	<b>81,960</b>

# NEW HOUSES: AUSTRALIA

1957-58 TO 1966-67



The number of *new houses under construction* at the end of each year 1962-63 to 1966-67 in each State and Territory is shown in the following table.

**NEW HOUSES UNDER CONSTRUCTION: NUMBER, STATES AND TERRITORIES  
1962-63 TO 1966-67**

<i>At end of year—</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1962-63 . . .	10,988	12,063	2,747	4,563	2,879	1,594	239	1,062	36,135
1963-64 . . .	12,991	12,912	2,916	5,639	2,923	1,633	359	951	40,324
1964-65 . . .	12,851	11,858	3,027	5,809	2,945	1,600	491	1,055	39,636
1965-66 . . .	11,515	11,459	3,431	4,851	3,257	1,542	348	1,101	37,504
1966-67 . . .	12,564	10,423	3,460	3,869	3,524	1,729	557	1,276	37,402

**New flats approved, commenced, completed and under construction**

The figures in the foregoing tables do not include particulars of new flats, and in the following tables on pages 236-7 (a) the figures are additional to the numbers of houses shown in other tables, (b) each flat is counted as a separate unit, and the numbers shown therefore relate to individual flats, (c) new flats only are included, i.e. conversions of old buildings into flats are omitted, and (d) 'home units' are included as flats. The summary following shows the number of new flats approved, commenced, completed and under construction for the year 1966-67. For a graph showing the number of new flats commenced, completed and under construction for the period 1957-58 to 1966-67 see plate 34, page 238.

**NEW FLATS: NUMBER, STATES AND TERRITORIES, 1966-67**

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Approved . . .	13,920	12,938	3,786	1,355	2,735	227	381	198	35,540
Commenced . . .	13,145	11,987	3,662	1,321	2,455	186	308	194	33,258
Completed . . .	12,088	10,138	4,018	1,482	1,742	185	127	152	29,932
Under construction at end of year . . .	8,369	7,223	1,357	593	1,589	179	304	181	19,795

The following table shows the number of *new flats approved* in each State or Territory during the years 1962-63 to 1966-67 according to *private and government ownership*.

**NEW FLATS APPROVED, BY OWNERSHIP  
NUMBER, STATES AND TERRITORIES, 1962-63 TO 1966-67**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>PRIVATE</b>									
1962-63 . . .	6,511	3,269	785	787	999	145	27	102	12,625
1963-64 . . .	12,210	6,446	1,539	1,634	1,830	163	65	177	24,064
1964-65 . . .	16,337	9,418	3,132	2,488	1,718	224	90	368	33,775
1965-66 . . .	11,603	8,235	3,838	1,778	1,761	198	135	154	27,702
1966-67 . . .	12,544	11,495	3,766	1,355	2,708	209	156	190	32,423
<b>GOVERNMENT</b>									
1962-63 . . .	797	934	99	14	74	28	..	144	2,090
1963-64 . . .	1,105	878	68	..	..	2	84	128	2,265
1964-65 . . .	1,810	982	12	38	77	28	75	126	3,148
1965-66 . . .	1,049	772	14	..	12	20	38	..	1,905
1966-67 . . .	1,376	1,443	20	..	27	18	225	8	3,117
<b>TOTAL</b>									
1962-63 . . .	7,308	4,203	884	801	1,073	173	27	246	14,715
1963-64 . . .	13,315	7,324	1,607	1,634	1,830	165	149	305	26,329
1964-65 . . .	18,147	10,400	3,144	2,526	1,795	252	165	494	36,923
1965-66 . . .	12,652	9,007	3,852	1,778	1,773	218	173	154	29,607
1966-67 . . .	13,920	12,938	3,786	1,355	2,735	227	381	198	35,540

The number of *new flats commenced* in each State or Territory during the years 1962-63 to 1966-67 is shown in the following table.

**NEW FLATS COMMENCED: NUMBER, STATES AND TERRITORIES, 1962-63 TO 1966-67**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1962-63 . . .	6,730	3,662	699	683	876	125	14	263	13,052
1963-64 . . .	10,210	7,089	1,311	1,386	1,743	120	128	290	22,277
1964-65 . . .	15,583	10,054	2,428	2,158	1,730	251	148	561	32,913
1965-66 . . .	12,468	8,549	3,636	1,547	1,550	211	116	163	28,240
1966-67 . . .	13,145	11,987	3,662	1,321	2,455	186	308	194	33,258

The following table shows the number of *new flats completed* in each State and Territory during the years 1962-63 to 1966-67, according to *private and government ownership*.

**NEW FLATS COMPLETED, BY OWNERSHIP  
NUMBER, STATES AND TERRITORIES, 1962-63 TO 1966-67**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
1962-63 . . .	5,037	2,864	684	545	642	91	33	33	9,929
1963-64 . . .	6,894	3,515	920	907	1,221	156	26	114	13,753
1964-65 . . .	12,150	7,884	1,946	1,775	1,826	131	53	191	25,956
1965-66 . . .	12,822	8,486	2,952	1,797	1,547	205	51	386	28,246
1966-67 . . .	10,853	9,218	4,004	1,482	1,730	153	85	152	27,677
GOVERNMENT									
1962-63 . . .	716	908	96	141	..	6	26	129	2,022
1963-64 . . .	882	755	29	82	74	8	..	36	1,866
1964-65 . . .	976	790	133	45	15	22	84	146	2,211
1965-66 . . .	2,040	1,020	12	59	77	16	74	126	3,424
1966-67 . . .	1,235	920	14	..	12	32	42	..	2,255
TOTAL									
1962-63 . . .	5,753	3,772	780	686	642	97	59	162	11,951
1963-64 . . .	7,776	4,270	949	989	1,295	164	26	150	15,619
1964-65 . . .	13,126	8,674	2,079	1,820	1,841	153	137	337	28,167
1965-66 . . .	14,862	9,506	2,964	1,856	1,624	221	125	512	31,670
1966-67 . . .	12,088	10,138	4,018	1,482	1,742	185	127	152	29,932

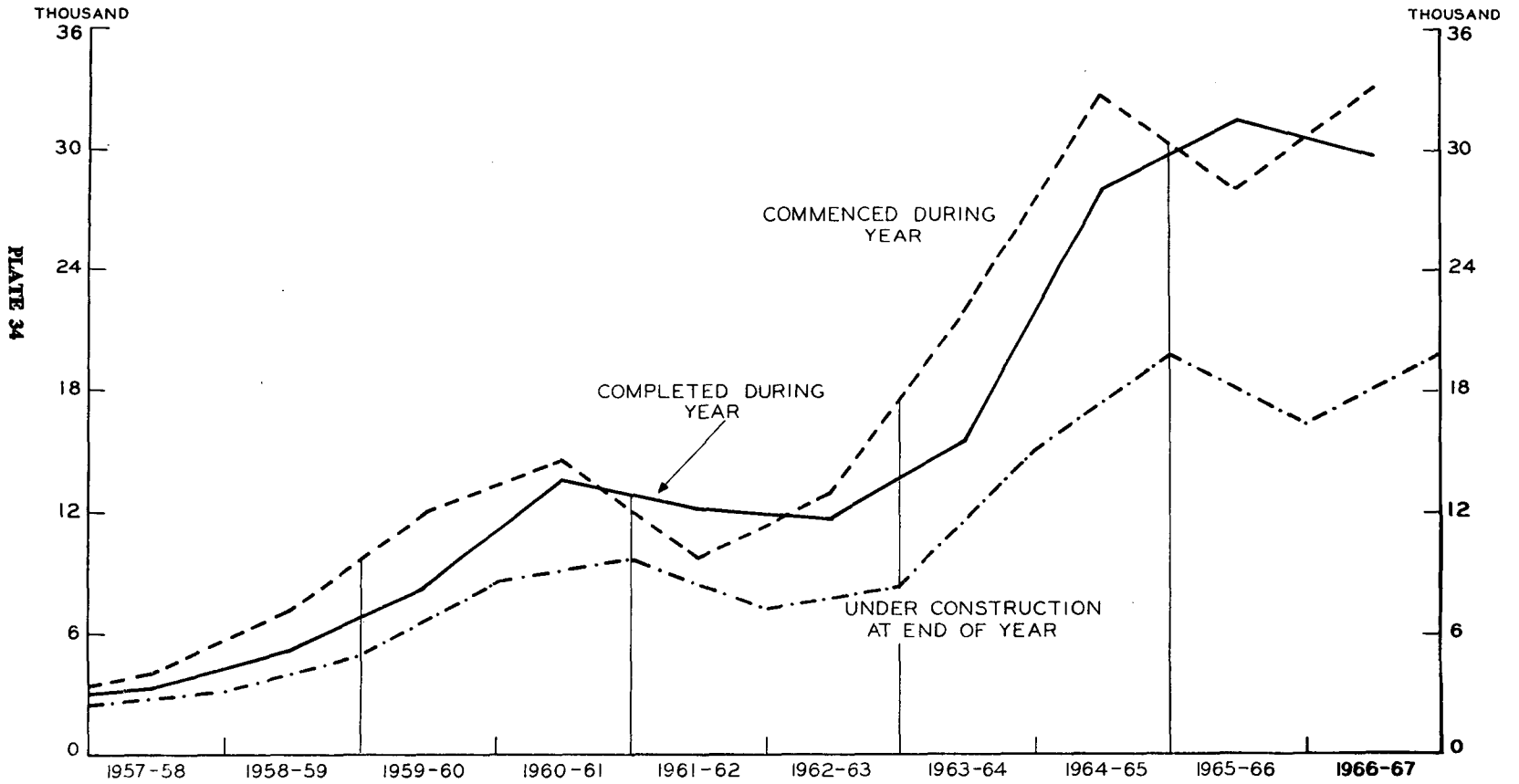
The number of *new flats under construction* at the end of each year 1962-63 to 1966-67 in each State and Territory is shown in the table below.

