

CHAPTER 9

HOUSING AND BUILDING

Pages 193–8 of this chapter give details of the *characteristics of dwellings as obtained from censuses*, pages 198–210 contain a *summary of building activities*, pages 210–20 outline *government activities in the field of housing*, and pages 221–226 on relate to *financial arrangements associated with the erection or purchase of homes*.

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

More detailed information on building activity is contained in the annual bulletin *Building and Construction* and the *Quarterly Bulletin of Building Statistics*, and current information is obtainable also in the *Quarterly Summary of Australian Statistics*, the *Monthly Review of Business Statistics*, the *Digest of Current Economic Statistics*, and the mimeographed statements *Building Statistics: Number of New Houses and Flats* (quarterly), and *Building Approvals* (monthly). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statisticians.

Commonwealth Government activities relate in the main to the provision of moneys to State Governments under Commonwealth-State Housing Agreements, to the assistance of ex-service personnel in the erection and purchase of homes, to assistance to young married couples under the Home Savings Grant Act, to the operation of the Housing Loans Insurance Corporation, and to the provision of homes in the Territories. Further details of activities of the Commonwealth and State Housing Authorities are shown in the reports issued by these authorities.

Census dwellings

At each census of the population, in addition to the questions relating to personal particulars, there have been a number of questions relating to dwellings. A 'dwelling' is defined as any habitation occupied by a household group living together as a domestic unit, whether comprising the whole or only part of a building, and includes, *in addition to houses and flats*, a great variety of dwellings ranging from a single-roomed shack to a multi-roomed hotel or institution. This section contains particulars of such information on dwellings as is available from the 1966 Census, together with information from earlier censuses. All statistics in this section are exclusive of particulars of dwellings occupied solely by Aborigines.*

Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1966. Occupied dwellings are classified into 'private' and 'other than private' dwellings (see page 194 for definitions of 'private' and 'other than private' dwellings). Unoccupied dwellings include dwellings whose occupants are temporarily absent, holiday homes, and other temporarily vacant dwellings (see page 197 for full explanation of the term 'unoccupied').

DWELLINGS: AUSTRALIA, CENSUSES, 1911 TO 1966

| Census | Occupied | | Total | Unoccupied |
|----------------|-----------|--------------------|-----------|------------|
| | Private | Other than private | | |
| 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 | 3,151,926 | 33,730 | 3,185,656 | 263,873 |

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

The following table shows the number of occupied and unoccupied dwellings in the urban and rural areas of Australia at the Census of 30 June 1966. For delimitation of 'urban centres' see this Year Book, page 127.

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

| Division | Occupied | | | | Unoccupied | |
|------------------------|------------------|--------------------|------------------|---------------------|----------------|---------------------|
| | Private | Other than private | Total | | Number | Percentage of total |
| | | | Number | Percentage of total | | |
| Urban— | | | | | | |
| Metropolitan . . . | 1,886,055 | 14,287 | 1,900,342 | 59.65 | 86,826 | 32.90 |
| Other | 778,681 | 9,500 | 788,181 | 24.74 | 81,748 | 30.98 |
| Rural | 487,190 | 9,943 | 497,133 | 15.61 | 95,299 | 36.12 |
| Total | 3,151,926 | 33,730 | 3,185,656 | 100.00 | 263,873 | 100.00 |

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

DWELLINGS: STATES AND TERRITORIES, CENSUSES, 1961 AND 1966

| State or Territory | Census, 30 June 1961 | | Census, 30 June 1966 | |
|--|----------------------|----------------|----------------------|----------------|
| | Occupied | Unoccupied | Occupied | Unoccupied |
| New South Wales | 1,061,609 | 72,432 | 1,189,539 | 101,546 |
| Victoria | 790,529 | 47,389 | 888,984 | 64,757 |
| Queensland | 398,233 | 33,969 | 449,169 | 41,818 |
| South Australia | 261,908 | 17,061 | 302,314 | 25,110 |
| Western Australia | 194,317 | 13,705 | 224,663 | 17,965 |
| Tasmania | 91,258 | 8,582 | 99,366 | 10,800 |
| Northern Territory | 5,479 | 179 | 8,067 | 380 |
| Australian Capital Territory | 13,937 | 797 | 23,554 | 1,497 |
| Australia | 2,817,270 | 194,114 | 3,185,656 | 263,873 |

Class of dwelling (1961 and 1966)

The following table shows the numbers of the various classes of occupied dwellings in the metropolitan urban, other urban, and rural areas of Australia at the Censuses of 1961 and 1966. The 1961 dwellings data in the following table have not been compiled for the separate divisions of State according to criteria adopted at the 1966 Census (see page 127), and consequently accurate comparison between 1961 and 1966 figures for divisions of State cannot be made. The numbers of the various classes of dwelling for each State and Territory at the 1966 Census are given in the table on page 195.

Private dwellings are classified into the following categories:

- private house*—includes houses, sheds, huts, garages, etc., used for dwelling purposes;
- share of private house*—portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received;
- flat*—part of a house or other building which can be completely closed off and which has its own cooking and bathing facilities;
- other private dwelling*—includes private dwellings such as rooms, apartments, etc., which are parts of buildings but are not self-contained units.

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

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

| Class of dwelling | Census, 30 June 1961 | | Census, 30 June 1966 | | | Percentage of total occupied dwellings | Inter-censal increase or decrease | |
|------------------------------|----------------------|--|----------------------|----------|----------|--|-----------------------------------|---------|
| | Total | Percentage of total occupied dwellings | Urban | | Rural | | | |
| | | | Metro-politan | Other | | | | |
| Private dwellings— | | | | | | | | |
| Private house | 2,393,169 | 84.95 | 1,529,059 | 692,742 | 459,924 | 2,681,725 | 84.18 | 288,556 |
| Share of private house | 79,550 | 2.82 | (b)20,940 | (b)3,682 | (b)1,292 | 25,914 | 0.81 | -53,636 |
| Self-contained flat | 217,586 | 7.72 | 274,367 | 63,338 | 7,880 | 345,585 | 10.85 | 129,167 |
| Share of self-contained flat | (c) | (c) | (d)9,556 | (d)193 | (d)19 | 1,168 | 0.04 | (c) |
| Shed, hut, tent, etc. | 41,997 | 1.49 | 5,084 | 9,541 | 16,431 | 31,056 | 0.97 | -10,941 |
| Other private dwellings | 49,643 | 1.76 | 55,649 | 9,185 | 1,644 | 66,478 | 2.09 | 16,835 |
| Total private dwellings | 2,781,945 | 98.75 | 1,886,055 | 778,681 | 487,190 | 3,151,926 | 98.94 | 369,981 |
| Non-private dwellings(e) | 35,325 | 1.25 | 14,287 | 9,500 | 9,943 | 33,730 | 1.06 | -1,595 |
| Total occupied dwellings | 2,817,270 | 100.00 | 1,900,342 | 788,181 | 497,133 | 3,185,656 | 100.00 | 368,386 |

(a) See text on page 194 regarding comparability between censuses. (b) Represents 10,077 private houses in metropolitan areas, 1,799 in other urban areas and 637 in rural areas. (c) At the 1961 Census share of self-contained flat was not separately identified. In cases where more than one household group were occupying a self-contained flat they were counted as one household group occupying a self-contained flat. (d) Represents 460 self-contained flats in metropolitan areas, 93 in other urban areas and 9 in rural areas. (e) 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: STATES AND TERRITORIES
CENSUS, 30 JUNE 1966

| Class of dwelling | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Australia |
|------------------------------|-----------|---------|---------|---------|---------|--------|-------|--------|-----------|
| Private dwellings— | | | | | | | | | |
| Private house | 961,077 | 752,776 | 381,681 | 271,045 | 200,900 | 88,780 | 5,817 | 19,649 | 2,681,725 |
| Share of private house | 11,496 | 9,166 | 1,586 | 2,140 | 844 | 469 | 43 | 170 | 25,914 |
| Self-contained flat | 164,380 | 92,166 | 43,069 | 20,802 | 14,074 | 7,036 | 838 | 3,220 | 345,585 |
| Share of self-contained flat | 666 | 277 | 104 | 61 | 18 | 22 | 5 | 15 | 1,168 |
| Shed, hut, tent, etc. | 12,309 | 3,725 | 7,952 | 1,938 | 3,439 | 882 | 616 | 195 | 31,056 |
| Other private dwellings | 28,194 | 23,338 | 7,759 | 3,644 | 2,169 | 1,093 | 180 | 101 | 66,478 |
| Total private dwellings | 1,178,122 | 881,448 | 442,151 | 299,630 | 221,444 | 98,282 | 7,499 | 23,350 | 3,151,926 |
| Non-private dwellings | 11,417 | 7,536 | 7,018 | 2,684 | 3,219 | 1,084 | 568 | 204 | 33,730 |
| Total occupied dwellings | 1,189,539 | 888,984 | 449,169 | 302,314 | 224,663 | 99,366 | 8,067 | 23,554 | 3,185,656 |

Population according to class of dwelling, etc. (1961 and 1966)

The following table shows the number of the various classes of occupied dwellings at the censuses of 1961 and 1966, together with the number of inmates therein.

NUMBER OF INMATES, BY CLASS OF DWELLING: AUSTRALIA
CENSUSES, 1961 AND 1966

| | Census, 30 June 1961 | | Census, 30 June 1966 | | | Percentage of total population | Inter-censal increase or decrease | |
|--------------------------------------|----------------------|--------------------------------|----------------------|-----------|-----------|--------------------------------|-----------------------------------|-----------|
| | Total population | Percentage of total population | Urban | | Rural | | | |
| | | | Metro-politan | Other | | | | |
| Persons enumerated in— | | | | | | | | |
| Private dwellings— | | | | | | | | |
| Private house | 8,881,128 | 84.52 | 5,581,056 | 2,498,521 | 1,743,443 | 9,823,020 | 85.04 | 941,892 |
| Share of private house | 224,066 | 2.13 | 59,943 | 10,281 | 4,556 | 74,780 | 0.65 | -149,286 |
| Self-contained flat | 552,596 | 5.26 | 646,203 | 163,753 | 23,759 | 833,715 | 7.22 | 283,648 |
| Share of self-contained flat | (a) | (a) | 2,060 | 425 | 44 | 2,529 | 0.02 | (a) |
| Shed, hut, tent, etc. | 116,458 | 1.11 | 13,415 | 24,390 | 38,881 | 76,686 | 0.66 | -39,772 |
| Other private dwellings | 96,246 | 0.92 | 97,321 | 18,476 | 3,973 | 119,770 | 1.04 | 23,524 |
| Total private dwellings | 9,870,494 | 93.93 | 6,399,998 | 2,715,846 | 1,814,656 | 10,930,500 | 94.63 | 1,060,006 |
| Non-private dwellings | 596,412 | 5.68 | 313,587 | 174,539 | 96,901 | 585,027 | 5.06 | -11,385 |
| Total | 10,466,906 | 99.61 | 6,713,585 | 2,890,385 | 1,911,557 | 11,515,527 | 99.70 | 1,048,621 |
| Persons not enumerated in dwellings— | | | | | | | | |
| Campers out | 15,994 | 0.15 | 1,412 | 7,128 | 6,708 | 15,248 | 0.13 | -746 |
| Migratory(b) | 25,286 | 0.24 | | | | 19,687 | 0.17 | -5,599 |
| Total population | 10,508,186 | 100.00 | 6,714,997 | 2,897,513 | 1,918,265 | 11,550,462 | 100.00 | 1,042,276 |

(a) At the 1961 Census share of a self-contained flat was not separately identified. (b) Shipping, railway and air travellers.

Minus sign (-) denotes decrease.

Occupied private dwellings

The tables on pages 196-8 shows houses and flats classified according to material of outer walls; nature of occupancy; facilities; and number of motor vehicles. Details of number of rooms and number of inmates are shown for occupied private dwellings.

Material of outer walls (1961 and 1966)

OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY MATERIAL OF OUTER WALLS: AUSTRALIA, CENSUSES, 1961 AND 1966

| Material of outer walls | Census, 30 June 1961 | | | | Census, 30 June 1966 | | | |
|---------------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|
| | Houses | Percentage of total | Self-contained flats | Percentage of total | Houses | Percentage of total | Self-contained flats | Percentage of total |
| Brick | 743,426 | 31.06 | 144,209 | 66.28 | 674,286 | 25.14 | 224,947 | 65.09 |
| Brick veneer(a) | (b) | (b) | (b) | (b) | 262,150 | 9.78 | 16,250 | 4.70 |
| Stone | 71,476 | 2.99 | 5,904 | 2.71 | 68,898 | 2.57 | 6,514 | 1.88 |
| Concrete | 62,839 | 2.63 | 9,226 | 4.24 | 68,144 | 2.54 | 17,670 | 5.11 |
| Wood | 1,056,180 | 44.13 | 38,862 | 17.86 | 1,076,435 | 40.14 | 50,260 | 14.54 |
| Iron, tin | 35,930 | 1.50 | 984 | 0.45 | 28,364 | 1.06 | 1,169 | 0.34 |
| Fibro-cement | 411,960 | 17.21 | 17,675 | 8.12 | 495,284 | 18.47 | 28,559 | 8.26 |
| Other | 10,165 | 0.42 | 349 | 0.16 | 8,164 | 0.30 | 216 | 0.06 |
| Not stated | 1,193 | 0.05 | 377 | 0.17 | (c) | (c) | (c) | (c) |
| Total | 2,393,169 | 100.00 | 217,586 | 100.00 | 2,681,725 | 100.00 | 345,585 | 100.00 |

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

Number of rooms (1961 and 1966)

OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF ROOMS AND CLASS OF DWELLING AUSTRALIA, CENSUSES, 1961 AND 1966

| Number of rooms per dwelling(a) | Census, 30 June 1961 | | | | Census, 30 June 1966 | | | |
|--|----------------------|---------------------|---------|-------------------------|----------------------|---------------------|---------|-------------------------|
| | Private house | Self-contained flat | Other | Total private dwellings | Private house | Self-contained flat | Other | Total private dwellings |
| 1 | 1,179 | 2,282 | 36,371 | 39,832 | 2,194 | 7,803 | 40,734 | 50,731 |
| 2 | 17,000 | 20,635 | 48,857 | 86,492 | 14,925 | 50,851 | 37,078 | 102,854 |
| 3 | 63,849 | 53,585 | 38,108 | 155,542 | 62,605 | 93,579 | 23,049 | 179,233 |
| 4 | 384,691 | 77,531 | 23,106 | 485,328 | 369,127 | 113,611 | 11,037 | 493,775 |
| 5 | 902,466 | 39,914 | 13,891 | 956,271 | 1,055,571 | 50,894 | 6,080 | 1,112,545 |
| 6 | 656,239 | 15,723 | 2,522 | 674,484 | 697,115 | 18,744 | 3,414 | 719,273 |
| 7 | 231,806 | 4,471 | 741 | 237,018 | 305,770 | 6,104 | 1,706 | 313,580 |
| 8 | 80,889 | 1,674 | 297 | 82,860 | 105,955 | 2,334 | 788 | 109,077 |
| 9 | 28,064 | 572 | 104 | 28,740 | 37,447 | 806 | 301 | 38,554 |
| 10 | 12,766 | 83 | 65 | 12,914 | 16,574 | 401 | 173 | 17,148 |
| 11 and over | 11,415 | 77 | 85 | 11,577 | 14,442 | 458 | 256 | 15,156 |
| Not stated | 2,805 | 1,039 | 7,043 | 10,877 | .. | .. | .. | .. |
| Total private dwellings | 2,393,169 | 217,586 | 171,190 | 2,781,945 | 2,681,725 | 345,585 | 124,616 | 3,151,926 |
| Average number of rooms per dwelling | 5.44 | 3.97 | 2.65 | 5.16 | 5.53 | 3.74 | 2.50 | 5.21 |

(a) Includes kitchen and permanently enclosed sleep-out but does not include bathroom, pantry, laundry or storehouse.

