

CHAPTER 9

HOUSING AND BUILDING

Pages 187–92 of this chapter give details of the *characteristics of dwellings as obtained from censuses*, pages 192–204 contain a *summary of building activities*, pages 204–14 outline *government activities in the field of housing*, and pages 215–20 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 self-contained flats*, a great variety of dwellings ranging from a single-roomed shack to a multi-roomed hotel or institution. This section contains particulars of such information on dwellings as is available from the 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 188 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 191 for full explanation of the term 'unoccupied'*).

DWELLINGS: AUSTRALIA, CENSUSES, 1911 TO 1966

Census	Occupied			Unoccupied
	Private	Other than private	Total	
1911	894,389	29,070	923,459	33,473
1921	1,107,010	46,275	1,153,285	51,163
1933	1,509,671	37,705	1,547,376	68,772
1947	1,873,623	34,272	1,907,895	47,041
1954	2,343,421	36,932	2,380,353	112,594
1961	2,781,945	35,325	2,817,270	194,114
1966	3,151,926	33,730	3,185,656	263,873

* See page 66, Year Book No. 54 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 125.

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 Census of 30 June 1966 and totals for the Censuses of 1961 and 1966. The numbers of the various classes of dwelling for each State and Territory at the 1966 Census are given in the table on page 189.

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;

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

other private dwellings—include 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.

OCUPIED 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			
			Metropolitan	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)	(a)956	(a)193	(a)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) Census 30 June 1966. (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 462 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.

OCUPIED 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)

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	Urban		Rural			
			Metropolitan	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 190-1 show private occupied houses and self-contained flats classified according to material of outer walls; nature of occupancy; and facilities. Details of number of rooms 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**

<i>Material of outer walls</i>	<i>Census, 30 June 1961</i>				<i>Census, 30 June 1966</i>			
	<i>Private houses</i>	<i>Percentage of total</i>	<i>Self-contained flats</i>	<i>Percentage of total</i>	<i>Private houses</i>	<i>Percentage of total</i>	<i>Self-contained flats</i>	<i>Percentage of total</i>
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**

<i>Number of rooms per dwelling(a)</i>	<i>Census, 30 June 1961</i>				<i>Census, 30 June 1966</i>			
	<i>Class of dwelling</i>				<i>Class of dwelling</i>			
	<i>Private house</i>	<i>Self-contained flat</i>	<i>Other</i>	<i>Total private dwellings</i>	<i>Private house</i>	<i>Self-contained flat</i>	<i>Other</i>	<i>Total private dwellings</i>
1	1,179	2,282	36,371	39,832	2,194	7,803	40,801	50,79
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	189	15,089
Not stated	2,805	1,039	7,043	10,887	..	..	..	..
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	2.45	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

<i>Nature of occupancy</i>	<i>Private houses</i>		<i>Self-contained flats</i>					
	<i>Census, 30 June 1961</i>	<i>Census, 30 June 1966</i>	<i>Census, 30 June 1961</i>	<i>Census, 30 June 1966</i>				
	<i>Total</i>	<i>Percentage of private houses</i>	<i>Total</i>	<i>Percentage of private houses</i>	<i>Total</i>	<i>Percentage of flats</i>	<i>Total</i>	<i>Percentage of flats</i>
Owner								
Purchaser by instalments	1,847,201	77.19	2,123,723	79.19	43,527	20.00	72,711	21.04
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

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 instalments'. It is probable, however, that some 'purchasers by instalments' 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 instalments' were not collected.

Facilities (1961 and 1966)

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

<i>Facilities</i>	<i>Private houses</i>		<i>Self-contained flats</i>	
	<i>Census 30 June 1961(a)</i>	<i>Census 30 June 1966</i>	<i>Census 30 June 1961</i>	<i>Census 30 June 1966</i>
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

(a) Includes 41,997 sheds, huts, tents, etc.

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 dwellings 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.

The values of work yet to be done on buildings under construction at the end of period are the differences between the estimated total value of work done at the end of period and the estimated final value of the building on completion. They therefore represent the values of work which will be carried out in subsequent quarters on buildings already 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 1969-70 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 1960-61 to 1969-70 see plate 23, page 197.

NEW HOUSES: NUMBER, STATES AND TERRITORIES, 1969-70

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved . . .	31,642	25,588	15,113	8,010	13,965	2,655	1,506	3,169	101,648
Commenced . . .	30,233	24,575	14,466	7,940	12,999	2,682	850	3,176	96,921
Completed . . .	29,679	24,702	14,699	7,504	13,933	2,861	954	3,192	97,524
Under construction at end of year . . .	13,025	10,960	3,329	3,713	5,115	1,163	692	1,522	39,519

The following table shows the number of *new houses approved* in each State or Territory, according to *private and government ownership*, during the years 1965-66 to 1969-70.

NEW HOUSES APPROVED, BY OWNERSHIP: NUMBER, STATES AND TERRITORIES
1965-66 TO 1969-70

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
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
1969-70	27,496	23,538	13,371	6,335	12,280	2,123	599	2,236	87,978
GOVERNMENT									
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
1969-70	4,146	2,050	1,742	1,675	1,685	532	907	933	13,670
TOTAL									
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
1969-70	31,642	25,588	15,113	8,010	13,965	2,655	1,506	3,169	101,648

The number of *new houses commenced* in each State and Territory by *contractors and owner-builders* during the years 1965-66 to 1969-70 is shown in the following table.

NEW HOUSES COMMENCED, CONTRACT-BUILT OR OWNER-BUILT
NUMBER, STATES AND TERRITORIES, 1965-66 TO 1969-70

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
CONTRACT-BUILT(a)									
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
1969-70	26,155	21,352	13,373	7,542	11,716	1,877	754	3,128	85,897
OWNER-BUILT									
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
1969-70	4,078	3,223	1,093	398	1,283	805	96	48	11,024
TOTAL									
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
1969-70	30,233	24,575	14,466	7,940	12,999	2,682	850	3,176	96,921

(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 1965-66 to 1969-70.

