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## CHAPTER 9

### HOUSING AND BUILDING

Pages 207–14 of this chapter give details of the *characteristics of dwellings obtained from censuses*, pages 214–27 contain a *summary of building activities*, pages 228–39 outline *government activities in the field of housing*, and pages 239–45 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 publications issued for each individual census. A list of the 1971 Census publications is shown in *Publications of the Australian Bureau of Statistics* (1.8).

More detailed information on building activity is contained in the annual bulletin *Building and Construction* (3.1) and the *Quarterly Bulletin of Building Statistics* (3.6), and current information is obtainable also in the *Monthly Review of Business Statistics* (1.4), the *Digest of Current Economic Statistics* (1.5), and the mimeographed statements *Building Statistics; Number of Dwellings* (quarterly) (3.5), *Building Operations, Preliminary* (quarterly) (3.7), and *Building Approvals* (monthly) (3.2). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statistician in each State. The *Building Industry Quarterly* published by the Department of Environment, Housing and Community Development contains further information on current trends in housing activity.

The annual reports of the Commonwealth and State Government Housing Authorities show further details of government activities in the field of housing.

#### 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 self-contained 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 available from the 1971 Census, together with information from earlier censuses. In conformity with the 1967 repeal of section 127 of the Constitution, 1971 Census statistics include Aborigines. In order to provide comparability between the 1971 and 1966 censuses, tables showing 1966 data have been amended to include Aborigines or their dwellings (except where noted to the contrary) and therefore differ from the 1966 tables previously published.

#### Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1971. Occupied dwellings are classified into 'private' and 'non-private' dwellings (see page 208 for definitions of 'private' and 'non-private' dwellings). Unoccupied dwellings include dwellings whose occupants are temporarily absent, holiday homes, and other temporarily vacant dwellings (see page 213 for full explanation of the term 'unoccupied').

DWELLINGS(a): AUSTRALIA, CENSUSES, 1911 TO 1971

Census	Occupied			Unoccupied
	Private	Non-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
1966 . . . . .	3,155,340	33,917	3,189,257	263,873
1971 . . . . .	3,670,553	24,006	3,694,559	339,057

(a) Excludes dwellings occupied solely by Aborigines before 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 1971. For delimitation of 'urban centres' see this Year Book, pages 142-3.

**DWELLINGS: URBAN AND RURAL, AUSTRALIA, CENSUS 30 JUNE 1971**

Division	Occupied				Unoccupied	
	Private	Non-private	Total		Number	Percentage of total
			Number	Percentage of total		
Urban—						
Major . . .	2,428,912	10,662	2,439,574	66.03	142,731	42.10
Other . . .	755,196	7,734	762,930	20.65	94,183	27.78
Rural . . .	486,445	5,610	492,055	13.32	102,143	30.12
<b>Total . . .</b>	<b>3,670,553</b>	<b>24,006</b>	<b>3,694,559</b>	<b>100.00</b>	<b>339,057</b>	<b>100.00</b>

The total numbers of occupied and unoccupied dwellings in each State and Territory at the Censuses of 1966 and 1971 were as follows.

**DWELLINGS: CENSUSES, 1966 AND 1971**

State or Territory	Census 30 June 1966		Census 30 June 1971	
	Occupied	Unoccupied	Occupied	Unoccupied
New South Wales . . .	1,190,010	101,546	1,364,542	124,522
Victoria . . .	889,053	64,757	1,015,485	88,521
Queensland . . .	450,309	41,818	517,245	51,077
South Australia . . .	302,626	25,110	344,112	30,553
Western Australia . . .	225,701	17,965	286,845	28,274
Tasmania . . .	99,366	10,800	110,420	13,307
Northern Territory . . .	8,637	380	17,792	929
Australian Capital Territory . . .	23,555	1,497	38,118	1,874
<b>Australia . . .</b>	<b>3,189,257</b>	<b>263,873</b>	<b>3,694,559</b>	<b>339,057</b>

**Class of dwelling (1966 and 1971)**

The first of the following tables shows the numbers of the various classes of occupied dwellings in the major urban, other urban, and rural areas of Australia at the Census of 30 June 1971 and totals for the Censuses of 1966 and 1971. The second table shows numbers of the various classes of dwelling for each State and Territory at the 1971 Census.

**Private dwellings** were classified into the following categories for the 1971 Census:

*private house*—includes separate, semi-detached, attached and terrace or row houses.

*villa unit*—also includes dwellings variously described as town house, cottage unit, villa development, cottage flats.

*self-contained flat*—part of a house or other building which can be completely closed off and which has its own cooking and bathing facilities. Includes home units.

*other private dwellings*—comprises non-self contained parts or rooms of houses, flats or other premises. Also includes sheds, tents, garages, caravans and houseboats occupied on a permanent or semi-permanent basis.

**Non-private dwellings** includes hotels; motels; boarding houses and hostels; educational, religious and charitable institutions; hospitals; defence and penal establishments; caravan parks; staff barracks and quarters, etc.

## Occupied dwellings, by class

NUMBERS AND PERCENTAGE DISTRIBUTION, URBAN AND RURAL(a), AUSTRALIA  
CENSUSES, 1966 AND 1971

Class of dwelling	Census 30 June 1966		Census 30 June 1971			Proportion of total occupied dwellings	Inter-censal increase or decrease	
	Total	Proportion of total occupied dwellings	Major urban	Other urban	Rural			
Occupied dwellings—								
Private dwellings—								
Private house . . . . .	2,683,310	84.1	1,949,209	674,203	456,829	3,080,241	83.3	396,931
Villa unit . . . . .	(b)	(b)	34,131	3,685	1,532	39,348	1.1	n.a.
Self-contained flat . . . . .	345,645	10.8	389,203	58,759	5,121	453,083	12.3	107,438
Other private dwellings . . . . .	126,385	4.0	56,369	18,549	22,963	97,881	2.6	-28,504
Total private dwellings . . . . .	3,155,340	98.9	2,428,912	755,196	486,445	3,670,553	99.3	515,213
Non-private dwellings(c) . . . . .	33,917	1.1	10,662	7,734	5,610	24,006	0.7	-9,911
Total occupied dwellings . . . . .	3,189,257	100.0	2,439,574	762,930	492,055	3,694,559	100.0	505,302

(a) Census, 30 June 1971 only. (b) Villa units were not separately identified at the 1966 Census. (c) Details of the number of each of the types of non-private dwellings are available on request.

Minus sign (-) denotes decrease.

## OCCUPIED DWELLINGS, BY CLASS, CENSUS 30 JUNE 1971

Class of dwelling	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
Occupied dwellings—									
Private dwellings—									
Private house . . . . .	1,086,360	854,636	442,985	306,628	247,769	98,749	10,668	32,446	3,080,241
Villa unit . . . . .	5,995	15,300	1,676	13,430	1,925	647	125	250	39,348
Self-contained flat . . . . .	225,549	120,857	49,313	16,569	25,473	8,417	2,202	4,703	453,083
Other private dwellings . . . . .	38,629	19,393	18,626	5,437	9,192	1,784	4,287	533	97,881
Total private dwellings . . . . .	1,356,533	1,010,186	512,600	342,064	284,359	109,597	17,282	37,932	3,670,553
Non-private dwellings(a) . . . . .	8,009	5,299	4,645	2,048	2,486	823	510	186	24,006
Total occupied dwellings . . . . .	1,364,542	1,015,485	517,245	344,112	286,845	110,420	17,792	38,118	3,694,559

(a) Details of the number of each of the types of non-private dwellings are available on request.

## Population according to class of dwelling, etc. (1966 and 1971)

INMATES BY CLASS OF DWELLING: NUMBERS AND PERCENTAGE DISTRIBUTION  
URBAN AND RURAL(a), AUSTRALIA, CENSUSES, 1966 AND 1971

Class of dwelling	Census 30 June 1966		Census 30 June 1971			Proportion of total population	Inter-censal increase or decrease	
	Total population	Proportion of total population	Major urban	Other urban	Rural			
Persons enumerated in—								
Private dwellings—								
Private house . . . . .	9,836,988	84.8	6,877,496	2,312,620	1,651,101	10,841,217	85.0	1,004,229
Villa unit . . . . .	(b)	(b)	68,118	8,431	5,690	82,239	0.6	n.a.
Self-contained flat . . . . .	834,179	7.2	874,268	137,780	13,173	1,025,221	8.0	191,042
Other private dwellings . . . . .	284,084	2.4	97,339	44,655	64,715	206,709	1.6	-77,375
Total private dwellings . . . . .	10,955,251	94.4	7,917,221	2,503,486	1,734,679	12,155,386	95.3	1,200,135
Non-private dwellings . . . . .	594,081	5.1	308,759	181,140	86,130	576,029	4.5	-18,052
Total . . . . .	11,549,332	99.5	8,225,980	2,684,626	1,820,809	12,731,415	99.8	1,182,083
Persons not enumerated in dwellings—								
Campers out(c) . . . . .	30,478	0.3	795	2,050	4,155	7,000	0.1	-23,478
Migratory(d) . . . . .	19,688	0.2				17,223	0.1	-2,465
Total population . . . . .	11,599,498	100.0	8,226,775	2,686,676	1,824,964	12,755,638	100.0	1,156,140

(a) Census, 30 June 1971 only. (b) Villa units were not separately identified at the 1966 Census. (c) Comprises persons living temporarily (e.g. on holidays) in tents, caravans or house-boats, or who were 'camped out' on Census night. (d) Comprises persons who on Census night were travelling on board ships in Australian waters, or ships which had left an Australian port prior to Census night with a next port of call in Australia. Also includes persons enumerated on long-distance trains, motor coaches or aircraft.

Minus sign (-) denotes decrease.

## Occupied private dwellings

The tables on pages 210-13 show occupied private houses and self-contained flats classified according to various characteristics and facilities.

## Nature of occupancy (1966 and 1971)

## OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS BY NATURE OF OCCUPANCY: AUSTRALIA, CENSUSES, 1966 AND 1971

Nature of occupancy	Private houses				Self-contained flats			
	Census 30 June 1966		Census 30 June 1971		Census 30 June 1966		Census 30 June 1971	
	Total	Percentage of private houses	Total	Percentage of private houses	Total	Percentage of flats	Total	Percentage of flats
Owner or purchaser by instalments	2,124,004	79.2	2,334,391	75.8	72,713	21.0	91,454	20.2
Tenant of government	133,104	5.0	164,284	5.3	27,348	7.9	34,111	7.5
Tenant of employer	} a 361,671	(a) 13.5	85,202	2.8	} a 237,488	(a) 68.7	7,538	1.7
Other tenant			343,303	11.1			296,607	65.5
Other methods of occupancy	48,446	1.8	99,027	3.2	5,645	1.6	9,651	2.1
Not stated	16,085	0.6	54,034	1.8	2,451	0.7	13,722	3.0
<b>Total</b>	<b>2,683,310</b>	<b>100.0</b>	<b>3,080,241</b>	<b>100.0</b>	<b>345,645</b>	<b>100.0</b>	<b>453,083</b>	<b>100.0</b>

(a) 'Tenant of employer' and 'other Tenant' were not separately identified at the 1966 Census.

## Material of outer walls (1966 and 1971)

## OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY MATERIAL OF OUTER WALLS: AUSTRALIA, CENSUSES, 1966 AND 1971

Material of outer walls	Census 30 June 1966				Census 30 June 1971			
	Private house	Percentage of total	Self-contained flat	Percentage of total	Private house	Percentage of total	Self-contained flat	Percentage of total
Brick	674,335	25.1	224,962	65.1	882,847	28.7	325,952	71.9
Brick Veneer	262,160	9.8	16,250	4.7	391,545	12.7	24,212	5.3
Stone	68,919	2.6	6,515	1.9	69,726	2.3	6,362	1.4
Concrete	68,187	2.5	17,678	5.1	68,922	2.2	25,405	5.6
Timber	1,076,967	40.1	50,276	14.5	1,121,288	36.4	45,106	10.0
Metal	28,770	1.1	1,171	0.3	39,042	1.3	1,206	0.3
Fibro-cement	495,718	18.5	28,577	8.3	499,019	16.2	24,410	5.4
Other	8,254	0.3	216	0.1	7,852	0.3	430	0.1
<b>Total</b>	<b>2,683,310</b>	<b>100.0</b>	<b>345,645</b>	<b>100.0</b>	<b>3,080,241</b>	<b>100.0</b>	<b>453,083</b>	<b>100.0</b>

## Number of rooms

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF ROOMS AND CLASS OF DWELLING  
AUSTRALIA, CENSUS, 30 JUNE 1971

Number of rooms per dwelling(a)	Class of dwelling				Total private dwellings
	Private house	Villa unit	Self-contained flat	Other	
1 . . . . .	6,087	1,269	19,100	43,771	70,227
2 . . . . .	23,957	4,791	79,502	27,173	135,423
3 . . . . .	95,603	10,437	134,006	13,586	253,632
4 . . . . .	460,652	16,665	152,403	5,189	634,909
5 . . . . .	1,333,989	4,248	46,715	2,735	1,387,687
6 . . . . .	726,508	1,214	13,240	1,816	742,778
7 . . . . .	276,212	326	3,978	968	281,484
8 and over . . . . .	157,233	398	4,139	2,643	164,413
<b>Total private dwellings . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>
Average number of rooms per dwelling . . . . .	5.3	3.6	3.5	2.2	5.0

(a) Bathrooms, toilets, pantries, laundries, storerooms, halls and rooms used only for business purposes are excluded, but permanently enclosed sleep-outs are included. A combined purpose room such as a living-dining or kitchen-dining room is counted as only one room.

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF BEDROOMS AND CLASS OF DWELLING  
AUSTRALIA, CENSUS 30 JUNE 1971

Number of bedrooms per dwelling	Class of dwelling				Total private dwellings
	Private house	Villa unit	Self-contained flat	Other	
No bedroom . . . . .	9,365	2,162	26,000	39,716	77,243
1 . . . . .	83,586	10,106	152,125	29,371	275,188
2 . . . . .	718,696	21,761	217,283	9,544	967,284
3 . . . . .	1,777,575	4,108	41,526	3,023	1,826,232
4 . . . . .	392,092	477	5,113	1,155	398,837
5 and over . . . . .	77,400	302	2,507	2,304	82,513
Not stated . . . . .	21,527	432	8,529	12,768	43,256
<b>Total private dwellings . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>
Average number of bedrooms per dwelling . . . . .	2.9	1.8	1.6	0.8	2.6

## Occupied self-contained flats

## NUMBER OF OCCUPIED SELF-CONTAINED FLATS AND NUMBER OF INMATES BY NUMBER OF FLATS IN BLOCK: CENSUS 30 JUNE 1971

State or Territory	Number of flats in block						Total
	1(a)	2	3-8	9-16	17-32	33+	
New South Wales—							
Number of self-contained flats	19,919	26,794	80,749	55,755	26,399	15,933	225,549
Number of inmates	51,781	69,374	191,739	123,699	53,615	30,140	520,348
Victoria—							
Number of self-contained flats	13,524	12,028	42,117	32,671	12,159	8,358	120,857
Number of inmates	34,243	28,837	97,435	66,780	22,787	20,979	271,061
Queensland—							
Number of self-contained flats	3,775	10,546	29,494	3,402	1,112	984	49,313
Number of inmates	9,388	27,477	65,355	6,576	2,142	1,819	112,757
South Australia—							
Number of self-contained flats	3,234	2,703	6,939	2,035	869	789	16,569
Number of inmates	6,866	6,109	14,385	3,944	1,592	1,366	34,262
Western Australia—							
Number of self-contained flats	1,541	1,208	5,780	5,390	4,956	6,598	25,473
Number of inmates	3,423	2,676	11,952	11,940	10,961	13,257	54,209
Tasmania—							
Number of self-contained flats	1,609	2,431	3,207	714	223	233	8,417
Number of inmates	3,692	5,872	6,523	1,171	464	439	18,161
Northern Territory—							
Number of self-contained flats	244	222	985	241	379	131	2,202
Number of inmates	592	592	2,379	549	893	305	5,310
Australian Capital Territory—							
Number of self-contained flats	589	534	1,067	1,008	670	835	4,703
Number of inmates	1,196	1,267	2,222	2,035	1,294	1,099	9,113
Australia—							
Number of self-contained flats	44,435	56,466	170,338	101,216	46,767	33,861	453,083
Number of inmates	111,181	142,204	391,990	216,694	93,748	69,404	1,025,221

(a) Represents flats that are not part of a multi-flat unit.