**NEW FLATS UNDER CONSTRUCTION  
NUMBER, STATES AND TERRITORIES, 1962-63 TO 1966-67**

At end of year—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1962-63 . . .	4,815	2,132	330	328	613	134	19	124	8,495
1963-64 . . .	7,249	4,951	692	725	1,061	90	121	264	15,153
1964-65 . . .	9,706	6,331	1,041	1,063	950	188	132	488	19,899
1965-66 . . .	7,312	5,374	1,713	754	876	178	123	139	16,469
1966-67 . . .	8,369	7,223	1,357	593	1,589	179	304	181	19,795

# NEW FLATS: AUSTRALIA

1957-58 TO 1966-67



## Value of new buildings approved, commenced, completed and under construction

The following table summarises, for the years 1962-63 to 1966-67, the values of all new buildings approved, commenced, completed and under construction in each State and Territory. For explanation of the breaks in series in the following table see pages 230-1.

NEW BUILDINGS: VALUE, STATES AND TERRITORIES, 1962-63 TO 1966-67  
(\$'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
APPROVED									
1962-63	403,234	328,342	128,688	115,124	78,116	35,752	9,254	45,584	1,144,094
1963-64	469,384	392,928	167,242	157,148	115,720	32,538	10,988	43,376	1,389,324
1964-65	531,344	437,514	203,386	166,010	131,958	42,760	17,658	48,220	1,578,850
1965-66	490,235	458,608	227,756	133,840	122,572	46,901	14,765	44,903	1,539,580
1966-67	597,416	494,050	219,283	116,623	162,937	53,955	17,604	60,594	1,722,462
COMMENCED									
1962-63	436,668	316,482	124,652	111,716	81,918	34,612	8,246	40,620	1,154,914
1963-64	514,054	394,698	150,356	149,776	118,556	34,664	10,164	42,400	1,414,668
1964-65	594,378	419,864	201,704	168,988	122,056	42,040	13,140	54,224	1,616,394
1965-66	558,427	450,737	225,553	145,997	130,982	43,789	15,405	49,935	1,620,825
1966-67	604,641	509,892	231,776	130,268	169,457	62,077	17,807	54,762	1,780,680
COMPLETED									
1962-63	411,526	333,568	112,694	121,120	86,428	34,128	8,872	38,124	1,146,460
1963-64	471,680	334,830	133,018	118,302	92,868	33,976	7,962	40,164	1,232,800
1964-65	531,544	402,280	178,470	154,500	107,100	37,744	11,784	42,986	1,466,408
1965-66	583,236	415,375	209,306	160,301	130,178	39,680	12,065	57,566	1,607,707
1966-67	625,956	471,943	219,098	135,221	162,135	48,218	13,243	57,582	1,733,396
UNDER CONSTRUCTION AT END OF YEAR									
1962-63	365,276	243,910	69,994	75,732	45,372	28,412	7,354	48,762	884,812
1963-64	413,202	306,278	87,888	111,514	71,848	29,094	9,770	52,048	1,081,642
1964-65	485,184	327,310	113,222	130,890	88,436	33,366	11,254	66,686	1,256,345
1965-66	473,627	369,747	133,544	120,662	90,982	37,412	14,816	59,615	1,300,408
1966-67	460,701	422,577	150,432	118,940	100,119	51,269	19,811	59,141	1,382,990
VALUE OF WORK DONE DURING YEAR									
1962-63	426,376	316,650	115,440	116,020	81,586	34,136	7,844	42,626	1,140,678
1963-64	490,116	362,740	148,578	135,936	97,692	35,850	9,432	43,510	1,323,854
1964-65	569,752	413,496	186,234	160,364	122,976	38,356	11,778	53,860	1,556,816
1965-66	614,477	442,402	221,780	156,762	133,483	43,201	13,749	55,308	1,681,162
1966-67	597,044	487,403	231,768	143,587	163,726	53,098	16,635	52,163	1,745,424

The following tables show the value of *all new buildings completed* in each State and Territory during 1966-67 and in Australia during the years 1962-63 to 1966-67, according to the *type of building*.

NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE  
STATES AND TERRITORIES, 1966-67

(\$'000)

Type of building	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>Houses—</b>									
Brick, brick veneer, concrete and stone	148,585	176,633	42,109	71,404	61,942	12,635	1,179	23,166	537,653
Wood (weatherboard, etc.)	23,213	13,997	40,888	40	107	6,987	140	99	85,471
Fibro-cement	52,709	9,659	17,996	3,440	14,985	2,410	2,336	7	103,542
Other	1,247	3,267	1,915	198	1,044	33	526	..	8,230
<b>Total, houses</b>	<b>225,754</b>	<b>203,556</b>	<b>102,908</b>	<b>75,082</b>	<b>78,078</b>	<b>22,065</b>	<b>4,181</b>	<b>23,272</b>	<b>734,896</b>
<b>Flats</b>	<b>79,891</b>	<b>55,958</b>	<b>24,441</b>	<b>6,998</b>	<b>9,322</b>	<b>1,167</b>	<b>1,002</b>	<b>1,112</b>	<b>179,891</b>
<b>Total, houses and flats</b>	<b>305,645</b>	<b>259,514</b>	<b>127,349</b>	<b>82,080</b>	<b>87,400</b>	<b>23,232</b>	<b>5,183</b>	<b>24,384</b>	<b>914,787</b>
Hotels, hostels, etc.	20,803	5,103	9,218	3,211	4,990	1,301	1,974	4,545	51,145
Shops	33,454	21,810	7,555	3,213	7,692	835	181	1,722	76,462
Factories	62,006	66,199	11,314	7,328	9,841	5,891	762	1,247	164,588
Offices	56,749	46,420	12,655	8,377	7,093	2,711	329	9,911	144,245
Other business premises	20,998	16,198	21,050	4,160	7,150	4,338	397	1,845	76,136
Education	58,105	26,968	10,098	13,605	10,477	2,616	1,240	5,383	128,492
Religious	4,981	3,262	1,377	1,658	1,147	321	172	1,206	14,124
Health	13,491	10,631	4,591	6,634	8,927	4,103	1,082	1,647	51,106
Entertainment and recreation	27,947	4,691	3,208	1,843	3,080	577	56	907	42,309
Miscellaneous	21,777	11,147	10,683	3,112	14,338	2,293	1,867	4,785	70,002
<b>Total, other buildings</b>	<b>320,311</b>	<b>212,429</b>	<b>91,749</b>	<b>53,141</b>	<b>74,735</b>	<b>24,986</b>	<b>8,060</b>	<b>33,198</b>	<b>818,609</b>
<b>Total, new buildings</b>	<b>625,956</b>	<b>471,943</b>	<b>219,098</b>	<b>135,221</b>	<b>162,135</b>	<b>48,218</b>	<b>13,243</b>	<b>57,582</b>	<b>1,733,396</b>

NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE  
AUSTRALIA, 1962-63 TO 1966-67

(\$'000)

Type of building	1962-63	1963-64	1964-65	1965-66	1966-67
<b>Houses—</b>					
Brick, brick veneer, concrete and stone	330,048	398,664	461,528	490,492	537,653
Wood (weatherboard, etc.)	124,182	111,202	100,948	89,318	85,471
Fibro-cement	84,252	90,330	99,474	99,078	103,542
Other	2,068	2,062	3,772	5,005	8,230
<b>Total, houses</b>	<b>540,550</b>	<b>602,258</b>	<b>665,722</b>	<b>683,893</b>	<b>734,896</b>
<b>Flats</b>	<b>69,666</b>	<b>83,560</b>	<b>157,270</b>	<b>185,997</b>	<b>179,891</b>
<b>Total, houses and flats</b>	<b>610,216</b>	<b>685,818</b>	<b>822,992</b>	<b>869,890</b>	<b>914,787</b>
Hotels, hostels, etc.	37,068	27,818	29,074	31,279	51,145
Shops	49,112	51,490	46,366	68,396	76,462
Factories	115,822	128,426	152,638	167,867	164,588
Offices	71,796	90,076	116,826	103,867	144,245
Other business premises	43,792	54,004	68,110	66,832	76,136
Education	85,554	80,572	95,336	141,566	128,492
Religious	16,904	13,998	16,572	15,001	14,124
Health	44,972	38,602	43,740	54,460	51,106
Entertainment and recreation	33,782	26,606	31,282	28,797	42,309
Miscellaneous	37,442	35,390	43,472	59,752	70,002
<b>Total, other buildings</b>	<b>536,244</b>	<b>546,982</b>	<b>643,416</b>	<b>737,817</b>	<b>818,609</b>
<b>Total, new buildings</b>	<b>1,146,460</b>	<b>1,232,800</b>	<b>1,466,408</b>	<b>1,607,707</b>	<b>1,733,396</b>

The following table shows the value of *all new buildings completed* in Australia during the years 1964-65 to 1966-67, classified by *type of building and private and government ownership*.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING AND OWNERSHIP: VALUE  
AUSTRALIA, 1964-65 TO 1966-67  
(\$'000)**

Type of building	Private			Government		
	1964-65	1965-66	1966-67	1964-65	1965-66	1966-67
<b>Houses—</b>						
Brick, brick veneer, concrete and stone . . . . .	411,346	434,475	484,364	50,182	56,017	53,289
Wood (weatherboard, etc.) . . . . .	89,370	78,394	75,032	11,578	10,924	10,439
Fibro-cement . . . . .	69,430	69,938	71,220	30,044	29,140	32,322
Other . . . . .	3,472	3,405	5,493	300	1,600	2,737
<b>Total, houses . . . . .</b>	<b>573,618</b>	<b>586,212</b>	<b>636,109</b>	<b>92,104</b>	<b>97,681</b>	<b>98,787</b>
Flats . . . . .	145,284	165,462	165,670	11,986	20,535	14,221
<b>Total, houses and flats . . . . .</b>	<b>718,902</b>	<b>751,674</b>	<b>801,779</b>	<b>104,090</b>	<b>118,216</b>	<b>113,008</b>
Hotels, hostels, etc. . . . .	27,664	30,135	36,447	1,410	1,144	14,698
Shops . . . . .	44,912	66,152	75,334	1,454	2,244	1,128
Factories . . . . .	135,554	155,052	147,060	17,084	12,815	17,528
Offices . . . . .	76,340	60,720	82,820	40,486	43,147	61,425
Other business premises . . . . .	48,912	46,824	46,163	19,198	20,008	29,973
Education . . . . .	18,574	27,578	31,685	76,762	113,988	96,807
Religious . . . . .	16,572	15,001	14,124	..	..	..
Health . . . . .	6,660	8,590	10,471	37,080	45,870	40,635
Entertainment and recreation . . . . .	24,730	22,329	23,698	6,552	6,468	18,611
Miscellaneous . . . . .	15,992	16,893	24,546	27,480	42,859	45,456
<b>Total, other buildings . . . . .</b>	<b>415,910</b>	<b>449,274</b>	<b>492,348</b>	<b>227,506</b>	<b>288,543</b>	<b>326,261</b>
<b>Total, new buildings . . . . .</b>	<b>1,134,812</b>	<b>1,200,948</b>	<b>1,294,127</b>	<b>331,596</b>	<b>406,759</b>	<b>439,269</b>

**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 1962-63 to 1966-67. Before 1 July 1966 additions of \$10,000 and over were included with new buildings in all States except New South Wales, where they were included in 'alterations and additions'. From 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States.