**NEW HOUSES COMPLETED, CONTRACT-BUILT OR OWNER-BUILT
NUMBER, STATES AND TERRITORIES, 1965-66 TO 1969-70**

<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)									
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
1969-70 . . .	25,582	20,988	13,510	7,128	12,435	1,962	885	3,120	85,610
OWNER-BUILT									
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
1969-70 . . .	4,097	3,714	1,189	376	1,498	899	69	72	11,914

(a) Includes operations of government authorities.

The number of *new houses completed* in each State and Territory during the years 1965-66 to 1969-70, according to *private and government ownership*, is shown in the following table.

**NEW HOUSES COMPLETED, BY OWNERSHIP: NUMBER, STATES AND
TERRITORIES, 1965-66 TO 1969-70**

<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									
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
1969-70 . . .	25,733	23,047	12,837	5,902	12,384	2,178	187	2,044	84,312
GOVERNMENT									
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
1969-70 . . .	3,946	1,655	1,862	1,602	1,549	683	767	1,148	13,212
TOTAL									
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
1969-70 . . .	29,679	24,702	14,699	7,504	13,933	2,861	954	3,192	97,524

The following tables show the number of *new houses completed* in each State and Territory during 1969-70 and in Australia during the years 1965-66 to 1969-70, classified according to the *material of their outer walls*.

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER
STATES AND TERRITORIES, 1969-70**

<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	19,171	21,596	6,575	6,849	11,830	1,892	618	3,185	71,816
Wood (weatherboard, etc.)	2,677	1,133	5,504	28	27	577	16	5	9,967
Asbestos-cement	7,652	1,796	2,385	606	2,054	137	287	2	14,919
Other	179	77	235	21	22	255	33	..	822
Total	29,679	24,702	14,699	7,504	13,933	2,861	954	3,192	97,524

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER
AUSTRALIA, 1965-66 TO 1969-70**

<i>Material of outer walls</i>	<i>1965-66</i>	<i>1966-67</i>	<i>1967-68</i>	<i>1968-69</i>	<i>1969-70</i>
Brick, brick veneer, concrete and stone	52,148	54,116	57,506	64,696	71,816
Wood (weatherboard, etc.)	12,247	11,294	11,633	10,554	9,967
Asbestos-cement	16,027	15,581	15,820	15,525	14,919
Other	674	969	797	771	822
Total	81,096	81,960	85,756	91,546	97,524

The number of *new houses under construction* at the end of each year 1965-66 to 1969-70 in each State and Territory is shown in the following table.

**NEW HOUSES UNDER CONSTRUCTION: NUMBER, STATES AND TERRITORIES
1965-66 TO 1969-70**

<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>
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
1969-70	13,025	10,960	3,329	3,713	5,115	1,163	692	1,522	39,519

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 1969-70. For a graph showing the number of new flats commenced, completed and under construction for the period 1960-61 to 1969-70 see plate 24, page 200.

NEW FLATS: NUMBER, STATES AND TERRITORIES, 1969-70

	<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	23,317	14,781	2,807	4,496	6,672	781	1,028	401	54,283
Commenced	21,471	13,505	2,438	3,526	5,839	641	350	288	48,058
Completed	18,774	13,992	2,436	2,657	5,596	502	471	260	44,688
Under construction at end of year	13,122	8,399	898	2,036	4,466	384	249	303	29,857