Nature of occupancy (1961 and 1966)

OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY NATURE OF OCCUPANCY
AUSTRALIA, CENSUSES, 1961 AND 1966

| Nature of occupancy(a) | Private houses | | | | Self-contained flats | | | |
|--------------------------------|----------------------|------------------------------|----------------------|------------------------------|----------------------|---------------------|----------------------|---------------------|
| | Census, 30 June 1961 | | Census, 30 June 1966 | | Census, 30 June 1961 | | Census, 30 June 1966 | |
| | Total | Percentage of private houses | Total | Percentage of private houses | Total | Percentage of flats | Total | Percentage of flats |
| Owner | 1,847,201 | 77.19 | 2,123,723 | 79.19 | 43,527 | 20.00 | 72,711 | 21.04 |
| Purchaser by instalments | | | | | | | | |
| Tenant of government authority | 99,610 | 4.16 | 132,997 | 4.96 | 13,925 | 6.40 | 27,346 | 7.91 |
| Other tenant | 388,128 | 16.22 | 360,976 | 13.46 | 155,110 | 71.29 | 237,436 | 68.71 |
| Other methods of occupancy | 49,420 | 2.07 | 48,032 | 1.79 | 4,336 | 1.99 | 5,644 | 1.63 |
| Not stated | 8,810 | 0.37 | 15,997 | 0.60 | 688 | 0.32 | 2,448 | 0.71 |
| Total | 2,393,169 | 100.00 | 2,681,725 | 100.00 | 217,586 | 100.00 | 345,585 | 100.00 |

(a) See text on page 194 regarding comparability between censuses.

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

Facilities (1961 and 1966)

OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY FACILITIES
AUSTRALIA, CENSUSES, 1961 AND 1966

| Facilities | Private houses | | Self-contained flats | |
|-----------------------------|---------------------|---------------------|----------------------|---------------------|
| | Census 30 June 1961 | Census 30 June 1966 | Census 30 June 1961 | Census 30 June 1966 |
| With gas only | 5,386 | 5,169 | 171 | 481 |
| With electricity only | 1,322,300 | 1,505,550 | 63,378 | 128,072 |
| With gas and electricity | 1,008,763 | 1,139,868 | 153,231 | 214,876 |
| Neither gas nor electricity | 87,839 | 23,497 | 277 | 271 |
| Not stated | 10,878 | 7,641 | 529 | 1,885 |
| Total | 2,435,166 | 2,681,725 | 217,586 | 345,585 |
| With television set | 1,139,578 | 2,154,321 | 97,226 | 235,083 |

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.

Unoccupied dwellings (1961 and 1966)

The following table classifies unoccupied dwellings by class. Unoccupied dwellings include vacant dwellings available for sale or renting; dwellings such as 'week-ender', 'holiday home', 'second home', 'seasonal workers' quarters', which were not occupied on the night of the census; dwellings normally occupied, but whose usual occupants were temporarily absent on the night of the census; newly completed dwellings whose owners or tenants had not entered into occupation on the night of the census; dwellings described as 'to be demolished', 'condemned', 'deceased estate', 'exhibition home', etc.; and buildings constructed as dwellings but used for non-dwelling purposes on the night of the Census. The total number of unoccupied dwellings shown for any area does not, therefore, represent the number of vacant houses and flats available for sale or renting.

**UNOCCUPIED DWELLINGS, BY CLASS: URBAN AND RURAL, AUSTRALIA
CENSUSES, 1961 AND 1966**

| Class of dwelling | Census 30 June 1961 Total | Census, 30 June 1966 | | | |
|---|------------------------------------|----------------------|---------------|---------------|----------------|
| | | Urban | | Rural | Total |
| | | Metropolitan | Other | | |
| Private house | 156,473 | 55,636 | 66,362 | 79,149 | 201,147 |
| Self-contained flat | 21,887 | 26,922 | 11,923 | 1,397 | 40,242 |
| Other private dwellings(a) | 7,073 | 4,157 | 3,133 | 8,881 | 16,171 |
| Non-private dwellings(a) | 1,443 | 111 | 330 | 5,872 | 6,313 |
| Not stated | 7,238 | .. | .. | .. | .. |
| Total unoccupied dwellings | 194,114 | 86,826 | 81,748 | 95,299 | 263,873 |

(a) The inter-censal increase in unoccupied other private and non-private dwellings is mainly the result of a better coverage at the 1966 Census of dwellings occupied for only a short period of time each year, such as shearers' huts, seasonal workers' quarters, etc.

Building

Statistics of building approved

Statistics of building approvals have been compiled since the year 1953-54 from (a) permits issued by local government authorities in the areas subject to building control by these authorities, and (b) contracts let or work commenced and day labour projects authorised by governmental authorities. They relate only to approvals for buildings as distinct from the construction of roads, railways, bridges, earthworks, water storages, etc. Values shown represent the estimated cost when completed (excluding cost of land) of new buildings and alterations and additions to existing buildings. Before 1 July 1966 additions of \$10,000 and over were included with new buildings in all States except New South Wales, where they were included in 'alterations and additions'. From 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States.

Statistics of building commenced, completed and under construction

These relate to building by private contractors, government authorities and owner-builders. The following outlines the scope of the statistics: (a) only the erection of new buildings as distinct from the construction of roads, railways, bridges, earthworks, water storages, etc., is covered; (b) before 1 July 1966 major new additions to existing buildings in all States and major alterations in New South Wales were included with new buildings, while from 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States; (c) minor additions, alterations, renovations and repairs are excluded because of the difficulty of obtaining details of this work; (d) temporary dwellings, sheds, huts, etc., are excluded; (e) figures for houses exclude flats and dwellings attached to other new buildings (the value of dwellings attached to other new buildings is included with the value of buildings to which they are attached); figures for flats include 'home units'; (f) details obtained from government authorities and building contractors refer to all areas, whereas details for owner-builders cover only areas subject to building control by local government authorities.

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

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

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

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

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

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

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

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

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

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

Persons working. Figures relate to persons working on the jobs of contractors who undertake the erection of new buildings and of government authorities which erect new buildings on their own account. They include persons working on alterations, additions, repairs and maintenance when these jobs are undertaken by such contractors and authorities. Contractors are asked to give details of all persons working on their jobs *on a specified day*, including working principals, men working as or for sub-contractors and men temporarily laid off on account of weather. Because of the intermittent employment of various types of sub-contractors on any particular job, it is sometimes difficult for contractors and authorities to provide precise particulars of the number of sub-contractors and the number of employees of sub-contractors working on their jobs on the specified day. This factor may cause some estimation by persons completing returns and some degree of understatement in figures shown in tables. On the other hand, because of frequent movement between jobs of some types of tradesmen (such as electricians) who may work on several jobs on the one day, a small element of duplication may occur. The figures *exclude* persons working on owner-built houses, and employees of builders who undertake only alterations, additions, repairs and maintenance.

New houses approved, commenced, completed and under construction

The next table provides a summary for 1968-69 of the number of new houses approved, commenced, completed and under construction in each State and Territory. For a graph showing the number of new houses commenced, completed and under construction for the period 1959-60 to 1968-69 see plate 22, page 203.

NEW HOUSES: NUMBER, STATES AND TERRITORIES, 1968-69

| | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|--|--------|--------|--------|-------|--------|-------|------|--------|--------|
| Approved | 32,328 | 24,326 | 14,299 | 7,786 | 14,479 | 2,694 | 857 | 2,898 | 99,667 |
| Commenced | 30,370 | 23,580 | 14,180 | 7,212 | 13,848 | 2,580 | 923 | 2,871 | 95,564 |
| Completed | 28,794 | 22,731 | 14,268 | 6,954 | 12,840 | 2,704 | 740 | 2,515 | 91,546 |
| Under construction at end of year | 13,075 | 11,290 | 3,562 | 3,366 | 6,104 | 1,372 | 804 | 1,547 | 41,120 |

The following table shows the number of *new houses approved* in each State or Territory, according to *private and government ownership*, during the years 1964-65 to 1968-69.

**NEW HOUSES APPROVED, BY OWNERSHIP: NUMBER, STATES AND TERRITORIES
1964-65 TO 1968-69**

| <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> |
|-------------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| PRIVATE | | | | | | | | | |
| 1964-65 . . . | 24,685 | 20,301 | 10,269 | 7,289 | 5,512 | 2,062 | 203 | 1,189 | 71,510 |
| 1965-66 . . . | 23,481 | 18,572 | 10,376 | 6,687 | 5,537 | 1,837 | 84 | 1,318 | 67,892 |
| 1966-67 . . . | 23,666 | 20,068 | 11,331 | 5,495 | 7,127 | 2,500 | 91 | 1,458 | 71,736 |
| 1967-68 . . . | 26,478 | 20,998 | 11,958 | 4,925 | 10,030 | 2,393 | 131 | 1,374 | 78,287 |
| 1968-69 . . . | 28,102 | 22,357 | 12,443 | 5,704 | 12,912 | 2,206 | 224 | 1,889 | 85,837 |
| GOVERNMENT | | | | | | | | | |
| 1964-65 . . . | 4,082 | 2,207 | 1,460 | 2,519 | 2,058 | 607 | 571 | 854 | 14,358 |
| 1965-66 . . . | 3,116 | 1,889 | 1,526 | 2,470 | 1,892 | 591 | 492 | 709 | 12,685 |
| 1966-67 . . . | 4,737 | 1,602 | 1,804 | 1,632 | 1,585 | 718 | 428 | 1,155 | 13,661 |
| 1967-68 . . . | 2,873 | 1,320 | 1,494 | 942 | 1,889 | 916 | 676 | 590 | 10,700 |
| 1968-69 . . . | 4,226 | 1,969 | 1,856 | 2,082 | 1,567 | 488 | 633 | 1,009 | 13,830 |
| TOTAL | | | | | | | | | |
| 1964-65 . . . | 28,767 | 22,508 | 11,729 | 9,808 | 7,570 | 2,669 | 774 | 2,043 | 85,868 |
| 1965-66 . . . | 26,597 | 20,461 | 11,902 | 9,157 | 7,429 | 2,428 | 576 | 2,027 | 80,577 |
| 1966-67 . . . | 28,403 | 21,670 | 13,135 | 7,127 | 8,712 | 3,218 | 519 | 2,613 | 85,397 |
| 1967-68 . . . | 29,351 | 22,318 | 13,452 | 5,867 | 11,919 | 3,309 | 807 | 1,964 | 88,987 |
| 1968-69 . . . | 32,328 | 24,326 | 14,299 | 7,786 | 14,479 | 2,694 | 857 | 2,898 | 99,667 |

The number of *new houses commenced* in each State and Territory by *contractors and owner-builders* during the years 1964-65 to 1968-69 is shown in the following table.

**NEW HOUSES COMMENCED, CONTRACT-BUILT OR OWNER-BUILT
NUMBER, STATES AND TERRITORIES, 1964-65 TO 1968-69**

| <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> |
|--------------------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| CONTRACT-BUILT(a) | | | | | | | | | |
| 1964-65 . . . | 22,764 | 18,900 | 10,202 | 10,639 | 6,537 | 1,791 | 557 | 1,793 | 73,183 |
| 1965-66 . . . | 20,704 | 17,587 | 10,650 | 8,826 | 6,647 | 1,576 | 484 | 1,945 | 68,419 |
| 1966-67 . . . | 22,466 | 18,330 | 10,802 | 7,843 | 7,626 | 2,170 | 475 | 2,088 | 71,800 |
| 1967-68 . . . | 22,530 | 18,858 | 11,913 | 6,311 | 10,282 | 2,181 | 708 | 2,326 | 75,109 |
| 1968-69 . . . | 26,465 | 20,334 | 12,930 | 6,881 | 12,464 | 1,747 | 820 | 2,784 | 84,425 |
| OWNER-BUILT | | | | | | | | | |
| 1964-65 . . . | 3,860 | 2,867 | 1,455 | 581 | 930 | 755 | 48 | 117 | 10,613 |
| 1965-66 . . . | 3,864 | 2,943 | 1,416 | 569 | 930 | 626 | 30 | 167 | 10,545 |
| 1966-67 . . . | 3,362 | 2,760 | 1,504 | 529 | 913 | 782 | 91 | 117 | 10,058 |
| 1967-68 . . . | 3,675 | 3,050 | 1,375 | 441 | 1,190 | 961 | 55 | 63 | 10,810 |
| 1968-69 . . . | 3,905 | 3,246 | 1,250 | 331 | 1,384 | 833 | 103 | 87 | 11,139 |
| TOTAL | | | | | | | | | |
| 1964-65 . . . | 26,624 | 21,767 | 11,657 | 11,220 | 7,467 | 2,546 | 605 | 1,910 | 83,796 |
| 1965-66 . . . | 24,568 | 20,530 | 12,066 | 9,395 | 7,577 | 2,202 | 514 | 2,112 | 78,964 |
| 1966-67 . . . | 25,828 | 21,090 | 12,306 | 8,372 | 8,539 | 2,952 | 566 | 2,205 | 81,858 |
| 1967-68 . . . | 26,205 | 21,908 | 13,288 | 6,752 | 11,472 | 3,142 | 763 | 2,389 | 85,919 |
| 1968-69 . . . | 30,370 | 23,580 | 14,180 | 7,212 | 13,848 | 2,580 | 923 | 2,871 | 95,564 |

(a) Includes operations of government authorities.

The following table shows the number of *new houses completed* in each State and Territory by *contractors and owner-builders* during the years 1964-65 to 1968-69.

**NEW HOUSES COMPLETED, CONTRACT-BUILT OR OWNER-BUILT
NUMBER, STATES AND TERRITORIES, 1964-65 TO 1968-69**

| Year | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|--------------------------|--------|--------|--------|--------|--------|-------|------|--------|--------|
| CONTRACT-BUILT(a) | | | | | | | | | |
| 1964-65 | 22,976 | 19,544 | 10,158 | 10,490 | 6,396 | 1,779 | 424 | 1,673 | 73,440 |
| 1965-66 | 22,022 | 17,662 | 10,300 | 9,741 | 6,282 | 1,572 | 621 | 1,937 | 70,137 |
| 1966-67 | 21,216 | 19,149 | 10,675 | 8,739 | 7,398 | 1,850 | 265 | 1,861 | 71,153 |
| 1967-68 | 23,111 | 18,648 | 11,720 | 6,998 | 8,810 | 2,442 | 644 | 2,331 | 74,704 |
| 1968-69 | 24,360 | 19,390 | 12,857 | 6,574 | 11,616 | 1,905 | 674 | 2,436 | 79,812 |
| OWNER-BUILT | | | | | | | | | |
| 1964-65 | 3,788 | 3,277 | 1,388 | 560 | 1,049 | 800 | 49 | 133 | 11,044 |
| 1965-66 | 3,882 | 3,267 | 1,362 | 612 | 983 | 688 | 36 | 129 | 10,959 |
| 1966-67 | 3,563 | 2,977 | 1,602 | 615 | 874 | 915 | 92 | 169 | 10,807 |
| 1967-68 | 4,159 | 2,944 | 1,378 | 446 | 1,048 | 889 | 55 | 133 | 11,052 |
| 1968-69 | 4,434 | 3,341 | 1,411 | 380 | 1,224 | 799 | 66 | 79 | 11,734 |

(a) Includes operations of government authorities.

The number of *new houses completed* in each State and Territory during the years 1964-65 to 1968-69, according to *private and government ownership*, is shown in the following table.