## Facilities (1966 and 1971)

## OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS BY GAS ELECTRICITY AND TELEVISION FACILITIES: AUSTRALIA CENSUSES, 1966 AND 1971

Facilities	Census 30 June 1966		Census 30 June 1971	
	Private house	Self-contained flat	Private house	Self-contained flat
With gas only . . . . .	5,193	486	3,078	196
With electricity only . . . . .	1,506,229	128,094	1,833,684	226,114
With gas and electricity . . . . .	1,139,949	214,897	1,215,709	219,164
Neither gas nor electricity . . . . .	24,109	272	9,440	207
Not stated . . . . .	7,830	1,896	18,330	7,402
<b>Total . . . . .</b>	<b>2,683,310</b>	<b>345,645</b>	<b>3,080,241</b>	<b>453,083</b>
With television . . . . .	2,154,520	235,106	2,488,764	305,046
Without television . . . . .	528,790	110,539	236,386	70,071
Not stated . . . . .			355,091	77,966
<b>Total . . . . .</b>	<b>2,683,310</b>	<b>345,645</b>	<b>3,080,241</b>	<b>453,083</b>

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.

**OCCUPIED PRIVATE DWELLINGS BY BATHROOM AND KITCHEN FACILITIES AND CLASS OF DWELLING: AUSTRALIA, CENSUS 30 JUNE 1971**

Facilities	Class of dwelling				Total	Proportion of total
	Private house	Villa unit	Self-contained flat	Other		
Bathroom only . . . . .	7,847	325	1,235	7,960	17,367	0.5
Kitchen only . . . . .	14,327	344	1,326	10,447	26,444	0.7
Bathroom and kitchen . . . . .	3,036,856	38,200	443,530	61,543	3,580,129	97.5
Neither bathroom nor kitchen . . . . .	3,930	130	..	8,925	12,985	0.4
Not stated . . . . .	17,281	349	6,992	9,006	33,628	0.9
<b>Total . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>	<b>100.0</b>

**OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS BY NUMBER OF MOTOR VEHICLES: URBAN AND RURAL(a), AUSTRALIA, CENSUSES, 1966 AND 1971**

Number of motor vehicles	Census 30 June 1966		Census 30 June 1971							
	Houses	Flats	Major urban		Other urban		Rural		Total	
			Houses	Flats	Houses	Flats	Houses	Flats	Houses	Flats
No vehicles . . . . .	557,392	131,051	367,305	139,441	110,934	15,386	41,940	976	520,179	155,803
1 . . . . .	1,400,206	164,948	980,979	194,127	365,315	32,923	198,269	2,815	1,544,563	229,865
2 . . . . .	517,566	27,466	461,605	35,472	151,463	6,832	131,455	845	744,523	43,149
3 . . . . .	114,800	4,083	86,338	4,338	27,766	1,033	50,652	197	164,756	5,568
4 or more . . . . .	38,838	1,251	20,949	2,071	8,430	541	28,100	103	57,479	2,715
Not stated . . . . .	54,508	16,836	32,033	13,754	10,295	2,044	6,413	185	48,741	15,983
<b>Total . . . . .</b>	<b>2,683,310</b>	<b>345,645</b>	<b>1,949,209</b>	<b>389,203</b>	<b>674,203</b>	<b>58,759</b>	<b>456,829</b>	<b>5,121</b>	<b>3,080,241</b>	<b>453,083</b>

(a) Census, 30 June 1971 only.

**OCCUPIED PRIVATE DWELLINGS BY METHOD OF SEWAGE DISPOSAL AND CLASS OF DWELLING: AUSTRALIA, CENSUS 30 JUNE 1971**

Method of sewage disposal	Class of dwelling				Total	Proportion of total
	Private house	Villa unit	Self-contained flat	Other		
Mains sewer . . . . .	1,955,150	34,196	402,237	53,250	2,444,833	66.5
Separate . . . . .	786,471	3,947	35,922	12,340	838,680	22.8
Sanitary pan . . . . .	227,984	582	5,342	7,370	241,278	6.6
Other . . . . .	90,300	238	827	14,272	105,637	2.9
Not stated . . . . .	20,336	385	8,755	10,649	40,125	1.1
<b>Total . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>	<b>100.0</b>

**Unoccupied dwellings (1971)**

An unoccupied dwelling is defined as a structure built specifically for private living purposes and which is habitable, though unoccupied at the time of the Census. The total number of unoccupied dwellings shown for any area does not represent the number of vacant dwellings available for sale or renting.



**UNOCCUPIED PRIVATE DWELLINGS BY REASON UNOCCUPIED: NUMBERS  
AND PERCENTAGE DISTRIBUTION URBAN AND RURAL, AUSTRALIA  
CENSUS 30 JUNE 1971**

<i>Reason unoccupied</i>	<i>Major urban</i>		<i>Other urban</i>		<i>Rural</i>		<i>Total</i>	
	<i>Number</i>	<i>Per-centage of total</i>	<i>Number</i>	<i>Per-centage of total</i>	<i>Number</i>	<i>Per-centage of total</i>	<i>Number</i>	<i>Per-centage of total</i>
For sale . . . . .	16,480	4.9	6,088	1.8	3,416	1.0	25,984	7.7
To let . . . . .	23,027	6.8	12,154	3.6	6,260	1.8	41,441	12.2
Newly built . . . . .	14,417	4.3	3,820	1.1	1,988	0.6	20,225	6.0
Vacant for repair . . . . .	7,049	2.1	2,925	0.9	3,141	0.9	13,115	3.9
Holiday home . . . . .	13,822	4.1	37,403	11.0	41,257	12.2	92,482	27.3
Condemned . . . . .	4,555	1.3	2,268	0.7	5,292	1.6	12,115	3.6
Temporarily vacant . . . . .	50,370	14.9	24,084	7.1	18,389	5.4	92,843	27.4
Other reasons . . . . .	8,427	2.5	3,675	1.1	19,474	5.7	31,576	9.3
Not stated . . . . .	4,584	1.4	1,766	0.5	2,926	0.9	9,276	2.7
<b>Total . . . . .</b>	<b>142,731</b>	<b>42.1</b>	<b>94,183</b>	<b>27.8</b>	<b>102,143</b>	<b>30.1</b>	<b>339,057</b>	<b>100.0</b>

**UNOCCUPIED PRIVATE DWELLINGS BY REASON UNOCCUPIED AND CLASS OF  
DWELLING: AUSTRALIA, CENSUS 30 JUNE 1971**

<i>Reason unoccupied</i>	<i>Class of dwelling</i>				<i>Total</i>	<i>Percentage of total</i>
	<i>Private house</i>	<i>Villa unit</i>	<i>Self-contained flat</i>	<i>Other</i>		
For sale . . . . .	20,609	1,302	3,952	121	25,984	7.7
To let . . . . .	18,078	552	19,855	2,956	41,441	12.2
Newly built . . . . .	13,354	1,129	5,570	172	20,225	6.0
Vacant for repair . . . . .	11,419	48	1,453	195	13,115	3.9
Holiday home . . . . .	83,654	703	6,537	1,588	92,482	27.3
Condemned . . . . .	11,485	12	508	110	12,115	3.6
Temporarily vacant . . . . .	71,909	1,963	16,176	2,795	92,843	27.4
Other reasons . . . . .	28,956	203	1,839	578	31,576	9.3
Not stated . . . . .	7,039	86	1,737	414	9,276	2.7
<b>Total . . . . .</b>	<b>266,503</b>	<b>5,998</b>	<b>57,627</b>	<b>8,929</b>	<b>339,057</b>	<b>100.0</b>

### Building

Building activity is a significant indicator of the level of economic activity. In addition, the level of building activity and the types of buildings being constructed affect the Australian physical and social environment. Building approvals statistics give an indication of the potential future level of investment of private individuals, companies and government agencies in approved building construction. As such they provide information about potential future building activity. Building operations statistics show the level of actual building construction activity in terms of the level of commencements and completions, building jobs under construction and the value of work done and yet to be done on building jobs.

#### Scope and coverage

The statistics relate to building structures, and exclude railways, roads, bridges, earthworks, and other non-building construction. Renovations, repairs and maintenance are excluded.

Statistics of building approvals are compiled from (a) Permits granted by local government authorities covering those areas subject to building control by those authorities, (b) Contracts let or day labour work approved by Commonwealth, State, semi-government, and local government authorities.

Statistics of building operations are compiled from returns obtained from (a) Contract (including speculative) builders and those engaged in alterations and additions, (b) Owner-builders, and (c) Government or semi-government authorities.

Details for owner-builders cover only those areas subject to building control by local government authorities. Details obtained from government authorities, and contract and speculative builders refer to all areas.

The collection covers all new dwellings, new other building jobs valued at \$10,000 and over, and alterations and additions (both to dwellings and other buildings) valued at \$10,000 and over. From 1966-67 to 1972-73 alterations and additions of \$10,000 and over were included with new dwellings and new other building. From 1973-74 alterations and additions (of \$10,000 and over) to new dwellings are shown separately but for other building, new work and alterations and additions continue to be shown combined.

### Definitions

A *dwelling* is classified as either a 'house' or an 'other dwelling'. (a) A 'house' is defined as a building which has been designed or adapted so that its prime purpose is to be a single self-contained dwelling unit (i.e. includes bathing and cooking facilities), which is completely detached from other buildings, and occupies (except in such cases as dwellings built for employees or families of the owner or lessee of the land) a separate titled block of land. (b) An 'other dwelling' is defined as a self-contained dwelling unit other than a house as defined in (a) above. These include flats, home units, semi-detached dwellings, villa units, town houses, etc.

*Non-self-contained dwelling units* (e.g. those which might be located in motels, hostels, and institutions) are not included as dwellings and the value of this building is included in the appropriate category of other building. Temporary or makeshift dwellings are excluded from building statistics.

*Commenced.* A building is regarded as having been commenced when expenditure on building work is first reported.

*Completed.* A building is regarded as having been completed when it is reported as completed or in the case of owner-builders is reported as completed or substantially completed and occupied.

*Under Construction.* A building is regarded as being under construction at the end of a period if it has been commenced but has not been completed and work on it has not been abandoned.

*Contract built houses.* Those erected under contract, or in anticipation of sale or rental.

*Owner-built houses.* Those erected by an owner (other than a recognised builder) or under his direction without the services of a contractor responsible for the whole job.

*Value of Building* approved, commenced, completed, or under construction represents the estimated value of the whole job when completed, *excluding* the value of the land on which the job is carried out.

*Value of Building Work Done* represents the estimated value of the building work actually carried out during the period.

*Value of Building Work Yet to be Done* is the estimated value of work remaining to be done on building jobs under construction at the end of the period.

### Building classification

*Private or government.* A building job is classified as 'private' or 'government' according to ownership at date of commencement.

Building is classified according to the function it 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.

Examples of the types of individual building jobs included under each main functional heading are as follows:

*Hotels, etc.* Includes motels, hostels, boarding houses and guest houses.

*Shops.* Includes cafes, restaurants, retail markets and showrooms. Shops classified as government include government owned shop buildings for leasing.

*Factories.* Includes abattoirs, brickworks, power houses, printing offices and government workshops.

*Offices.* Includes banks, post offices and council chambers.

*Other business premises.* Includes service stations, bus depots, wholesale stores, telephone exchanges, television stations and studios, and warehouses.

*Education.* Includes schools, colleges, kindergartens, reference libraries and universities.

*Religion.* Includes churches, church halls, convents, seminaries and theological colleges.

*Health.* Includes ambulance stations, baby health clinics, convalescent homes, hospitals, nurses' quarters and sanatoria.

*Entertainment and recreation.* Includes clubs, gymnasiums, public halls, squash courts and theatres.

*Miscellaneous.* Includes homes for aged, law courts, defence buildings, museums, orphanages, police stations and reformatories.

*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 1974-75 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 over a ten year period *see* plate 32, page 217.

NUMBER OF NEW HOUSES, 1974-75(a)

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved . . . . .	23,267	23,506	14,014	8,760	10,391	2,627	1,389	3,602	87,556
Commenced . . . . .	23,598	24,218	13,796	8,320	9,706	2,497	910	3,431	86,476
Completed . . . . .	26,261	26,902	16,392	9,071	10,994	2,650	630	4,072	96,972
Under construction at end of period . . . . .	12,162	15,778	5,142	4,455	4,016	1,798	490	2,285	46,126

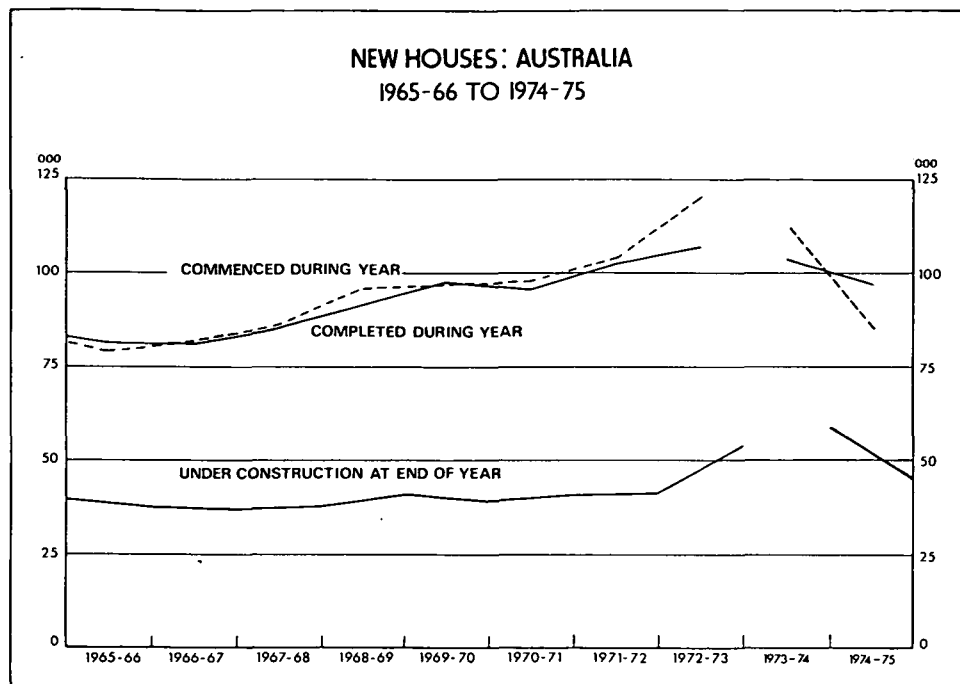


PLATE 32

The following table shows the number of *new houses approved* in each State or Territory, according to *private and government ownership*.