NEW HOUSES: AUSTRALIA

1960-61 TO 1969-70

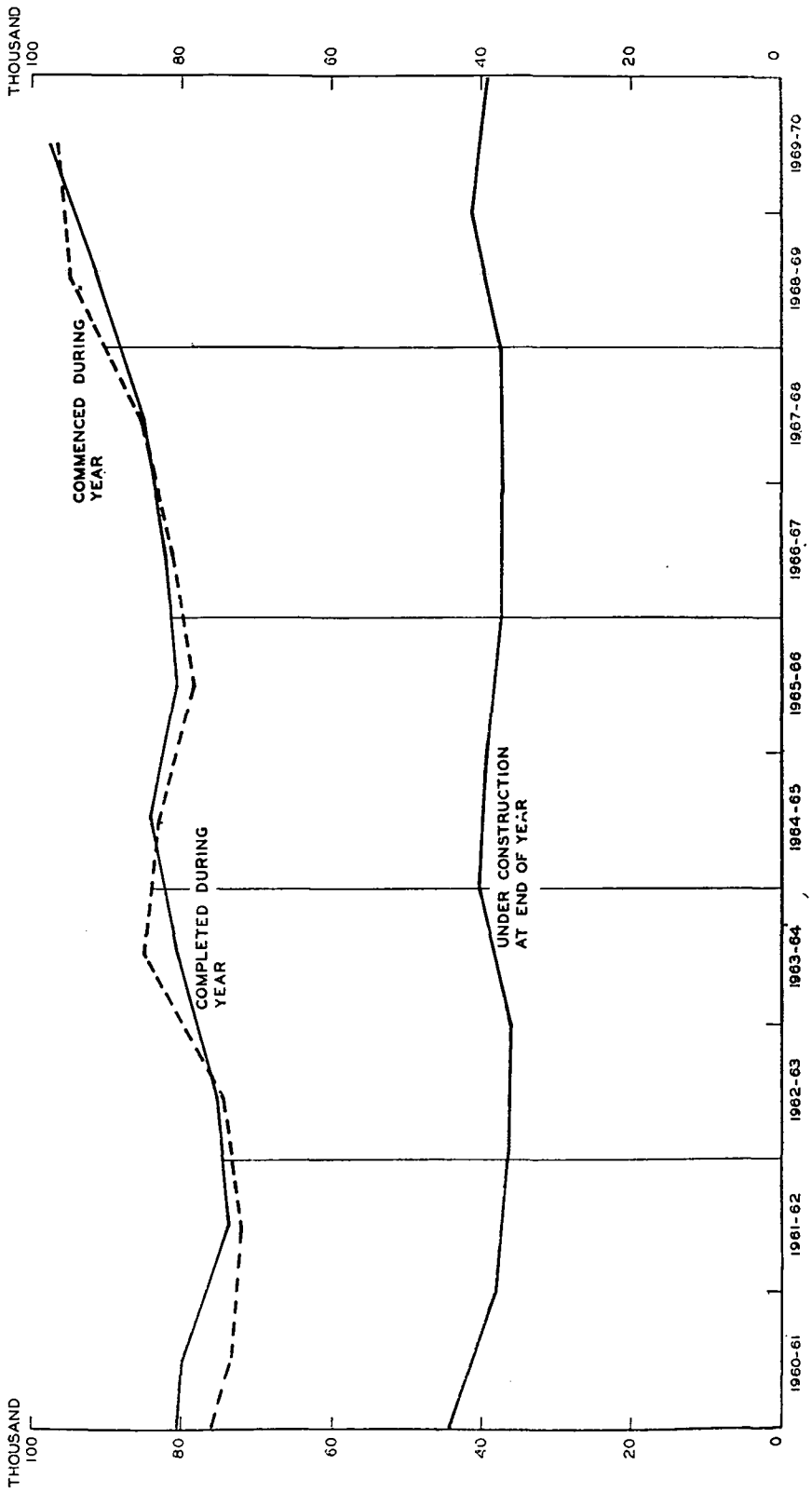


PLATE 23

The following table shows the number of *new flats approved* in each State or Territory during the years 1965-66 to 1969-70 according to *private and government ownership*.

**NEW FLATS APPROVED, BY OWNERSHIP
NUMBER, STATES AND TERRITORIES, 1965-66 TO 1969-70**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
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
1969-70	22,228	13,437	2,807	4,422	5,349	723	826	293	50,085
GOVERNMENT									
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
1969-70	1,089	1,344	..	74	1,323	58	202	108	4,198
TOTAL									
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
1969-70	23,317	14,781	2,807	4,496	6,672	781	1,028	401	54,283

The number of *new flats commenced* in each State or Territory during the years 1965-66 to 1969-70 is shown in the following table.

NEW FLATS COMMENCED: NUMBER, STATES AND TERRITORIES, 1965-66 TO 1969-70

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
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
1969-70	21,471	13,505	2,438	3,526	5,839	641	350	288	48,058

The following table shows the number of *new flats completed* in each State and Territory during the years 1965-66 to 1969-70, according to *private and government ownership*.

**NEW FLATS COMPLETED, BY OWNERSHIP
NUMBER, STATES AND TERRITORIES, 1965-66 TO 1969-70**

<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									
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
1969-70 . . .	17,901	12,672	2,434	2,612	4,915	490	338	259	41,621
GOVERNMENT									
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
1969-70 . . .	873	1,320	2	45	681	12	133	1	3,067
TOTAL									
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
1969-70 . . .	18,774	13,992	2,436	2,657	5,596	502	471	260	44,688

The number of *new flats under construction* at the end of each year 1965-66 to 1969-70 in each State and Territory is shown in the table below.

**NEW FLATS UNDER CONSTRUCTION
NUMBER, STATES AND TERRITORIES, 1965-66 TO 1969-70**

<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>
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
1969-70 . . .	13,122	8,399	898	2,036	4,466	384	249	303	29,857

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

The following table summarises, for the years 1965-66 to 1969-70, the values of all new buildings approved, commenced, completed, under construction, the value of work done, and the value of work yet to be done in each State and Territory. For explanation of the breaks in series in the following table see pages 192-3.