**NEW HOUSES COMPLETED, BY OWNERSHIP: NUMBER, STATES AND
TERRITORIES, 1964-65 TO 1968-69**

| Year | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|-------------------|--------|--------|--------|--------|--------|-------|------|--------|--------|
| PRIVATE | | | | | | | | | |
| 1964-65 | 21,935 | 20,781 | 10,117 | 7,873 | 5,612 | 2,000 | 117 | 1,086 | 69,521 |
| 1965-66 | 22,056 | 19,014 | 10,234 | 7,230 | 5,228 | 1,703 | 105 | 1,218 | 66,788 |
| 1966-67 | 21,343 | 19,558 | 10,711 | 6,252 | 6,676 | 2,138 | 153 | 1,336 | 68,167 |
| 1967-68 | 23,126 | 20,276 | 11,381 | 5,141 | 8,533 | 2,594 | 134 | 1,557 | 72,742 |
| 1968-69 | 25,503 | 21,334 | 12,548 | 5,110 | 11,007 | 1,969 | 156 | 1,612 | 79,239 |
| GOVERNMENT | | | | | | | | | |
| 1964-65 | 4,829 | 2,040 | 1,429 | 3,177 | 1,833 | 579 | 356 | 720 | 14,963 |
| 1965-66 | 3,848 | 1,915 | 1,428 | 3,123 | 2,037 | 557 | 552 | 848 | 14,308 |
| 1966-67 | 3,436 | 2,568 | 1,566 | 3,102 | 1,596 | 627 | 204 | 694 | 13,793 |
| 1967-68 | 4,144 | 1,316 | 1,717 | 2,303 | 1,325 | 737 | 565 | 907 | 13,014 |
| 1968-69 | 3,291 | 1,397 | 1,720 | 1,844 | 1,833 | 735 | 584 | 903 | 12,307 |
| TOTAL | | | | | | | | | |
| 1964-65 | 26,764 | 22,821 | 11,546 | 11,050 | 7,445 | 2,579 | 473 | 1,806 | 84,484 |
| 1965-66 | 25,904 | 20,929 | 11,662 | 10,353 | 7,265 | 2,260 | 657 | 2,066 | 81,096 |
| 1966-67 | 24,779 | 22,126 | 12,277 | 9,354 | 8,272 | 2,765 | 357 | 2,030 | 81,960 |
| 1967-68 | 27,270 | 21,592 | 13,098 | 7,444 | 9,858 | 3,331 | 699 | 2,464 | 85,756 |
| 1968-69 | 28,794 | 22,731 | 14,268 | 6,954 | 12,840 | 2,704 | 740 | 2,515 | 91,546 |

The following tables show the number of *new houses completed* in each State and Territory during 1968-69 and in Australia during the years 1964-65 to 1968-69, classified according to the *material of their outer walls*.

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER
STATES AND TERRITORIES, 1968-69**

| <i>Materials of outer walls</i> | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.</i> | <i>N.T.</i> | <i>A.C.T.</i> | <i>Aust.</i> |
|---|---------------|---------------|---------------|--------------|---------------|--------------|-------------|---------------|---------------|
| Brick, brick veneer, concrete and stone | 17,725 | 19,759 | 5,815 | 6,353 | 10,442 | 1,724 | 368 | 2,510 | 64,696 |
| Wood (weatherboard, etc.) | 2,779 | 1,218 | 5,774 | 12 | 11 | 755 | .. | 5 | 10,554 |
| Fibro-cement | 8,108 | 1,594 | 2,474 | 548 | 2,335 | 124 | 342 | .. | 15,525 |
| Other | 182 | 160 | 205 | 41 | 52 | 101 | 30 | .. | 771 |
| Total | 28,794 | 22,731 | 14,268 | 6,954 | 12,840 | 2,704 | 740 | 2,515 | 91,546 |

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER
AUSTRALIA, 1964-65 TO 1968-69**

| <i>Material of outer walls</i> | <i>1964-65</i> | <i>1965-66</i> | <i>1966-67</i> | <i>1967-68</i> | <i>1968-69</i> |
|---|----------------|----------------|----------------|----------------|----------------|
| Brick, brick veneer, concrete and stone | 52,285 | 52,148 | 54,116 | 57,506 | 64,696 |
| Wood (weatherboard, etc.) | 14,480 | 12,247 | 11,294 | 11,633 | 10,554 |
| Fibro-cement | 17,171 | 16,027 | 15,581 | 15,820 | 15,525 |
| Other | 548 | 674 | 969 | 797 | 771 |
| Total | 84,484 | 81,096 | 81,960 | 85,756 | 91,546 |

The number of *new houses under construction* at the end of each year 1964-65 to 1968-69 in each State and Territory is shown in the following table.

**NEW HOUSES UNDER CONSTRUCTION: NUMBER, STATES AND TERRITORIES
1964-65 TO 1968-69**

| <i>At end of year—</i> | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.</i> | <i>N.T.</i> | <i>A.C.T.</i> | <i>Aust.</i> |
|------------------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| 1964-65 | 12,851 | 11,858 | 3,027 | 5,809 | 2,945 | 1,600 | 491 | 1,055 | 39,636 |
| 1965-66 | 11,515 | 11,459 | 3,431 | 4,851 | 3,257 | 1,542 | 348 | 1,101 | 37,504 |
| 1966-67 | 12,564 | 10,423 | 3,460 | 3,869 | 3,524 | 1,729 | 557 | 1,276 | 37,402 |
| 1967-68 | 11,499 | 10,713 | 3,650 | 3,151 | 5,123 | 1,538 | 621 | 1,201 | 37,496 |
| 1968-69 | 13,075 | 11,290 | 3,562 | 3,366 | 6,104 | 1,372 | 804 | 1,547 | 41,120 |

New flats approved, commenced, completed and under construction

The following table shows the number of new flats approved, commenced, completed and under construction for the year 1968-69. For a graph showing the number of new flats commenced, completed and under construction for the period 1959-60 to 1968-69 see plate 23, page 206.

NEW FLATS: NUMBER, STATES AND TERRITORIES, 1968-69

| | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.</i> | <i>N.T.</i> | <i>A.C.T.</i> | <i>Aust.</i> |
|---|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| Approved | 22,230 | 14,073 | 2,488 | 2,591 | 6,192 | 438 | 483 | 299 | 48,794 |
| Commenced | 18,416 | 14,117 | 2,586 | 2,100 | 5,366 | 364 | 488 | 301 | 43,738 |
| Completed | 16,362 | 13,775 | 2,863 | 1,741 | 3,491 | 366 | 469 | 74 | 39,141 |
| Under construction at end of year | 10,684 | 9,158 | 896 | 1,155 | 4,237 | 246 | 417 | 267 | 27,060 |

NEW HOUSES: AUSTRALIA

1959-60 TO 1968-69

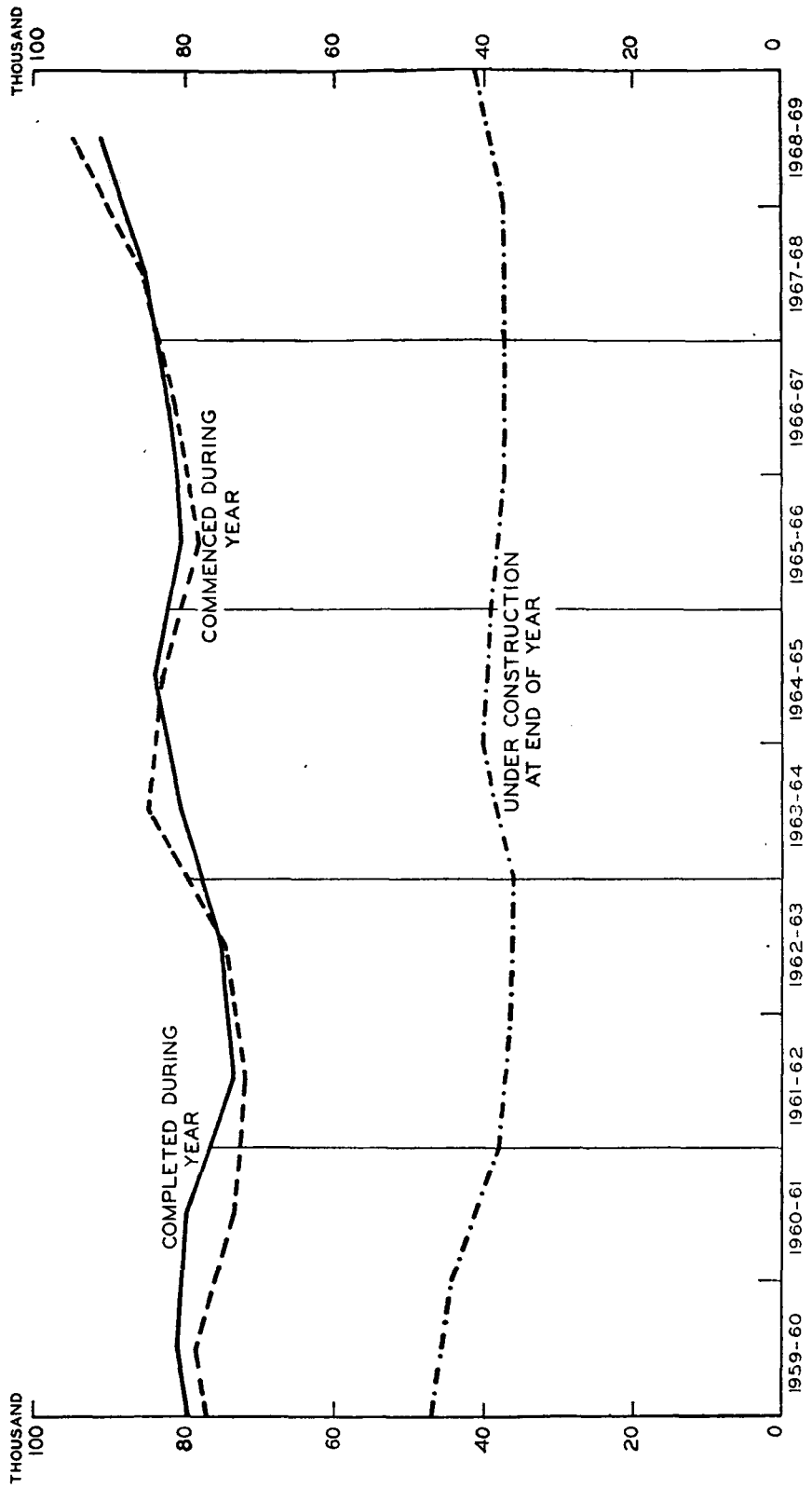


PLATE 22

The following table shows the number of *new flats approved* in each State or Territory during the years 1964-65 to 1968-69 according to *private and government ownership*.

**NEW FLATS APPROVED, BY OWNERSHIP
NUMBER, STATES AND TERRITORIES, 1964-65 TO 1968-69**

| <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> |
|-------------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| PRIVATE | | | | | | | | | |
| 1964-65 . . . | 16,337 | 9,418 | 3,132 | 2,488 | 1,718 | 224 | 90 | 368 | 33,775 |
| 1965-66 . . . | 11,603 | 8,235 | 3,838 | 1,778 | 1,761 | 198 | 135 | 154 | 27,702 |
| 1966-67 . . . | 12,544 | 11,495 | 3,766 | 1,355 | 2,708 | 209 | 156 | 190 | 32,423 |
| 1967-68 . . . | 17,028 | 14,894 | 2,853 | 1,835 | 3,094 | 346 | 475 | 36 | 40,561 |
| 1968-69 . . . | 21,258 | 13,134 | 2,474 | 2,419 | 5,493 | 432 | 381 | 299 | 45,890 |
| GOVERNMENT | | | | | | | | | |
| 1964-65 . . . | 1,810 | 982 | 12 | 38 | 77 | 28 | 75 | 126 | 3,148 |
| 1965-66 . . . | 1,049 | 772 | 14 | .. | 12 | 20 | 38 | .. | 1,905 |
| 1966-67 . . . | 1,376 | 1,443 | 20 | .. | 27 | 18 | 225 | 8 | 3,117 |
| 1967-68 . . . | 1,030 | 1,288 | 6 | 17 | 106 | 79 | 54 | .. | 2,580 |
| 1968-69 . . . | 972 | 939 | 14 | 172 | 699 | 6 | 102 | .. | 2,904 |
| TOTAL | | | | | | | | | |
| 1964-65 . . . | 18,147 | 10,400 | 3,144 | 2,526 | 1,795 | 252 | 165 | 494 | 36,923 |
| 1965-66 . . . | 12,652 | 9,007 | 3,852 | 1,778 | 1,773 | 218 | 173 | 154 | 29,607 |
| 1966-67 . . . | 13,920 | 12,938 | 3,786 | 1,355 | 2,735 | 227 | 381 | 198 | 35,540 |
| 1967-68 . . . | 18,058 | 16,182 | 2,859 | 1,852 | 3,200 | 425 | 529 | 36 | 43,141 |
| 1968-69 . . . | 22,230 | 14,073 | 2,488 | 2,591 | 6,192 | 438 | 483 | 299 | 48,794 |

The number of *new flats commenced* in each State or Territory during the years 1964-65 to 1968-69 is shown in the following table.

NEW FLATS COMMENCED: NUMBER, STATES AND TERRITORIES, 1964-65 TO 1968-69

| <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> |
|---------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| 1964-65 . . . | 15,583 | 10,054 | 2,428 | 2,158 | 1,730 | 251 | 148 | 561 | 32,913 |
| 1965-66 . . . | 12,468 | 8,549 | 3,636 | 1,547 | 1,550 | 211 | 116 | 163 | 28,240 |
| 1966-67 . . . | 13,145 | 11,987 | 3,662 | 1,321 | 2,455 | 186 | 308 | 194 | 33,258 |
| 1967-68 . . . | 14,369 | 14,399 | 2,997 | 1,561 | 3,172 | 367 | 305 | 28 | 37,198 |
| 1968-69 . . . | 18,416 | 14,117 | 2,586 | 2,100 | 5,366 | 364 | 488 | 301 | 43,738 |

The following table shows the number of *new flats completed* in each State and Territory during the years 1964-65 to 1968-69, according to *private and government ownership*.