**BUILDING APPROVED: VALUE, AUSTRALIA, 1962-63 TO 1966-67  
(\$'000)**

Type of building	1962-63	1963-64	1964-65	1965-66	1966-67
Houses and flats . . . . .	632,732	794,514	886,324	836,861	953,587
Other new buildings . . . . .	511,362	594,810	692,526	702,719	768,875
<b>Total, new buildings . . . . .</b>	<b>1,144,094</b>	<b>1,389,324</b>	<b>1,578,850</b>	<b>1,539,580</b>	<b>1,722,462</b>
Alterations and additions . . . . .	172,256	184,142	212,580	195,182	134,805
<b>Total, building . . . . .</b>	<b>1,316,350</b>	<b>1,573,466</b>	<b>1,791,430</b>	<b>1,734,762</b>	<b>1,857,267</b>
Private . . . . .	1,004,310	1,161,564	1,380,326	1,314,673	1,397,455
Government . . . . .	312,040	411,902	411,104	420,089	459,812



### Persons working on jobs carried out by builders of new buildings

The following table shows the number of contractors, sub-contractors and wage earners working on jobs *carried out by builders of new buildings* in each State and Territory at 30 June 1967. 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 STATES AND TERRITORIES, 30 JUNE 1967									
INCLUDING CONTRACTOR AND SUB-CONTRACTOR PRINCIPALS ACTUALLY WORKING ON JOBS BUT EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES									
	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Contractors . . . . .	4,356	2,990	2,186	619	639	475	65	267	11,597
Sub-contractors . . . . .	8,998	9,685	3,155	2,790	2,539	886	190	934	29,177
Wage earners . . . . .	33,254	30,256	17,113	9,058	11,327	4,993	799	3,273	110,073
Carpenters . . . . .	15,796	14,647	9,859	3,266	4,026	2,685	265	1,067	51,611
Bricklayers . . . . .	5,235	5,552	1,760	1,971	1,966	457	90	488	17,519
Painters . . . . .	3,900	3,577	1,871	1,112	1,341	485	82	391	12,759
Electricians . . . . .	2,949	2,395	1,158	675	1,014	331	71	274	8,867
Plumbers . . . . .	4,590	4,092	1,942	1,074	1,275	371	93	383	13,820
Builders' labourers . . . . .	6,731	5,290	3,252	1,779	2,210	1,072	224	652	21,210
Other . . . . .	7,407	7,378	2,612	2,590	2,673	953	229	1,219	25,061
New houses and flats . . . . .	22,713	21,593	9,739	5,967	7,185	2,527	490	1,944	72,158
Other new buildings(a) . . . . .	20,914	19,551	11,226	6,232	6,231	3,364	563	2,253	70,334
Repairs and maintenance(b) . . . . .	2,981	1,787	1,489	268	1,089	463	1	277	8,355
<b>Total . . . . .</b>	<b>46,608</b>	<b>42,931</b>	<b>22,454</b>	<b>12,467</b>	<b>14,505</b>	<b>6,354</b>	<b>1,054</b>	<b>4,474</b>	<b>150,847</b>

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

The number of persons in each State and Territory working on jobs *carried out by builders of new buildings* at the end of June of each year 1963 to 1967 is shown in the following table.

PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS STATES AND TERRITORIES, JUNE 1963 TO 1967									
INCLUDING CONTRACTOR AND SUB-CONTRACTOR PRINCIPALS ACTUALLY WORKING ON JOBS BUT EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES									
	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
28 June 1963 . . . . .	44,693	37,878	19,923	12,948	9,964	5,312	578	4,397	135,693
30 " 1964 . . . . .	48,848	39,697	20,544	14,532	11,553	5,198	902	4,486	145,760
30 " 1965 . . . . .	54,152	42,995	21,666	15,267	12,636	5,392	992	4,735	157,835
30 " 1966 . . . . .	50,368	42,305	23,305	13,506	12,348	5,350	863	4,525	152,570
30 " 1967 . . . . .	46,608	42,931	22,454	12,467	14,505	6,354	1,054	4,474	150,847

## Government activities in the housing field

### Housing Agreements between Commonwealth and State Governments

Under the Commonwealth-State Housing Agreements the Commonwealth Government makes substantial long-term loans to the States for the provision of housing.

*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. Between 1945-46 and 1955-56, under this Agreement, the Commonwealth Government advanced to the States a total of \$479,118,000.

Initially, dwellings constructed under the 1945 Agreement were only sold to tenants if the tenant was able to arrange payment of the full purchase price to the State immediately on sale. Subsequent amendments to the Agreement progressively eased conditions of sale. For information on the conditions of sale, etc., under the 1945 Agreement see Year Book No. 48, page 367.

*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 dwellings for private ownership. The Agreement provided that parts of the loans advanced to each State were to be advanced to building societies and other approved institutions for lending to private home builders and purchasers. The balance of the amounts advanced to each State was used by the States for the erection of dwellings for either rental or sale. The Commonwealth was entitled to specify that up to five per cent of the moneys allocated for the erection of dwellings by the State be set aside for the erection of dwellings for serving members of the defence forces. For features of the 1956 Commonwealth and State Housing Agreement see Year Book No. 48, pages 367-8.

*The 1961 Agreement.* The period during which Commonwealth advances to the States could be made under the 1956 Agreement terminated on 30 June 1961. A new Agreement was entered into which extended for a further five years the period during which advances could be made and also amended the 1956 Agreement in certain respects concerning funds for the erection of dwellings for rental to servicemen and the rate of interest payable on Commonwealth advances.

*The 1966 Agreement.* A new Agreement was entered into which extended for a further five years the period during which advances could be made, and also amended the 1956-1961 Agreement in certain respects concerning the definition of 'member of the forces', the erection by the States of blocks of flats in metropolitan areas, the erection of dwellings for rental to servicemen, and the provision of finance to home builders in rural areas.

For further information regarding the above Agreements see Year Book No. 53, pages 276-277.

#### Operations under the various Housing Agreements

The following tables show the operations under the various Housing Agreements during 1966-67 and to 30 June 1967. The earliest single year for which details are given in the tables is 1962-63; for earlier years see Year Book No. 53, pages 278-9.

#### COMMONWEALTH AND STATE HOUSING AGREEMENTS: SUMMARY, 1966-67

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
ADVANCES TO STATES (\$'000)							
Advances to States(a) . . . . .	43,325	32,960	13,740	20,750	9,478	7,500	127,753
State Housing Programme(b) . . . . .	29,050	22,414	6,342	10,000	6,419	5,250	79,475
Home Builders' Account—							
Advances(c) . . . . .	12,450	9,606	2,718	10,750	2,751	2,250	40,525
Amounts drawn by institutions . . . . .	18,133	15,140	3,693	11,764	3,174	2,679	54,583
Service Housing Funds allocated by—							
Commonwealth . . . . .	1,825	940	4,680	..	308	..	7,753
States . . . . .	1,452	940	317	..	308	..	3,017

#### NUMBER OF DWELLINGS

State Housing Programme—								
Commenced . . . . .	4,936	3,041	743	1,700	738	703	11,861	
Completed . . . . .	3,717	3,116	723	2,022	697	595	10,870	
Under construction at 30 June 1967 . . . . .	3,438	1,790	237	1,437	365	365	7,632	
Home Builders' Account—								
Purchased—New . . . . .	758	863	207	742	91	147	2,808	
Other . . . . .	79	..	..	..	..	65	144	
New construction—								
Approved . . . . .	2,149	3,506	335	1,251	372	255	7,868	
Commenced . . . . .	1,458	1,565	309	1,229	366	204	5,131	
Completed . . . . .	1,312	1,177	322	1,265	340	219	4,635	
Service Housing—								
Agreed programme . . . . .	343	161	478	..	63	..	1,045	
Completed(d) . . . . .	500	412	132	..	26	..	1,070	
Sold under—								
1945 Agreement . . . . .	427	600	101	7	313	(e)	(e) 1,448	
1956 to 1966 Agreements . . . . .	1,075	1,259	30	995	254	460	4,073	