NEW FLATS: AUSTRALIA

1960-61 TO 1969-70

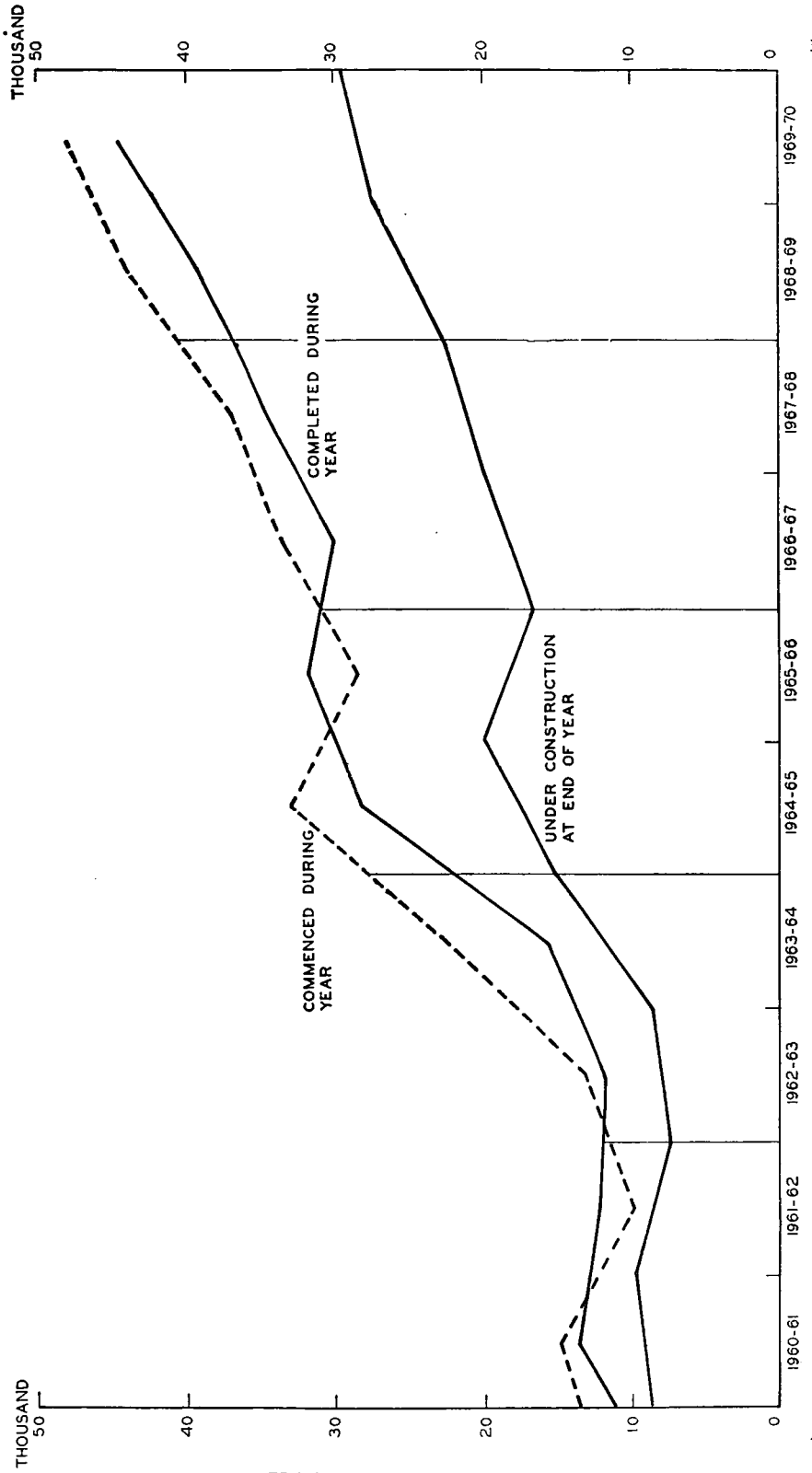


PLATE 24

NEW BUILDINGS: VALUE, STATES AND TERRITORIES, 1965-66 TO 1969-70
(\$'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.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
APPROVED									
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
1969-70	975,091	684,134	306,010	189,052	380,681	59,539	68,434	103,384	2,766,325
COMMENCED									
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
1969-70	975,115	674,588	283,734	181,999	361,594	62,131	44,025	98,638	2,681,824
COMPLETED									
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
1969-70	808,202	629,109	311,079	147,638	303,396	66,452	43,406	73,036	2,382,318
UNDER CONSTRUCTION AT END OF YEAR									
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
1969-70	792,249	514,808	154,994	145,486	256,543	51,022	29,668	82,615	2,027,385
VALUE OF WORK DONE DURING YEAR									
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
1969-70	905,973	645,477	306,270	165,540	342,942	68,428	43,557	78,486	2,556,673
VALUE OF WORK YET TO BE DONE ON BUILDINGS UNDER CONSTRUCTION AT END OF YEAR									
1965-66	220,108	190,575	67,280	66,995	45,081	18,465	8,634	25,907	643,045
1966-67	236,050	227,947	71,498	56,907	52,627	27,442	10,237	30,852	713,560
1967-68	297,625	220,897	99,612	51,348	84,372	30,506	13,416	26,940	824,715
1968-69	340,542	226,647	84,167	60,346	115,335	28,060	15,512	28,076	898,685
1969-70	433,081	275,232	66,088	78,600	139,430	25,677	17,098	51,395	1,086,601

The following tables show the value of *all new buildings completed* in each State and Territory during 1969-70 and in Australia during the years 1965-66 to 1969-70, according to the *type of building*.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE
STATES AND TERRITORIES, 1969-70
(\$'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	244,818	240,614	77,008	68,238	130,840	20,755	8,688	39,403	830,364
Wood (weather-board, etc.)	24,379	8,949	45,774	205	353	4,071	397	62	84,190
Asbestos-cement	57,858	11,689	19,695	4,330	19,797	641	4,158	22	118,190
Other	1,455	648	1,915	126	307	2,816	537	..	7,804
Total, houses	328,509	261,899	144,389	72,898	151,299	28,283	13,779	39,487	1,040,543
Flats	151,878	101,953	18,130	16,007	40,519	3,887	4,337	2,173	338,884
<i>Total, houses and flats</i>	<i>480,387</i>	<i>363,851</i>	<i>162,519</i>	<i>88,905</i>	<i>191,818</i>	<i>32,170</i>	<i>18,116</i>	<i>41,660</i>	<i>1,379,426</i>
Hotels, hostels, etc.	20,799	16,283	14,188	2,974	14,815	2,107	2,051	680	73,897
Shops	23,098	23,808	20,951	6,176	7,502	2,348	1,300	801	85,984
Factories	78,452	67,104	16,257	7,945	16,615	6,322	2,880	1,086	196,661
Offices	52,469	35,638	24,878	6,870	14,295	5,291	3,973	13,818	157,232
Other business premises	35,433	33,186	18,457	9,966	15,968	1,753	1,557	1,851	118,171
Education	50,221	39,781	25,082	11,535	13,296	6,469	5,290	9,582	161,256
Religion	4,037	3,108	2,164	807	995	537	..	180	11,828
Health	21,959	21,367	7,658	8,067	5,949	4,965	924	458	71,347
Entertainment and recreation	20,949	9,807	4,009	1,337	6,033	925	351	1,040	44,451
Miscellaneous	20,398	15,176	14,915	3,057	16,109	3,566	6,967	1,882	82,070
<i>Total, other buildings</i>	<i>327,813</i>	<i>265,257</i>	<i>148,560</i>	<i>58,733</i>	<i>111,578</i>	<i>34,282</i>	<i>25,290</i>	<i>31,375</i>	<i>1,002,888</i>
Total, new buildings	808,202	629,109	311,079	147,638	303,396	66,452	43,406	73,036	2,382,318