**NEW FLATS COMPLETED, BY OWNERSHIP
NUMBER, STATES AND TERRITORIES, 1964-65 TO 1968-69**

| Year | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|-------------------|--------|--------|-------|-------|-------|------|------|--------|--------|
| PRIVATE | | | | | | | | | |
| 1964-65 | 12,150 | 7,884 | 1,946 | 1,775 | 1,826 | 131 | 53 | 191 | 25,956 |
| 1965-66 | 12,822 | 8,486 | 2,952 | 1,797 | 1,547 | 205 | 51 | 386 | 28,246 |
| 1966-67 | 10,853 | 9,218 | 4,004 | 1,482 | 1,730 | 153 | 85 | 152 | 27,677 |
| 1967-68 | 12,770 | 11,635 | 3,161 | 1,350 | 2,382 | 219 | 163 | 167 | 31,847 |
| 1968-69 | 15,231 | 12,921 | 2,843 | 1,711 | 3,337 | 352 | 254 | 74 | 36,723 |
| GOVERNMENT | | | | | | | | | |
| 1964-65 | 976 | 790 | 133 | 45 | 15 | 22 | 84 | 146 | 2,211 |
| 1965-66 | 2,040 | 1,020 | 12 | 59 | 77 | 16 | 74 | 126 | 3,424 |
| 1966-67 | 1,235 | 920 | 14 | .. | 12 | 32 | 42 | .. | 2,255 |
| 1967-68 | 1,338 | 1,051 | 20 | 23 | 10 | 73 | 48 | 4 | 2,567 |
| 1968-69 | 1,131 | 854 | 20 | 30 | 154 | 14 | 215 | .. | 2,418 |
| TOTAL | | | | | | | | | |
| 1964-65 | 13,126 | 8,674 | 2,079 | 1,820 | 1,841 | 153 | 137 | 337 | 28,167 |
| 1965-66 | 14,862 | 9,506 | 2,964 | 1,856 | 1,624 | 221 | 125 | 512 | 31,670 |
| 1966-67 | 12,088 | 10,138 | 4,018 | 1,482 | 1,742 | 185 | 127 | 152 | 29,932 |
| 1967-68 | 14,108 | 12,686 | 3,181 | 1,373 | 2,392 | 292 | 211 | 171 | 34,414 |
| 1968-69 | 16,362 | 13,775 | 2,863 | 1,741 | 3,491 | 366 | 469 | 74 | 39,141 |

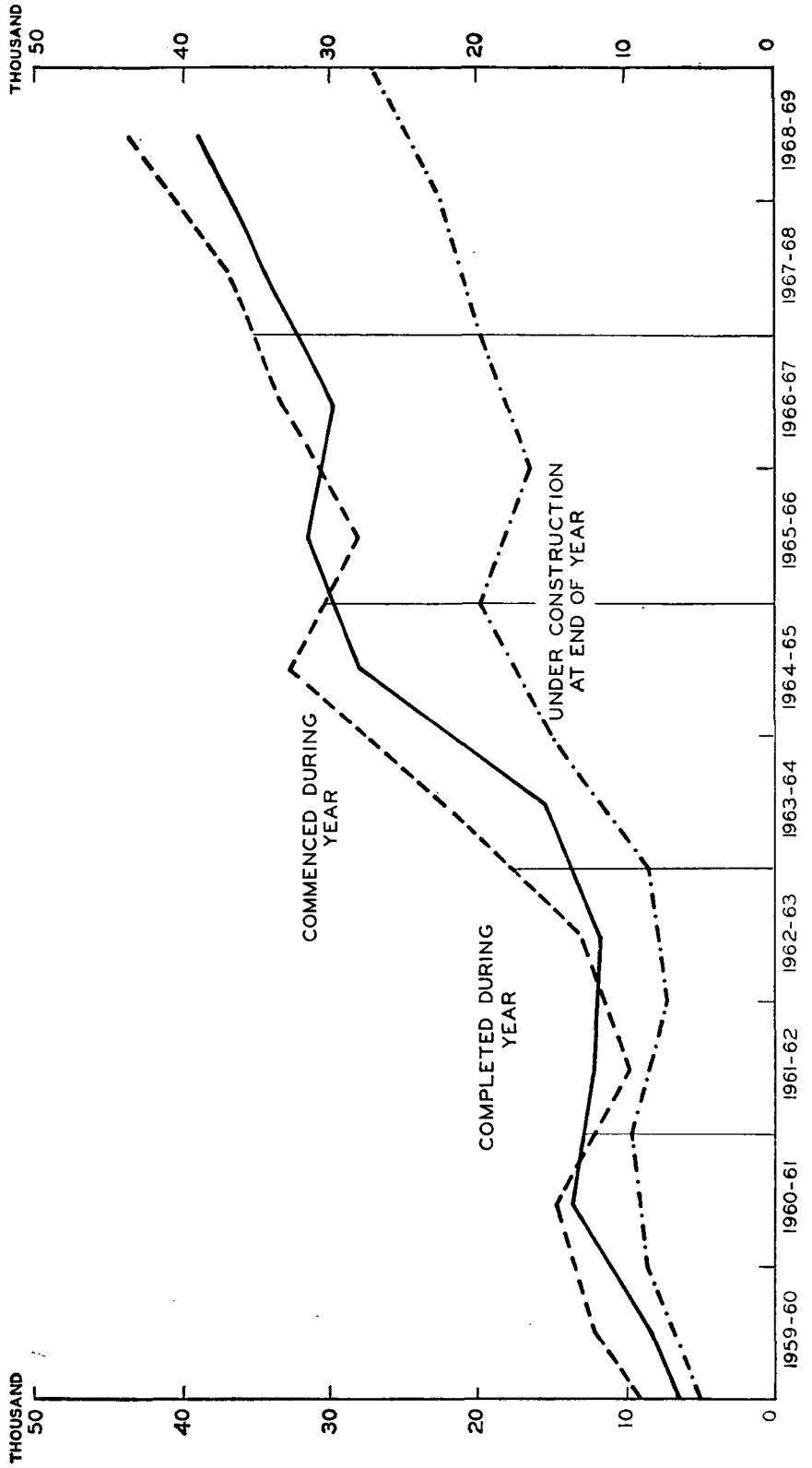
The number of *new flats under construction* at the end of each year 1964-65 to 1968-69 in each State and Territory is shown in the table below.

**NEW FLATS UNDER CONSTRUCTION
NUMBER, STATES AND TERRITORIES, 1964-65 TO 1968-69**

| At end of year— | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|-------------------|--------|-------|-------|-------|-------|------|------|--------|--------|
| 1964-65 | 9,706 | 6,331 | 1,041 | 1,063 | 950 | 188 | 132 | 488 | 19,899 |
| 1965-66 | 7,312 | 5,374 | 1,713 | 754 | 876 | 178 | 123 | 139 | 16,469 |
| 1966-67 | 8,369 | 7,223 | 1,357 | 593 | 1,589 | 179 | 304 | 181 | 19,795 |
| 1967-68 | 8,630 | 8,914 | 1,173 | 798 | 2,369 | 254 | 398 | 38 | 22,574 |
| 1968-69 | 10,684 | 9,158 | 896 | 1,155 | 4,237 | 246 | 417 | 267 | 27,060 |

NEW FLATS: AUSTRALIA

1959-60 TO 1968-69



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

The following table summarises, for the years 1964-65 to 1968-69, the values of all new buildings approved, commenced, completed and under construction, and the value of work done, in each State and Territory. For explanation of the breaks in series in the following table see pages 198-9.

NEW BUILDINGS: VALUE, STATES AND TERRITORIES, 1964-65 TO 1968-69
(\$'000)

| Year | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|-----------------------------------|---------|---------|---------|---------|---------|--------|--------|--------|-----------|
| APPROVED | | | | | | | | | |
| 1964-65 | 531,344 | 437,514 | 203,386 | 166,010 | 131,958 | 42,760 | 17,658 | 48,220 | 1,578,850 |
| 1965-66 | 490,235 | 458,608 | 227,756 | 133,840 | 122,572 | 46,901 | 14,765 | 44,903 | 1,539,580 |
| 1966-67 | 597,416 | 494,050 | 219,283 | 116,623 | 162,937 | 53,955 | 17,604 | 60,594 | 1,722,462 |
| 1967-68 | 689,070 | 516,339 | 268,894 | 148,672 | 240,792 | 72,018 | 28,488 | 44,168 | 2,008,441 |
| 1968-69 | 802,479 | 560,671 | 266,056 | 145,872 | 305,594 | 52,289 | 28,048 | 71,256 | 2,232,265 |
| COMMENCED | | | | | | | | | |
| 1964-65 | 594,378 | 419,864 | 201,704 | 168,988 | 122,056 | 42,040 | 13,140 | 54,224 | 1,616,394 |
| 1965-66 | 558,427 | 450,737 | 225,553 | 145,997 | 130,982 | 43,789 | 15,405 | 49,935 | 1,620,825 |
| 1966-67 | 604,641 | 509,892 | 231,776 | 130,268 | 169,457 | 62,077 | 17,807 | 54,762 | 1,780,680 |
| 1967-68 | 689,372 | 504,864 | 280,536 | 129,004 | 242,305 | 63,152 | 25,696 | 54,869 | 1,989,798 |
| 1968-69 | 793,388 | 575,994 | 268,821 | 150,145 | 297,684 | 56,200 | 29,901 | 65,015 | 2,237,148 |
| COMPLETED | | | | | | | | | |
| 1964-65 | 531,544 | 402,280 | 178,470 | 154,500 | 107,100 | 37,744 | 11,784 | 42,986 | 1,466,408 |
| 1965-66 | 583,236 | 415,375 | 209,306 | 160,301 | 130,178 | 39,680 | 12,065 | 57,566 | 1,607,707 |
| 1966-67 | 625,956 | 471,943 | 219,098 | 135,221 | 162,135 | 48,218 | 13,243 | 57,582 | 1,733,396 |
| 1967-68 | 638,958 | 497,370 | 256,974 | 138,531 | 195,403 | 61,885 | 20,295 | 56,268 | 1,865,684 |
| 1968-69 | 721,504 | 578,126 | 271,264 | 156,712 | 254,833 | 56,948 | 25,926 | 71,348 | 2,136,661 |
| UNDER CONSTRUCTION AT END OF YEAR | | | | | | | | | |
| 1964-65 | 485,184 | 327,310 | 113,222 | 130,890 | 88,436 | 33,366 | 11,254 | 66,686 | 1,256,348 |
| 1965-66 | 473,627 | 369,747 | 133,544 | 120,662 | 90,982 | 37,412 | 14,816 | 59,615 | 1,300,405 |
| 1966-67 | 460,701 | 422,577 | 150,432 | 118,940 | 100,119 | 51,269 | 19,811 | 59,141 | 1,382,990 |
| 1967-68 | 521,357 | 443,905 | 176,917 | 112,356 | 148,846 | 52,506 | 25,205 | 60,476 | 1,541,568 |
| 1968-69 | 604,977 | 451,906 | 177,913 | 108,939 | 194,278 | 51,896 | 29,121 | 54,150 | 1,673,180 |
| VALUE OF WORK DONE DURING YEAR | | | | | | | | | |
| 1964-65 | 569,752 | 413,496 | 186,234 | 160,364 | 122,976 | 38,356 | 11,778 | 53,860 | 1,556,816 |
| 1965-66 | 614,477 | 442,402 | 221,780 | 156,762 | 133,483 | 43,201 | 13,749 | 55,308 | 1,681,162 |
| 1966-67 | 597,044 | 487,403 | 231,768 | 143,587 | 163,726 | 53,098 | 16,635 | 52,163 | 1,745,424 |
| 1967-68 | 639,226 | 525,750 | 255,345 | 137,506 | 212,437 | 60,058 | 22,510 | 61,515 | 1,914,347 |
| 1968-69 | 762,546 | 580,374 | 287,704 | 144,297 | 270,012 | 58,785 | 27,746 | 63,886 | 2,195,350 |

The following tables show the value of *all new buildings completed* in each State and Territory during 1968-69 and in Australia during the years 1964-65 to 1968-69, according to the *type of building*.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE
STATES AND TERRITORIES, 1968-69
(\$'000)**

| <i>Type of building</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> |
|---|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|------------------|
| Houses— | | | | | | | | | |
| Brick, brick veneer, concrete and stone | 208,243 | 209,319 | 66,135 | 59,132 | 110,795 | 18,342 | 4,058 | 29,882 | 705,906 |
| Wood (weatherboard, etc.) | 24,070 | 9,248 | 46,986 | 108 | 69 | 5,366 | .. | 56 | 85,903 |
| Fibro-cement | 55,896 | 10,402 | 18,980 | 3,747 | 21,865 | 639 | 4,501 | .. | 116,030 |
| Other | 1,418 | 1,451 | 1,828 | 273 | 546 | 1,175 | 342 | .. | 7,033 |
| Total, houses | 289,627 | 230,420 | 133,927 | 63,260 | 133,276 | 25,522 | 8,901 | 29,938 | 914,871 |
| Flats | 118,351 | 90,085 | 19,445 | 9,450 | 22,406 | 2,619 | 4,261 | 645 | 267,262 |
| <i>Total, houses and flats</i> | <i>407,978</i> | <i>320,505</i> | <i>153,372</i> | <i>72,710</i> | <i>155,682</i> | <i>28,141</i> | <i>13,162</i> | <i>30,583</i> | <i>1,182,133</i> |
| Hotels, hostels, etc. | 15,070 | 6,490 | 11,903 | 3,087 | 11,417 | 1,513 | 2,257 | 3,717 | 55,454 |
| Shops | 23,543 | 21,284 | 17,965 | 7,624 | 4,052 | 1,103 | 480 | 1,270 | 77,321 |
| Factories | 81,513 | 56,137 | 17,599 | 8,149 | 15,845 | 8,722 | 1,508 | 1,047 | 190,520 |
| Offices | 52,923 | 53,390 | 8,070 | 13,515 | 10,885 | 4,539 | 1,949 | 12,920 | 158,191 |
| Other business premises | 27,441 | 21,370 | 17,679 | 12,299 | 12,574 | 3,019 | 1,877 | 2,564 | 98,823 |
| Education | 53,418 | 42,029 | 18,943 | 13,056 | 14,122 | 3,853 | 994 | 14,987 | 161,402 |
| Religious | 4,107 | 3,188 | 4,196 | 661 | 1,644 | 316 | 240 | 1,780 | 16,132 |
| Health | 13,131 | 10,352 | 2,905 | 19,923 | 7,373 | 2,251 | 145 | 120 | 56,200 |
| Entertainment and recreation | 20,639 | 9,714 | 4,170 | 2,271 | 3,848 | 507 | 214 | 561 | 41,924 |
| Miscellaneous | 21,741 | 33,667 | 14,462 | 3,417 | 17,391 | 2,984 | 3,100 | 1,799 | 98,561 |
| <i>Total, other buildings</i> | <i>313,526</i> | <i>257,621</i> | <i>117,892</i> | <i>84,002</i> | <i>99,152</i> | <i>28,807</i> | <i>12,764</i> | <i>40,765</i> | <i>954,529</i> |
| Total, new buildings | 721,504 | 578,126 | 271,264 | 156,712 | 254,833 | 56,948 | 25,926 | 71,348 | 2,136,661 |

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE
AUSTRALIA, 1964-65 TO 1968-69
(\$'000)**

| <i>Type of building</i> | <i>1964-65</i> | <i>1965-66</i> | <i>1966-67</i> | <i>1967-68</i> | <i>1968-69</i> |
|---|------------------|------------------|------------------|------------------|------------------|
| Houses— | | | | | |
| Brick, brick veneer, concrete and stone | 461,528 | 490,492 | 537,653 | 598,159 | 705,906 |
| Wood (weatherboard, etc.) | 100,948 | 89,318 | 85,471 | 89,686 | 85,903 |
| Fibro-cement | 99,474 | 99,078 | 103,542 | 109,414 | 116,030 |
| Other | 3,772 | 5,005 | 8,230 | 6,603 | 7,033 |
| Total, houses | 665,722 | 683,893 | 734,896 | 803,864 | 914,871 |
| Flats | 157,270 | 185,997 | 179,891 | 218,894 | 267,262 |
| <i>Total, houses and flats</i> | <i>822,992</i> | <i>869,890</i> | <i>914,787</i> | <i>1,022,758</i> | <i>1,182,133</i> |
| Hotels, hostels, etc. | 29,074 | 31,279 | 51,145 | 47,898 | 55,454 |
| Shops | 46,366 | 68,396 | 76,462 | 60,239 | 77,321 |
| Factories | 152,638 | 167,867 | 164,588 | 162,186 | 190,520 |
| Offices | 116,826 | 103,867 | 144,245 | 169,841 | 158,191 |
| Other business premises | 68,110 | 66,832 | 76,136 | 73,416 | 98,823 |
| Education | 95,336 | 141,566 | 128,492 | 144,998 | 161,402 |
| Religious | 16,572 | 15,001 | 14,124 | 13,145 | 16,132 |
| Health | 43,740 | 54,460 | 51,106 | 49,703 | 56,200 |
| Entertainment and recreation | 31,282 | 28,797 | 42,309 | 33,942 | 41,924 |
| Miscellaneous | 43,472 | 59,752 | 70,002 | 87,561 | 98,561 |
| <i>Total, other buildings</i> | <i>643,416</i> | <i>737,817</i> | <i>818,609</i> | <i>842,927</i> | <i>954,529</i> |
| Total, new buildings | 1,466,408 | 1,607,707 | 1,733,396 | 1,865,684 | 2,136,661 |