(a) Includes supplementary advances for Service Housing. (b) The maximum amount is 70 per cent of the Commonwealth advances, other than supplementary advances for Service Housing. (c) The minimum amount must be 30 per cent of the Commonwealth advances other than supplementary advances for Service Housing. (d) Also included in State Housing Programme above. (e) Tasmania did not operate under the 1945 Agreement after August 1950.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: ADVANCES TO STATES<sup>(a)</sup>  
1962-63 TO 1966-67 AND TO 30 JUNE 1967  
(\$'000)**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.<sup>(b)</sup></i>	<i>Total</i>
1962-63 . . . . .	33,800	26,600	8,502	19,012	7,010	5,200	100,124
1963-64 . . . . .	34,164	27,628	10,020	19,400	7,052	6,000	104,264
1964-65 . . . . .	38,132	34,360	8,232	20,500	7,492	6,400	115,116
1965-66 . . . . .	44,375	33,566	8,950	21,057	8,846	7,448	124,242
1966-67 . . . . .	43,325	32,960	13,740	20,750	9,478	7,500	127,753
<b>Total from 1 July 1945</b>	<b>529,420</b>	<b>460,236</b>	<b>139,691</b>	<b>190,179</b>	<b>132,036</b>	<b>64,551</b>	<b>1,516,162</b>

(a) Includes supplementary advances (Service Housing) under the 1956 to 1966 Agreements. (b) Tasmania withdrew from the 1945 Agreement in August 1950 and repaid all advances made to it.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF DWELLINGS  
PROVIDED<sup>(a)</sup>, STATES, 1962-63 TO 1966-67 AND TO 30 JUNE 1967**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.<sup>(b)</sup></i>	<i>Total</i>
1962-63 . . . . .	5,654	3,921	1,239	3,560	1,519	804	16,697
1963-64 . . . . .	5,553	3,922	1,435	3,429	1,460	824	16,623
1964-65 . . . . .	6,342	4,431	1,121	3,637	1,022	895	17,448
1965-66 . . . . .	6,385	4,258	1,349	3,569	1,357	942	17,860
1966-67 . . . . .	5,866	5,156	1,252	4,029	1,128	1,026	18,457
<b>Total from 1 July 1945<sup>(c)</sup></b>	<b>95,262</b>	<b>74,633</b>	<b>23,742</b>	<b>36,983</b>	<b>25,522</b>	<b>9,410</b>	<b>265,552</b>

(a) The total number of houses and flats completed under State Housing Programmes plus, since 30 June 1956, the numbers completed and purchased under the Home Builders' Account. (b) Tasmania withdrew from the 1945 Agreement in August 1950 and repaid all advances made to it. (c) Includes some dwellings erected before 1945-46 to which the 1945 Agreement applied and also 1,130 dwellings completed in Tasmania up to the time of that State's withdrawal from the 1945 Agreement in August 1950.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF HOUSES SOLD  
1962-63 TO 1966-67 AND TO 30 JUNE 1967**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>Total</i>
1962-63 . . . . .	2,598	1,791	255	96	590	311	5,641
1963-64 . . . . .	1,521	1,799	382	457	210	431	4,800
1964-65 . . . . .	2,361	2,028	230	812	180	532	6,143
1965-66 . . . . .	1,919	2,219	488	886	203	464	6,179
1966-67 . . . . .	1,502	1,859	131	1,002	567	460	5,521
<b>Total from 1 July 1948</b>	<b>28,650</b>	<b>24,140</b>	<b>4,928</b>	<b>4,539</b>	<b>6,232</b>	<b>4,044</b>	<b>72,533</b>

**War service homes**

The *War Service Homes Act* 1918-1966 makes provision for assistance to be granted to persons who satisfy the eligibility conditions set out in the Act, to enable them to acquire on concessional terms a soundly constructed home that they would occupy as a residence.

Persons eligible for assistance under the Act include members of the Australian forces and nursing services enlisted or appointed for or employed on active service outside Australia or on a ship of war during the 1914-1918 and 1939-1945 Wars and persons who served in the warlike operations in Korea or Malaya or who have served on 'special service' as defined in the *Repatriation (Special Overseas Service) Act* 1962-1966. 'Special service' includes 'special duty' in an area which

by reason of warlike operations or a state of disturbance has been declared a 'special area' under the Repatriation (Special Overseas Service) Act. The areas declared as a 'special area' under the Act are:

- Vietnam (Southern Zone) from 31 July 1962;
- certain areas of Borneo, Sabah and Sarawak from 8 December 1962 to 30 September 1967;
- certain areas of Malaya from 28 May 1963;
- Malaysia (the remainder) and Singapore from 7 July 1965 to 30 September 1967.

The categories of eligible persons also include the widow and, in some circumstances, the widowed mother of an eligible person and persons domiciled in Australia and employed in certain sea-going service during the 1914-1918 and 1939-1945 Wars.

The Director of War Service Homes is responsible for the execution of the War Service Homes Act subject to the directions of the Minister for Housing.

#### Operations under the War Service Homes Act

The following tables give details of the operations under the War Service Homes Act in the year 1966-67 and from the inception of the scheme on 6 March 1919 to 30 June 1967. The earliest single year for which details are given in the tables is 1962-63; for earlier years see previous issues of the Year Book. The figures shown include operations in the Territories of Papua, New Guinea and Norfolk Island.

#### WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA, 1966-67 AND TO 30 JUNE 1967

	1966-67			From inception to 30 June 1967		
	Eligibility established from service in—			Eligibility established from service in—		
	1914-18 War	1939-45 War, Korea, etc. (a)	Total	1914-18 War	1939-45 War, Korea, etc. (a)	Total
Applications received . . . No.	478	9,682	10,160	117,292	390,532	507,824
Applications approved . . . "	346	7,569	7,915	57,365	232,184	289,549
Homes purchased . . . "	282	5,725	6,007	19,581	119,053	138,634
Homes built, or assistance given to build them . . . "	59	1,011	1,070	24,068	67,543	91,611
Mortgages discharged . . . "	30	1,274	1,304	4,192	30,401	34,593
Total homes provided . . . "	371	8,010	8,381	47,841	216,997	264,838
Transfers or resales . . . "	46	572	618	9,500	13,598	23,098
Total capital expenditure \$'000	n.a.	n.a.	59,123	n.a.	n.a.	1,214,540
Total receipts . . . "	n.a.	n.a.	67,050	n.a.	n.a.	696,339

(a) Korea, Singapore, Malaysia or Vietnam (Southern Zone).

#### WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA 1962-63 TO 1966-67

Year	Number of—					Total	Total capital expenditure	Total receipts
	Applications received	Homes provided			Mortgages discharged			
		Homes purchased (a)	Homes built (b)	Total				
1962-63 . . .	16,015	6,855	1,944	1,857	10,656	\$'000	\$'000	
1963-64 . . .	13,812	6,206	1,784	1,636	9,626	75,020	48,250	
1964-65 . . .	12,381	6,727	1,398	1,551	9,676	70,016	55,166	
1965-66 . . .	10,841	7,252	1,143	1,452	9,847	70,104	60,866	
1966-67 . . .	10,160	6,007	1,070	1,304	8,381	70,010	62,166	
						59,123	67,050	

(a) Homes purchased with assistance under the War Service Homes Act.

(b) Or assistance given to build a home.

**WAR SERVICE HOMES ACT: NUMBER OF HOMES PROVIDED  
STATES AND TERRITORIES, 1962-63 TO 1966-67**

Year	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1962-63	4,037	2,841	1,394	889	1,139	229	5	122	10,656
1963-64	3,747	2,787	1,140	695	939	222	3	93	9,626
1964-65	3,901	2,670	1,184	752	885	216	..	68	9,676
1965-66	3,812	2,799	1,350	856	727	229	4	70	9,847
1966-67	3,654	2,164	1,145	575	615	171	5	52	8,381

(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 above, 2,297 homes, which had been provided originally under the Housing Agreements with the States, have been taken over in accordance with those Agreements.

#### Home Savings Grant Scheme

The administration of the Homes Savings Grant Scheme is a function of the Commonwealth Department of Housing. The purpose of the scheme is to assist young married persons to purchase or build their own homes. A further objective is to increase the proportion of total private savings available for housing purposes by encouraging young people to save with those institutions which provide the bulk of long-term housing finance.

The scheme is governed by the *Home Savings Grant Act 1964-1967*. Amendments made to the Act in May 1967 have extended the original scheme, which was introduced in 1964, to young widowed persons with dependent children, raised the limit on the value of a home that may attract a grant from \$14,000 to \$15,000, and have given the Department of Housing wider discretionary powers in certain cases. The Act authorises the payment of grants from the National Welfare Fund.

The scheme provides for the payment of grants of \$1 for every \$3 saved by eligible persons under 36 years of age for the first home they own after marriage. The savings must be made over a period of at least three years and held in an approved form. The maximum grant to a married couple, or to husband or wife if only one is eligible, or to a widowed person, is \$500 on savings of \$1,500 or more. Smaller grants down to a minimum of \$10 are payable on lesser amounts saved. To be eligible for the grant, a person must be married, or widowed with one or more dependent children, and must have—or must be married to a person who has—entered into a contract to buy a home or have one built, or begun to build a home as an owner-builder. The person must be under 36 years of age at the time of marriage and at the date of the contract to buy or build or the date building began, must have either been an Australian citizen or lived in Australia during the three years immediately preceding that date, and must also have saved in Australia in an approved form throughout that period. Those three years are known as the applicant's 'savings years'. The grant is payable in respect of existing homes and homes being built. Flats and home-units may also be eligible provided separate title can be obtained. The home, including the land, the house itself and any other improvements, must not cost more than \$15,000, or \$14,000, if the contract to buy or build the home was made, or the building of the home as an owner-builder began, before 28 November 1966. Most homes are eligible, the main exception being homes purchased from State housing authorities, which have been built with money advanced by the Commonwealth under the Commonwealth-State Housing Agreement at concessional rates of interest.

The main forms of savings acceptable under the scheme are Home Savings Accounts with savings banks, fixed deposits with trading banks designated Home Savings Accounts, and deposits with or shares in registered building or co-operative housing societies. Savings spent in connection with the purchase or construction of the home prior to the date of the contract to buy or build the home, or the date building began, are also acceptable. In addition, savings in certain other forms up to 31 December 1964 are acceptable up to 31 December 1967 if they remain in those forms. These forms are accounts with savings and trading banks other than Home Savings Accounts, and deposits with registered friendly societies and credit unions. However, all new and additional savings after 1 January 1965 must be in one or more of the forms mentioned earlier to be acceptable. The amount of savings that qualify for a grant is the sum of the amounts saved, in acceptable forms, in each savings year. However, the limit on the amount of savings in any savings year that can qualify for a grant is \$1,120 for savings years commencing before 1 January 1965, \$500 for savings years commencing on or after 1 January 1965, and \$600 for savings years commencing on or after 1 May 1966.