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE
AUSTRALIA, 1965-66 TO 1969-70
(\$'000)**

<i>Type of building</i>	<i>1965-66</i>	<i>1966-67</i>	<i>1967-68</i>	<i>1968-69</i>	<i>1969-70</i>
Houses—					
Brick, brick veneer, concrete and stone	490,492	537,653	598,159	705,906	830,364
Wood (weatherboard, etc.)	89,318	85,471	89,686	85,903	84,190
Asbestos-cement	99,078	103,542	109,414	116,030	118,190
Other	5,005	8,230	6,603	7,033	7,804
Total, houses	683,893	734,896	803,864	914,871	1,040,543
Flats	185,997	179,891	218,894	267,262	338,884
<i>Total, houses and flats</i>	<i>869,890</i>	<i>914,787</i>	<i>1,022,758</i>	<i>1,182,133</i>	<i>1,379,426</i>
Hotels, hostels, etc.	31,279	51,145	47,898	55,454	73,897
Shops	68,396	76,462	60,239	77,321	85,984
Factories	167,867	164,588	162,186	190,520	196,661
Offices	103,867	144,245	169,841	158,191	157,232
Other business premises	66,832	76,136	73,416	98,823	118,171
Education	141,566	128,492	144,998	161,402	161,256
Religion	15,001	14,124	13,145	16,132	11,828
Health	54,460	51,106	49,703	56,200	71,347
Entertainment and recreation	28,797	42,309	33,942	41,924	44,451
Miscellaneous	59,752	70,002	87,561	98,561	82,070
<i>Total, other buildings</i>	<i>737,817</i>	<i>818,609</i>	<i>842,927</i>	<i>954,529</i>	<i>1,002,888</i>
Total, new buildings	1,607,707	1,733,396	1,865,684	2,136,661	2,382,318

The following table shows the value of *all new buildings completed* in Australia during the years 1967-68 to 1969-70, classified by *type of building and private and government ownership*.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING AND OWNERSHIP: VALUE
AUSTRALIA, 1967-68 TO 1969-70
(\$'000)**

Type of building	Private			Government		
	1967-68	1968-69	1969-70	1967-68	1968-69	1969-70
Houses—						
Brick, brick veneer, concrete and stone	553,158	658,525	769,971	45,002	47,381	60,395
Wood (weatherboard, etc.)	75,857	71,456	68,088	13,829	14,446	16,101
Asbestos-cement	77,138	84,469	85,401	32,276	31,560	32,787
Other	4,588	5,262	5,284	2,014	1,772	2,519
Total, houses	710,741	819,709	928,741	93,122	95,161	111,802
Flats	198,989	249,369	313,677	19,905	17,895	25,207
Total, houses and flats	909,731	1,069,079	1,242,417	113,027	113,056	137,011
Hotels, hostels, etc.	45,472	45,287	64,856	2,426	10,167	9,043
Shops	59,624	76,447	84,570	615	875	1,416
Factories	151,072	163,043	184,573	11,114	27,480	12,090
Offices	105,357	106,440	105,412	64,485	51,751	51,818
Other business premises	47,316	63,528	66,638	26,100	35,293	51,534
Education	24,902	24,375	28,702	120,097	137,025	132,553
Religion	13,145	16,132	11,828	..	..	..
Health	7,624	10,917	14,775	42,079	45,285	56,574
Entertainment and recreation	27,703	32,017	34,738	6,239	9,907	9,713
Miscellaneous	26,637	30,415	35,882	60,924	68,145	46,186
Total, other buildings	508,848	568,603	631,969	334,079	385,925	370,921
Total, new buildings	1,418,579	1,637,680	1,874,386	447,105	498,980	507,932

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 1965-66 to 1969-70. 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, 1965-66 TO 1969-70
(\$'000)**

Type of building	1965-66	1966-67	1967-68	1968-69	1969-70
Houses and flats	836,861	953,587	1,099,733	1,314,645	1,485,617
Other new buildings	702,719	768,875	908,708	917,620	1,280,708
Total, new buildings	1,539,580	1,722,462	2,008,441	2,232,265	2,766,325
Alterations and additions	195,182	134,805	143,436	156,096	168,810
Total, building	1,734,762	1,857,267	2,151,877	2,388,361	2,935,135
Private	1,314,673	1,397,455	1,614,157	1,902,675	2,317,867
Government	420,089	459,812	537,720	485,686	617,268

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 1970. 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 1970**

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

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Contractors	4,832	3,340	1,634	549	673	330	79	372	11,809
Sub-contractors	12,090	11,092	3,826	3,304	3,132	763	290	1,208	35,705
Wage earners	41,006	30,758	18,160	9,429	15,788	4,400	1,299	3,733	124,573
Carpenters	17,736	14,845	9,425	3,204	5,114	2,172	476	1,438	54,410
Bricklayers	7,491	6,026	2,108	2,117	2,463	510	134	691	21,540
Painters	4,554	3,969	1,871	1,145	1,611	427	134	535	14,246
Electricians	3,676	2,861	1,251	893	1,364	295	89	283	10,712
Plumbers	5,378	4,370	1,983	1,240	1,695	347	126	387	15,526
Builders' labourers	8,568	5,759	3,458	1,757	3,171	978	344	691	24,726
Other	10,525	7,360	3,524	2,926	4,175	764	365	1,288	30,927
New houses and flats	29,324	22,222	10,608	6,797	9,328	2,050	667	2,723	83,719
Other new buildings(a)	25,244	21,882	12,406	6,249	8,943	3,136	956	2,259	81,075
Repairs and maintenance(b)	3,360	1,086	606	236	1,322	307	45	331	7,293
Total	57,928	45,190	23,620	13,282	19,593	5,493	1,668	5,313	172,087

(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 1966 to 1970 is shown in the following table.

**PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS
STATES AND TERRITORIES, JUNE 1966 TO 1970**

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 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
30 " 1970	57,928	45,190	23,620	13,282	19,593	5,493	1,668	5,313	172,087

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 1969-70 and to 30 June 1970. The earliest single year for which details are given in the tables is 1965-66; for earlier years see Year Book No. 53, pages 278-9.

COMMONWEALTH AND STATE HOUSING AGREEMENTS: SUMMARY, 1969-70

	<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)	49,711	36,733	13,989	21,250	12,373	7,635	141,691
State Housing Programme(b)	32,550	24,650	6,916	9,750	8,050	5,320	87,236
Home Builders' Account—							
Advances(c)	13,950	10,850	2,964	11,500	3,450	2,280	44,994
Amounts drawn by institutions	21,420	15,899	4,721	12,995	3,543	2,941	61,519
Service Housing Funds allocated							
by—							
Commonwealth	3,211	1,233	4,109	..	873	35	9,461
States	1,627	1,233	346	..	402	35	3,643
NUMBER OF DWELLINGS							
State Housing Programme—							
Commenced	4,272	2,937	1,459	1,782	1,560	563	12,573
Completed	3,892	2,650	1,456	1,136	1,092	536	10,762
Under construction at 30 June							
1970	3,103	2,232	627	1,455	1,255	213	8,885
Home Builders' Account—							
Purchased—							
New	800	397	212	864	204	125	2,602
Other	224	..	..	..	..	72	296
New construction—							
Approved	1,544	753	358	1,466	241	235	4,597
Commenced	1,081	954	348	1,435	232	219	4,269
Completed	1,115	1,228	386	1,419	266	265	4,679
Service Housing—							
Agreed programme	812	380	203	..	100	6	1,501
Completed(d)	164	160	439	..	149	5	917
Sold under—							
1945 Agreement	379	437	133	15	157	(e) ..	(e)1,121
1956 to 1966 Agreements	1,762	1,189	496	639	200	422	4,708

(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)
1965-66 TO 1969-70 AND TO 30 JUNE 1970
(\$'000)**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.(b)	Total
1965-66	44,375	33,567	8,950	21,057	8,846	7,448	124,243
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	11,241	6,700	129,944
1968-69	45,308	36,038	12,146	19,500	12,394	7,511	132,897
1969-70	49,711	36,733	13,989	21,250	12,373	7,635	141,691
Total from 1 July 1945	669,049	566,772	179,295	251,929	168,093	86,397	1,921,535

(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, 1965-66 TO 1969-70 AND TO 30 JUNE 1970**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.(b)	Total
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
1969-70	6,023	4,275	2,054	3,419	1,562	998	18,331
Total from 1 July 1945(c)	113,572	87,376	32,344	46,850	29,822	12,453	322,417

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

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF HOUSES SOLD
1965-66 TO 1969-70 AND TO 30 JUNE 1970**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
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	1,794	504	813	481	520	5,984
1968-69	1,630	1,404	428	640	357	526	4,985
1969-70	2,141	1,626	629	654	357	422	5,829
Total from 1 July 1948	34,382	28,968	9,387	6,646	7,438	5,442	92,263

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 1969-70 and from the inception of the scheme on 6 March 1919 to 30 June 1970. The earliest single year for which details are given in the tables is 1965-66; 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, 1969-70
AND TO 30 JUNE 1970**

	1969-70			From inception to 30 June 1970		
	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.	383	10,557	10,940	118,497	420,634	539,131
Applications approved . „	238	7,038	7,276	58,122	252,660	310,782
Homes purchased . „	174	4,469	4,643	20,126	132,301	152,427
Homes built, or assistance given to build them . „	14	782	796	24,132	69,845	93,977
Mortgages discharged . „	29	1,196	1,225	4,283	33,802	38,085
<i>Total homes provided</i> . „	217	6,447	6,664	48,541	235,948	284,489
Transfers and resales . „	25	445	470	9,604	15,028	24,632
Total capital expenditure \$'000	n.a.	n.a.	55,000	n.a.	n.a.	1,365,750
Total receipts . „	n.a.	n.a.	77,911	n.a.	n.a.	916,044

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

**WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA
1965-66 TO 1969-70**

Year	Number of—					Total capital expenditure	Total receipts
	Applications received	Homes provided			Total		
		Homes purchased (a)	Homes built (b)	Mortgages discharged		\$'000	\$'000
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
1969-70 . . .	10,940	4,643	796	1,225	6,664	55,000	77,911

(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, 1965-66 TO 1969-70

<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)									
1965-66	27,053	19,716	9,667	6,172	5,310	1,562	28	503	70,011
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	524	46,020
1968-69	19,000	14,000	7,908	3,468	3,750	1,350	2	712	50,190
1969-70	21,300	14,550	8,900	4,048	4,100	1,300	52	750	55,000

NUMBER OF SECURITIES IN FORCE									
<i>At end of June—</i>									
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
1970	64,623	54,804	25,021	16,593	18,017	4,168	49	1,164	184,439

VALUE OF ADVANCES OUTSTANDING (\$'000)									
<i>At end of June—</i>									
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
1970	345,620	267,047	115,835	76,575	86,776	20,223	(c)	(d)	912,076

NUMBER OF HOMES PROVIDED									
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
1969-70	2,526	1,817	1,092	508	454	168	6	93	6,664

(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, 2,643 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 or divorced 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 1964-1970*. The Act authorises the payment of grants from the National Welfare Fund.