The following table shows the value of *all new buildings completed* in Australia during the years 1966-67 to 1968-69, classified by *type of building and private and government ownership*.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING AND OWNERSHIP: VALUE
AUSTRALIA, 1966-67 TO 1968-69
(\$'000)**

| Type of building | Private | | | Government | | |
|---|------------------|------------------|------------------|----------------|----------------|----------------|
| | 1966-67 | 1967-68 | 1968-69 | 1966-67 | 1967-68 | 1968-69 |
| Houses— | | | | | | |
| Brick, brick veneer, concrete and stone | 484,364 | 553,158 | 658,525 | 53,289 | 45,002 | 47,381 |
| Wood (weatherboard, etc.) | 75,032 | 75,857 | 71,456 | 10,439 | 13,829 | 14,446 |
| Fibro-cement | 71,220 | 77,138 | 84,469 | 32,322 | 32,276 | 31,560 |
| Other | 5,493 | 4,588 | 5,262 | 2,737 | 2,014 | 1,772 |
| Total, houses | 636,109 | 710,741 | 819,709 | 98,787 | 93,122 | 95,161 |
| Flats | 165,670 | 198,989 | 249,369 | 14,221 | 19,905 | 17,895 |
| Total, houses and flats | 801,779 | 909,731 | 1,069,079 | 113,008 | 113,027 | 113,056 |
| Hotels, hostels, etc. | 36,447 | 45,472 | 45,287 | 14,698 | 2,426 | 10,167 |
| Shops | 75,334 | 59,624 | 76,447 | 1,128 | 615 | 875 |
| Factories | 147,060 | 151,072 | 163,043 | 17,528 | 11,114 | 27,480 |
| Offices | 82,820 | 105,357 | 106,440 | 61,425 | 64,485 | 51,751 |
| Other business premises | 46,163 | 47,316 | 63,528 | 29,973 | 26,100 | 35,293 |
| Education | 31,685 | 24,902 | 24,375 | 96,807 | 120,097 | 137,025 |
| Religious | 14,124 | 13,145 | 16,132 | .. | .. | .. |
| Health | 10,471 | 7,624 | 10,917 | 40,635 | 42,079 | 45,285 |
| Entertainment and recreation | 23,698 | 27,703 | 32,017 | 18,611 | 6,239 | 9,907 |
| Miscellaneous | 24,546 | 26,637 | 30,415 | 45,456 | 60,924 | 68,145 |
| Total, other buildings | 492,348 | 508,848 | 568,603 | 326,261 | 334,079 | 385,925 |
| Total, new buildings | 1,294,127 | 1,418,579 | 1,637,680 | 439,269 | 447,105 | 498,980 |

Value of building approved

The following table shows the values of approvals for houses and flats, other new buildings, and alterations and additions in Australia for the years 1964-65 to 1968-69. Before 1 July 1966 additions of \$10,000 and over were included with new buildings in all States except New South Wales, where they were included in 'alterations and additions'. From 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States.

**BUILDING APPROVED: VALUE, AUSTRALIA, 1964-65 TO 1968-69
(\$'000)**

| Type of building | 1964-65 | 1965-66 | 1966-67 | 1967-68 | 1968-69 |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|
| Houses and flats | 886,324 | 836,861 | 953,587 | 1,099,733 | 1,314,645 |
| Other new buildings | 692,526 | 702,719 | 768,875 | 908,708 | 917,620 |
| Total, new buildings | 1,578,850 | 1,539,580 | 1,722,462 | 2,008,441 | 2,232,265 |
| Alterations and additions | 212,580 | 195,182 | 134,805 | 143,436 | 156,096 |
| Total, building | 1,791,430 | 1,734,762 | 1,857,267 | 2,151,877 | 2,388,361 |
| Private | 1,380,326 | 1,314,673 | 1,397,455 | 1,614,157 | 1,902,675 |
| Government | 411,104 | 420,089 | 459,812 | 537,720 | 485,686 |

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 1969. It also shows the numbers of these persons classified according to their main building occupations and the type of building on which they were working.

**PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS
STATES AND TERRITORIES, 30 JUNE 1969**

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

| | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|----------------|
| Contractors | 5,193 | 3,597 | 2,186 | 610 | 697 | 430 | 79 | 290 | 13,082 |
| Sub-contractors | 10,884 | 11,231 | 4,305 | 3,318 | 3,731 | 903 | 354 | 1,108 | 35,834 |
| Wage earners | 39,832 | 31,634 | 19,586 | 8,091 | 14,773 | 4,285 | 1,229 | 3,136 | 122,566 |
| Carpenters | 17,953 | 15,535 | 11,073 | 3,067 | 5,007 | 2,396 | 371 | 1,155 | 56,557 |
| Bricklayers | 7,016 | 6,394 | 2,166 | 2,068 | 2,954 | 445 | 176 | 589 | 21,808 |
| Painters | 4,562 | 4,253 | 2,044 | 1,034 | 1,723 | 465 | 149 | 448 | 14,678 |
| Electricians | 3,272 | 3,005 | 1,351 | 680 | 1,373 | 316 | 112 | 227 | 10,336 |
| Plumbers | 5,282 | 4,561 | 2,080 | 1,096 | 1,711 | 381 | 164 | 352 | 15,627 |
| Builders' labourers | 7,763 | 5,867 | 4,149 | 1,505 | 2,978 | 889 | 330 | 603 | 24,084 |
| Other | 10,061 | 6,847 | 3,214 | 2,569 | 3,455 | 726 | 360 | 1,160 | 28,392 |
| New houses and flats | 27,891 | 23,669 | 11,205 | 6,369 | 10,896 | 2,104 | 937 | 2,315 | 85,386 |
| Other new buildings(a) | 24,036 | 21,111 | 13,216 | 5,363 | 7,103 | 3,021 | 705 | 1,932 | 76,487 |
| Repairs and maintenance(b) | 3,982 | 1,682 | 1,656 | 287 | 1,202 | 493 | 20 | 287 | 9,609 |
| Total | 55,909 | 46,462 | 26,077 | 12,019 | 19,201 | 5,618 | 1,662 | 4,534 | 171,482 |

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

The number of persons in each State and Territory working on jobs carried out by builders of new buildings at the end of June of each year 1965 to 1969 is shown in the following table.

**PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS
STATES AND TERRITORIES, JUNE 1965 TO 1969**

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

| | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|------------------------|--------|--------|--------|--------|--------|-------|-------|--------|---------|
| 30 June 1965 | 54,152 | 42,995 | 21,666 | 15,267 | 12,636 | 5,392 | 992 | 4,735 | 157,835 |
| 30 " 1966 | 50,368 | 42,305 | 23,305 | 13,506 | 12,348 | 5,350 | 863 | 4,525 | 152,570 |
| 30 " 1967 | 46,608 | 42,931 | 22,454 | 12,467 | 14,505 | 6,354 | 1,054 | 4,474 | 150,847 |
| 28 " 1968 | 50,415 | 45,458 | 23,709 | 11,370 | 16,812 | 6,129 | 1,566 | 4,632 | 160,091 |
| 30 " 1969 | 55,909 | 46,462 | 26,077 | 12,019 | 19,201 | 5,618 | 1,662 | 4,534 | 171,482 |

Government activities in the housing field

Housing Agreements between Commonwealth and State Governments

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

The 1945 Agreement. In November 1945 the Commonwealth Government entered into an Agreement with the Governments of the States whereby the Commonwealth Government would provide finance for, and the State Governments would undertake the building of, housing projects. Between 1945-46 and 1955-56, under this Agreement, the Commonwealth Government advanced to the States a total of \$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 the States entered into a new Agreement under which added emphasis was placed on the construction of dwellings for private ownership. The Agreement provided that parts of the loans advanced to each State were to be advanced to building societies and other approved institutions for lending to private home builders and

purchasers. The balance of the amounts advanced to each State was used by the States for the erection of dwellings for either rental or sale. The Commonwealth was entitled to specify that up to five per cent of the moneys allocated for the erection of dwellings by the State be set aside for the erection of dwellings for serving members of the defence forces. For features of the 1956 Commonwealth and State Housing Agreement see Year Book No. 48, pages 367-8.

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

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

For further information regarding the above Agreements see Year Book No. 53, pages 276-7.

Operations under the various Housing Agreements

The following tables show the operations under the various Housing Agreements during 1968-69 and to 30 June 1969. The earliest single year for which details are given in the tables is 1964-65; for earlier years see Year Book No. 53, pages 278-9.

COMMONWEALTH AND STATE HOUSING AGREEMENTS: SUMMARY, 1968-69

| | <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> |
|-------------------------------------|---------------|-------------|------------|-------------|-------------|-------------|--------------|
| ADVANCES TO STATES (\$'000) | | | | | | | |
| Advances to States(a) | 45,309 | 36,038 | 12,147 | 19,500 | 12,394 | 7,511 | 132,899 |
| State Housing Programme(b) | 30,625 | 24,150 | 6,475 | 9,500 | 8,050 | 5,250 | 84,050 |
| Home Builders' Account— | | | | | | | |
| Advances(c) | 13,125 | 10,350 | 2,775 | 10,000 | 3,450 | 2,250 | 41,950 |
| Amounts drawn by institutions | 18,392 | 16,144 | 3,964 | 11,190 | 3,760 | 2,799 | 56,249 |
| Service Housing Funds allocated by— | | | | | | | |
| Commonwealth | 1,559 | 1,538 | 2,897 | .. | 894 | 11 | 6,899 |
| States | 1,531 | 1,208 | 324 | .. | 402 | 11 | 3,476 |
| NUMBER OF DWELLINGS | | | | | | | |
| State Housing Programme— | | | | | | | |
| Commenced | 3,773 | 2,355 | 1,478 | 1,021 | 1,118 | 456 | 10,201 |
| Completed | 3,534 | 2,131 | 1,345 | 1,143 | 936 | 581 | 9,670 |
| Under construction at 30 June 1969 | 2,723 | 1,945 | 624 | 809 | 787 | 186 | 7,074 |
| Home Builders' Account— | | | | | | | |
| Purchased— | | | | | | | |
| New | 901 | 640 | 187 | 545 | 119 | 114 | 2,506 |
| Other | 130 | .. | .. | .. | .. | 78 | 208 |
| New construction— | | | | | | | |
| Approved | 1,350 | 897 | 378 | 1,185 | 390 | 274 | 4,474 |
| Commenced | 1,233 | 962 | 365 | 1,180 | 414 | 285 | 4,439 |
| Completed | 1,174 | 1,442 | 318 | 1,146 | 315 | 251 | 4,646 |
| Service Housing— | | | | | | | |
| Agreed programme | 532 | 228 | 473 | .. | 115 | 2 | 1,350 |
| Completed(d) | 294 | 154 | 557 | .. | 169 | 2 | 1,176 |
| Sold under— | | | | | | | |
| 1945 Agreement | 403 | 427 | 101 | 14 | 173 | (e).. | (e)1,118 |
| 1956 to 1966 Agreements | 1,227 | 977 | 327 | 626 | 184 | 526 | 3,867 |

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

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: ADVANCES TO STATES(a)
1964-65 TO 1968-69 AND TO 30 JUNE 1969**
(\$'000)

| <i>Year</i> | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.(b)</i> | <i>Total</i> |
|---|----------------|----------------|----------------|----------------|----------------|----------------|------------------|
| 1964-65 | 38,132 | 34,360 | 8,231 | 20,500 | 7,492 | 6,400 | 115,115 |
| 1965-66 | 44,375 | 33,566 | 8,950 | 21,057 | 8,846 | 7,448 | 124,242 |
| 1966-67 | 43,325 | 32,960 | 13,740 | 20,750 | 9,478 | 7,500 | 127,753 |
| 1967-68 | 44,610 | 33,766 | 12,627 | 21,000 | 11,240 | 6,700 | 129,943 |
| 1968-69 | 45,309 | 36,038 | 12,147 | 19,500 | 12,394 | 7,511 | 132,899 |
| Total from 1 July 1945 | 619,338 | 530,039 | 165,306 | 230,679 | 155,720 | 78,762 | 1,779,844 |

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

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF DWELLINGS
PROVIDED(a), STATES, 1964-65 TO 1968-69 AND TO 30 JUNE 1969**

| <i>Year</i> | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.(b)</i> | <i>Total</i> |
|--|----------------|---------------|---------------|---------------|---------------|----------------|----------------|
| 1964-65 | 6,342 | 4,431 | 1,657 | 3,637 | 1,022 | 895 | 17,984 |
| 1965-66 | 6,385 | 4,248 | 1,812 | 3,569 | 1,435 | 942 | 18,391 |
| 1966-67 | 5,866 | 5,156 | 1,738 | 4,029 | 1,128 | 1,025 | 18,942 |
| 1967-68 | 6,548 | 4,739 | 1,782 | 3,614 | 1,290 | 1,049 | 19,022 |
| 1968-69 | 5,739 | 4,213 | 1,850 | 2,834 | 1,370 | 1,024 | 17,030 |
| Total from 1 July 1945(c) | 107,549 | 83,101 | 30,290 | 43,431 | 28,260 | 11,455 | 304,086 |

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

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF HOUSES SOLD
1964-65 TO 1968-69 AND TO 30 JUNE 1969**

| <i>Year</i> | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.</i> | <i>Total</i> |
|---|---------------|---------------|--------------|--------------|--------------|--------------|---------------|
| 1964-65 | 2,350 | 2,028 | 698 | 812 | 180 | 531 | 6,599 |
| 1965-66 | 1,919 | 2,221 | 501 | 886 | 203 | 464 | 6,194 |
| 1966-67 | 1,502 | 1,859 | 598 | 1,002 | 567 | 385 | 5,913 |
| 1967-68 | 1,872 | 1,793 | 504 | 813 | 481 | 520 | 5,983 |
| 1968-69 | 1,630 | 1,404 | 428 | 640 | 357 | 526 | 4,985 |
| Total from 1 July 1948 | 32,241 | 27,341 | 8,758 | 5,992 | 7,081 | 5,020 | 86,433 |

War service homes

The *War Service Homes Act* 1918-1968 makes provision for assistance to be granted to persons who satisfy the eligibility conditions set out in the Act, to enable them to acquire on concessional terms a soundly constructed home that they would occupy as a residence.

Persons eligible for assistance under the Act include members of the Australian forces and nursing services enlisted or appointed for or employed on active service outside Australia or on a ship of war during the 1914-1918 and 1939-1945 Wars and persons who served in the warlike operations in Korea or Malaya or who have served on 'special service' as defined in the *Repatriation (Special Overseas Service) Act* 1962-1968. 'Special service' includes 'special duty' in an area which by reason of warlike operations or a state of disturbance has been declared a 'special area' under the Repatriation (Special Overseas Service) Act. The areas declared as a 'special area' under the Act are:

- Vietnam (Southern Zone) from 31 July 1962;
- certain areas of Borneo, Sabah and Sarawak from 8 December 1962 to 30 September 1967;
- certain areas of Malaya from 28 May 1963;
- Malaysia (the remainder) and Singapore from 7 July 1965 to 30 September 1967;
- Vietnamese waters from 1 March 1967.

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

The maximum amount of loan or advance which may be granted under the *War Service Homes Act* 1918-1968 is \$8,000. The period of repayment may be up to forty-five years. In the case of a widow or widowed mother of an Australian ex-serviceman, the period may be extended to a maximum of fifty years.