## NUMBER OF NEW HOUSES APPROVED, BY OWNERSHIP

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>PRIVATE</b>									
1970-71(a)	27,066	23,213	14,332	6,594	9,255	1,969	234	2,673	85,336
1971-72(a)	27,535	26,908	18,213	7,245	10,833	1,996	298	2,748	95,776
1972-73(a)	32,273	34,350	22,797	9,559	14,572	2,457	334	3,416	119,758
1973-74	30,883	29,974	20,185	9,681	12,057	2,629	402	2,707	108,518
1974-75	18,437	21,018	11,970	7,259	9,457	1,954	212	2,633	72,940
<b>GOVERNMENT</b>									
1970-71(a)	4,109	1,466	2,049	2,151	2,570	612	889	972	14,818
1971-72(a)	2,393	1,510	1,515	1,105	1,972	488	634	877	10,494
1972-73(a)	3,054	1,983	1,841	1,395	2,424	601	586	1,233	13,117
1973-74	2,856	1,656	1,985	1,231	670	653	1,146	1,154	11,351
1974-75	4,830	2,488	2,044	1,501	934	673	1,177	969	14,616
<b>TOTAL</b>									
1970-71(a)	31,175	24,679	16,381	8,745	11,825	2,581	1,123	3,645	100,154
1971-72(a)	29,928	28,418	19,728	8,350	12,805	2,484	932	3,625	106,270
1972-73(a)	35,327	36,333	24,638	10,954	16,996	3,058	920	4,649	132,875
1973-74	33,739	31,630	22,170	10,912	12,727	3,282	1,548	3,861	119,869
1974-75	23,267	23,506	14,014	8,760	10,391	2,627	1,389	3,602	87,556

(a) Includes alterations and additions valued at \$10,000 or more (see page 215).

The number of *new houses completed* represents the gross increase in the stock of houses. The number of *new houses completed* according to *private and government ownership*, is shown in the following table.

**NUMBER OF NEW HOUSES COMPLETED, BY OWNERSHIP**

<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>									
1970-71(a) . . . . .	24,931	23,110	12,879	6,353	9,648	1,636	244	2,425	81,226
1971-72(a) . . . . .	26,185	24,052	15,739	6,956	11,167	1,795	627	2,757	89,278
1972-73(a) . . . . .	26,213	27,300	18,968	7,530	11,723	1,842	292	2,883	96,751
1973-74 . . . . .	27,021	26,265	19,018	8,127	11,238	2,233	343	2,791	97,036
1974-75 . . . . .	23,349	24,205	14,363	7,883	10,148	2,102	202	2,850	85,102
<b>GOVERNMENT</b>									
1970-71(a) . . . . .	4,120	2,069	1,806	1,955	2,273	627	611	744	14,205
1971-72(a) . . . . .	3,846	1,575	1,737	2,105	2,120	466	864	962	13,675
1972-73(a) . . . . .	2,352	960	1,728	1,447	2,057	542	681	800	10,567
1973-74 . . . . .	1,700	800	1,437	825	1,279	586	603	642	7,872
1974-75 . . . . .	2,912	2,697	2,029	1,188	846	548	428	1,222	11,870
<b>TOTAL</b>									
1970-71(a) . . . . .	29,051	25,179	14,685	8,308	11,921	2,263	855	3,169	95,431
1971-72(a) . . . . .	30,031	25,627	17,476	9,061	13,287	2,261	1,491	3,719	102,953
1972-73(a) . . . . .	28,565	28,260	20,696	8,977	13,780	2,384	973	3,683	107,318
1973-74 . . . . .	28,721	27,065	20,455	8,952	12,517	2,819	946	3,433	104,908
1974-75 . . . . .	26,261	26,902	16,392	9,071	10,994	2,650	630	4,072	96,972

(a) Includes alterations and additions valued at \$10,000 or more (see page 215).

### New houses completed by material of outer walls

The use of certain materials for outer walls is dictated by such factors as cost, durability, appearance and climatic conditions. Changes in the materials used over time indicate changes in the characteristics of the housing stock.

The following tables show the number of *new houses completed* in each State and Territory during 1974-75 and in Australia during the years 1970-71 to 1974-75, classified according to the *material of their outer walls*.

#### NUMBER OF NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS, 1974-75

Material of outer wall	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.(a)	A.C.T.	Aust.(a)
Brick, concrete and stone	1,783	1,094	1,542	4,138	8,189	167	185	113	17,211
Brick veneer	18,379	23,098	8,651	3,611	1,457	2,160	59	3,957	61,372
Wood (weatherboard, etc.)	1,147	676	2,454	84	23	116	1	1	4,502
Asbestos-cement	4,415	1,935	3,477	1,224	1,284	182	159	1	12,676
Other	537	99	268	14	41	25	50	1	1,035
<b>Total</b>	<b>26,261</b>	<b>26,902</b>	<b>16,392</b>	<b>9,071</b>	<b>10,994</b>	<b>2,650</b>	<b>454</b>	<b>4,072</b>	<b>96,796</b>

(a) Excludes new houses completed in Darwin in December quarter 1974 for which details are not available.

#### NUMBER OF NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS, AUSTRALIA

Material of outer walls	1970-71(a)	1971-72(a)	1972-73(a)	1973-74	1974-75(b)
Brick, concrete and stone	16,911	19,599	20,312	19,059	17,211
Brick veneer	55,616	60,882	66,109	66,284	61,372
Wood (weatherboard, etc.)	8,237	8,204	7,531	6,077	4,502
Asbestos-cement	13,763	13,085	12,542	12,462	12,676
Other	904	1,183	824	1,026	1,035
<b>Total</b>	<b>95,431</b>	<b>102,953</b>	<b>107,318</b>	<b>104,908</b>	<b>96,796</b>

(a) Includes alterations and additions valued at \$10,000 or more (see page 215). (b) Excludes new houses completed in Darwin in December quarter 1974 for which details are not available.

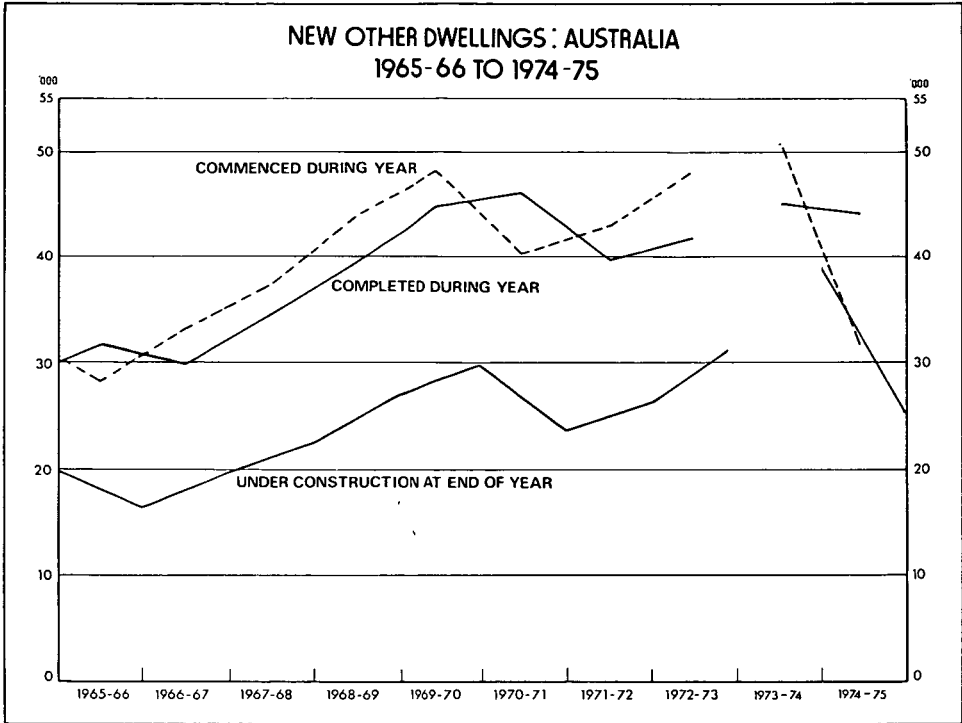
### New other dwellings approved, commenced, completed and under construction

The level of other dwelling construction is highly variable and does not follow the regular pattern experienced in house construction. This can mainly be explained by the large extent of speculative building of private flats and also the generally larger size of such projects. Although construction of government owned other dwellings is substantial, the proportion of government owned other dwellings to total other dwellings constructed is smaller than that of government owned houses to total houses.

The following table shows the number of new other dwellings approved, commenced, completed and under construction for the year 1974-75. For a graph showing the number of new other dwellings commenced, completed and under construction over a ten year period see plate 33, page 220.

#### NUMBER OF NEW OTHER DWELLINGS, 1974-75

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved	14,858	7,105	4,095	3,920	2,411	695	132	551	33,767
Commenced	13,240	7,438	3,593	3,633	2,316	730	272	411	31,633
Completed	18,648	10,440	5,988	3,802	3,300	812	274	859	44,123
Under construction at end of year	10,039	7,116	2,437	3,187	1,165	571	306	604	25,425



NOTE. BREAK IN SERIES FROM 1973-74. SEE PAGE 215

**PLATE 33**

The following table shows the number of *new other dwellings approved* in each State or Territory according to *private and government ownership*.

**NUMBER OF NEW OTHER DWELLINGS APPROVED, BY OWNERSHIP**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>PRIVATE</b>									
1970-71(a)	16,742	8,612	4,409	4,993	1,281	548	179	246	37,010
1971-72(a)	18,660	9,085	5,899	4,579	1,120	642	565	347	40,897
1972-73(a)	22,302	12,872	8,827	3,578	890	719	452	542	50,182
1973-74	24,680	12,028	9,334	5,398	3,438	773	282	509	56,442
1974-75	11,588	6,685	4,059	3,127	2,250	572	65	261	28,607
<b>GOVERNMENT</b>									
1970-71(a)	1,856	1,059	29	176	612	62	68	..	3,862
1971-72(a)	868	1,218	223	96	135	267	74	198	3,079
1972-73(a)	1,838	797	484	228	255	49	40	..	3,691
1973-74	1,034	868	177	323	456	118	163	270	3,409
1974-75	3,270	420	36	793	161	123	67	290	5,160
<b>TOTAL</b>									
1970-71(a)	18,598	9,671	4,438	5,169	1,893	610	247	246	40,872
1971-72(a)	19,528	10,303	6,122	4,675	1,255	909	639	545	43,976
1972-73(a)	24,140	13,669	9,311	3,806	1,145	768	492	542	53,873
1973-74	25,714	12,896	9,511	5,721	3,894	891	445	779	59,851
1974-75	14,858	7,105	4,095	3,920	2,411	695	132	551	33,767

(a) Includes alterations and additions valued at \$10,000 or more (see page 215).

The number of *new other dwellings commenced* in each State and Territory is shown in the following table.

**NUMBER OF NEW OTHER DWELLINGS COMMENCED**

<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>
1970-71(a) . . .	18,912	10,312	3,639	4,282	1,759	747	435	310	40,396
1971-72(a) . . .	19,516	10,335	5,324	4,405	1,340	860	634	412	42,826
1972-73(a) . . .	21,208	12,548	7,083	4,112	1,236	765	535	461	47,948
1973-74 . . .	21,005	12,142	8,132	4,439	3,214	760	429	801	50,922
1974-75 . . .	13,240	7,438	3,593	3,633	2,316	730	272	411	31,633

(a) Includes alterations and additions valued at \$10,000 or more (see page 215).

The following table shows the number of *new other dwellings completed* in each State and Territory, according to *private and government ownership*.

**NUMBER OF NEW OTHER DWELLINGS COMPLETED, BY OWNERSHIP**

<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>									
1970-71(a) . . .	19,461	11,071	3,159	3,755	3,608	583	267	333	42,237
1972-71(a) . . .	16,453	8,821	4,482	4,114	992	598	378	192	36,030
1972-73(a) . . .	18,145	8,686	5,538	4,039	770	645	425	352	38,600
1973-74 . . .	18,223	9,335	6,540	3,460	2,711	655	392	260	41,576
1974-75 . . .	17,547	9,650	5,739	3,303	2,827	627	226	659	40,578
<b>GOVERNMENT</b>									
1970-71(a) . . .	885	1,016	..	245	1,405	84	100	..	3,735
1971-72(a) . . .	1,536	1,270	13	70	603	169	110	..	3,771
1972-73(a) . . .	1,203	1,237	205	178	150	136	23	94	3,226
1973-74 . . .	1,177	719	221	495	835	51	46	..	3,544
1974-75 . . .	1,101	790	249	499	473	185	48	200	3,545
<b>TOTAL</b>									
1970-71(a) . . .	20,346	12,087	3,159	4,000	5,013	667	367	333	45,972
1971-72(a) . . .	17,989	10,091	4,495	4,184	1,595	767	488	192	39,801
1972-73(a) . . .	19,348	9,923	5,743	4,217	920	781	448	446	41,826
1973-74 . . .	19,400	10,054	6,761	3,955	3,546	706	438	260	45,120
1974-75 . . .	18,648	10,440	5,988	3,802	3,300	812	274	859	44,123

(a) Includes alterations and additions valued at \$10,000 or more (see page 215).



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

The following table summarises the values of all buildings approved, commenced, completed, under construction, the value of work done, and the value of work yet to be done in each State and Territory.