Full details of the scheme are set out in the official pamphlet *A Grant for Your Home* available from banks, building and housing societies, post offices, and offices of the Department of Housing throughout Australia. Additional statistical information is contained in the Annual Reports by the Secretary, Department of Housing, on the *Homes Savings Grant Act 1964-1967*, which are available from the Government Printer, Canberra.

### Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1966-67 and during the period from 20 July 1964, when the scheme commenced to operate, to 30 June 1967 are set out below.

#### HOME SAVINGS GRANT SCHEME: OPERATIONS, STATES AND TERRITORIES, 1966-67

		N.S.W.	Vic.	Qld	S.A. (a)	W.A.	Tas.	A.C.T. (b)	Aust.
Applications received	No.	11,023	9,902	3,948	3,027	1,916	738	275	30,829
Applications approved(c)	"	9,869	8,929	3,703	2,716	1,605	684	262	27,768
Grants approved	\$'000	4,309	3,928	1,561	1,132	667	278	112	11,987
Average grant approved	\$	437	440	422	417	416	407	429	432
Expenditure from National Welfare Fund	\$'000	4,269	3,891	1,550	1,122	666	273	114	11,885

(a) Includes Northern Territory. (b) Includes Municipality of Queanbeyan, N.S.W. (c) Includes applications received on or before 30 June 1966 and approved after that date.

#### HOME SAVINGS GRANT SCHEME: OPERATIONS, 1964-65 TO 1966-67 AND TO 30 JUNE 1967

Year	Applications received	Applications approved	Grants approved	Average grant approved	Expenditure from National Welfare Fund
			\$'000	\$	\$'000
1964-65	35,283	25,079	11,510	458	11,349
1965-66	29,021	29,647	13,348	450	13,346
1966-67	30,829	27,768	11,987	432	11,885
Total from 20 July 1964	95,133	82,494	36,846	447	36,580

### Homes qualifying for grants

The two following tables contain particulars of homes in respect of which grants were approved during 1966-67. As grants are payable only to persons under 36 years of age and in respect of homes costing no more than \$15,000 (or \$14,000 if acquired before 28 November 1966), these statistics should not be regarded as being applicable to home owners in general.

#### HOME SAVINGS GRANT APPLICATIONS APPROVED: MANNER OF ACQUISITION, TOTAL COST, AND AVERAGE COST OF HOME (INCLUDING LAND) STATES AND TERRITORIES, 1966-67

State or Territory	Purchase of house(a)			Purchase of flat or home unit			Home built under contract		
	Number of approvals	Total value(b)	Average value(b)	Number of approvals	Total value(b)	Average value(b)	Number of approvals	Total value(c)	Average value(c)
New South Wales	5,459	\$4,052	\$ 9,901	271	\$2,946	\$ 10,871	3,749	\$41,896	\$ 11,175
Victoria	4,725	48,411	10,246	35	352	10,043	3,703	41,827	11,295
Queensland	1,882	15,502	8,237	6	55	9,233	1,530	14,561	9,517
South Australia(d)	1,496	14,068	9,404	2	16	7,925	1,113	12,100	10,871
Western Australia	831	7,471	8,991	..	..	..	712	7,829	10,996
Tasmania	395	3,425	8,670	..	..	..	172	1,760	10,235
Australian Capital Territory(e)	146	1,853	12,695	..	..	..	80	1,011	12,641
Australia	14,934	144,783	9,695	314	3,369	10,729	11,059	120,984	10,940

For footnotes see next page, where table is continued.

**HOME SAVINGS GRANT APPLICATIONS APPROVED: MANNER OF ACQUISITION,  
TOTAL COST, AND AVERAGE COST OF HOME (INCLUDING LAND)  
STATES AND TERRITORIES, 1966-67—continued**

State or Territory	Owner-built home			All homes		
	Number of approvals	Total value(f)	Average value(f)	Number of approvals	Total value	Average value
		\$'000	\$		\$'000	\$
New South Wales . . . . .	390	3,994	10,240	9,869	102,888	10,425
Victoria . . . . .	466	4,917	10,551	8,929	95,507	10,696
Queensland . . . . .	285	2,597	9,113	3,703	32,715	8,835
South Australia(d) . . . . .	105	1,088	10,365	2,716	27,272	10,041
Western Australia . . . . .	62	669	10,783	1,605	15,969	9,950
Tasmania . . . . .	117	1,109	9,475	684	6,294	9,201
Australian Capital Territory(e) . . . . .	36	435	12,090	262	3,300	12,595
<b>Australia . . . . .</b>	<b>1,461</b>	<b>14,808</b>	<b>10,136</b>	<b>27,768</b>	<b>283,945</b>	<b>10,226</b>

(a) Includes previously occupied houses. (b) Usually based on the purchase price. (c) Usually based on the cost of the land and the contract price of the dwelling. (d) Includes Northern Territory. (e) Includes Municipality of Queanbeyan, N.S.W. (f) Usually based on the cost of the land and the assessed value of the dwelling.

**HOME SAVINGS GRANT APPLICATIONS APPROVED: METHOD OF FINANCING HOMES,  
AND AVERAGE MORTGAGE LOANS, STATES AND TERRITORIES, 1966-67**

State or Territory	Method of financing homes					
	With first mortgage loan and without second mortgage loan	With first and second mortgage loans	Others(a)	Total	Average first mortgage loan (b)	Average second mortgage loan
	number	number	number	number	\$	\$
New South Wales . . . . .	8,161	1,394	314	9,869	7,018	1,740
Victoria . . . . .	6,942	1,320	667	8,929	7,030	1,507
Queensland . . . . .	3,281	265	157	3,703	6,332	1,676
South Australia(c) . . . . .	1,752	818	146	2,716	6,969	1,717
Western Australia . . . . .	1,078	347	180	1,605	6,626	1,528
Tasmania . . . . .	514	118	52	684	6,613	1,427
Australian Capital Territory(d) . . . . .	74	186	2	262	7,091	3,029
<b>Australia . . . . .</b>	<b>21,802</b>	<b>4,448</b>	<b>1,518</b>	<b>27,768</b>	<b>6,894</b>	<b>1,692</b>

(a) Homes financed without mortgage loan. Includes homes financed from the applicants' own resources only, with personal or unsecured loans, purchased under a terms contract of sale, etc. (b) Includes homes financed with and without second mortgage loans. (c) Includes Northern Territory. (d) Includes Municipality of Queanbeyan, N.S.W.

**Housing loans insurance scheme**

The Housing Loans Insurance Corporation was established by the *Housing Loans Insurance Act 1965* to insure approved lenders against losses arising from the making of housing loans. The main purpose of the activities of the Corporation is to assist people to borrow, as a single loan and at a reasonable rate of interest, the money they need and can afford to repay to obtain a home suited to their requirements.

To encourage the making of high-ratio loans the Corporation will insure loans up to 95 per cent of valuation for houses valued at \$15,000 or less. Where the valuation of a home exceeds \$15,000 the maximum insurable amount is 95 per cent of the first \$15,000 of valuation plus 70 per cent of the balance, or \$20,000, whichever is the lesser. The minimum loan for the purchase of a home unit held under strata title is the lesser of \$20,000 or 80 per cent of valuation. A once-and-for-all premium of 2 per cent of the amount of the loan is charged by the Corporation. The premium is payable by the borrower, but lenders may agree to add it to the amount of the loan for repayment by the borrower over the duration of the loan. The maximum rate of interest that may be charged on insured loans is

7½ per cent (January 1968) per annum and the maximum period for repayment is thirty-five years. The maximum rate of interest is kept under continuing review and may be varied by the Corporation, with the concurrence of the Minister for Housing, whenever changes appear to be warranted by movements in interest rates generally or by other developments.

The Corporation insures loans that are made for a wide range of purposes in addition to the purchase or construction of a dwelling. The other purposes include alterations, extensions or improvements to a dwelling, and the provision or improvement of roads, kerbing and footpaths. An insured loan may be made only by an approved lender. Approved lenders are appointed by the Corporation from within approved classes of lenders specified by the Minister for Housing. The approved classes include banks, building societies, co-operative housing societies, friendly societies, life insurance companies, and trustee companies. The Corporation commenced its operations in November 1965.

#### State housing authorities

The following paragraphs describe briefly the organisation of the various State housing authorities and their activities in the fields of home construction and provision of homes on a rental basis (*see* pages 252-5 for their financial advances to persons wishing to purchase or build a home). For summarised figures of total government construction of houses and flats, *see* pages 232, 234, and 236-7. For a fuller description of the activities of State housing authorities and their financial advances to home purchasers or builders *see* Year Book No. 53, pages 283-291.

*New South Wales—The Housing Commission of New South Wales.* The Housing Commission of New South Wales was constituted in 1942, its principal function being the provision of low-cost housing for rental or sale to persons in the lower or moderate income groups.

Advances from the Commonwealth have provided most of the Housing Commission's capital funds. Of the \$507,554,942 total capital funds available to the Commission from its inception to 30 June 1967, \$433,376,414 (or 85.4 per cent) came from Commonwealth advances, \$11,604,048 (2.3 per cent) from Consolidated Revenue, \$13,991,900 (2.7 per cent) from General Loans Account, \$19,340,314 (3.8 per cent) from other State funds, and \$29,242,266 (5.8 per cent) from the Commission's own funds. During the year 1966-67 the Housing Commission's income and expenditure (other than capital transactions) was—total income, \$30,093,253 (consisting of rent \$20,822,877, interest \$7,242,995, other \$2,027,381); and total expenditure \$27,436,516.