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

Operations under the War Service Homes Act

The following tables give details of the operations under the War Service Homes Act in the year 1968-69 and from the inception of the scheme on 6 March 1919 to 30 June 1969. The earliest single year for which details are given in the tables is 1964-65; for earlier years *see* previous issues of the Year Book. The figures shown include operations in the Territories of Papua, New Guinea and Norfolk Island.

WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA, 1968-69 AND TO 30 JUNE 1969

| | 1968-69 | | | From inception to 30 June 1969 | | |
|--|--|------------------------------|--------|--|------------------------------|-----------|
| | Eligibility established from service in— | | | Eligibility established from service in— | | |
| | 1914-18 War | 1939-45 War, Korea, etc. (a) | Total | 1914-18 War | 1939-45 War, Korea, etc. (a) | Total |
| Applications received . No. | 396 | 10,319 | 10,715 | 118,114 | 410,089 | 528,203 |
| Applications approved . " | 276 | 6,926 | 7,202 | 57,884 | 245,627 | 303,511 |
| Homes purchased . " | 192 | 4,476 | 4,668 | 19,952 | 127,833 | 147,785 |
| Homes built, or assistance given to build them . " | 13 | 754 | 767 | 24,118 | 69,067 | 93,185 |
| Mortgages discharged . " | 29 | 1,076 | 1,105 | 4,254 | 32,606 | 36,860 |
| <i>Total homes provided</i> . " | 234 | 6,306 | 6,540 | 48,324 | 229,506 | 277,830 |
| Transfers and resales . " | 42 | 522 | 564 | 9,579 | 14,583 | 24,162 |
| Total capital expenditure \$'000 | n.a. | n.a. | 50,191 | n.a. | n.a. | 1,310,750 |
| Total receipts . " | n.a. | n.a. | 72,622 | n.a. | n.a. | 838,126 |

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

WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA 1964-65 TO 1968-69

| Year | Number of— | | | | | Total capital expenditure | Total receipts |
|-------------------|-----------------------|---------------------|----------------|----------------------|-------|---------------------------|----------------|
| | Applications received | Homes provided | | | Total | | |
| | | Homes purchased (a) | Homes built(b) | Mortgages discharged | | | |
| 1964-65 | 12,381 | 6,727 | 1,398 | 1,551 | 9,676 | \$'000 70,104 | \$'000 60,866 |
| 1965-66 | 10,841 | 7,252 | 1,143 | 1,452 | 9,847 | 70,010 | 62,166 |
| 1966-67 | 10,160 | 6,007 | 1,070 | 1,304 | 8,381 | 59,123 | 67,050 |
| 1967-68 | 9,664 | 4,483 | 807 | 1,162 | 6,452 | 46,019 | 69,165 |
| 1968-69 | 10,715 | 4,668 | 767 | 1,105 | 6,540 | 50,191 | 72,622 |

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

(b) Or assistance given to build a home.

WAR SERVICE HOMES ACT: ADVANCES FOR HOUSING AND NUMBER OF HOMES PROVIDED, STATES AND TERRITORIES, 1964-65 TO 1968-69

| <i>Period or date</i> | <i>N.S.W. (a)</i> | <i>Vic.</i> | <i>Qld (b)</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.</i> | <i>N.T.</i> | <i>A.C.T.</i> | <i>Total</i> |
|--|-----------------------|-------------|--------------------|-------------|-------------|-------------|-------------|---------------|--------------|
| TOTAL CAPITAL ADVANCED DURING YEAR (\$'000) | | | | | | | | | |
| 1964-65 | 27,680 | 19,874 | 8,540 | 5,510 | 6,500 | 1,486 | 2 | 512 | 70,104 |
| 1965-66 | 27,052 | 19,716 | 9,667 | 6,172 | 5,310 | 1,562 | 28 | 503 | 70,010 |
| 1966-67 | 25,153 | 15,350 | 8,430 | 4,113 | 4,500 | 1,170 | 37 | 370 | 59,123 |
| 1967-68 | 19,635 | 11,346 | 6,800 | 2,997 | 3,520 | 1,195 | 3 | 523 | 46,019 |
| 1968-69 | 19,000 | 14,000 | 7,908 | 3,468 | 3,750 | 1,350 | 2 | 713 | 50,191 |

NUMBER OF SECURITIES IN FORCE

| <i>At end of June—</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>Total</i> |
|----------------------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| 1965 | 58,899 | 52,493 | 22,698 | 16,008 | 18,348 | 3,889 | 51 | 927 | 173,313 |
| 1966 | 61,050 | 53,839 | 23,397 | 16,457 | 18,579 | 4,005 | 52 | 975 | 178,354 |
| 1967 | 63,011 | 54,434 | 23,894 | 16,583 | 18,555 | 4,035 | 54 | 998 | 181,564 |
| 1968 | 63,840 | 54,453 | 24,279 | 16,581 | 18,530 | 4,066 | 50 | 1,051 | 182,850 |
| 1969 | 64,319 | 54,682 | 24,642 | 16,598 | 18,194 | 4,124 | 46 | 1,103 | 183,708 |

VALUE OF ADVANCES OUTSTANDING (\$'000)

| <i>At end of June—</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>Total</i> |
|----------------------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|---------------|--------------|
| 1965 | 297,244 | 244,726 | 95,076 | 70,564 | 86,458 | 17,798 | (c) | (d) | 811,866 |
| 1966 | 313,915 | 255,695 | 100,938 | 74,117 | 88,513 | 18,684 | (c) | (d) | 851,862 |
| 1967 | 327,969 | 260,617 | 105,308 | 75,402 | 89,064 | 19,025 | (c) | (d) | 877,385 |
| 1968 | 335,040 | 261,680 | 108,139 | 75,476 | 88,508 | 19,277 | (c) | (d) | 888,120 |
| 1969 | 340,331 | 264,336 | 111,744 | 75,916 | 87,421 | 19,791 | (c) | (d) | 899,539 |

NUMBER OF HOMES PROVIDED

| | | | | | | | | | |
|---------|-------|-------|-------|-----|-----|-----|----|----|-------|
| 1964-65 | 3,901 | 2,670 | 1,184 | 752 | 885 | 216 | .. | 68 | 9,676 |
| 1965-66 | 3,812 | 2,799 | 1,350 | 856 | 727 | 229 | 4 | 70 | 9,847 |
| 1966-67 | 3,654 | 2,164 | 1,145 | 575 | 615 | 171 | 5 | 52 | 8,381 |
| 1967-68 | 2,761 | 1,564 | 974 | 419 | 487 | 171 | 1 | 75 | 6,452 |
| 1968-69 | 2,492 | 1,820 | 1,025 | 451 | 486 | 178 | .. | 88 | 6,540 |

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

In addition to the homes provided under the War Service Homes Act and shown above, 2,554 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 Home Savings Grant Scheme is a function of the Commonwealth Department of Housing. The purpose of the Scheme is to assist young married persons, and young widowed persons with dependent children, to purchase or build their own homes. A further objective is to increase the proportion of total private savings available for housing purposes by encouraging young people to save with those institutions which provide the bulk of long-term housing finance. The Scheme is governed by the *Homes Savings Grant Act 1964-1967*. The Act authorises the payment of grants from the National Welfare Fund.

The Scheme provides for the payment of grants of \$1 for every \$3 saved by eligible persons under 36 years of age for the first home they own after marriage. The savings must be made over a period of at least three years and held in an approved form. The maximum grant to a married couple, or to husband or wife if only one is eligible, or to a widowed person, is \$500 on savings of \$1,500 or more. Smaller grants down to a minimum of \$10 are payable on lesser amounts saved. To be eligible for the

grant, a person must be married, or widowed with one or more dependent children, and must have—or must be married to a person who has—entered into a contract to buy a home or have one built, or begun to build a home as an owner-builder. The person must be under 36 years of age at the time of marriage and at the date of the contract to buy or build or the date building began, must have either been an Australian citizen or lived in Australia during the three years immediately preceding that date, and must also have saved in Australia in an approved form throughout that period. Those three years are known as the applicant's 'savings years'. The grant is payable in respect of existing homes and homes being built. Flats and home-units may also be eligible provided separate title can be obtained. The value of the home, including the land, the house itself and any other improvements, must not exceed \$15,000, or \$14,000 if the contract to buy or build the home was made, or the building of the home as an owner-builder began, before 28 November 1966. Most homes are eligible, the main exception being homes purchased from State housing authorities which have been built with money advanced by the Commonwealth under the Commonwealth-State Housing Agreement at concessional rates of interest.

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

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

Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1968-69 and during the period from 20 July 1964, when the scheme commenced to operate, to 30 June 1969 are set out below.

HOME SAVINGS GRANT SCHEME: OPERATIONS, STATES AND TERRITORIES, 1968-69

| | | N.S.W. | Vic. | Qld | S.A.(a) | W.A. | Tas. | A.C.T. (b) | Aust. |
|--|--------|--------|--------|-------|---------|-------|------|---------------|--------|
| Applications received | No. | 11,377 | 11,685 | 5,061 | 3,187 | 2,045 | 796 | 334 | 34,485 |
| Applications approved(c) | | 10,121 | 9,948 | 4,784 | 2,864 | 1,867 | 755 | 291 | 30,630 |
| Grants approved | \$'000 | 4,216 | 4,233 | 1,925 | 1,167 | 751 | 298 | 114 | 12,704 |
| Average grant approved | \$ | 417 | 426 | 402 | 407 | 402 | 395 | 393 | 415 |
| Expenditure from National Welfare Fund | \$'000 | 4,324 | 4,378 | 1,950 | 1,180 | 760 | 305 | 118 | 13,015 |

(a) Includes Northern Territory. (b) Includes Municipality of Queanbeyan, N.S.W. (c) Includes applications received on or before 30 June 1967 and approved after that date.

HOME SAVINGS GRANT SCHEME: OPERATIONS, 1964-65 TO 1968-69 AND TO 30 JUNE 1969

| Year | Applications received | Applications approved | Grants approved | Average grant approved | Expenditure from National Welfare Fund |
|-------------------------|-----------------------|-----------------------|-----------------|------------------------|--|
| | | | \$'000 | \$ | \$'000 |
| 1964-65 | 35,283 | 25,079 | 11,510 | 458 | 11,349 |
| 1965-66 | 29,021 | 29,647 | 13,348 | 450 | 13,346 |
| 1966-67 | 30,829 | 27,768 | 11,987 | 432 | 11,885 |
| 1967-68 | 34,412 | 32,518 | 13,446 | 414 | 13,299 |
| 1968-69 | 34,485 | 30,630 | 12,704 | 415 | 13,015 |
| Total from 20 July 1964 | 164,030 | 145,642 | 62,995 | 433 | 62,894 |

Homes qualifying for grants

The two following tables contain particulars of homes in respect of which grants were approved during 1968-69. As grants are payable only to persons under 36 years of age and in respect of homes costing not more than \$15,000 (or \$14,000 if acquired before 28 November 1966), these statistics should not be regarded as being applicable to home owners in general.

**HOME SAVINGS GRANT APPLICATIONS APPROVED: MANNER OF ACQUISITION
TOTAL VALUE, AND AVERAGE VALUE OF HOMES (INCLUDING LAND)
STATES AND TERRITORIES, 1968-69**

| State or Territory | Purchase of house(a) | | | Purchase of flat or home unit | | | Home built under contract | | |
|---------------------------------|----------------------|----------------|------------------|-------------------------------|----------------|------------------|---------------------------|----------------|------------------|
| | Number of approvals | Total value(b) | Average value(b) | Number of approvals | Total value(b) | Average value(b) | Number of approvals | Total value(c) | Average value(c) |
| | | \$'000 | \$ | | \$'000 | \$ | | \$'000 | \$ |
| New South Wales | 6,079 | 66,302 | 10,907 | 183 | 2,105 | 11,502 | 3,528 | 42,207 | 11,963 |
| Victoria | 5,743 | 63,983 | 11,141 | 59 | 639 | 10,838 | 3,729 | 46,102 | 12,363 |
| Queensland | 2,550 | 23,463 | 9,201 | 6 | 64 | 10,589 | 1,968 | 20,821 | 10,580 |
| South Australia(d) | 1,685 | 17,230 | 10,225 | 6 | 55 | 9,221 | 1,110 | 12,852 | 11,578 |
| Western Australia | 1,010 | 11,208 | 11,097 | 1 | 9 | 9,500 | 792 | 9,825 | 12,405 |
| Tasmania | 440 | 4,237 | 9,629 | 2 | 23 | 11,450 | 212 | 2,386 | 11,255 |
| Australian Capital Territory(e) | 177 | 2,377 | 13,429 | .. | .. | .. | 92 | 1,276 | 13,868 |
| Australia | 17,684 | 188,799 | 10,676 | 257 | 2,895 | 11,267 | 11,431 | 135,468 | 11,851 |

| State or Territory | Owner-built home | | | All homes | | |
|---------------------------------|---------------------|----------------|------------------|---------------------|----------------|---------------|
| | Number of approvals | Total value(f) | Average value(f) | Number of approvals | Total value | Average value |
| | | \$'000 | \$ | | \$'000 | \$ |
| New South Wales | 331 | 3,711 | 11,211 | 10,121 | 114,325 | 11,296 |
| Victoria | 417 | 4,716 | 11,311 | 9,948 | 115,440 | 11,604 |
| Queensland | 260 | 2,744 | 10,555 | 4,784 | 47,091 | 9,844 |
| South Australia(d) | 63 | 697 | 11,059 | 2,864 | 30,833 | 10,766 |
| Western Australia | 64 | 803 | 12,545 | 1,867 | 21,845 | 11,701 |
| Tasmania | 101 | 1,139 | 11,278 | 755 | 7,785 | 10,311 |
| Australian Capital Territory(e) | 22 | 276 | 12,532 | 291 | 3,928 | 13,500 |
| Australia | 1,258 | 14,086 | 11,197 | 30,630 | 341,248 | 11,141 |

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

**HOME SAVINGS GRANT APPLICATIONS APPROVED: METHOD OF FINANCING HOMES
AND AVERAGE MORTGAGE LOANS, STATES AND TERRITORIES, 1968-69**

| 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 | Total | | |
| | number | number | number | number | \$ | \$ | |
| New South Wales | 8,514 | 1,336 | 271 | 10,121 | 7,705 | 1,928 | |
| Victoria | 8,109 | 1,260 | 579 | 9,948 | 7,894 | 1,646 | |
| Queensland | 4,193 | 429 | 162 | 4,784 | 7,177 | 1,727 | |
| South Australia(c) | 1,908 | 827 | 129 | 2,864 | 7,652 | 1,837 | |
| Western Australia | 1,227 | 453 | 187 | 1,867 | 8,131 | 1,916 | |
| Tasmania | 609 | 98 | 48 | 755 | 7,530 | 1,624 | |
| Australian Capital Territory(d) | 71 | 220 | .. | 291 | 7,704 | 3,469 | |
| Australia | 24,631 | 4,623 | 1,376 | 30,630 | 7,698 | 1,882 | |

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

Housing loans insurance scheme

The Housing Loans Insurance Corporation was established by the *Housing Loans Insurance Act 1965* to insure approved lenders against losses arising from the making of housing loans. The main purpose of the activities of the Corporation is to assist people to borrow, as a single loan at a reasonable rate of interest, 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 \$30,000. The maximum loan to valuation ratio is 95 per cent for loans up to \$15,000 for the purchase or construction of houses. For new loans the maximum is 90 per cent. A once-and-for-all premium of 1½ per cent of the amount of the loan is charged by the Corporation for the insurance of loans representing 80 per cent or more of valuation. The premium rate falls to a minimum of 0.5 per cent on loans of less than 71 per cent of valuation. The premium normally is payable by the borrower, but lenders may agree to add it to the amount of the loan for repayment by the borrower over the duration of the loan. The maximum rate of interest that may be charged on insured loans is 7½ per cent (February 1970) per annum and the maximum period for repayment is forty years. The maximum rate of interest is kept under continuing review and may be varied by the Corporation, with the concurrence of the Minister for Housing, whenever changes appear to be warranted by movements in interest rates generally or by other developments.