VALUE OF BUILDING WORK, BY STAGE OF CONSTRUCTION  
(\$'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
APPROVED									
1970-71	1,028,127	625,908	373,568	209,354	307,680	68,043	51,295	102,266	2,766,241
1971-72	1,111,808	763,836	411,672	238,940	293,340	70,086	53,507	95,716	3,038,904
1972-73	1,287,256	1,087,202	608,823	280,772	389,211	90,422	62,513	146,146	3,952,344
1973-74	1,503,933	1,155,696	744,497	394,852	434,928	100,719	99,832	169,811	4,604,267
1974-75	1,218,274	1,088,734	610,403	369,896	395,904	112,109	71,394	266,594	4,133,310
COMMENCED									
1970-71	1,104,352	672,037	383,190	217,912	317,880	70,189	57,593	115,726	2,938,879
1971-72	1,180,388	733,418	428,469	226,132	297,701	64,319	67,242	98,994	3,096,663
1972-73	1,365,861	1,048,141	584,517	272,299	363,006	90,607	72,827	145,589	3,942,846
1973-74	1,503,398	1,172,975	733,969	359,192	428,953	107,126	101,235	178,989	4,585,840
1974-75	1,313,997	1,080,783	637,028	364,586	402,758	113,180	61,342	189,445	4,163,119
COMPLETED									
1970-71	946,552	667,966	333,785	200,895	365,012	59,684	34,006	83,139	2,691,039
1971-72	1,138,253	677,381	397,748	215,036	331,440	69,717	71,132	90,367	2,991,074
1972-73	1,146,793	809,900	509,288	255,394	324,013	78,104	51,524	115,267	3,290,282
1973-74	1,326,619	910,433	586,694	272,296	351,165	89,030	63,525	131,375	3,731,138
1974-75	1,472,629	1,108,278	663,206	367,403	412,020	99,494	35,201	172,588	4,330,819
UNDER CONSTRUCTION AT END OF YEAR									
1970-71	986,280	520,378	211,182	174,376	209,675	63,465	52,971	116,892	2,335,219
1971-72	1,046,784	598,243	252,176	186,408	184,096	61,636	49,487	135,293	2,514,123
1972-73	1,319,571	860,390	335,012	210,844	225,219	76,522	69,708	172,428	3,269,694
1973-74	1,583,157	1,170,866	501,757	312,045	310,953	97,363	107,816	246,928	4,330,885
1974-75	1,613,272	1,228,308	512,016	342,362	322,879	116,319	113,253	286,827	4,535,236
VALUE OF WORK DONE DURING YEAR									
1970-71	1,028,476	677,474	345,769	209,716	347,022	65,446	47,446	94,284	2,815,633
1971-72	1,179,617	713,369	425,343	229,050	329,811	70,181	73,104	111,958	3,132,433
1972-73	1,277,708	882,786	524,395	262,277	323,806	78,145	60,531	132,723	3,542,369
1973-74	1,434,433	1,084,662	668,810	313,146	396,897	95,969	63,682	157,296	4,214,897
1974-75	1,597,224	1,206,375	699,869	398,525	450,535	116,980	60,450	185,218	4,715,176
VALUE OF WORK YET TO BE DONE ON BUILDINGS UNDER CONSTRUCTION AT END OF YEAR									
1970-71	549,064	274,561	110,131	98,807	110,402	32,691	27,352	74,785	1,277,793
1971-72	571,933	320,543	123,509	96,994	86,784	30,464	22,566	71,852	1,324,645
1972-73	718,760	513,407	191,238	114,264	128,519	45,458	37,661	92,092	1,841,398
1973-74	881,364	656,436	275,866	174,549	169,563	60,058	76,115	140,131	2,434,079
1974-75	834,290	622,514	250,137	171,384	143,825	62,591	73,330	168,104	2,326,175

The following table shows the values of approvals for dwellings, other new buildings, and alterations and additions in Australia. From 1966-67 to 1972-73 alterations and additions of \$10,000 and over were included with new dwellings and new other building. From 1973-74 alterations and additions (of \$10,000 and over) to new dwellings are shown separately but, for other building, new work and alterations and additions continue to be shown combined.

VALUE OF BUILDING APPROVED, AUSTRALIA  
(\$'000)

Type of building	1970-71	1971-72	1972-73	1973-74	1974-75
New dwellings . . . . .	1,448,099	1,647,218	2,292,016	2,652,776	2,246,223
Alterations and additions to dwellings	(a)	(a)	(a)	67,223	100,785
Other building . . . . .	1,318,143	1,391,684	1,660,326	1,884,275	1,786,302
<b>Total building . . . . .</b>	<b>2,766,241</b>	<b>3,038,901</b>	<b>3,952,336</b>	<b>4,604,267</b>	<b>4,133,308</b>
Private . . . . .	2,127,384	2,401,544	3,222,570	3,674,272	2,821,362
Government . . . . .	638,855	637,359	729,757	930,004	1,311,950

(a) Included with new dwellings.

The following tables show the value of *all buildings completed* in each State and Territory during 1974-75 and in Australia during the years 1970-71 to 1974-75, according to the *class of building* (1970-71 to 1974-75) and *ownership* (1972-73 to 1974-75). The classification of non-residential buildings by type of building is according to the function a building is intended to serve.

VALUE OF BUILDINGS COMPLETED, BY CLASS OF BUILDING, 1974-75  
(\$'000)

Class of building	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>New houses—</b>									
Brick, concrete and stone . . . . .	53,766	28,186	33,592	88,274	145,001	4,114	(a)3,799	3,995	(a)360,727
Brick veneer . . . . .	392,838	449,799	185,650	61,096	33,221	40,983	(a)1,637	88,000	(a)1,253,224
Wood (weather-board, etc.) . . . . .	16,423	9,864	34,690	1,376	317	1,268	(a)30	13	(a)63,981
Asbestos-cement . . . . .	58,070	22,200	50,030	15,844	19,228	1,430	(a)2,845	..	(a)169,647
Other . . . . .	7,625	1,497	5,056	155	839	361	(a)1,318	23	(a)16,874
<b>Total new houses . . . . .</b>	<b>528,722</b>	<b>511,546</b>	<b>309,017</b>	<b>166,744</b>	<b>198,605</b>	<b>48,154</b>	<b>13,269</b>	<b>92,031</b>	<b>1,868,088</b>
<b>New other dwellings . . . . .</b>	<b>258,159</b>	<b>129,749</b>	<b>86,578</b>	<b>44,916</b>	<b>38,883</b>	<b>10,029</b>	<b>3,537</b>	<b>14,274</b>	<b>586,125</b>
<b>Total new dwellings . . . . .</b>	<b>786,880</b>	<b>641,295</b>	<b>395,595</b>	<b>211,660</b>	<b>237,486</b>	<b>58,182</b>	<b>16,806</b>	<b>106,305</b>	<b>2,454,209</b>
<b>Alterations and additions to dwellings . . . . .</b>	<b>53,024</b>	<b>19,075</b>	<b>6,737</b>	<b>3,618</b>	<b>4,428</b>	<b>642</b>	<b>118</b>	<b>4,483</b>	<b>92,125</b>
<b>Hotels, hostels, etc. . . . .</b>	<b>22,067</b>	<b>24,344</b>	<b>20,228</b>	<b>5,085</b>	<b>9,905</b>	<b>2,255</b>	<b>1,781</b>	<b>1,498</b>	<b>87,163</b>
<b>Shops . . . . .</b>	<b>55,664</b>	<b>54,506</b>	<b>30,146</b>	<b>10,967</b>	<b>16,656</b>	<b>3,156</b>	<b>1,189</b>	<b>3,052</b>	<b>175,336</b>
<b>Factories . . . . .</b>	<b>135,102</b>	<b>100,479</b>	<b>34,910</b>	<b>21,684</b>	<b>18,216</b>	<b>5,670</b>	<b>1,748</b>	<b>1,323</b>	<b>319,132</b>
<b>Offices . . . . .</b>	<b>162,024</b>	<b>87,014</b>	<b>42,823</b>	<b>25,824</b>	<b>18,444</b>	<b>5,720</b>	<b>1,422</b>	<b>28,647</b>	<b>371,918</b>
<b>Other business premises . . . . .</b>	<b>67,524</b>	<b>35,792</b>	<b>25,258</b>	<b>9,323</b>	<b>16,575</b>	<b>4,296</b>	<b>3,963</b>	<b>3,351</b>	<b>166,082</b>
<b>Education . . . . .</b>	<b>82,335</b>	<b>89,578</b>	<b>47,196</b>	<b>33,514</b>	<b>39,965</b>	<b>9,980</b>	<b>1,802</b>	<b>14,138</b>	<b>318,508</b>
<b>Religion . . . . .</b>	<b>7,858</b>	<b>3,120</b>	<b>2,295</b>	<b>758</b>	<b>2,030</b>	<b>825</b>	<b>100</b>	<b>148</b>	<b>17,134</b>
<b>Health . . . . .</b>	<b>29,408</b>	<b>19,484</b>	<b>9,787</b>	<b>22,442</b>	<b>17,341</b>	<b>3,121</b>	<b>3,338</b>	<b>1,932</b>	<b>106,853</b>
<b>Entertainment and recreation . . . . .</b>	<b>36,783</b>	<b>11,888</b>	<b>14,370</b>	<b>9,889</b>	<b>13,020</b>	<b>1,701</b>	<b>426</b>	<b>1,075</b>	<b>89,152</b>
<b>Miscellaneous . . . . .</b>	<b>33,957</b>	<b>21,702</b>	<b>33,862</b>	<b>12,639</b>	<b>17,958</b>	<b>3,946</b>	<b>2,509</b>	<b>6,633</b>	<b>133,206</b>
<b>Total other buildings . . . . .</b>	<b>632,726</b>	<b>447,909</b>	<b>260,875</b>	<b>152,123</b>	<b>170,105</b>	<b>40,669</b>	<b>18,277</b>	<b>61,800</b>	<b>1,784,484</b>
<b>Total buildings . . . . .</b>	<b>1,472,629</b>	<b>1,108,278</b>	<b>663,206</b>	<b>367,403</b>	<b>412,020</b>	<b>99,494</b>	<b>35,201</b>	<b>172,588</b>	<b>4,330,819</b>

(a) Excludes the value of new houses completed in Darwin in December quarter 1974 for which details are not available.

**VALUE OF BUILDINGS COMPLETED, BY CLASS OF BUILDING, AUSTRALIA**  
(S'000)

<i>Class of building</i>	<i>1970-71</i>	<i>1971-72</i>	<i>1972-73</i>	<i>1973-74</i>	<i>1974-75</i>
<b>New houses—</b>					
Brick, concrete and stone . . . . .	225,153	279,313	294,196	324,606	(a)360,727
Brick veneer . . . . .	671,991	781,501	932,187	1,114,607	(a)1,253,224
Wood (weatherboard, etc.) . . . . .	74,037	76,829	75,246	69,399	(a)63,981
Asbestos-cement . . . . .	118,297	119,949	123,724	140,788	(a)169,647
Other . . . . .	8,068	13,737	9,558	13,037	(a)16,874
<b>Total new houses . . . . .</b>	<b>1,097,548</b>	<b>1,271,329</b>	<b>1,434,912</b>	<b>1,662,440</b>	<b>1,868,088</b>
New other dwellings . . . . .	368,427	337,869	387,315	480,538	586,125
<b>Total new dwellings . . . . .</b>	<b>1,465,974</b>	<b>1,609,195</b>	<b>1,822,228</b>	<b>2,142,976</b>	<b>2,454,209</b>
<b>Alterations and additions to dwellings</b>	(b)	(b)	(b)	55,594	92,125
Hotels, hostels, etc. . . . .	79,263	83,767	95,442	81,969	87,163
Shops . . . . .	96,355	100,932	137,709	153,410	175,336
Factories . . . . .	211,204	259,341	199,001	281,392	319,132
Offices . . . . .	243,621	291,234	318,201	381,130	371,918
Other business premises . . . . .	156,774	151,082	175,795	130,635	166,082
Education . . . . .	180,796	214,404	250,185	216,636	318,508
Religion . . . . .	13,719	12,488	12,263	12,685	17,134
Health . . . . .	92,037	96,254	102,999	80,224	106,853
Entertainment and recreation . . . . .	47,929	57,678	65,976	111,766	89,152
Miscellaneous . . . . .	103,370	114,704	110,481	82,721	133,206
<b>Total other buildings . . . . .</b>	<b>1,225,064</b>	<b>1,381,885</b>	<b>1,468,054</b>	<b>1,532,563</b>	<b>1,784,484</b>
<b>Total buildings . . . . .</b>	<b>2,691,039</b>	<b>2,991,074</b>	<b>3,290,283</b>	<b>3,731,138</b>	<b>4,330,819</b>

(a) Excludes the value of new houses completed in Darwin in December quarter 1974 for which details are not available.  
(b) Included with new dwellings.

**VALUE OF BUILDINGS COMPLETED, BY CLASS OF BUILDING AND OWNERSHIP**  
**AUSTRALIA**  
(S'000)

<i>Class of building</i>	<i>Private</i>			<i>Government</i>		
	<i>1972-73</i>	<i>1973-74</i>	<i>1974-75</i>	<i>1972-73</i>	<i>1973-74</i>	<i>1974-75</i>
<b>New houses—</b>						
Brick, concrete and stone . . . . .	286,186	319,687	(a)349,972	8,011	4,919	(a)10,751
Brick veneer . . . . .	873,574	1,065,747	(a)1,153,904	58,613	48,860	(a)99,315
Wood (weatherboard, etc.) . . . . .	64,118	60,491	(a)50,333	11,129	8,908	(a)13,651
Asbestos-cement . . . . .	99,477	115,992	(a)134,386	24,249	24,795	(a)35,264
Other . . . . .	8,503	10,833	(a)15,432	1,056	2,204	(a)1,443
<b>Total new houses . . . . .</b>	<b>1,331,856</b>	<b>1,572,756</b>	<b>1,706,039</b>	<b>103,057</b>	<b>89,681</b>	<b>162,050</b>
New other dwellings . . . . .	361,524	445,571	546,939	25,791	34,971	39,183
<b>Total new dwellings . . . . .</b>	<b>1,693,380</b>	<b>2,018,326</b>	<b>2,252,979</b>	<b>128,848</b>	<b>124,653</b>	<b>201,234</b>
<b>Alterations and additions to dwellings</b>	(b)	55,115	91,424	(b)	479	703
Hotels, hostels, etc. . . . .	91,582	79,716	81,076	3,858	2,253	6,088
Shops . . . . .	136,430	151,902	173,174	1,280	1,509	2,161
Factories . . . . .	183,627	259,527	285,181	15,375	21,868	33,951
Offices . . . . .	241,307	292,027	292,599	76,895	89,096	79,320
Other business premises . . . . .	107,535	93,517	106,921	68,260	37,121	59,165
Education . . . . .	30,596	29,215	50,177	219,591	187,417	268,338
Religion . . . . .	12,263	12,685	17,134	..	..	..
Health . . . . .	21,695	18,600	31,856	81,304	61,624	74,999
Entertainment and recreation . . . . .	45,841	52,503	63,293	20,133	59,260	25,858
Miscellaneous . . . . .	53,880	42,082	53,241	56,600	40,639	79,964
<b>Total other buildings . . . . .</b>	<b>924,758</b>	<b>1,031,776</b>	<b>1,154,645</b>	<b>543,296</b>	<b>500,788</b>	<b>629,841</b>
<b>Total buildings . . . . .</b>	<b>2,618,137</b>	<b>3,105,217</b>	<b>3,499,040</b>	<b>672,145</b>	<b>625,920</b>	<b>831,777</b>

(a) Excludes the value of new houses completed in Darwin in December quarter 1974 for which details are not available.  
(b) Included with new dwellings.