The Scheme provides for the payment of grants of \$1 for every \$3 saved by eligible persons under 36 years of age for the first home they own after marriage. The savings must be made over a period of at least three years and held in an approved form. The maximum grant to a married couple, or to husband or wife if only one is eligible, or to a widowed or divorced person, is \$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, widowed or divorced, with one or more dependent children, and must have—or must be married to a person who has—entered into a contract to buy a home or have one built, or begun to build a home as an owner-builder. The person must be under 36 years of age at the time of marriage and, at the date of the contract to buy or build or the date building began, must have either been an Australian citizen or lived in Australia during the three years immediately preceding that date, and must also have saved in Australia in an approved form throughout that period. Those three years are known as the applicant's 'savings years'. The grant is payable in respect of existing homes and homes being built. Flats and home-units may also be eligible provided separate title can be obtained. The value of the home, including the land, the house itself and any other improvements, must not exceed \$17,500, or \$15,000 if the contract to buy or build the home was made, or the building of the home as an owner-builder began, before 27 October 1969. 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 accounts with savings banks and fixed deposits with trading banks (but not cheque accounts), and deposits with or shares in registered building or co-operative housing societies. Savings spent in connection with the purchase or construction of the home prior to the date of the contract to buy or build the home, or the date building began, are also acceptable. Savings held in savings or trading bank accounts by persons who entered into a contract to buy or build their homes before 27 October 1969 are acceptable only if the accounts had been designated as Home Savings Accounts. The amount of savings that qualify for a grant is the sum of the amounts by which the acceptable savings have increased, each year, up to a limit of \$600 in any one savings year, added to the acceptable savings held at the start of the three-year savings period.

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 1964-1970*, which are available from the Government Printer, Canberra.

Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1969-70 and during the period from 20 July 1964, when the Scheme commenced to operate, to 30 June 1970 are set out below.

HOME SAVINGS GRANT SCHEME: OPERATIONS, STATES AND TERRITORIES, 1969-70

		N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T. (b)	Aust.
Applications received	No.	10,579	11,806	5,006	3,335	1,838	799	336	33,699
Applications approved(c)	"	9,244	9,617	4,595	2,926	1,449	716	281	28,828
Grants approved	\$'000	3,972	4,256	1,901	1,232	589	297	116	12,364
Average grant approved	\$	430	443	414	421	407	414	414	429
Expenditure from National Welfare Fund	\$'000	3,969	4,228	1,909	1,225	590	300	116	12,336

(a) Includes Northern Territory. (b) Includes Municipality of Queanbeyan, N.S.W. (c) Includes applications received on or before 30 June 1969 and approved after that date.

HOME SAVINGS GRANT SCHEME: OPERATIONS, 1965-66 TO 1969-70 AND TO 30 JUNE 1970

Year	Applications received	Applications approved	Grants approved	Average grant approved	Expenditure from National Welfare Fund
			\$'000	\$	\$'000
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
1969-70	33,699	28,828	12,364	429	12,336
Total from 20 July 1964	197,729	174,470	75,359	432	75,230

Homes qualifying for grants

The following two tables contain particulars of homes in respect of which grants were approved during 1969-70. As grants are payable only to persons under 36 years of age and in respect of homes costing no more than \$17,500 (or \$15,000 if acquired before 27 October 1969), 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, 1969-70**

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	5,707	65,477	11,473	358	4,406	12,308	2,909	36,696	12,615
Victoria	5,863	67,542	11,520	47	531	11,308	3,353	42,735	12,745
Queensland	2,481	23,685	9,547	12	134	11,147	1,893	21,341	11,274
South Australia(d)	1,741	18,723	10,754	10	89	8,934	1,127	13,890	12,325
Western Australia	807	9,699	12,018	51	672	13,169	547	7,270	13,290
Tasmania	429	4,422	10,308	3	37	12,460	208	2,436	11,711
Australian Capital Territory(e)	148	2,186	14,773	..	..	..	113	1,611	14,253
Australia	17,176	191,735	11,163	481	5,870	12,204	10,150	125,979	12,412

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	270	2,999	11,109	9,244	109,579	11,854
Victoria	354	4,338	12,253	9,617	115,146	11,973
Queensland	209	2,038	9,753	4,595	47,199	10,272
South Australia(d)	48	607	12,656	2,926	33,310	11,384
Western Australia	44	529	12,023	1,449	18,169	12,539
Tasmania	76	925	12,171	716	7,820	10,922
Australian Capital Territory(e)	20	268	13,394	281	4,065	14,466
Australia	1,021	11,705	11,464	28,828	335,288	11,631

(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, 1969-70**

State or Territory	Method of financing homes					
	With first mortgage loan and without second mortgage loan	With first and second mortgage loans	Others(a)	Total	Average first mortgage loan(b)	Average second mortgage loan
	number	number	number	number	\$	\$
New South Wales	7,794	1,171	279	9,244	8,083	2,044
Victoria	7,841	1,203	573	9,617	8,173	1,813
Queensland	4,159	267	169	4,595	7,472	1,685
South Australia(c)	2,012	791	123	2,926	7,843	1,866
Western Australia	1,038	267	144	1,449	9,106	1,995
Tasmania	594	75	47	716	8,034	1,638
Australian Capital Territory(d)	67	212	2	281	8,048	3,586
Australia	23,505	3,986	1,337	28,828	8,037	1,986

(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 other loans for home purchase or construction 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 8½ per cent (February 1971) 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. By the end of December 1970 the value of loans insured had amounted to \$505 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 215–17 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 194–5, and 198–9. 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 1970 had aggregated \$533,007,000 of which \$59,271,000 had been repaid. Other net funds of the Commission at 30 June 1970 comprised repayable advances from the State, \$17,506,000, public loans raised by the Commission, \$1,300,000, grants from the Commonwealth, \$465,000, grants from the State, \$17,947,000 (including \$8,875,000 from consolidated revenue and \$9,000,000 from taxes on poker machines), provision for maintenance of properties, \$5,411,000, and accumulated surplus, \$38,372,000. In addition, the Commission owed \$6,802,000 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$552,183,000 (including \$177,984,000 debtors for purchase of homes) and current assets, \$9,356,000. In 1969–70, the Commission's income was \$38,525,000 (including rent \$27,048,000 and interest \$8,835,000), expenditure \$36,064,000 (interest, \$17,608,000), and capital expenditure (including construction of houses for sale on rental purchase terms) \$46,975,000.