The Corporation insures loans that are made for a wide range of purposes in addition to the purchase or construction of a dwelling. The other purposes include alterations, extensions or improvements to a dwelling, and the provision or improvement of roads, kerbing and footpaths. An insured loan may be made only by an approved lender. Approved lenders are appointed by the Corporation from within approved classes of lenders specified by the Minister for Housing. The approved classes include banks, housing and building societies, friendly societies, life and general insurance companies, trustee companies, superannuation and other retirement funds, mortgage management companies and solicitors. The Corporation commenced its operations in November 1965. At the end of December 1969 the face value of insurances current amounted to \$343 million.

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 221–3 for their financial advances to persons wishing to purchase or build a home). For summarised figures of total government construction of houses and flats, *see* pages 200–1, and 204–5. 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 for rental or sale to persons in the lower or moderate income groups.

Advances from the Commonwealth have provided most of the Housing Commission's capital funds and by 30 June 1969 had aggregated \$497,245,606 of which \$54,662,144 had been repaid. Other net funds of the Commission at 30 June 1969 comprised repayable advances from the State, \$15,750,001, public loans raised by the Commission, \$1,000,000, grants from the State, \$16,813,740 (including \$8,741,844 from consolidated revenue and \$8,000,000 from taxes on poker machines), provision for maintenance of properties, \$5,127,821, and accumulated surplus, \$35,595,595. In addition, the Commission owed \$5,667,709 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$514,059,086 (including \$165,280,737 debtors for purchase of homes) and current assets, \$8,479,242. In 1968–69, the Commission's income was \$35,172,216 (including rent \$24,661,370 and interest \$8,244,140), expenditure \$33,517,643 (interest, \$16,363,078), and capital expenditure (including construction of houses for sale on rental purchase terms) \$35,301,000.

Most of the permanent dwellings provided by the Commission have been erected under the Commonwealth-State Housing Agreements. In 1968–69, 4,277 houses and flats, valued at \$27,432,000, were completed for the Housing Commission by private builders on contract to the Commission.

Upon request by other State Departments the Housing Commission will erect houses for employees of those Departments, the Departments providing the necessary lands and funds. In addition, the Commission erects (with State funds) dwellings for employees of industries connected with decentralisation and development. Specially designed units are erected by the Housing Commission to provide dwellings for elderly persons at rentals within their means. The rents of these units, since October 1969, are approximately \$2.50 a week for elderly single persons and \$3.75 a week for elderly couples, and 4,550 units had been completed at 30 June 1969.

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

Victoria—Housing Commission, Victoria. The Housing Commission, Victoria, was set up in 1938 as a result of the Housing Act of the previous year. The objects of the Commission as now laid down are the improvement of existing housing conditions; the provision of suitable rental housing for persons displaced by slum reclamation or living under unsatisfactory conditions, and for other eligible persons; the sale of houses to eligible persons and the making of advances to such persons to enable them to own their homes; the development of land for housing and related purposes; and the responsibility of maintaining housing standards. Since the signing of the 1945 Commonwealth-State Housing Agreement the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1969 the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme, and 62,823 dwelling units under Commonwealth-State Agreements. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1969, 3,782 units had been completed.

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

The Housing Commission finances its operations through two Treasury Trust Funds—the Queensland Housing Commission Fund and the Commonwealth-State Housing Fund. In addition, a Home Builders' Deposit Trust Fund is available to assist eligible persons to accumulate money to acquire land and erect a Commission dwelling thereon, or to purchase a dwelling under contract of sale conditions. Total disbursements by the Commission for the year 1968–69 amounted to \$32,318,877, representing \$8,368,740 from the Queensland Housing Commission Fund and \$23,950,137 from the Commonwealth-State Housing Fund, while the Home Builders' Deposit Fund had a balance of nil at 30 June 1969.

During 1968–69 the Commission completed 1,678 house units, bringing the total completions under all schemes since the revival of housing construction in 1944–45 to 38,283. Of this number, 22,590 houses, or 59.0 per cent, were for home ownership, and 15,693, or 41.0 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority under the Commonwealth-State Housing Agreements. Operating under the provisions of *'The State Housing Acts, 1945 to 1966'* the Commission, through its scheme of workers' dwellings, makes advances for the construction of dwellings to eligible persons who own a suitable building site. The number of workers' dwellings completed during 1968–69 amounted to 249, making a total of 30,626 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 517 of the Commission's houses during 1968–69.

South Australia—The South Australian Housing Trust. The South Australian Housing Trust operates under the South Australian Housing Trust Act, 1936–1965 and the Housing Improvements Act, 1940–1966 for the purpose of providing houses for families of limited means. Houses are built for both rental and sale, and to 30 June 1969, 66,381 had been completed throughout the State, of which some 35,011 had been built and sold under various schemes. At 30 June 1969 the rents of five-roomed (i.e. three bedrooms) double-unit houses ranged from \$7.00 a week for houses of an older type to \$9.50 a week for houses then being completed. Single unit rents ranged between \$5.50 and \$14.50. Two- and three-storey groups of flats with weekly rentals ranging from \$8.75 to \$15.50 per flat have been built in the Metropolitan Area and at Elizabeth; 1,246 of these flats have been completed in the Metropolitan Area and 220 at Elizabeth. In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30 June 1969 it had built 995 cottage flats from its own resources and an additional 665 for charitable and non-profit organisations. As an agent for the South Australian Government, the Trust also constructs houses in country areas for married couples of limited means. Rents charged in these cases are below economic rents.

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 require to house staff in

country districts. In addition, 198 houses in country areas have been built for the State Department of Aboriginal Affairs. The letting of these houses to selected Aboriginal families is administered by the Department. 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.

Western Australia—State Housing Commission of Western Australia. The activities of the State Housing Commission extend throughout the whole State and, in addition to construction of houses and flats under the State Housing Act and Commonwealth-State Housing Agreements, include:

The management as agent of the Commonwealth War Service Homes Scheme in Western Australia;

Construction of houses for other Government Departments (both Commonwealth and State) in Western Australia;

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

At 30 June 1969, the Commission had completed under all schemes since 30 June 1944, a total of 48,017 units of houses and flats throughout the State.

During the twelve months ended 30 June 1969, 1,863 houses and flats were completed: metropolitan area, 1,186; country, 553; and north of 26th parallel, 124; and a further 1,870 units were under construction.

To conserve land resources and to make the most economical use of available facilities such as sewerage, water, and power, the Commission has programmed construction in the metropolitan region to include flats and terrace houses, in addition to individual homes.

At 30 June 1969, medium density accommodation valued at \$13,500,000 (representing 1,569 units) was either under construction or out to tender throughout the metropolitan region.

The greatly increased rate of construction in recent years has created a high demand for serviced building sites, particularly in the metropolitan area, with a consequential rise in land prices.

Despite the high rate of home construction and the ready availability of private project-built homes for purchase, the demand—particularly from the lower income groups—continues to be high. A large proportion of this demand is directed to the State Housing Commission.

Under the provisions of the Commonwealth-State Housing Agreement, 30 per cent of the loan funds is made available each year to building societies. At 30 June 1969, it was estimated that at least 22,000 homes were being purchased with the assistance of building society finance, and the assets of all societies approximated \$130 million. Currently, fifteen permanent societies and 246 terminating societies are operating.

Complementing the activities of the building societies, is the Housing Loan Guarantee Act, which provides means for financial institutions to make large-scale loans to lending institutions with full security by way of a 100 per cent guarantee. The Act was introduced in 1957 and with subsequent amendments, now enables lending institutions to make high ratio advances to families of low and moderate means without any additional charge. The interest rate charged may not exceed 6½ per cent per annum reducible. The maximum loan permitted is \$10,000 in metropolitan and country areas, and \$13,000 in areas north of the 26th parallel; and the value of the house, excluding land, must not exceed \$10,000 in the metropolitan area; \$11,000 in country areas; and \$17,500 in areas north of the 26th parallel.

Tasmania—The Housing Department. The Housing Department was established in July 1953 and is responsible for administering that portion of the *Homes Act* 1935 which relates to the acquisition and development of land for housing purposes and the erection of homes for rental and ultimate sale, and the *Casual Workers' and Unemployed Persons' Homes Act* 1936.

During 1968-69, 638 dwellings were completed. Construction since 1944 has comprised 11,464 dwelling units, of which 10,886 were single units (9,020 of timber), 260 were elderly persons' flatettes, 22 were maisonettes, and 296 were multi-unit flats.

Flats, maisonettes and elderly person's homes are for rental only. Single unit dwellings are normally allotted on a purchase contract basis, but in some special cases may be occupied on a rental basis. The rental of a newly erected three-bedroom timber house in the Hobart metropolitan area approximated \$15.10 in the June quarter of 1969. In certain necessitous cases rental rebates are allowed. Under the current rental rebate formula a married couple whose only income is the age pension pay \$3.80, while a single person solely dependent on the pension pays \$2 a week.

Allotments are usually made on a no-deposit purchase contract basis, repayments being over a maximum term of fifty-three years. Purchase contracts are sometimes surrendered to the Department. Net of surrenders, 7,770 purchase contracts had been entered into by June 1969. The sale price, excluding land, of a new three-bedroom house in the Hobart metropolitan area was approximately \$9,275 in the June quarter of 1969.

Housing schemes in Commonwealth Territories

Northern Territory. In 1946 control of all government-owned residences in the Territory (excluding those belonging to the Defence Services or Commonwealth Railways, or attached to post offices) was vested in the Administration. The Northern Territory Housing Commission provides rental housing for persons of limited means who are not adequately housed and who are not officers of either the Commonwealth or the Northern Territory Public Service. The Commission was established in 1959 and operates under authority of the *Housing Ordinance 1959-1968*; to 30 June 1969 a total of 1,785 houses and flats had been completed; 1,206 of these are in Darwin (including 326 flats), 381 in Alice Springs (including 51 flats), 91 in Katherine (including 10 flats), and 97 in Tennant Creek (including 9 flats); 6 houses in Pine Creek and 2 each at Elliot and Mataranka. A further 425 houses and 164 flats were under construction.

Australian Capital Territory. The Commonwealth Government provides houses and flats for rental to persons employed in the Australian Capital Territory. At 30 June 1969 the Department of the Interior controlled 8,197 houses and 2,022 flats for rental purposes. Government rental houses may be purchased by tenants. From 1 July 1950 to 30 June 1969, 6,974 houses had been sold to tenants.

Papua and New Guinea. In 1960 the Administration, through the Commissioner for Housing, commenced a scheme for providing low-cost houses for rental and eventual sale, where possible, to indigenes, mixed race peoples and Asians. To 30 June 1969, 601 houses had been completed.

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

Summary of rental activities of government authorities

The first of the two following tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1964-65 to 1968-69, and the second the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1964-65 to 1968-69.

**GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS, STATES
AND TERRITORIES, 1964-65 TO 1968-69**

(\$'000)

| Year | N.S.W. | Vic. | Qld(a) | S.A.(b) | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|---------|--------|--------|--------|---------|-------|-------|-------|--------|--------|
| 1964-65 | 17,414 | 13,322 | 4,732 | 9,184 | 5,177 | 1,266 | 654 | 3,493 | 55,242 |
| 1965-66 | 18,864 | 13,918 | 5,459 | 9,440 | 5,532 | 1,344 | 820 | 3,708 | 59,085 |
| 1966-67 | 20,823 | 15,406 | 6,181 | 10,915 | 6,678 | 1,522 | 985 | 3,853 | 66,363 |
| 1967-68 | 22,779 | 16,266 | 6,702 | 11,603 | 7,161 | 1,761 | 1,103 | 3,861 | 71,236 |
| 1968-69 | 24,661 | 17,207 | 7,486 | 12,506 | 8,003 | 1,912 | 1,261 | 4,137 | 77,173 |

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

**GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT
STATES AND TERRITORIES, 1964-65 TO 1968-69**

| Year | N.S.W. | Vic. | Qld(a) | S.A.(b) | W.A. | Tas. | N.T. | A.C.T.(c) | Aust. |
|---------|--------|--------|--------|---------|--------|-------|-------|-----------|---------|
| 1964-65 | 47,102 | 33,541 | 12,605 | 27,113 | 15,394 | 3,238 | 2,166 | 9,054 | 150,213 |
| 1965-66 | 50,346 | 33,995 | 13,439 | 27,632 | 16,639 | 3,283 | 2,398 | 9,073 | 156,805 |
| 1966-67 | 54,172 | 35,307 | 14,046 | 28,305 | 17,393 | 3,451 | 2,869 | 9,143 | 164,686 |
| 1967-68 | 57,643 | 35,774 | 14,781 | 30,012 | 17,771 | 3,590 | 2,824 | 9,440 | 171,835 |
| 1968-69 | 60,293 | 36,403 | 15,693 | 31,322 | 18,340 | 3,644 | 2,939 | 9,904 | 178,538 |

(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 State or Commonwealth Governments. The information in this section concerns the direct loans made to home purchasers by the more important institutional lenders. Loans to institutions which in turn lend moneys to home purchasers and loans to contract builders, etc. are excluded as far as possible. The loans may be for the construction of new dwellings, the purchase of existing dwellings, for additions, renovations, etc., as first or subsequent mortgages, overdrafts and so on. While figures of all loans to home purchasers are not available, the institutions mentioned account for a significant proportion of total loans. Details of the terms and conditions of lending are given, together with available information on the number and value of loans made.

State authorities and agencies

New South Wales

Rural Bank of New South Wales—Sale of Homes Agency. A Sale of Homes Agency was established in 1954 to arrange for the sale on terms of houses erected by the Housing Commission of New South Wales. The Agency's operations began with the sale to selected purchasers of 100 houses made available by the Commission during 1954-55 and 1955-56. The sales were made on the basis of 10 per cent deposit and repayment of the balance over a maximum period of forty years, with interest at 4.5 per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1969 the advances outstanding amounted to \$344,360 in respect of 73 houses.

Since 1956 the Sale of Homes Agency has acted as the agent of the Housing Commission in arranging the sale on terms of houses erected under the Commonwealth-State Housing Agreements. The terms of sale provide for a minimum deposit of \$100 and repayment of the balance over a maximum period of forty-five years, with interest rates, since the inception of the scheme, ranging from 4.25 to 5.15 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 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
COMMONWEALTH-STATE HOUSING AGREEMENTS
1964-65 TO 1968-69**

| Year | Advances during year | | Advances outstanding at end of year(a) | |
|---------------|----------------------|--------|--|---------|
| | Number of houses | Amount | Number of houses | Amount |
| | | \$'000 | | \$'000 |
| 1964-65 . . . | 1,777 | 14,356 | 16,042 | 105,648 |
| 1965-66 . . . | 1,486 | 12,197 | 17,126 | 114,154 |
| 1966-67 . . . | 1,073 | 9,005 | 17,763 | 119,077 |
| 1967-68 . . . | 1,444 | 12,866 | 18,724 | 127,288 |
| 1968-69 . . . | 1,227 | 11,167 | 19,406 | 133,363 |

(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 1956-1966 Housing Agreements. Up to 30 June 1969, 525 houses had been built under this scheme at a cost of \$3,684,923, the balance of indebtedness at that date was \$3,254,949.

Rural Bank of New South Wales—Other loans. The Rural Bank of New South Wales provides assistance to individuals for the erection or purchase of homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The rate of interest on long-term loans for housing purposes is 5.75 per cent per annum.