### 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 1975. 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.

#### NUMBER OF PERSONS WORKING ON BUILDING JOBS, BY OCCUPATIONAL STATUS AND BY OCCUPATION

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)	A.C.T.	Aust.
Contractors . . . . .	4,382	3,253	1,999	1,044	759	387	20	367	12,211
Sub-contractors . . . . .	9,068	9,651	5,240	3,706	2,963	829	93	1,758	33,308
Wage earners . . . . .	30,868	16,118	18,722	9,268	12,959	4,250	517	4,652	97,354
Carpenters . . . . .	13,671	10,271	10,034	3,704	4,028	2,041	201	1,659	45,609
Bricklayers . . . . .	4,932	4,104	2,261	2,125	2,336	512	76	790	17,136
Painters . . . . .	2,906	2,281	1,730	1,155	1,480	403	35	421	10,411
Electricians . . . . .	2,987	1,924	1,443	976	1,354	329	45	330	9,388
Plumbers . . . . .	3,849	2,950	2,103	1,297	1,582	362	45	477	12,665
Builders' labourers . . . . .	7,106	2,540	3,329	1,914	2,108	1,021	141	1,031	19,190
Other . . . . .	8,867	4,952	5,061	2,847	3,793	798	87	2,069	28,474
New dwellings . . . . .	17,374	17,186	10,910	6,832	7,661	2,196	327	3,289	65,775
Other buildings(b) . . . . .	23,692	11,214	12,651	6,900	7,404	3,005	286	3,144	68,296
Repairs and maintenance(c) . . . . .	3,252	622	2,400	286	1,616	265	17	344	8,802
<b>Total . . . . .</b>	<b>44,318</b>	<b>29,022</b>	<b>25,961</b>	<b>14,018</b>	<b>16,681</b>	<b>5,466</b>	<b>630</b>	<b>6,777</b>	<b>142,873</b>

(a) Excludes Darwin. (b) Includes persons working on alterations and additions carried out by builders of new buildings. (c) 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 in recent years is shown in the following table.

#### NUMBER OF PERSONS WORKING ON BUILDING JOBS

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

30 June—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1971 . . . . .	58,816	42,243	25,050	13,474	17,792	5,734	2,643	5,828	171,580
1972 . . . . .	60,376	41,106	26,171	14,509	15,497	4,964	1,875	5,581	170,079
1973 . . . . .	57,237	44,541	30,733	15,983	17,609	5,406	2,152	7,186	180,847
1974 . . . . .	55,044	45,630	30,111	15,753	19,302	5,223	2,044	6,950	180,057
1975 . . . . .	44,318	29,022	25,961	14,018	16,681	5,466	(a)630	6,777	142,873

(a) Excludes Darwin.

#### Average value and average size of private contract built houses

The following table shows the average commencement value, average value per square metre and average size in square metres of *private contract* built new houses commenced in each State Capital City Statistical Division. The average commencement value and average value per square metre are based on the final contract price of houses when complete (or estimates of this price) provided by contractors at the time of commencement of building work.

**AVERAGE COMMENCEMENT VALUE, AVERAGE VALUE PER SQUARE METRE AND  
AVERAGE SIZE OF NEW PRIVATE CONTRACT BUILT HOUSES COMMENCED:  
CAPITAL CITY STATISTICAL DIVISIONS(a)**

<i>Period</i>	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities</i>
<b>AVERAGE COMMENCEMENT VALUE (\$)</b>								
1972-73 . . . .	16,651	14,056	13,244	13,752	12,944	15,647	19,370	14,422
1973-74 . . . .	19,770	17,743	16,480	17,020	15,381	18,708	23,860	17,723
1974-75 . . . .	23,858	22,035	19,805	21,623	18,270	24,316	27,551	21,744
<b>AVERAGE VALUE PER SQUARE METRE (\$)</b>								
1972-73 . . . .	114.5	101.9	109.9	105.3	98.4	114.5	122.0	106.5
1973-74 . . . .	124.4	117.2	126.6	119.2	102.9	127.8	144.4	119.5
1974-75 . . . .	155.8	150.2	150.4	153.8	125.5	171.9	189.1	150.3
<b>AVERAGE SIZE (SQUARE METRES)</b>								
1972-73 . . . .	145	138	121	131	132	137	159	135
1973-74 . . . .	159	151	130	142	149	146	165	148
1974-75 . . . .	153	147	132	141	146	141	146	145

(a) Statistical Divisions, except for Canberra.

**Intercensal estimates of stock of dwellings**

The following table shows statistics of the estimated number of self-contained dwelling units at 30 June 1974 and 1975. For purposes of comparison the number of self-contained dwelling units at the Censuses of Population and Housing, 30 June 1966 and 1971 are also shown. Self-contained dwelling units include those private dwellings embraced by the 1971 Census categories 'private house', 'villa unit' and 'self-contained flat'. Dwellings which are embraced by the 1971 Census category 'other private dwellings' are excluded from the statistics. For further detail see page 208.

The estimated number of dwelling units for 1974 and 1975 represents the stock as ascertained at the Census of Population and Housing, 30 June 1971, plus the number of new dwelling units completed, minus an estimate of the net loss resulting from demolitions less conversions since the Census. Intercensal estimates of dwelling stock subsequent to 1971 will be subject to revision following the availability of more accurate benchmark information from the 1976 Census of Population and Housing.

## INTERCENSAL ESTIMATES OF STOCK OF DWELLINGS

State	Census 30 June 1971		30 June 1974 (estimate)		30 June 1975 (estimate)		Annual rate of increase since Census 30 June 1971		Annual rate of increase since Census 30 June 1972	
	Census, 30 June 1966	No.	No.	per cent	No.	per cent	No.	per cent	No.	per cent
Sydney Statistical Division	729,513	870,195	3.6	945,774	2.8	966,760	2.2	2.7		
Remainder of State	494,560	568,234	2.8	621,915	3.0	642,364	3.3	3.1		
<i>Total New South Wales</i>	<i>1,224,073</i>	<i>1,438,429</i>	<i>3.3</i>	<i>1,567,689</i>	<i>2.9</i>	<i>1,609,124</i>	<i>2.6</i>	<i>2.9</i>		
Melbourne Statistical Division	629,288	765,956	4.0	839,742	3.1	863,559	2.8	3.0		
Remainder of State	281,550	311,143	2.1	328,517	1.8	337,136	2.6	2.0		
<i>Total Victoria</i>	<i>910,838</i>	<i>1,077,099</i>	<i>3.4</i>	<i>1,168,259</i>	<i>2.8</i>	<i>1,200,695</i>	<i>2.8</i>	<i>2.8</i>		
Brisbane Statistical Division	216,425	256,732	3.5	291,993	4.3	302,204	3.5	4.2		
Remainder of State	247,224	287,095	3.0	322,968	4.0	334,149	3.5	3.9		
<i>Total Queensland</i>	<i>463,649</i>	<i>543,827</i>	<i>3.2</i>	<i>614,961</i>	<i>4.2</i>	<i>636,353</i>	<i>3.5</i>	<i>4.0</i>		
Adelaide Statistical Division	223,529	261,253	3.1	289,953	3.5	298,776	3.0	3.4		
Remainder of State	91,837	105,413	2.8	112,575	2.2	115,582	2.7	2.3		
<i>Total South Australia</i>	<i>315,366</i>	<i>366,666</i>	<i>3.0</i>	<i>402,528</i>	<i>3.2</i>	<i>414,358</i>	<i>2.9</i>	<i>3.1</i>		
Perth Statistical Division	159,185	212,429	5.9	246,707	5.1	256,720	4.1	4.8		
Remainder of State	72,526	90,224	4.4	99,445	3.3	103,044	3.6	3.4		
<i>Total Western Australia</i>	<i>231,711</i>	<i>302,653</i>	<i>5.4</i>	<i>346,152</i>	<i>4.6</i>	<i>359,764</i>	<i>3.9</i>	<i>4.4</i>		
Hobart Statistical Division	38,918	45,723	3.3	50,117	3.1	51,723	3.2	3.1		
Remainder of State	65,501	73,872	2.4	78,524	2.1	80,197	2.1	2.1		
<i>Total Tasmania</i>	<i>104,419</i>	<i>119,595</i>	<i>2.8</i>	<i>128,641</i>	<i>2.4</i>	<i>131,920</i>	<i>2.5</i>	<i>2.5</i>		
Darwin	4,464	7,994	12.4	11,050	11.4	n.a.	n.a.	n.a.		
Remainder of Territory	2,571	5,866	18.0	7,592	9.0	7,751	2.1	7.2		
<i>Total Northern Territory</i>	<i>7,035</i>	<i>13,860</i>	<i>14.5</i>	<i>18,642</i>	<i>10.4</i>	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>		
Canberra	23,745	38,654	10.3	50,153	9.1	55,369	10.4	9.3		
Remainder of Territory	637	598	-1.3	721	6.4	730	1.3	4.9		
<i>Total Australian Capital Territory</i>	<i>24,382</i>	<i>39,252</i>	<i>10.0</i>	<i>50,874</i>	<i>9.0</i>	<i>56,099</i>	<i>10.3</i>	<i>9.3</i>		
Capital City Statistical Divisions(a)	2,025,067	2,458,936	4.0	2,725,489	3.5	2,795,111	2.6	3.3		
Remainder of States	1,256,406	1,442,445	2.8	1,572,257	2.9	1,620,953	3.1	3.0		
<i>Total Australia</i>	<i>3,281,473</i>	<i>3,901,381</i>	<i>3.5</i>	<i>4,297,746</i>	<i>3.3</i>	<i>4,416,064</i>	<i>2.6</i>	<i>3.1</i>		

(a) Includes Canberra and Darwin.

## Government activities in the housing field

### Housing Agreements between Commonwealth and State Governments

Under successive Housing Agreements with the States the Commonwealth Government has made 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 it would provide finance for housing projects and the State Governments would undertake the building of such projects. Between 1945-46 and 1955-56, under this Agreement, the Commonwealth Government advanced to the States a total of \$481,118,000.

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 State Governments entered into a new Agreement under which added emphasis was placed on the construction of dwellings for private ownership. The Agreement provided that part of the loans advanced to each State was 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 Government 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 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 Government advances.

*The 1966 Agreement.* An 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 standard of dwellings to be built for rental to servicemen, and the provision of finance to home builders in rural areas.

For further information regarding the 1961 and 1966 Agreements see Year Book No. 53, pages 276-7, and Year Book No. 58, pages 208-9.

*States Grants (Housing) Act 1971.* The 1956-66 Housing Agreement expired on 30 June 1971 and was not further renewed. Instead, the Commonwealth and State Governments agreed upon a new arrangement under which the provisions contained in the Housing Agreement would be substantially continued for a period of five years up to 30 June 1976. In accordance with the Act financial assistance is being made available principally in the form of non-repayable interest-free grants for specific purposes.

For further information regarding the *States Grants (Housing) Act 1971* see Year Book No. 59, page 210.

### Housing Agreement (Servicemen)

An Agreement was concluded between the Commonwealth and State Governments to take effect for five years from 1 July 1971, to provide separately for the erection by the States of dwellings for allotment to servicemen and to carry out improvements to existing pre-1966 stock to upgrade the standard of accommodation. Both construction and improvements programs are negotiated annually for which the full capital cost is advanced by the Commonwealth Government as required by the States.

### 1973-1974 Housing Agreement

From 1 July 1973, advances are made by the Commonwealth Government to the States for welfare housing under this Agreement. This arrangement replaced that contained in the States Grants (Housing) Act from that date, with the exception that the Rental Assistance Grant of \$1.25 million will continue to be paid in respect of each financial year to and including 1975-76.

The rate of interest payable on advances made during the five-year term of the Agreement will be constant at the very low figure of 4 per cent for advances to the State Housing Authorities and 4.5 per cent for advances allocated to the States' Home Builders' Accounts for lending to eligible prospective home owners.

Sales of houses completed by the State Housing Authorities in the five years commencing 1 January 1974 are limited to 30 per cent of the total, except in the case of Tasmania where the limit is somewhat higher. The remainder are added to the stock of houses retained for rental to eligible persons and families. Eligibility for State Housing Authority accommodation is limited, in the case of a family, by a needs test whereby the income of the main breadwinner should not be greater than 85 per cent of average weekly earnings, plus \$2 for each child beyond the second. The needs test to determine eligibility for Home Builders' Account loans is slightly higher.

#### Operations under the 1973-1974 Housing Agreement and the Housing Agreement (Servicemen)

The following table shows the results of operations under the 1973-1974 Housing Agreement and the Housing Agreement (Servicemen) during 1974-75. Corresponding figures for 1972-73 appear in Year Book No. 60, page 227.

#### 1973-74 HOUSING AGREEMENT: SUMMARY 1974-75

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
<b>HOUSING FUNDS \$'000</b>							
Allocation of State loan moneys for housing . . . . .	123,411	98,159	43,810	56,360	37,440	26,220	385,400
State housing authorities(a) . . . . .	74,910	61,800	31,340	33,560	20,570	18,220	240,400
Home builders' account(a) . . . . .	48,501	36,359	12,470	22,800	16,870	8,000	145,000
Amounts drawn by institutions . . . . .	67,929	56,185	17,170	26,800	18,742	9,120	195,947
Housing Agreement (Servicemen) advances . . . . .	16,350	4,193	5,200	130	784	149	26,805
<b>NUMBER OF DWELLINGS</b>							
State housing program—							
Commenced . . . . .	4,658	2,899	1,378	1,169	620	739	11,463
Completed . . . . .	2,977	2,746	1,359	862	723	704	9,371
Under construction at 30 June 1975 . . . . .	4,989	2,476	545	1,651	435	465	10,561
Home builders' account—							
Purchased—							
New . . . . .	748	524	410	1,867	269	52	3,870
Other . . . . .	2,214	1,675	343	356	..	461	5,049
New construction—							
Approved . . . . .	3,943	3,374	1,053	3,031	1,172	705	13,278
Commenced . . . . .	1,361	972	343	650	856	213	4,395
Completed . . . . .	1,252	1,068	370	453	945	201	4,289
Service housing—							
Agreed program . . . . .	113	..	303	50	..	..	466
Completed(b) . . . . .	376	131	23	..	1	2	533
Sold under—							
1973-74 Housing agreement . . . . .	66	559	4	174	93	216	1,112
Earlier agreements . . . . .	1,217	1,524	1,300	22	515	99	4,677

(a) Between 20 and 30 per cent of total advances to a State in a financial year must be allocated to Home Builders' Accounts, the balance being allocated to State Housing Authorities. (b) Also included in State housing program above and may include completions of houses for servicemen programmed in previous years.

#### Dwellings for Aged Pensioners Scheme

This Scheme is directed towards those in the community considered to be most in need of housing assistance. These are single eligible pensioners living alone in unsuitable private accommodation and paying too high a proportion of their pensions in rent. Most State housing authorities have for many years been building accommodation for aged persons, and Commonwealth Government assistance under this Scheme was introduced to supplement the States' efforts and to effect a more rapid reduction in the waiting lists with State housing authorities.

Under the *States Grants (Dwellings for Aged Pensioners) Act 1969* an amount of \$25 million was made available to the States over a period of five years from 1969-70 to 1973-74 for construction by them of single self-contained accommodation for allocation, at rents they can afford to pay, to single eligible pensioners in receipt of supplementary assistance under the *Social Services Act 1947* or the *Repatriation Act 1920*.

The Scheme was extended for a further period of 3 years from 1974-75 by the *States Grants (Dwellings for Pensioners) Act 1974* which makes \$30 million available to the States over that period.



Building Schemes approved so far under the Acts are shown in the following table.