Most of the permanent dwellings provided by the Commission have been erected under the Commonwealth-State Housing Agreements. In 1966, 4,529 houses and flats, valued at \$26,316,000, were completed for the Housing Commission by private builders on contract to the Commission.

Upon request by other State Departments the Housing Commission will erect houses for employees of those Departments, the Departments providing the necessary lands and funds. In addition, the Commission erects (with State funds) dwellings for employees of industries connected with decentralisation and development. 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 approximately \$2 a week for elderly single persons and \$3 a week for elderly couples, and 3,382 units had been completed at 30 June 1967.

Applicants for Commission housing may elect either to purchase or to rent the dwelling allocated to them. Terms of sale provide for a minimum deposit of \$100 with repayments spread over a maximum period of forty-five years. Further, those tenants who originally elect to rent may subsequently purchase the dwellings occupied by them on similar terms. Applicants may also apply to have a standard type of dwelling erected on their own block of land.

*Victoria—Housing Commission, Victoria.* The Housing Commission of Victoria was set up in 1938 as a result of the Housing Act of the previous year. 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 by slum reclamation or living under unsatisfactory conditions, and for other eligible persons; the sale of houses to eligible persons and the 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. Since the signing of the 1945 Commonwealth-State Housing Agreement the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1967 the Housing Commission had completed 1,328 dwellings units under the State Housing Scheme, and 58,478 dwelling units under Commonwealth-State Agreements. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1967, 3,459 units had been completed. Under the *Aborigines*



*Act 1958*, as amended by the *Aborigines (Houses) Act 1959*, the Aborigines Welfare Board is empowered to buy houses, or land on which to erect houses, for occupation as dwellings by Aborigines. To 30 June 1967, 123 units had been completed.

State Government Authorities provide to the Commission, from time to time, the necessary land and finance for the erection of dwellings for their employees. At 30 June 1967 a total of 3,322 houses had been erected by the Housing Commission on behalf of the Rural Finance and Settlement Commission for provision to ex-servicemen.

*Queensland—The Queensland Housing Commission.* The Queensland Housing Commission was established in 1945 to assist in meeting the housing shortage. In addition, the Commission was empowered to build houses itself, either for sale or for rental.

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 1966-67 amounted to \$27,794,275, representing \$8,655,173 from the Queensland Housing Commission Fund and \$19,139,102 from the Commonwealth-State Housing Fund, while the Home Builders' Deposit Fund had a balance of \$1,248 at 30 June 1967.

During 1966-67 the Commission completed 1,643 house units, bringing the total completions under all schemes since the revival of housing construction in 1944-45 to 34,889. Of this number, 20,843 houses, or 59.7 per cent, were for home ownership, and 14,046 or 40.3 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority under the Commonwealth-State Housing Agreements. Operating under the provisions of '*The State Housing Acts, 1945 to 1966*' the Commission, through its scheme of workers' dwellings, makes advances for the construction of dwellings to eligible persons who own a suitable building site. The number of workers' dwellings completed during 1966-67 amounted to 290, making a total of 30,063 completions since the inception of the scheme. The Commission also has power to make advances, secured by mortgage, to firms for housing of employees. The Commission has power to sell houses under contract of sale conditions. Contract of sale agreements were made to purchase 746 of the Commission's houses during 1966-67.

*South Australia—The South Australian Housing Trust.* The South Australian Housing Trust operates under the South Australian Housing Trust Act, 1936-1965 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 from July 1946 to 30 June 1967, 59,596 houses were erected by the Trust in both city and country areas. As at 30 June 1967 the rents of five-roomed (i.e. three bedrooms) double-unit houses ranged from \$4.25 a week for houses of an older type to \$8.00 a week for houses then being completed. Single unit rents ranged between \$4.75 and \$13.00. Two- and three-storey groups of flats with weekly rentals ranging from \$8.25 to \$15.50 per flat have been built in the Metropolitan Area and at Elizabeth. At 30 June 1967, 1,199 of these flats had been completed in the Metropolitan Area and 220 at Elizabeth. In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30 June 1967 it had built 962 cottage flats for its own scheme and an additional 560 for charitable organisations, and in 1958 the State Government instituted the rental-grant scheme for the purpose of providing houses in the country towns for people who cannot afford to pay an economic rent.

More than 32,600 houses have been completed under the sales scheme inaugurated in 1946.

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 group, and it is expected that such houses will, as far as possible, replace the demand for the double-unit type rental houses. Upon request by State Government Departments the Trust will erect houses for purchase by those Departments for the accommodation of their employees. By 30 June 1967 the Trust had built 182 houses in country towns for the Department of Aboriginal Affairs. The houses are owned and managed by the Department and let by it to specially selected Aboriginal families. 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.

*Western Australia—State Housing Commission of Western Australia.* The State Housing Commission was established in January 1947, under the *State Housing Act, 1946*, to replace the Worker's Homes Board. The *State Housing Act, 1946-1964* 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'. It provides 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 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. The administration of the Commonwealth and State Housing Agreements and the War Service Homes Act is included in the functions of the Commission. The number of houses completed under the State Housing Act up to 30 June 1967 was: freehold, 4,839; leasehold, 3,585; assistance by second mortgage, 1,703.

The Commission also conducts certain other housing schemes and has completed or is currently engaged in other specific projects, details of which are given in previous Year Books. Included among current activities are the building and maintenance of houses for the Government Employees' Housing Authority, which has taken over 154 homes built in country areas under the former Government Employees' Housing Scheme and acquired 405 houses including 400 previously owned by various Government Departments; the construction of up to 100 houses to be built under the provisions of the *Laporte Industrial Factory Agreement Act, 1961-1965*; the building of up to 30 homes a year until 1969-70 as part of the Broken Hill Proprietary Company's Agreement with the State to establish an integrated steel industry; and the erection of 128 houses at Exmouth as part of the support town and for personnel employed on the United States Navy V.L.F. radio station. A third block of flats for the accommodation of elderly ladies was completed in May 1966 and the Commission is building a fourth block in the Fremantle area. The Commission also built during 1966-67 a block of flats for single working women to encourage the various organisations to undertake similar projects themselves.

The Commission administers building society legislation and the *Housing Loan Guarantee Act, 1957-1965*, under which the Government guarantees lenders of funds to building societies and other approved financial organisations making advances to families interested in owning their own home on low deposits, and at an interest rate not exceeding 6½ per cent per annum reducible.

*Tasmania—The Housing Department.* The Housing Department was established in July 1953 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, and the *Homes (Old Age Pensioners') Act 1940*.

During 1966-67, 595 dwellings were completed. Construction since 1944 has comprised 10,161 dwelling units, of which 9,623 were single units (8,166 of timber), 220 were elderly persons' flatettes, 22 were maisonettes, and 296 were multi-unit flats.

Flats, maisonettes and elderly persons' homes are for rental only. Allottees of single unit dwellings are encouraged to acquire properties on purchase contract, although some of these dwellings are occupied on a rental basis. The rental of a newly erected three-bedroom timber house in the Hobart metropolitan area approximated \$13.15 in the June quarter of 1967. In certain necessitous cases rental rebates are allowed. Under the current rental rebate formula a married couple whose only income is the age pension pay \$3.80, while a single person solely dependent on the pension pays \$2 a week.

Allotments are usually made on a no-deposit purchase contract basis, repayments being over a maximum term of fifty-three years. Purchase contracts are sometimes surrendered to the Department. Net of surrenders, 6,694 purchase contracts had been entered into by June 1967. The sale price, excluding land, of a new three-bedroom house in the Hobart metropolitan area was approximately \$7,340 in the June quarter of 1967.

### Housing schemes in Commonwealth Territories

*Northern Territory.* In 1946 control of all government-owned residences in the Territory (excluding those belonging to the Defence Services or Commonwealth Railways, or attached to post offices) was vested in the Administration. The Northern Territory Housing Commission provides rental housing for persons of limited means who are not adequately housed and who are not officers of either the Commonwealth or the Northern Territory Public Service. The Commission was established in 1959 and operates under authority of the *Housing Ordinance 1959-1966*; to 30 June 1967 a total of 1,107 houses and flats had been completed; 735 of these are in Darwin (including 158 flats), 244 in Alice Springs (including 24 flats), 61 in Katherine, and 67 in Tennant Creek. A further 370 houses and 196 flats were under construction.

*Australian Capital Territory.* The Commonwealth Government provides houses and flats for rental to persons employed in the Australian Capital Territory. At 30 June 1967 the Department of the Interior controlled 7,389 houses and 2,018 flats for rental purposes. Government rental houses may be purchased by tenants. From 1 July 1950 to 30 June 1967, 6,022 houses had been sold to tenants.

*Papua and New Guinea.* In 1960 the Administration, through the Commissioner for Housing, commenced a scheme for providing low-cost houses for rental and eventual sale, where possible, to indigenes, mixed race peoples and Asians. To 30 June 1967, 290 houses had been completed.

A Housing Commission is to be established to improve existing housing conditions, to provide adequate and suitable housing for letting and sale to persons who are of limited means or unsatisfactorily housed, to make advances for home purchase, and to develop land for housing. The Housing Commission Ordinance 1967 received the Governor-General's assent on 1 June 1967. Active planning for the Commission's operations is under way.

#### Summary of rental activities of government authorities

The first of the two following tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1962-63 to 1966-67, and the second the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1962-63 to 1966-67.

#### GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS, STATES AND TERRITORIES, 1962-63 TO 1966-67 (\$'000)

Year	N.S.W.	Vic.	Qld (a)	S.A. (b)	W.A.	Tas.	N.T.	A.C.T.	Aust.
1962-63	14,232	11,410	3,966	7,504	4,384	1,122	500	3,480	46,598
1963-64	16,112	12,024	4,372	8,788	4,792	1,234	622	3,638	51,582
1964-65	17,414	13,322	4,732	9,184	5,177	1,266	654	3,493	55,242
1965-66	18,864	13,918	5,459	9,440	5,532	1,344	820	3,708	59,085
1966-67	20,823	15,406	6,181	10,915	6,678	1,522	985	3,853	66,363

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

#### GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT STATES AND TERRITORIES, 1962-63 TO 1966-67

Year	N.S.W. (a)	Vic.	Qld (b)	S.A. (c)	W.A.	Tas.	N.T.	A.C.T. (d)	Aust.
1962-63	41,207	32,371	11,575	24,632	13,848	3,144	1,678	9,073	137,528
1963-64	43,007	32,870	12,084	26,024	14,875	3,230	1,752	9,143	142,985
1964-65	44,994	33,541	12,605	27,113	15,394	3,238	2,166	9,054	148,105
1965-66	47,407	33,995	13,439	27,632	16,639	3,283	2,398	9,073	153,866
1966-67	50,596	35,307	14,046	28,305	17,393	3,451	2,869	9,143	161,110

(a) Excludes tenants of 'aged units'. (b) Excludes tenanted temporary dwellings. (c) Excludes temporary and emergency dwellings. (d) Number of occupied dwellings at 30 June.

#### 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 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.

## State authorities and agencies

*New South Wales*

*Rural Bank of New South Wales—Sale of Homes Agency.* A Sale of Homes Agency was established in 1954 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 forty years, with interest at 4½ per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1967 the advances outstanding amounted to \$393,950 in respect of 81 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 Commonwealth-State Housing Agreements. The terms of sale provide for a minimum deposit of \$100 and repayment of the balance over a maximum period of forty-five years, with interest rates, since the inception of the scheme, ranging from 4½ to 5½ per cent per annum. Particulars of the advances made by the Agency in connection with the sale of houses erected under the 1956 and 1961 Agreements are given in the following table.

**RURAL BANK OF NEW SOUTH WALES—SALE OF HOMES AGENCY  
ADVANCES FOR HOMES SOLD UNDER THE 1956 AND 1961  
COMMONWEALTH-STATE HOUSING AGREEMENT  
1962-63 TO 1966-67**

Year	Advances during year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000
1962-63 . . . . .	1,825	13,504	13,830	88,974
1963-64 . . . . .	957	7,362	14,568	94,178
1964-65 . . . . .	1,777	14,356	16,042	105,648
1965-66 . . . . .	1,486	12,197	17,126	114,154
1966-67 . . . . .	1,125	9,417	18,181	121,710

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

*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 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 is 5½ per cent per annum.

**RURAL BANK OF NEW SOUTH WALES: ADVANCES FOR HOMES  
1962-63 TO 1966-67**

Year	Advances during year(a)		Advances outstanding at end of year(b)	
	Number of dwellings	Amount	Number of dwellings	Amount
		\$'000		\$'000
1962-63 . . . . .	2,014	13,084	18,017	62,762
1963-64 . . . . .	2,434	15,148	18,972	68,790
1964-65 . . . . .	2,613	18,250	19,936	76,450
1965-66 . . . . .	1,406	11,699	19,577	76,286
1966-67 . . . . .	1,578	13,256	19,398	77,587

(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.

### *Victoria*

*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 23,871 houses were sold on terms to 30 June 1967, the total value of terms sales exceeding \$190 million. Until 1964-65, houses were sold on a minimum deposit of \$200, but during that year provision was made to sell without deposit in very special circumstances. The maximum repayment term is forty-five years with interest currently at  $4\frac{1}{2}$  per cent.

*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.

Loans granted are on the basis of a first mortgage over the house. Loans are not to exceed ninety-five per cent of the value of the security (house and land) and are not made if the value of the security exceeds \$11,600. The house must not have been erected more than two years before the date of mortgage. Repayment of loans may be made over a maximum period of thirty years, with interest charges determined by the Trust. At 30 June 1967, 3,284 loans totalling \$20,831,876 were outstanding.

In 1963 the Trust was empowered to make housing loans on the security of second mortgages subject to conditions similar to those applying to the first mortgage loans, except that the maximum term for repayment of a loan is ten years and no restriction is placed on the percentage of loan to valuation. At 30 June 1967, 1,643 second mortgage loans were outstanding, the amount involved being \$1,729,250.

(See Savings Banks, page 257, for activities of the State Savings Bank of Victoria.)

### *Queensland*

*Queensland Housing Commission.* The present maximum advance allowable under the Acts is \$8,000 for a timber, brick veneer, brick, or concrete building. The rate of interest charged on new advances in 1966-67 was  $5\frac{1}{2}$  per cent per annum. Repayment may be made at the option of the borrower over either a thirty year or a forty-five year period.

*Workers' dwellings.* From 4 October 1962 the maximum advance under this scheme was increased to \$7,000 for all types of workers' dwellings. This was increased to \$8,000 from 2 June 1966. Total advances made for dwellings since operations commenced in 1910 to 30 June 1967 amounted to \$64,891,061.

### *South Australia*

*South Australian Housing Trust Sales Scheme.* A minimum deposit of \$100 is required for houses under the Rental-Purchase Scheme for a loan, repayable at an interest rate of  $4\frac{1}{2}$  per cent per annum over a period not exceeding forty 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 thirty years, interest being at the rate of 6 per cent per annum. Principal is adjusted quarterly. During 1966-67 the Trust commenced 721 second mortgages valued at \$927,000. At 30 June 1967 second mortgages totalled 8,650, and the balance outstanding at that date was \$9,100,000.

*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 1966-67 the Bank opened 1,773 new accounts worth \$12,049,361 in the Home Builders' Fund. The balance of loans in this Fund outstanding at 30 June 1967 totalled \$65,011,171. In addition, during 1966-67, \$761,148 was advanced to the public under the Advances for Homes Act, 1928-1958, which is administered by the Bank on behalf of the State Government. Under this Act 133 new accounts were opened during 1966-67, leaving a balance outstanding at 30 June 1967 of \$25,760,844. The present maximum housing loan under either of these schemes is \$7,000, repayable over a period not exceeding fifty years at a rate of interest of  $5\frac{1}{2}$  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.

*Western Australia*

*State Housing Commission of Western Australia.* Under the State Housing Act and the Commonwealth-State Housing Agreement the maximum loan is \$6,000 by way of mortgage, while under contract of sale the maximum is \$5,800 on the building plus the value of the land in the metropolitan area, and greater amounts in rural areas, depending on the circumstances.

To proceed under the mortgage conditions, a deposit of not less than 10 per cent is required, but under contract of sale the deposit may be as low as \$200. The interest rate on all advances is  $5\frac{3}{4}$  per cent per annum and the repayment period is forty-five years. The income eligibility figure varies according to the movement of the basic wage, and as at the basic wage adjustment on 24 October 1966 an applicant in the metropolitan area cannot have an income exceeding \$2,645 a year, plus \$50 for each dependent child under sixteen years of age. For the country the corresponding amount is \$3,158 per annum plus \$50 for each dependent child under sixteen years, and north of the twenty-sixth parallel the Minister may allow families with an income of up to \$4,225 to be given financial assistance. 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 homes, the cost of which, excluding land, does not exceed \$8,000. The Commission limits the second mortgage to a maximum of \$2,000.

(See Savings Banks, page 257, for activities of the Savings Bank Division of The Rural and Industries Bank of Western Australia.)

*Tasmania*

*Housing Department.* The interest rate on purchase contract loans from the Housing Department signed after 1 May 1965 is  $4\frac{1}{2}$  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. The number of loans outstanding at 30 June 1967 was 6,163, and the amount outstanding \$40,583,000.

*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. To be eligible for a loan an applicant must be married or about to be married, be over the age of twenty-one, and own a block of land. The maximum amount of an advance to an applicant is \$8,000 for all types of houses in certain areas, provided that the total advance does not exceed ninety per cent of the Bank's valuation of land and dwelling. Advances to borrowers are repayable by equated instalments over thirty-one years. Advances made as from 1 July 1965 were at an interest rate of  $5\frac{3}{4}$  per cent.

During 1966-67, 279 advances were approved, valued at \$2,159,000. Since November 1945 a total of 3,456 loans amounting to \$20,553,000 has been approved, of which 2,910 have been for erection of dwellings and 546 for the purchase of existing homes. Total advances outstanding at 30 June 1967 amounted to \$14,960,000. These figures exclude advances to building societies.

**Commonwealth authorities and Territories***Department of Housing*

In December 1963 the Department of Housing was created, and to it were transferred the functions and staff of the War Service Homes Division and the Housing and Building Industry Branch of the Department of National Development. Further details relating to the Department of Housing may be found on page 83 of Year Book No. 50.

*War service homes*

The maximum amount of loan or advance which may be granted under the *War Service Homes Act 1918-1966* is \$7,000. The period of repayment may be up to forty-five years. In the case of a widow or widowed mother of an Australian ex-servicemen, the period may be extended to a maximum of fifty years.

The following table gives details of advances under the War Service Homes Act in each State and Territory of Australia, and the Territories of Papua, New Guinea and Norfolk Island, for the years 1962-63 to 1966-67. (See tables on pages 245-6 for the number of homes provided.)