Victoria

Housing Commission, Victoria. Very few houses were sold by the Commission until 1954. The amendments to the Commonwealth-State Housing Agreement in 1955-56 have had the effect of substantially increasing the number of houses sold. Whereas between 1949 and 1954 only about 100 houses were sold, a total of 26,923 houses were sold on terms to 30 June 1969, the total value of terms sales exceeding \$220 million. Until 1964-65, houses were sold on a minimum deposit of \$200, but during that year provision was made to sell without deposit in very special circumstances. The maximum repayment term is forty-five years with interest currently at 4½ per cent.

Home Finance Trust. In 1956 a Home Finance Trust was established with the object of receiving money from institutions and others in order to make loans for the erection or purchase of houses. Applicants for loans must declare that they intend to use the houses as homes for themselves, their families and dependants.

Loans granted are on the basis of a first mortgage over the house. Loans are not to exceed ninety-five per cent of the value of the security (house and land) and are not made if the value of the security exceeds \$11,600. The house must not have been erected more than two years before the date of mortgage. Repayment of loans may be made over a maximum period of thirty years, with interest charges determined by the Trust. At 30 June 1969, 3,536 loans totalling \$23,527,019 were outstanding.

In 1963 the Trust was empowered to make housing loans on the security of second mortgages subject to conditions similar to those applying to the first mortgage loans, except that the maximum term for repayment of a loan is ten years and no restriction is placed on the percentage of loan to valuation. At 30 June 1969, 2,005 second mortgage loans were outstanding, the amount involved being \$2,394,310.

(See Savings Banks, page 224, for activities of the State Savings Bank of Victoria.)

Queensland

Queensland Housing Commission. The present maximum advance allowable under the Acts is \$9,000 for a timber, brick veneer, brick, or concrete building. The rate of interest charged on new advances in 1968-69 was 5½ per cent per annum. Repayment may be made at the option of the borrower over either a thirty year or a forty-five year period.

Workers' dwellings. From 4 October 1962 the maximum advance under this scheme was increased to \$7,000 for all types of workers' dwellings. This was increased to \$8,000 from 2 June 1966 and to \$9,000 from 22 May 1969. Total advances made for dwellings since operations commenced in 1910 to 30 June 1969 amounted to \$69,323,932.

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 6½ per cent and the principal is adjusted quarterly. During 1968-69 the Trust commenced 635 second mortgages valued at \$1,226,000. At 30 June 1969 second mortgages totalled 9,116 and the balance outstanding at that date was \$9,650,000. 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 5½ per cent interest.

State Bank of South Australia. The State Bank, together with the Housing Trust, are the principal agents of the State Government for the distribution through the Home Builders' Fund of moneys received under the Commonwealth-State Housing Agreement. During 1968-69 the Bank opened 1,551 new accounts worth \$11,469,288 in the Home Builders' Fund. The balance of loans in this Fund outstanding at 30 June 1969 totalled \$83,245,156. In addition, during 1968-69, \$638,233 was advanced to the public under the Advances for Homes Act, 1928-1958, which is administered by the Bank on behalf of the State Government. Under this Act 98 new accounts were opened during 1968-69, leaving a balance outstanding at 30 June 1969 of \$23,662,332. The present maximum housing loan under either of these schemes is \$8,000, repayable over a period not exceeding fifty years at a rate of interest of 6 to 6½ per cent per annum calculated on monthly balances.

Western Australia

State Housing Commission of Western Australia. Under the State Housing Act and the Commonwealth-State Housing Agreement the maximum loan is \$8,000 by way of mortgage, while under contract of sale the maximum is \$6,500 on the building plus the value of the land in the metropolitan area, and greater amounts in rural areas, depending on the circumstances.

To proceed under the mortgage conditions, a deposit of not less than 10 per cent is required, but under contract of sale the deposit may be as low as \$200. The interest rate on all advances is $5\frac{3}{8}$ 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 \$2,799 a year, plus \$100 for each dependent child under twenty-one years of age. For the country the corresponding amount is \$3,311 per annum plus \$100 for each dependent child under twenty-one years, and north of the twenty-sixth parallel the Minister may allow families with an income of up to \$4,378 plus \$100 for each dependent child under twenty-one years of age to be given financial assistance. A second-mortgage scheme exists under the State Housing Act, which provides that assistance be limited to those applicants who are building or purchasing new homes, the cost of which, excluding land, does not exceed \$10,000. The Commission limits the second mortgage to a maximum of \$2,000.

(See Savings Banks, page 225, for activities of the Savings Bank Division of The Rural and Industries Bank of Western Australia).

Tasmania

Housing Department. The interest rate on purchase contract loans from the Housing Department signed after 1 May 1965 is $4\frac{1}{4}$ per cent. To be eligible for a house on purchase contract terms an applicant must be married or about to be married, or have dependants for whom it is necessary to provide a home. The number of loans outstanding at 30 June 1969 was 7,099, and the amount outstanding \$48,940,000.

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

During 1968-69, 338 advances were approved, valued at \$1,815,000. Since November 1945 a total of 4,013 loans amounting to \$24,105,000 has been approved, of which 3,232 have been for erection of dwellings and 781 for the purchase of existing homes. Total advances outstanding at 30 June 1969 amounted to \$17,697,000. These figures exclude advances to building societies.

Commonwealth authorities and Territories*Department of Housing*

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

War Service Homes

For details of the operations under the War Service Homes Act, see pages 212-14.

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 \$8,000. The rate of interest charged is $6\frac{1}{4}$ per cent per annum reducible to $5\frac{1}{4}$ per cent per annum if instalment payments are made by the due date. The maximum period of repayment is forty-five years. Up to 30 June 1969, 1,249 loans totalling \$7,010,730 had been approved. These were for: erection, 756; purchase, 371; enlargement or completion, 67; discharge of mortgage, 55.

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

Housing Commission Sales Scheme. Since the November 1963 amendment of the *Housing Ordinance* 1959–1968 the Housing Commission has been permitted to sell its houses to tenants in occupation. The terms require a minimum cash deposit of \$200 and repayment of the remainder of the loan over a period not exceeding forty-five years; there is no prescribed limit to the amount of the loan and the rate of interest is fixed by the Commission from time to time.

Australian Capital Territory

Loans may be granted by the Commissioner for Housing to enable persons to purchase or build a new house in the Australian Capital Territory. Where the Commissioner's valuation does not exceed \$4,000 the maximum loan may not exceed ninety-five per cent of the valuation. If the Commissioner's valuation exceeds \$4,000, the maximum loan is ninety-five per cent of the first \$4,000 and ninety per cent of the balance (but in no case can the amount lent exceed \$8,000). Repayment may be made over a maximum period of forty-five years. The current rate of interest is 6½ per cent per annum with a concession of 1 per cent for payments made on or before the due date. At 30 June 1969, 6,139 houses were under mortgage to the Commissioner.

Government rental houses may be purchased by tenants. The basis of the sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Interior with no limit to the amount which may be held on mortgage from the Department. Repayment of the amount covered by mortgage may be made over a maximum period of forty-five years. The interest rate is 6½ per cent per annum with a concession of 1 per cent for payment made on or before the due date. To 30 June 1969, 6,974 houses had been sold to tenants.

Papua and New Guinea

Under authority of the *Housing Loans Ordinance* 1953–1963 the Commissioner for Housing may make advances to any member of the community for the erection of a house, the purchase or enlargement of an existing house, the completion of a partially erected dwelling, or the discharge of a mortgage already existing. The maximum loan is \$7,000. The maximum period of repayment is twenty-five years for timber and thirty-five years for brick dwellings. The Commissioners' responsibilities were transferred to the Housing Commission on 1 July 1968. Minimum cash deposit is 5 per cent of the first \$4,000 plus 10 per cent of the remainder of the Commissioner's valuation. The effective rate of interest is 5 per cent per annum. Up to 30 June 1969, 472 loans totalling \$2,537,535 had been approved.

Savings banks

All savings banks lend funds for housing to both individuals and building societies. Separate figures of loans to individuals are not available for periods prior to 1 July 1969. The amounts outstanding on housing loans of all savings banks (including loans to building societies) were \$1,549 million, \$1,751 million and \$1,961 million at the end of June 1967, 1968 and 1969 respectively. Some details in respect of three savings banks are shown below.

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

The maximum proportion of valuation to be granted as Cr dit Foncier loan is eighty per cent and the maximum loan is \$8,000. Interest is 5½ per cent and the term of the loan is ten years, subject to renewal. The maximum proportion of valuation granted as Savings Bank Department loan is seventy-five per cent and the maximum loan is \$12,000. For a property to be occupied by the borrower the interest rate is 6 per cent to 7 per cent, depending on the amount of the loan. The above conditions are those current as at 16 February 1970 but are subject to review and alteration by the Bank at any time. During the year 1968–69 the Bank advanced \$69,457,090 to 9,482 borrowers in addition to \$96,439 to Co-operative Housing Societies and \$300,000 to the Home Finance Trust. At 30 June 1969 the total debt of 68,954 individual borrowers was \$361,040,233, while indebtedness of Co-operative Housing Societies and the Home Finance Trust amounted to \$13,728,883 and \$9,594,037 respectively.

Savings Bank of South Australia. The bank grants mortgage loans for the building or purchase of houses for personal occupation, the maximum loan available being \$8,000 for existing houses or \$8,500 for houses not previously occupied or those to be erected. Normally advances are made up to 85 per cent of the Bank's valuation in respect of existing houses or 90 per cent in respect of houses

not previously occupied or those to be erected but, 95 per cent of such valuation may be advanced (maximum loan, \$6,000 or less.) The maximum loan period is thirty years at a rate of interest of 5½ per cent per annum; this rate is subject to review after one year. During 1968-69 the Bank advanced \$15,340,153 by way of housing loans, the number of new loans totalling 2,085. At 30 June 1969 there were 26,462 housing loans current with a balance outstanding of \$131,280,060.

Rural and Industries Bank of Western Australia (Savings Bank Division). The Rural and Industries Bank of Western Australia is authorised by the *Rural and Industries Bank Act, 1944-1966* to make loans from moneys on deposit with its Savings Bank Division to a person or body for the purchase or erection of a dwelling. It is the policy of the Bank to provide funds for housing primarily for occupancy by the borrower. There is no fixed limit on the amount of a loan. The average loan in the case of a brick or timber house is \$8,700. The rate of interest varies with the current bank rate and is usually ¾ per cent lower. The rate at 30 June 1969 was 6 per cent. Loans may be approved up to 30 years but the average term of housing loans is eighteen years.

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 1969 was 120, whilst another 39 were under construction. Another 72 building lots (under certain restrictions) were made available to project builders for the erection and sale of houses. A further 314 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 221-3) 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 \$294 million on the second Wednesday of July 1969 (*see* the chapter Private Finance for further details).

Life insurance companies

The life insurance companies are another source of funds for housing. Details of new loans made during the twelve months ended June 1965 to 1969 are given in the following table.

LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER STATES AND TERRITORIES, 1963-64 TO 1967-68

| State or Territory | Amount (\$'000) | | | | |
|--|-----------------|---------|---------|---------|---------|
| | 1964-65 | 1965-66 | 1966-67 | 1967-68 | 1968-69 |
| New South Wales | 23,073 | 24,821 | 22,486 | 23,729 | 29,130 |
| Victoria | 17,788 | 17,112 | 16,843 | 19,471 | 22,549 |
| Queensland(a) | 5,665 | 5,538 | 4,856 | 4,918 | 6,098 |
| South Australia(b) | 4,686 | 4,808 | 4,371 | 4,559 | 5,366 |
| Western Australia | 3,561 | 3,563 | 4,157 | 5,331 | 6,446 |
| Tasmania | 1,396 | 1,526 | 1,321 | 1,171 | 1,530 |
| Australian Capital Territory | 827 | 869 | 945 | 631 | 666 |
| Total | 56,995 | 58,237 | 54,979 | 59,810 | 71,784 |

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

(b) Includes loans made in Northern Territory.

Amounts outstanding at the end of June 1965, 1966, 1967, 1968 and 1969 in respect of housing loans made by insurance companies were \$339 million, \$356 million, \$366 million, \$378 million and \$398 million respectively.

Registered building societies

There were 4,550 registered building societies operating in Australia during the year ending 30 June 1968 of which 159 are permanent societies and the remainder terminating societies. The permanent societies are in the main investment societies which make loans for housing purposes, usually on *crédit foncier* terms, and obtain their funds from share capital deposits and borrowings from banks and other lending institutions. The terminating societies are co-operative societies which make loans to members from funds obtained from lending institutions (usually government guaranteed), members' subscriptions, and, since 1956, from moneys provided under the Commonwealth-State Housing Agreements. Details of new loans paid over and net advances outstanding for each of the years ended June 1964 to 1968 are given in the following table (*see also* the chapter Private Finance).

REGISTERED BUILDING SOCIETIES: STATES, 1963-64 TO 1967-68

| <i>Year</i> | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.</i> | <i>Total</i> |
|---|---------------|-------------|------------|-------------|-------------|-------------|--------------|
| LOANS PAID OVER DURING YEAR (\$'000) | | | | | | | |
| 1963-64 . . | 72,284 | 29,106 | 13,184 | 3,102 | 10,430 | 5,721 | 133,827 |
| 1964-65 . . | 82,329 | 35,848 | 16,550 | 3,819 | 13,091 | 6,445 | 158,082 |
| 1965-66 . . | 90,635 | 33,137 | 18,560 | 3,521 | 12,611 | 5,425 | 163,888 |
| 1966-67 . . | 112,738 | 36,492 | 20,641 | 4,412 | 14,031 | 6,338 | 194,652 |
| 1967-68 . . | 142,084 | 49,456 | 29,369 | 5,121 | 24,436 | 9,553 | 260,018 |
| NET ADVANCES OUTSTANDING(a) AT END OF YEAR (\$'000) | | | | | | | |
| 1963-64 . . | 351,841 | 198,684 | 55,543 | 13,967 | 35,483 | 17,798 | 673,316 |
| 1964-65 . . | 393,343 | 212,438 | 64,449 | 15,790 | 44,171 | 21,413 | 751,605 |
| 1965-66 . . | 441,676 | 223,595 | 74,659 | 17,239 | 52,182 | 23,775 | 833,128 |
| 1966-67 . . | 507,093 | 236,145 | 85,730 | 19,470 | 61,015 | 26,659 | 936,112 |
| 1967-68 . . | 593,438 | 259,574 | 103,194 | 22,388 | 77,254 | 32,204 | 1,088,053 |

(a) Net of borrowing members' funds.

Other lenders

Little information is available on advances made by other lenders such as superannuation and other trust funds, private finance and investment companies, etc. In South Australia advances on first mortgage made by the South Australian Superannuation Fund are granted under the Homes Act, 1941-1968, on a *crédit foncier* basis, by which the State Government guarantees up to 25 per cent of the value of the mortgage, thus raising the limit of the advance. Loans so made are limited to 95 per cent of the Superannuation Board's valuation to a maximum of \$6,000, or 85 per cent of the Board's valuation to a maximum of \$8,000. The rate of interest is 6½ per cent per annum, calculated on quarterly balances, reducing to 5½ per cent when payments are made within a prescribed period of twenty-one days from the end of the quarter. The term of the mortgage may run for thirty years on a stone or brick home or twenty years on a timber-framed construction. Trustee mortgages may be granted as an alternative to the foregoing. A maximum of 70 per cent of the Board's valuation may be granted for a trustee mortgage, other conditions being those applicable to mortgages granted under the Homes Act. At 30 June 1969 there were 5,628 loans current, the principal outstanding totalling \$25,009,613. During 1968-69 the value of advances made was \$1,780,259.