**DWELLINGS FOR PENSIONERS SCHEME: APPROVALS**

	<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>
Number of building schemes approved—							
1971-72 . . . . .	27	2	20	13	13	6	81
1972-73 . . . . .	16	7	24	1	3	3	54
1973-74 . . . . .	..	..	2	1	1	..	4
1974-75 . . . . .	28	35	8	2	3	..	76
Number of units in approved schemes—							
1971-72 . . . . .	636	192	154	190	108	35	1,315
1972-73 . . . . .	248	96	169	8	27	18	566
1973-74 . . . . .	..	..	56	2	44	..	102
1974-75 . . . . .	667	394	97	28	68	..	1,254
Estimated cost of approved schemes—							
1971-72 . . . \$'000	5,871	1,785	1,286	1,068	603	262	10,875
1972-73 . . . \$'000	1,894	773	1,444	50	152	108	4,421
1973-74 . . . \$'000	..	..	665	13	284	..	962
1974-75 . . . \$'000	8,395	5,988	1,489	353	625	..	16,850

**Defence service homes**

The *Defence Service Homes Act 1918*, formerly the *War Service Homes Act 1918*, 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 1914-18 and 1939-45 Wars, 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* and members of the Forces who serve on continuous full-time service and national servicemen whose periods of service ended not earlier than 7 December 1972 and meet certain prescribed conditions. 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 1914-18 and 1939-45 Wars.

The maximum amount of loan or advance which may be granted under the *Defence Service Homes Act 1918* is \$15,000. The maximum period of repayment is 45 years or, in the case of the widow or widowed mother of an Australian ex-serviceman, 50 years, but normally the repayment period is restricted to not more than 32 years.

The Australian Housing Corporation is responsible for the execution of the *Defence Service Homes Act*, subject to the directions of the Minister for Environment, Housing and Community Development.

## Operations under the Defence Service Homes Act

The following tables give details of the operations under the Defence Service Homes Act in the year 1974-75 and from the inception of the scheme on 6 March 1919 to 30 June 1975. The earliest single year for which details are given in the tables is 1970-71; for earlier years see previous issues of the Year Book. The figures shown include operations in Papua New Guinea and Norfolk Island.

## DEFENCE SERVICE HOMES ACT: OPERATIONS, AUSTRALIA, 1974-75 AND TO 30 JUNE 1975

1974-75				
<i>Eligibility established from following service—</i>				
	1914-18 War	1939-45 War Korea, etc.(a)	Regulars and National Servicemen serving on or after 7 December 1972	Total
Applications received . . . . No.	200	11,038	3,344	14,582
Applications approved . . . . "	118	7,771	2,070	9,959
Homes purchased . . . . "	94	4,491	1,255	5,840
Homes built, or assistance given to build them . . . . "	3	1,051	190	1,244
Mortgages discharged . . . . "	13	1,480	287	1,780
<i>Total homes provided . . . . "</i>	<i>110</i>	<i>7,022</i>	<i>1,732</i>	<i>8,864</i>
Transfers and resales . . . . "	7	289	37	333
Total capital expenditure . . . \$'000	n.a.	n.a.	n.a.	130,000
Total receipts . . . . "	n.a.	n.a.	n.a.	(b)91,640

*From inception to 30 June 1975*

<i>Eligibility established from following service—</i>				
	1914-18 War	1939-45 War Korea, etc.(a)	Regulars and National Servicemen serving on or after 7 December 1972	Total
Applications received . . . . No.	119,700	475,963	6,870	602,533
Applications approved . . . . "	58,942	290,466	3,385	352,793
Homes purchased . . . . "	20,759	156,595	2,182	179,536
Homes built, or assistance given to build them . . . . "	24,168	74,351	206	98,725
Mortgages discharged . . . . "	4,372	40,476	337	45,185
<i>Total homes provided . . . . "</i>	<i>49,299</i>	<i>271,422</i>	<i>2,725</i>	<i>323,446</i>
Transfer and resales . . . . "	9,691	16,881	65	26,637
Total capital expenditure . . . \$'000	n.a.	n.a.	n.a.	1,798,076
Total receipts . . . . "	n.a.	n.a.	n.a.	(c)1,371,474

(a) Korea, Singapore, Malaysia or Vietnam (Southern Zone) and Vietnamese waters. (b) All receipts for year less repayments under Widow's Relief Scheme. (c) Includes interest paid on expenditure on account of Widows' Relief Scheme.

## DEFENCE SERVICE HOMES ACT: OPERATIONS, AUSTRALIA

Year	Number of					Total	Total capital expenditure	Total receipts
	Homes provided							
	Applications received	Homes purchased (a)	Homes built(b)	Mortgages discharged				
							\$'000	\$'000
1970-71	10,174	5,031	1,040	1,231	7,302	61,000	78,483	
1971-72	11,465	5,025	830	1,266	7,121	65,000	83,496	
1972-73	11,687	4,990	919	1,467	7,376	74,326	97,622	
1973-74	15,494	6,223	715	1,356	8,294	102,000	101,467	
1974-75	14,582	5,840	1,244	1,780	8,864	130,000	91,640	

(a) Homes purchased with assistance under the Defence Service Homes Act. (b) Or assistance given to build a home.

## DEFENCE SERVICE HOMES ACT: ADVANCES FOR HOUSING AND NUMBER OF HOMES PROVIDED

Period or date	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
TOTAL CAPITAL ADVANCED DURING YEAR (\$'000)									
1970-71	23,052	16,850	9,721	4,288	4,675	1,530	92	792	61,000
1971-72	21,680	18,770	11,095	5,971	4,623	1,670	89	1,102	65,000
1972-73	23,858	21,497	13,443	6,137	5,986	2,050	71	1,284	74,326
1973-74	30,171	27,149	17,400	10,418	9,500	3,200	162	4,000	102,000
1974-75	37,925	32,250	22,785	11,867	16,400	3,220	133	5,420	130,000

## NUMBER OF SECURITIES IN FORCE

At end of June—									
1971	65,028	55,116	25,446	16,621	17,954	4,245	61	1,236	185,707
1972	64,731	55,338	25,683	16,710	17,769	4,295	69	1,318	185,913
1973	63,590	54,933	25,497	16,618	17,597	4,341	68	1,399	184,043
1974	62,699	54,379	25,527	16,603	17,576	4,397	73	1,671	182,925
1975	63,035	54,363	26,181	16,879	18,095	4,484	67	2,022	185,126

## VALUE OF ADVANCES OUTSTANDING (\$'000)

At end of June—									
1971	352,150	271,295	120,595	77,469	87,091	20,848	(c)	(d)	929,448
1972	354,389	276,348	125,180	79,367	86,641	21,466	(c)	(d)	943,391
1973	354,216	280,040	128,229	80,762	86,843	22,263	(c)	(d)	952,353
1974	363,071	288,556	135,961	84,624	90,336	23,997	(c)	(d)	986,545
1975	382,562	302,077	150,560	91,341	101,351	25,901	(c)	(d)	1,053,792

## NUMBER OF HOMES PROVIDED

1970-71	2,785	1,989	1,180	537	512	191	11	97	7,304
1971-72	2,330	2,078	1,248	664	463	202	10	126	7,122
1972-73	2,302	2,173	1,298	648	597	218	9	131	7,371
1973-74	2,449	2,245	1,434	757	783	280	14	332	8,294
1974-75	2,402	2,172	1,544	836	1,245	251	10	404	8,864

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

In addition to the homes provided under the Defence Service Homes Act and shown above, 3,299 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 Department of Environment, Housing and Community Development. The purpose of the Scheme is to assist young married persons, and young widowed or divorced persons with dependent children, to purchase or build their own homes. A further objective is to increase the proportion of total savings available for housing purposes by encouraging young people to save with those institutions which provide the bulk of housing finance. The Scheme is governed by the *Homes Savings Grant Act 1964*. 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 or divorced person, is \$750 on savings of \$2,250 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 or divorced 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 value of the home, including the land, the house itself and any other improvements, must not exceed \$22,500. Most homes are eligible, the main exception being homes purchased from State housing authorities which have been built with moneys advanced by the Commonwealth Government under the Housing Agreements at concessional rates of interest or where the terms of purchase have been subsidised by reason of financial assistance to the State under the *States Grants (Housing) Act 1971*.

The main forms of savings acceptable under the Scheme are accounts with savings banks and fixed deposits with trading banks (but not cheque 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. Savings held with a credit union are acceptable provided the particular credit union has become an approved credit union for the purposes of the Scheme. The amount of savings that qualify for a grant is the sum of the amounts by which the acceptable savings have increased each year, up to a limit of \$900 in any one savings year, added to the acceptable savings held at the start of the three-year savings period.

Full details of the current 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 Environment, Housing and Community Development throughout Australia. Additional statistical information is contained in the Annual Reports by the Secretary, Department of Housing and Construction, on the *Homes Savings Grant Act 1964–1975*, which are available from the Australian Government Publishing Service Bookshops.

The Government announced on 31 March 1976 proposals for a new Home Savings Grant Scheme to apply to persons who contract to buy or build their first home on or after 1 January 1977. Under the new scheme, all persons buying or building their first home may qualify for a grant regardless of age, marital status or residence in Australia, provided that, in the case of newcomers to Australia, they have a right of permanent residence. The maximum grant payable on the basis of \$1 for \$3 savings will be \$2,000 where acceptable savings have been held for not less than three complete years immediately before the date of the contract to buy or build the home. Maximum grants of \$667 and \$1,333 will be payable where acceptable savings have been held for not less than one and two completed years respectively. There will be no limit to the value of the home that may qualify under the new scheme.

Other changes, that will also apply to persons qualifying under the present scheme who contract to buy or build their first matrimonial home on or after 1 April 1976, are the removal of the restrictions on persons buying homes subsidised by the Commonwealth, persons building on a rural property to which they do not hold title, persons whose applications are lodged later than 12 months after the contract date, and persons whose savings are held in credit unions that have not been approved under the scheme.

## Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1974-75 and during the period from 20 July 1964, when the Scheme commenced to operate, to 30 June 1975 are set out below.

## HOME SAVINGS GRANT SCHEME: OPERATIONS, 1974-75

		N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T. (b)	Aust.
Applications received . . . . .	No.	4,559	6,165	3,692	2,780	2,315	1,089	24	20,624
Applications approved(c) . . . . .	"	4,531	5,814	3,796	2,718	2,338	1,062	55	20,314
Grants approved . . . . .	\$'000	2,881	3,770	2,409	1,684	1,440	628	32	12,845
Average grant approved . . . . .	\$	636	648	635	620	616	591	532	632
Expenditure from National Welfare Fund . . . . .	\$'000	2,949	3,954	2,419	1,689	1,493	626	33	13,163

(a) Includes Northern Territory. (b) Includes Queanbeyan, N.S.W. (c) Includes applications received on or before 30 June 1974 and approved after that date.

## HOME SAVINGS GRANT SCHEME: OPERATIONS, 1970-71 TO 1974-75 AND TO 30 JUNE 1975

Year	Applications received	Applications approved	Grants approved	Average grant approved	Expenditure from National Welfare Fund
			\$'000	\$	\$'000
1970-71 . . . . .	39,796	35,778	15,763	441	15,200
1971-72 . . . . .	41,735	38,674	16,970	439	17,397
1972-73 . . . . .	47,260	40,847	21,343	523	21,287
1973-74 . . . . .	41,609	40,278	24,814	616	24,658
1974-75 . . . . .	20,624	20,314	12,845	623	13,163
<b>Total from 20 July 1964</b>	<b>388,753</b>	<b>350,361</b>	<b>167,093</b>	<b>477</b>	<b>166,936</b>

## Homes qualifying for grants

The following two tables contain particulars of homes in respect of which grants were approved during 1974-75. As grants were payable only to persons under 36 years of age and in respect of homes costing no more than a prescribed amount, these statistics should not be regarded as being applicable to home owners in general.

HOME SAVINGS GRANT APPLICATIONS APPROVED(a): MANNER OF ACQUISITION  
TOTAL VALUE, AND AVERAGE VALUE OF HOMES (INCLUDING LAND), 1974-75

	N.S.W.	Vic.	Qld	S.A.(b)	W.A.	Tas.	A.C.T.(c)	Aust.
<b>Purchase of house(d)—</b>								
Number of approvals . . . . .	2,703	3,807	2,516	1,840	1,316	832	23	13,037
Total value(e) . . . . .	\$'000 47,999	69,499	42,949	32,986	21,593	12,416	470	227,911
Average value(e) . . . . .	\$ 17,757	18,256	17,070	17,927	16,408	14,923	20,451	17,482
<b>Purchase of flat or home unit—</b>								
Number of approvals . . . . .	600	73	42	170	86	8	3	982
Total value(e) . . . . .	\$'000 12,056	1,370	797	3,029	1,399	144	58	18,853
Average value(e) . . . . .	\$ 20,093	18,769	18,966	17,819	16,273	17,975	19,283	19,198
<b>Home built under contract—</b>								
Number of approvals . . . . .	1,051	1,643	998	655	900	138	28	5,413
Total value(f) . . . . .	\$'000 19,995	31,915	18,702	12,683	16,866	2,581	575	103,316
Average value(f) . . . . .	\$ 19,024	19,425	18,740	19,364	18,739	18,702	20,533	19,087
<b>Owner-built home—</b>								
Number of approvals . . . . .	177	291	240	53	36	84	1	882
Total value(g) . . . . .	\$'000 2,775	5,420	3,849	912	637	1,477	21	15,090
Average value(g) . . . . .	\$ 15,676	18,625	16,036	17,215	17,683	17,583	20,909	17,109
<b>All homes—</b>								
Number of approvals . . . . .	4,531	5,814	3,796	2,718	2,338	1,062	55	20,314
Total value . . . . .	\$'000 82,823	108,204	66,296	49,611	40,495	16,617	1,124	365,170
Average value . . . . .	\$ 18,279	18,611	17,465	18,253	17,320	15,647	20,437	17,976

(a) Includes applications received on or before 30 June 1974 and approved after that date. (b) Includes Northern Territory. (c) Includes Queanbeyan, N.S.W. (d) Includes previously occupied houses. (e) Usually based on the purchase price. (f) Usually based on the cost of the land and the contract price of the dwelling. (g) 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, 1974-75**

State or Territory	Method of financing homes				Average first mortgage loan(b)	Average second mortgage loan
	With first mortgage loan and without second mortgage loan	With first and second mortgage loans	Others(a)	Total		
	number	number	number	number		
New South Wales . . . . .	3,868	520	143	4,531	\$ 13,080	\$ 3,543
Victoria . . . . .	5,041	405	368	5,814	12,941	3,513
Queensland . . . . .	3,439	173	184	3,796	12,774	3,277
South Australia(c) . . . . .	1,977	630	111	2,718	12,778	3,208
Western Australia . . . . .	2,051	186	101	2,338	12,505	3,871
Tasmania . . . . .	941	58	63	1,062	11,978	2,703
Australian Capital Territory(d)	15	39	1	55	11,988	5,685
<b>Australia . . . . .</b>	<b>17,332</b>	<b>2,011</b>	<b>971</b>	<b>20,314</b>	<b>12,817</b>	<b>3,457</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 Queanbeyan, N.S.W.