**WAR SERVICE HOMES ACT: ADVANCES FOR HOUSING, STATES AND TERRITORIES  
1962-63 TO 1966-67**

Period or date	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
<b>TOTAL CAPITAL ADVANCED DURING YEAR (\$'000)</b>									
1962-63 . . .	27,200	21,000	9,900	6,470	7,960	1,550	30	910	75,020
1963-64 . . .	26,502	21,300	8,100	5,078	6,770	1,584	22	660	70,016
1964-65 . . .	27,680	19,874	8,540	5,510	6,500	1,486	2	512	70,104
1965-66 . . .	27,052	19,716	9,667	6,172	5,310	1,562	28	503	70,010
1966-67 . . .	25,153	15,350	8,430	4,113	4,500	1,170	37	370	59,123

<b>NUMBER OF SECURITIES IN FORCE</b>									
<i>At end of June—</i>									
1963 . . .	54,409	49,740	21,644	15,481	17,551	3,676	55	817	163,373
1964 . . .	56,619	51,188	22,237	15,718	18,005	3,827	57	872	168,523
1965 . . .	58,899	52,493	22,698	16,008	18,348	3,889	51	927	173,313
1966 . . .	61,050	53,839	23,397	16,457	18,579	4,005	52	975	178,354
1967 . . .	63,011	54,434	23,894	16,583	18,555	4,035	54	998	181,564

<b>VALUE OF ADVANCES OUTSTANDING (\$'000)</b>									
<i>At end of June—</i>									
1963 . . .	260,236	219,662	85,324	65,470	79,460	15,958	(c)	(d)	726,110
1964 . . .	278,856	233,648	90,326	67,900	83,364	16,976	(c)	(d)	771,070
1965 . . .	297,244	244,726	95,076	70,564	86,458	17,798	(c)	(d)	811,866
1966 . . .	313,915	255,695	100,938	74,117	88,513	18,684	(c)	(d)	851,862
1967 . . .	327,969	260,617	105,308	75,402	89,064	19,025	(c)	(d)	877,385

(a) Includes Norfolk Island. (b) Includes Territory of Papua and New Guinea. (c) Included in South Australia.  
(d) Included in New South Wales.

#### Northern Territory

**Loans Scheme.** This scheme was commenced in 1953 and is administered by the Home Finance Trustee under the *Housing Loans Ordinance* 1949-1966. Advances may be made for the erection of a house, the purchase or enlargement of an existing house, the completion of a partially erected dwelling, or the discharge of a mortgage already existing. Loans are provided on a deposit of 5 per cent of the first \$4,000 and 10 per cent of the balance of the Trustee's valuation up to a maximum of \$7,000. The rate of interest charged is 6 per cent per annum reducible to 5 per cent per annum if instalment payments are made by the due date. The maximum period of repayment is forty-five years. Up to 30 June 1967, 1,193 loans totalling \$6,677,030 had been approved. These were for: erection, 738; purchase, 351; enlargement or completion, 52; discharge of mortgage, 52.

**Sales Scheme.** Tenants of government-owned houses under the control of the Administration may purchase the dwellings they occupy either for cash or on terms requiring a minimum deposit of 5 per cent of the first \$4,000 and 10 per cent of the balance of the purchase price with repayments over a maximum period of forty-five years including interest at 4½ per cent per annum.

**Housing Commission Sales Scheme.** Since the November 1963 amendment of the *Housing Ordinance* 1959-1966 the Housing Commission has been permitted to sell its houses to tenants in occupation. The terms require a minimum cash deposit of \$200 and repayment of the remainder of the loan over a period not exceeding forty-five years; there is no prescribed limit to the amount of the loan and the rate of interest is fixed by the Commission from time to time.

#### 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 \$4,000 the maximum loan may not exceed ninety-five per cent of the valuation. If the Commissioner's valuation exceeds \$4,000 the maximum loan is ninety-five per cent of the first \$4,000 and ninety per cent of the balance (but in no case can the amount lent exceed \$7,000). Repayment may be made over a maximum period of forty-five years. The current rate of interest is 5½ per cent per annum with a concession of 1 per cent for payments made on or before the due date. At 30 June 1967, 4,254 houses were under mortgage to the Commissioner.

Government rental houses may be purchased by tenants. The basis of the sale is a minimum deposit of 5 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 forty-five years. The interest rate is 5½ per cent per annum with a concession of 1 per cent for payments made on or before the due date. To 30 June 1967, 6,022 houses had been sold to tenants.

#### *Papua and New Guinea*

Under authority of the *Housing Loans Ordinance* 1953–1963 the Commissioner for Housing may make advances to any member of the community for the erection of a house, the purchase or enlargement of an existing house, the completion of a partially erected dwelling, or the discharge of a mortgage already existing. The maximum loan is \$7,000. The maximum period of repayment is twenty-five years for timber and thirty-five years for brick dwellings. The Commissioner's responsibilities will be transferred to the Housing Commission when it commences operations. Minimum cash deposit is 5 per cent of the first \$4,000 plus 10 per cent of the remainder of the Commissioner's valuation. The effective rate of interest is 5 per cent per annum. Up to 30 June 1967, 382 loans totalling \$2,010,995 had been approved.

#### Savings banks

All savings banks lend funds for housing to both individuals and 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 \$1,186 million, \$1,359 million and \$1,549 million at the end of June 1965, 1966 and 1967 respectively. Some details in respect of three savings banks are shown below.

*State Savings Bank of Victoria.* The Bank grants long-term loans to depositors to enable them to build, purchase or improve homes. These loans are granted by both the Crédit Foncier and Savings Bank Departments.

The maximum proportion of valuation to be granted as Crédit Foncier loan is eighty per cent and the maximum loan is \$7,000. Interest is 5 per cent and the term of the loan is ten years, subject to renewal. The maximum proportion of valuation granted as Savings Bank Department loan is seventy-five per cent and the maximum loan is \$10,000. The interest rate is 5½ per cent if the property is occupied by the borrower and 6½ per cent in other cases. The term of the loan is three years, subject to renewal. During the year 1966–67 the Bank advanced \$58,623,493 to 9,034 borrowers in addition to \$397,969 to Co-operative Housing Societies and \$750,000 to the Home Finance Trust. At 30 June 1967 the total debt of 61,106 individual borrowers was \$294,450,029, while indebtedness of Co-operative Housing Societies and the Home Finance Trust amounted to \$16,431,208 and \$9,313,587 respectively.

*Savings Bank of South Australia.* The Bank grants mortgage loans for the building or purchase of houses for personal occupation, the maximum loan available being \$8,000 for all types of homes. Normally advances are made up to 85 per cent of the Bank's valuation but, if the loan is granted under the Homes Act, 1941–1962, 95 per cent of such valuation may be advanced (maximum loan, \$6,000). The maximum loan period is thirty years at a rate of interest of 5½ per cent per annum; this rate is subject to review after five years. During 1966–67 the Bank advanced \$16,968,094 by way of housing loans, the number of new loans totalling 2,345. At 30 June 1967 there were 24,641 loans current with a balance outstanding of \$114,349,812.

*Rural and Industries Bank of Western Australia (Savings Bank Division).* The Rural and Industries Bank of Western Australia is authorised by the *Rural and Industries Bank Act, 1944–1966* to make loans from moneys on 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. The average loan in the case of a brick or timber house is \$8,000. The rate of interest varies with the current bank rate and is usually ½ per cent lower. The rate at 30 June 1967 was 5½ per cent. The average term of housing loans is twenty-two years.

#### Trading banks

Apart from loans by certain State banks as Government agencies (*see* pages 253–5) 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 \$261 million on the second Wednesday of July 1967 (*see* the chapter Private Finance for further details).



**Life insurance companies**

The life insurance companies are another source of funds for housing. Details of new loans made during the twelve months ended June 1963 to 1967 are given in the following table.

**LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER  
STATES AND TERRITORIES, 1962-63 TO 1966-67**

State or Territory	Amount (\$'000)				
	1962-63	1963-64	1964-65	1965-66	1966-67
New South Wales . . . . .	20,122	19,976	23,073	24,823	22,486
Victoria . . . . .	12,276	14,742	17,788	17,113	16,843
Queensland(a) . . . . .	3,972	3,510	5,665	5,538	4,856
South Australia(b) . . . . .	3,228	3,334	4,686	4,809	4,371
Western Australia . . . . .	2,090	2,488	3,561	3,564	4,157
Tasmania . . . . .	1,486	1,530	1,396	1,526	1,321
Australian Capital Territory . . . . .	242	396	827	870	945
<b>Total . . . . .</b>	<b>43,416</b>	<b>45,976</b>	<b>56,995</b>	<b>58,237</b>	<b>54,979</b>

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

Amounts outstanding at the end of June 1964, 1965, 1966 and 1967 in respect of housing loans made by insurance companies were \$323 million, \$339 million, \$356 million and \$366 million respectively.

**Registered building societies**

There are 3,776 registered building societies in Australia, of which 132 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 net advances outstanding for each of the years ended June 1962 to 1966 are given in the following table (*see also* the chapter Private Finance).

**REGISTERED BUILDING SOCIETIES: STATES, 1961-62 TO 1965-66**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
<b>LOANS GRANTED DURING YEAR (\$'000)</b>							
1961-62 . . . . .	48,738	28,856	12,646	2,246	6,346	2,988	101,820
1962-63 . . . . .	53,446	29,843	13,164	2,833	7,270	4,049	110,605
1963-64 . . . . .	72,284	30,880	13,184	3,102	10,430	5,999	135,879
1964-65 . . . . .	82,329	37,007	16,550	3,819	13,091	6,728	159,524
1965-66 . . . . .	90,635	34,357	18,559	3,521	12,611	5,314	164,997
<b>NET ADVANCES OUTSTANDING(a) AT END OF YEAR (\$'000)</b>							
1961-62 . . . . .	292,898	175,160	41,272	11,114	25,158	12,210	557,812
1962-63 . . . . .	317,221	189,466	48,776	12,530	28,216	14,464	610,673
1963-64 . . . . .	351,841	199,704	55,543	13,967	35,483	17,798	674,336
1964-65 . . . . .	393,343	214,288	64,449	15,790	44,171	21,413	753,454
1965-66 . . . . .	441,676	225,778	74,659	17,238	52,182	23,767	835,300

(a) Net of borrowing members' funds.

**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 made by the South Australian Superannuation Fund are granted under the Homes Act, 1941-1962, by which the State Government guarantees up 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 \$6,000, or 85 per cent of the Board's valuation to a maximum of \$7,000. 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 twenty-one days from the end of the quarter. The term of the mortgage may run for thirty years on a stone or brick home or twenty years on a timber-framed construction. Trustee mortgages may be granted as an alternative to the foregoing. A maximum of 70 per cent of the Board's valuation may be granted for a trustee mortgage, other conditions being those applicable to mortgages granted under the Homes Act. At 30 June 1967 there were 5,678 loans current, the principal outstanding totalling \$24,142,994. During 1966-67 the value of advances made was \$3,649,424.