#### Housing loan interest deduction scheme

The housing loan interest deduction scheme, which commenced operation from 1974-75, provides for the allowance of an income tax deduction for housing loan interest payments. The amount of the deduction that may be allowed to a taxpayer in respect of his or her housing loan interest payments is governed by a 'net income' test. Under this test a person with a net income of \$4,000 or less in a year of income is allowed the whole of his or her annual housing loan interest payments as a concessional deduction. A person with a net income greater than \$4,000 in a year of income is allowed a deduction for the amount of his or her annual housing loan interest payments, reduced by 1 per cent for each \$100 of the excess of the net income over \$4,000 (e.g., a net income of \$6,000 means 80 per cent of interest is deductible). No deduction is available to a person whose net income for the year is \$14,000 or more.

'Net income' for purposes of the scheme means gross income (including exempt income but not child endowment or payments received by way of domiciliary nursing care benefits) less revenue expenses incurred in the course of earning the income. Expenses of a capital nature, private or domestic expenditures that are rebatable in the income tax return (e.g., medical expenses, education expenses, life insurance premiums, contributions to superannuation funds) and the concessional rebates for dependants, are not taken into account in calculating 'net income'.

In measuring the deduction, the net income of the taxpayer is combined with the net income of his or her spouse. The net income of other members of the family is not taken into account.

Arrangements under the pay-as-you-earn (PAYE) income tax scheme enable allowance for deductible housing loan interest payments to be made in tax instalments deducted from salary or wages of employees. Further details of the PAYE arrangements are set out in the notes provided on the housing loan interest declaration form available at Taxation Offices and Post Offices.

Under the housing loan interest deduction scheme as amended from 1976-77, housing loan interest is available as a taxation deduction only to borrowers who are making repayments in respect of the first home they have purchased and is restricted to interest that accrues during the first five years of use of that home.

#### 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, the money they need and can afford to repay to obtain a home suited to their requirements.

The Corporation will insure loans of up to \$40,000. The maximum loan to valuation ratio is 95 per cent for loans for the purchase or construction of homes. A once-and-for-all premium of 1.4 per cent of the amount of the loan is charged by the Corporation for the insurance of loans representing 94 per cent or more of valuation. The premium rate falls progressively to a minimum of 0.25 per cent on loans of less than 76 per cent of valuation. The premium normally is paid 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 period for repayment of a loan on the purchase or construction of a home is forty years.

The Corporation insures loans for purposes other than the purchase or construction of a dwelling. These include alterations, extensions or improvements to a dwelling. 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 Environment, Housing and Community Development. The approved classes include banks, permanent and terminating building societies and most other sources of housing finance. The Corporation commenced its operations in November 1965. By the end of December 1975, 197,199 loans to a value of \$2,623.7 million had been insured.

### 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 239-42 for their financial advances to persons wishing to purchase or build a home). For summarised figures of total government construction of houses and other dwellings, see pages 218, and 221. 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 283-91.

*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 to persons in the lower or moderate income groups.

Advances from the Commonwealth Government have provided most of the Housing Commission's capital funds and by 30 June 1975 had aggregated \$739,067,000 of which \$85,979,000 had been repaid. Other net funds of the Commission at 30 June 1975 comprised repayable advances from the State, \$102,914,000; public loans raised by the Commission, \$10,657,000; grants from the Commonwealth Government, \$13,750,000; grants from the State, \$23,383,000 (including \$9,275,000 from consolidated revenue and \$14,108,000 from taxes on poker machines); provision for maintenance of properties, \$5,281,000; and accumulated surplus, \$71,640,000. In addition, the Commission owed \$37,353,000 to creditors, mainly for purchase, of land and work-in-progress. These funds were represented by fixed assets, \$903,037,000 (including \$220,896,000 debtors for purchase of homes) and current assets, \$15,029,000. In 1974-75, the Commission's income was \$75,882,000 (including rent \$49,401,000 and interest \$14,302,000), expenditure \$65,004,000 (interest, \$27,932,000), and capital expenditure \$138,866,000.

Most of the permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements. In 1974-75, 3,752 houses and flats, valued at \$46,127,918, 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, as at 30 June 1975, are approximately \$7.90 a week for elderly single persons and \$11.70 a week for elderly couples, and 8,447 units had been completed at 30 June 1975.

*Victoria—Ministry of Housing.* The Ministry of Housing co-ordinates all Government housing activities in Victoria. The authorities within the Ministry are the Housing Commission, Registry of Co-operative Housing Societies and Co-operative Societies, Home Finance Trust (see page 240), Decentralised Industry Housing Authority and Teacher Housing Authority.

*Housing Commission, Victoria.* The Housing Commission, Victoria, was set up in 1938 as a result of the Housing Act of the previous year. The main 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 persons of limited means; 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; the giving of advice to the public with respect to finance for the purchase or construction of homes;

the preparation and implementation of urban renewal proposals; and, since December 1974, the performance of the functions of the former Ministry of Aboriginal Affairs relating to aboriginal housing. Since the signing of the 1945 Housing Agreement the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1975, the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme and 78,542 dwelling units under Federal-State Agreements, Works and Services Loans, Service Personnel Agreements (Housing) and Grants for Aged Person Housing. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1975, 6,326 such units had been completed. These are also included in the figures for total constructions above.

*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 a Treasury Trust Fund—the Queensland Housing Commission Fund. A second fund, the Commonwealth-State Housing Fund, was closed on 30 June 1973. Total disbursements by the Commission for the year 1974–75 amounted to \$75,799,347.

During 1974–75 the Commission provided 2,283 dwelling units, bringing the total number under all schemes since the revival of housing construction in 1944–45 to 49,045. Of this number 29,555 houses, or 60.3 per cent, were for home ownership, and 19,490 or 39.7 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority under the Federal-State Housing Agreements and the *States Grants (Dwellings for Pensioners) Act 1974* and *States Grants (Housing) Act 1971–1974*. Operating under the provisions of the *State Housing Act 1945–1974*, 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 1974–75 amounted to 101, making a total of 31,420 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 1,305 of the Commission's houses during 1974–75.

*South Australia—The South Australian Housing Trust.* The South Australian Housing Trust operates under the South Australian Housing Trust Act, 1936–1973 and the Housing Improvements Act, 1940–1973 for the purpose of providing houses for families of limited means. Houses are built for both rental and sale, and to 30 June 1975, 77,053 had been completed throughout the State, of which some 40,880 had been built and sold under various schemes. At 30 June 1975 the rents of five-roomed (i.e. three bedrooms) double-unit houses ranged from \$12.50 a week for houses of an older type to \$16.50 a week for houses then being completed. Single units rent ranged between \$20.50 and \$30.00. Two- and three-storey groups of flats with weekly rentals ranging from \$15.00 to \$24.00 and \$14.00 to \$26.00 per flat respectively have been built in the Metropolitan Area; of these 1,698 flats are situated in the Metropolitan Area and 360 at Elizabeth. In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30 June 1975 it had built 1,657 cottage flats from its own resources and an additional 867 for charitable and non-profit organisations.

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 income groups. It is expected that such houses will, to some extent, replace double-unit type rental houses. The Trust has also undertaken the construction of houses for various State Government Departments which need to house staff in country districts. 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 pre-fabricated houses to the site.

The Trust is also responsible for administering all houses financed through the State Aboriginal Advancement Scheme in accordance with policies formulated by the Aboriginal Housing Policy Committee. The Committee comprises 6 Aboriginal members, and a representative from the Department for Community Welfare, the Department of Aboriginal Affairs and the Trust. The Trust provides all the normal housing management services for the houses; at the end of June 1975 a total of 514 had been built or purchased in South Australia.

*Western Australia—State Housing Commission of Western Australia.* The activities of the State Housing Commission extend throughout the whole State. In addition to construction of a variety of dwellings for its own rental and purchase program as determined under the State Housing Act, the



Federal State Housing Agreements prior to 30 June 1971, the *States Grants (Housing) Act* 1971 and the 1973–1974 Housing Agreement, its activities include:

Construction of houses for other Government Departments (both Commonwealth and State Government, and semi- and local government authorities) in Western Australia,

Construction and maintenance of houses for the Government Employees' Housing Authority.

At 30 June 1975, the Commission had completed under all schemes since 30 June 1944, a total of 61,783 units of accommodation throughout the State (including 12,046 units completed under the *Defence Services Homes Act* 1918).

During the twelve months ended 30 June 1975, 1,150 units of accommodation were completed: metropolitan area, 757; country, 224; and north of 26th parallel, 169; and a further 682 units were under construction.

Building Societies are a major source of housing finance in Western Australia. At 30 June 1975, it was estimated that the assets of all societies were about \$719 million. Currently, 11 permanent and 498 terminating societies are operating. As a condition of eligibility for assistance under the *Housing Agreement Act* 1973, the State is required to allocate not less than 20 per cent nor more than 30 per cent of its housing authority new borrowings for advances through terminating building societies.

Under the *Housing Loans Guarantee Act* 1957–1972, the guarantees provided to financial institutions enable loans to be made to lending institutions with full security. The Act enables building societies and other approved bodies to make high ratio advances to families of low and moderate means without additional charge. The interest rate charged to the borrower may not exceed 10.75 per cent reducible. Loans may be made up to 95 per cent of the value of the house and land or a specified sum, whichever is the lesser amount. In respect of the metropolitan region, the maximum loan permitted is \$17,000 and outside the metropolitan region south of the 26th parallel, \$16,000. For a new house situated north of the 26th parallel and in the North West or Eastern Land Divisions, the maximum loan is \$35,000 and in the Kimberley Land Division \$36,000.

*Tasmania—The Housing Department.* The Housing Department was established in 1953 and administers that portion of the *Homes Act* 1935 relating to the acquisition and development of land for housing purposes and the erection of homes for rental and sale by purchase contract, and the *Casual Worker's and Unemployed Persons' Homes Act* 1936.

During 1974–75, 751 dwellings were completed, comprising mainly brick and concrete block veneer construction. Construction since 1944 has totalled 15,187 dwelling units, comprising 14,028 detached and semi-detached units (9,857 of timber), 637 elderly persons' flatettes, 206 multi-unit flats and 316 higher density villa units.

Flats, maisonettes, villa units, and elderly persons' homes are for rental only. Single unit dwellings may be allotted on either a purchase contract or rental basis. Weekly rental of a new typical standard home approximated \$29.00 in the June quarter 1975. In certain necessitous cases rental rebates are allowed. Under current policy, a married couple occupying an elderly persons' unit and whose only income is the age pension, pay \$10.00, while a single person solely dependent on the pension pays \$7 a week.

Most purchase contract allotments are made on a no-deposit basis with repayments over a maximum period of fifty-three years. The sale price of a 3 bedroom standard unit was approximately \$20,000 (including land) in June 1975.

### Housing schemes in Australian 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 was established in 1959 and operates under authority of the *Housing Ordinance* 1959–1971. The Commission became autonomous on 1 October 1969 and 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. To 30 June 1973 the Commission had completed a total of 3,553 houses and flats; 2,453 of these are in Darwin (including 490 flats), 691 in Alice Springs (including 191 flats); 182 in Katherine (including 29 flats); 206 in Tennant Creek (including 15 flats); 9 houses in Pine Creek; 8 houses in Adelaide River and 2 each in Elliot and Mataranka. In addition, 49 houses and 8 flats were taken over from the Department of Defence in Alice Springs; 2 houses in Katherine and 1 house in Tennant Creek were acquired from the Department of the Northern Territory; and 1 house in Darwin was purchased privately. A further 1 house and 10 flats were under construction.

*Australian Capital Territory.* The Commonwealth Government provides houses and flats for rental to persons on low incomes who are employed in the Australian Capital Territory. At 30 June 1975 the Department of the Capital Territory controlled 8,000 houses and 2,688 flats for rental purposes. Government rental houses may be purchased by eligible tenants.

**Summary of rental activities of government authorities**

The first of the following two tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1970-71 to 1974-75, and the second, the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1970-71 to 1974-75.

**GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS**  
(*\$'000*)

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld(a)</i>	<i>S.A.(b)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1970-71 .	29,851	20,618	9,286	14,300	10,076	2,152	(c)3,387	5,300	94,970
1971-72 .	32,813	22,274	10,405	15,700	11,378	2,315	3,366	5,744	103,995
1972-73 .	36,726	22,778	11,407	17,150	12,209	2,578	4,335	5,598	112,781
1973-74 .	42,378	26,820	12,104	18,730	12,791	3,404	n.a.	5,555	121,782
1974-75 .	49,401	31,049	13,959	22,271	15,810	4,281	n.a.	7,479	144,250

(a) Excludes rentals in respect of tenanted temporary dwellings. (b) Excludes rentals in respect of temporary and emergency dwellings. (c) Includes undercharges in respect of 1969-70.

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

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld(a)</i>	<i>S.A.(b)</i>	<i>W.A.</i>	<i>Tas.(c)</i>	<i>N.T.</i>	<i>A.C.T.(c)</i>	<i>Aust.</i>
1970-71 .	63,983	38,237	17,038	33,378	22,056	3,951	3,710	10,567	192,920
1971-72 .	66,740	39,694	17,670	34,382	23,236	4,158	4,261	10,048	200,189
1972-73 .	69,178	40,335	18,463	35,155	24,055	4,560	4,826	9,651	206,223
1973-74 .	70,510	39,996	18,183	35,592	24,304	4,841	n.a.	9,506	202,932
1974-75 .	73,021	40,726	18,947	36,752	25,767	5,350	n.a.	10,481	211,044

(a) Excludes tenanted temporary dwellings. (b) Excludes temporary and emergency dwellings. (c) 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 Commonwealth or State 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 and Territory 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 4.5 per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1975 the advances outstanding amounted to \$189,654 in respect of 48 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 Federal-State Housing Agreements. The terms of sale provide for a minimum deposit of \$200 and repayment of the balance over a maximum period of forty-five years, with interest rates, since the inception of the scheme, ranging from 4.25 to 6.75 per cent per annum. Particulars of the advances made by the Agency in connection with the sale of houses erected under the 1956, 1961 and 1966 Agreements and the *States Grants (Housing) Act* of 1971 are given in the following table.

**RURAL BANK OF NEW SOUTH WALES—SALE OF HOMES AGENCY ADVANCES FOR  
HOMES SOLD UNDER THE 1956, 1961 AND 1966 FEDERAL-STATE HOUSING  
AGREEMENTS AND THE STATES GRANTS (HOUSING) ACT OF 1971**

Year	Advances during year		Total advances to end of year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000		\$'000
1970-71	2,080	22,144	25,867	200,359	21,953	160,426
1971-72	1,978	24,827	27,845	225,186	23,130	177,309
1972-73	974	13,970	28,819	239,156	22,942	180,438
1973-74	76	1,158	28,895	240,313	21,550	167,995
1974-75	79	1,514	28,974	241,827	20,779	160,422

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

The Sale of Homes Agency also acts as agent for the Housing Commission in arranging the sale of houses erected by the Commission on applicants' land. Under this scheme persons who have established a housing need may apply to the Commission to have a standard-type dwelling erected on their own land. The houses are sold, at a price equivalent to their capital cost, on the same terms as for houses erected under the 1956 to 1966 Housing Agreements and the *States Grants (Housing) Act* of 1971. Up to 30 June 1975, 753 houses had been built at a cost of \$7,790,000, the balance of indebtedness at that date was \$4,807,000.

*Rural Bank of New South Wales—Other loans.* The Rural Bank of New South Wales provides assistance to individuals for the erection of purchase of homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The current rate of interest on long-term loans for housing purposes is 6.75 per cent per annum.

#### Victoria

*Housing Commission of Victoria.* Commission policy is to encourage home ownership and of the 78,807 dwelling units built up to 30 June 1975, under the State Housing Scheme, the Federal State Agreements and Housing Grant, a total of 38,431 houses have been sold (22,818 in the metropolitan area and 15,613 in the country).

*Home Finance Trust.* The Home Finance Trust is a corporate body constituted under the *Home Finance Act* 1962. It is authorised to receive money on deposit, the repayment of which is guaranteed by the Government of Victoria, for the purpose of making loans for housing on the security of first and second mortgages. Under the terms of the Act the Trust is precluded from making loans in certain circumstances.

The number of loans granted by the Trust to 30 June 1975, and subsisting totalled 3,271, on the security of first mortgages and 784 on second mortgages, the amounts involved being \$25.5 million and \$1.5 million, respectively.

(See Savings Banks, page 243, for activities of the State Savings Bank of Victoria.)

#### Queensland

*Queensland Housing Commission.* The major housing scheme financed solely by the State Government is the Workers Dwelling Scheme. Under the *State Housing Act* 1945-74, an eligible person who is the owner of a suitable building site may obtain an advance, secured by mortgage on the land, from the Housing Commission for the erection of a workers' dwelling. The Housing Commission also provides finance for the purchase of homes constructed by the Commission to the applicant's design on Commission land under contract of sale. From 13 February 1975, the maximum advance under both schemes was increased from \$15,000 to \$18,000. Interest on advances in respect of applications lodged on or after 1 October 1971 is chargeable at 5½ per cent, and repayments may be made over periods up to 45 years.

#### South Australia

*South Australian Housing Trust Sales Schemes.* Prospective purchasers of Housing Trust houses (other than Rental Purchase houses) may purchase either by paying cash or by paying a deposit and arranging for a loan on security of a first mortgage from any of the recognised lending authorities. In cases where the deposit and the first mortgage so raised are insufficient, the Trust may advance the balance of the house price on security of a second mortgage, the term of which is usually coterminous,

but not exceeding 30 years. The interest rate is 9.25 per cent at 30 June and the interest is adjusted quarterly. During 1974–75 the Trust commenced 146 second mortgages valued at \$260,380. At 30 June 1975 second mortgages totalled 6,693 and the balance outstanding at that date was \$8,500,000. A minimum deposit of \$100 is required for houses built under the Rental Purchase Scheme. The balance of the purchase price is repayable to the Trust in weekly instalments over periods up to 40 years at 5.5 per cent interest per annum.

*State Bank of South Australia.* The State Bank, together with the Housing Trust, are the principal agents of the State Government for the distribution of moneys received under housing assistance arrangements with the Commonwealth Government. During 1974–75 the Bank opened 2,837 new accounts worth \$39,500,446 in the Home Builders' Account. The balance of loans outstanding on this account at 30 June 1975, totalled \$172,635,370. The Bank administers the Advances for Homes Act, 1928–1972 on behalf of the State Government. However, advances under this Act have virtually ceased and the only funds being made available are for repairs to tenancy houses and for extra bedroom accommodation. The balance outstanding under this Act at 30 June 1975 was \$13,415,440. The present maximum housing loan is \$18,000, repayable over a period not exceeding forty years at a rate of interest of 6.5 per cent per annum calculated on monthly balances.

(See Savings Banks, page 243 for activities of the Savings Bank of South Australia.)

#### *Western Australia*

*State Housing Commission of Western Australia.* Under the State Housing Act (and the Federal State Housing Agreement up to 30 June 1971) the maximum loan is \$9,000 by way of mortgage, while under contract of sale the maximum is arrived at by negotiation. The maximum loan is greater in rural areas than in the metropolitan area, 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 5.75 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 currently an applicant in the Metropolitan Area cannot have an income exceeding \$6,799 a year, plus \$100 for each dependent child under twenty-one years of age. The remainder of the State is divided into 5 zones and the income eligibility varies from \$8,797 to \$9,597 plus \$100 for each dependent child under twenty-one years of age. 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 \$10,000. The Commission limits the second mortgage to a maximum of \$2,000.

(See Savings Banks, page 243, 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 as at 1 July 1975, was 5.75 per cent. The number of loans outstanding at 30 June 1975, was 7,922, and the amount outstanding \$64,939,287.

*Agricultural Bank of Tasmania.* The Agricultural Bank, as an approved lending authority under the current Federal State Housing Agreement provides loans under the provisions of the Homes Act to prospective buyers. To be eligible for a loan, an applicant, whose income is subject to a needs test, must be married, about to be married or have dependants for whom it is necessary to provide a home. Loans up to a maximum of \$15,000, or 97 per cent of the Bank's valuation of land and dwelling, whichever is the lesser, will be considered on acceptable proposals throughout Tasmania. Such loans, currently bearing interest at 5.75 or 6.25 per cent depending on the application of the needs test, are repayable by equated monthly instalments over periods up to thirty years. Other limited funds, not subject to a needs test, are currently available at 8.5 per cent.

During 1974–75, 453 loans totalling \$6,148,000 were approved. Since November, 1945, a total of 6,160 loans amounting to \$47,304,000 has been approved of which 3,942 have been for the erection of dwellings, and 2,218 for the purchase of existing homes. Total loans outstanding at 30 June 1975 amounted to \$30,290,000. The figures exclude advances to co-operative housing societies.

#### *Northern Territory*

*Loans Scheme.* This scheme was commenced in 1953 and is administered by the Home Finance Trustee under the *Housing Loans Ordinance* 1949–1967. 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 \$12,000. The rate of interest charged is 8.25 per cent per annum reducible to 7.25 per cent per annum if instalment payments are made by the due date. The maximum period of repayment is forty-five years for brick houses and twenty-five years for other houses. Up to 30 June 1973, 1,456 loans totalling \$8,601,250 had been approved. These were for: erection, 811; purchase, 463; enlargement or completion, 114; discharge of mortgage, 68.

*Sales Scheme.* Tenants of government-owned houses under the control of the Department of the Northern Territory may purchase the dwellings they occupy either for cash or on terms requiring a minimum deposit of 5 per cent of the purchase price with repayments over a maximum period of forty-five years including interest at 6.25 per cent per annum.

*Housing Commission Sales Scheme.* Since the November 1963 amendment of the *Housing Ordinance* 1959-1971 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 to a maximum of \$15,000 may be granted by the Commissioner for Housing to enable persons to purchase or build new houses in the Australian Capital Territory. Repayment may be made over a maximum period of thirty-two years. There are two rates of interest applicable to Commissioner for Housing loans. The normal rate of 9½ per cent applies where the combined gross incomes of breadwinner and spouse exceed 95 per cent of A.C.T. average weekly earnings. For gross incomes below this level, a concessional rate of 5½ per cent applies. In both instances, an allowance of \$2 for each dependent child after the second child is deducted from total gross income. At 30 June 1976, 13,830 houses were under mortgage to the Commissioner.

Government rental houses valued at current market values may be sold to tenants. The basis of the sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Capital Territory 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 thirty-two years. There are two rates of interest applicable, the normal rate is 10½ per cent (less one per cent for payment by the due date) on the first \$15,000 and 12½ per cent (less one per cent as above) on the remainder of the mortgage. A concessional rate of 6½ per cent less one per cent for payment by the due date, applies in situations where the combined incomes of breadwinner and spouse do not exceed 95 per cent of A.C.T. average weekly earnings. In both instances, an allowance of \$2 for each dependent child after the second child is deducted from total gross income. To 30 June 1976, 13,265 houses had been sold to tenants.

#### **Savings banks**

All savings banks lend funds for housing to both individuals and building societies. Details of savings banks housing finance transactions during the years 1971-72 to 1974-75 are shown in the following table. (See the chapter Private Finance for further details.)

#### **SAVINGS BANKS: HOUSING LOANS APPROVED AND BALANCES OUTSTANDING TO INDIVIDUALS (\$'000)**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(a)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.</i>	<i>Total</i>
<b>LOANS APPROVED DURING YEAR</b>								
1971-72	209,365	229,581	81,192	75,768	48,198	18,298	8,090	670,492
1972-73	332,826	389,262	142,221	120,878	76,418	26,630	16,017	1,104,251
1973-74	334,079	426,431	131,761	127,114	95,996	29,709	22,150	1,167,240
1974-75	551,692	664,608	175,254	163,053	133,934	39,046	40,474	1,768,060
<b>BALANCES OUTSTANDING AT END OF YEAR</b>								
1971-72	663,869	915,839	260,540	307,357	166,540	59,782	18,115	2,392,042
1972-73	787,277	1,056,771	320,361	360,280	203,418	70,825	26,344	2,825,276
1973-74	976,476	1,280,816	396,441	423,056	258,514	85,882	39,608	3,460,793
1974-75	1,295,215	1,667,597	504,415	515,284	346,714	104,781	68,285	4,502,291

(a) Includes Northern Territory.

*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 Credit Foncier and Savings Bank Departments.

The maximum proportion of valuation to be granted as Credit Foncier loan is eighty per cent and the maximum loan is \$8,000. Interest is 9.25 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 eighty per cent with no limit on the maximum loan. For a property to be occupied by the borrower the interest rate is at least 9.25 per cent, depending on the amount of the loan. The above conditions are those current as at 31 December 1975 but are subject to review and alteration by the Bank at any time. During the year 1974-75 the Bank advanced \$276,656,028 to 16,417 borrowers. At 30 June 1975 the total debt of 89,523 individual borrowers was \$817,399,082, while indebtedness of Co-operative Housing Societies and the Home Finance Trust amounted to \$4,372,639 and \$8,882,204 respectively.

*Savings Bank of South Australia.* The bank grants mortgage loans for the building or purchase for personal occupation, of existing houses, houses not previously occupied and those to be erected. Normally advances are made up to 85 per cent of the Bank's valuation or 95 per cent where the borrower elects to insure the loan with the Housing Loan Insurance Corporation and pay the necessary premium which may be added to the loan if so desired. The maximum loan period is thirty years and the rate of interest on loans of up to \$15,000 is 8.75 per cent per annum; this rate is subject to review at any time. Loans above \$15,000 are available at slightly higher interest rates.

During 1974-75 the Bank advanced \$46,767,333 by way of housing loans. At 30 June 1975 there were 29,751 housing loans current with a balance outstanding of \$231,607,375.

*The Rural and Industries Bank of Western Australia (Savings Bank Division).* The Bank makes loans available through its Savings Bank Division for home purchase or erection and for home improvements. It is the Bank's policy to provide housing funds primarily for dwellings to be occupied by the borrower. There is no upper limit on the amount borrowed nor is there any limit as to term although as a general rule a maximum of 30 years applies. In special circumstances advances up to 95 per cent of purchase price may be granted subject to housing loan insurance. Interest rates at June 30, 1975 ranged between 9.25 per cent and 10.5 per cent per annum reducible depending on the amount borrowed.

The bank undertakes the sub-division and development of land and the erection of homes which are sold under conditions which ensure that the purchasers are genuine home seekers. This activity commenced in May 1967. The number of homes built to 30 June 1975 was 557, whilst another 29 were under construction. In addition, 529 building lots (under certain restrictions) were made available to project builders for the erection and sale of houses. A further 1,722 building lots have been auctioned to the public under restrictions designed to favour genuine home seekers.

### **Trading banks**

Apart from loans by certain State banks as Government agencies (*see* pages 239-42) advances for housing to individuals are also provided by the trading banks. Amounts outstanding in respect of advances to individuals for housing purposes made by the major trading banks were \$614 million on the second Wednesday of July 1975 (*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 paid over during the twelve months ended June 1971 to 1975 and amounts outstanding at end of June 1971 to 1975, are given in the following table.

**LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER AND  
AMOUNTS OUTSTANDING  
(\$'000)**

	1970-71	1971-72	1972-73	1973-74	1974-75
<b>Housing loans paid over during period—</b>					
New South Wales . . . . .	29,686	30,419	29,348	42,077	29,254
Victoria . . . . .	21,145	20,004	20,859	29,116	24,075
Queensland . . . . .	6,921	7,159	6,521	7,942	6,539
South Australia . . . . .	6,033	5,908	6,216	7,113	6,515
Western Australia . . . . .	5,335	5,086	4,747	6,157	6,743
Tasmania . . . . .	1,728	1,751	1,456	1,480	1,928
Northern Territory . . . . .	40	133	92	363	81
Australian Capital Territory . . . . .	991	1,459	2,372	2,493	954
<b>Total . . . . .</b>	<b>71,879</b>	<b>71,918</b>	<b>71,607</b>	<b>96,745</b>	<b>76,088</b>
<b>Amounts outstanding on housing loans at end of period . . . . .</b>	<b>442,567</b>	<b>454,476</b>	<b>447,958</b>	<b>474,704</b>	<b>491,135</b>

**Registered building societies**

There were 6,229 registered building societies operating in Australia during the year ending 30 June 1974 of which 192 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 credit foncier terms, and obtain their funds from share capital, deposits and borrowings from banks and other lending institutions. The terminating societies make loans to members from funds obtained from lending institutions (usually government guaranteed), members' subscriptions and, since 1956, from moneys provided under the Federal-State Housing Agreements. Details of new loans paid over and net advances outstanding for each of the years ended June 1970 to 1974 are given in the following table (*see also* the chapter Private Finance).

**REGISTERED BUILDING SOCIETIES  
(\$'000)**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	A.C.T. and N.T.	Total
<b>LOANS PAID OVER DURING YEAR</b>								
1969-70 . . . . .	225,151	54,212	49,276	12,135	91,481	12,008	n.a.	444,263
1970-71 . . . . .	232,138	61,229	54,428	12,951	84,150	8,142	n.a.	453,038
1971-72 . . . . .	309,014	107,627	102,071	14,053	107,007	10,831	15,446	666,049
1972-73 . . . . .	528,573	206,619	191,581	25,277	136,437	20,349	30,291	1,139,127
1973-74 . . . . .	307,132	210,640	228,079	45,804	157,831	19,418	22,060	990,964
<b>NET ADVANCES OUTSTANDING(a) AT END OF YEAR</b>								
1969-70 . . . . .	861,985	309,186	162,363	36,466	189,482	42,603	n.a.	1,602,085
1970-71 . . . . .	995,647	338,445	194,708	45,439	253,389	44,930	n.a.	1,872,558
1971-72 . . . . .	1,188,587	408,360	269,939	54,134	331,636	49,473	37,764	2,339,893
1972-73 . . . . .	1,524,037	560,087	401,963	71,982	432,905	60,981	62,559	3,114,514
1973-74 . . . . .	1,628,440	678,359	537,349	106,639	529,196	69,026	76,335	3,625,344

(a) Net of borrowing members' funds.

**Other lenders**

At this time there is little statistical information 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 on a credit foncier basis. Loans are limited to 70 per cent of value unless repayments are insured with an approved insurer, in which case loans of up to 90 per cent of value are made. The interest rate may be varied from time to time, the present minimum rate being 11.00 per cent per annum. The maximum term is 30 years for homes of solid construction, and 20 years for timber-framed homes. At 30 June 1974 there were 4,603 loans current, the principal outstanding totalling \$27,287,128. During 1973-74 the value of advances made was \$4,257,650.