Most of the permanent dwellings provided by the Commission have been erected under the Commonwealth-State Housing Agreements. In 1969–70, 4,605 houses and flats, valued at \$30,509,000, 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 4,920 units had been completed at 30 June 1970.

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 1970 the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme, and 65,473 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 1970, 4,088 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 1969–70 amounted to \$33,375,387, representing \$8,169,954 from the Queensland Housing Commission Fund and \$25,205,433 from the Commonwealth-State Housing Fund, while the Home Builders' Deposit Fund had a balance of nil at 30 June 1970.

During 1969–70 the Commission completed 1,073 house units, bringing the total completions under all schemes since the revival of housing construction in 1944–45 to 39,986. Of this number, 23,514 houses, or 58.8 per cent, were for home ownership, and 16,472, or 41.2 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 1969–70 amounted to 160, making a total of 30,786 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 764 of the Commission's houses during 1969–70.

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 1970, 68,093 had been completed throughout the State, of which some 33,557 had been built and sold under various schemes. At 30 June 1970 the rents of five-roomed (i.e. three bedrooms) double-unit houses ranged from \$7.75 a week for houses of an older type to \$11.00 a week for houses then being completed. Single units rent ranged between \$11.00 and \$14.50. Two- and three-storey groups of flats with weekly rentals ranging from \$9.00 to \$17.00 per flat have been built in the Metropolitan Area and at Elizabeth; 1,291 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 1970 it had built 1,003 cottage flats from its own resources and an additional 772 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 need to house staff in

country districts. In addition, 220 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 1970, the Commission had completed under all schemes since 30 June 1944, a total of 50,377 units of houses and flats throughout the State.

During the twelve months ended 30 June 1970, 2,360 houses and flats were completed: metropolitan area, 1,700; country, 453; and north of 26th parallel, 207; and a further 2,143 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 1970, medium density accommodation valued at \$13,100,000 (representing 1,523 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 1970, it was estimated that at least 22,400 homes were being purchased with the assistance of building society finance, and the assets of all societies approximated \$223 million. Currently, fifteen permanent societies and 303 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 $7\frac{1}{2}$ 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 1969–70, 536 dwellings were completed. Construction since 1944 has comprised 12,000 dwelling units, of which 11,392 were single units (9,286 of timber), 290 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 \$17.85 in the June quarter of 1970. 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, 8,209 purchase contracts had been entered into by June 1970. The sale price, excluding land, of a new three-bedroom house in the Hobart metropolitan area was approximately \$8,600 in the June quarter of 1970.

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 1959-1970*; to 30 June 1970 a total of 2,254 houses and flats had been completed; 1,641 of these are in Darwin (including 426 flats), 388 in Alice Springs (including 51 flats), 118 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 264 houses 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 1970 the Department of the Interior controlled 8,511 houses and 2,022 flats for rental purposes. Government rental houses may be purchased by tenants. From 1 July 1950 to 30 June 1970, 7,596 houses had been sold to tenants.

Papua and New Guinea. In 1960 the Administration, through the Commissioner for Housing, commenced a housing loans scheme for providing low-cost houses for rental and eventual sale, where possible, to indigenes, mixed race peoples and Asians. This scheme was taken over by the Housing Commission at its inception on 1 July 1968, along with the 323 houses built under the scheme.

A Housing Commission was established to improve existing housing conditions, to provide adequate and suitable housing for letting and sale to persons who are of limited means to make advances for home purchase, and to develop land for housing. Details of housing constructed are as follows: 323 houses taken over from the Administration on 1 July 1968; 279 houses constructed during the year ended 30 June 1969; 54 houses and 64 flats constructed during the year ended 30 June 1970; 50 houses taken over from the Administration on 1 July 1970; and 527 houses and 64 flats constructed during the year ended 30 June 1971.

Summary of rental activities of government authorities

The first of the following two tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1965-66 to 1969-70, and the second the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1965-66 to 1969-70.

GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS, STATES AND TERRITORIES, 1965-66 TO 1969-70
(\$'000)

Year	N.S.W.	Vic.	Qld(a)	S.A.(b)	W.A.	Tas.	N.T.	A.C.T.	Aust.
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	1,902	1,261	4,137	77,163
1969-70	27,048	18,062	8,403	13,493	8,120	2,008	1,703	4,459	83,296

(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, 1965-66 TO 1969-70

Year	N.S.W.	Vic.	Qld(a)	S.A.(b)	W.A.	Tas.	N.T.	A.C.T.(c)	Aust.
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
1969-70	62,293	37,591	16,086	31,993	19,226	3,741	3,400	10,311	184,641

(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 1970 the advances outstanding amounted to \$324,307 in respect of 72 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
1965-66 TO 1969-70

Year	Advances during year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000
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
1969-70 . . .	1,751	17,074	20,523	144,511

(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 1970, 570 houses had been built under this scheme at a cost of \$4,113,539, the balance of indebtedness at that date was \$3,598,177.

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 but the added emphasis given to the construction of houses for private ownership by the amendments in the Commonwealth-State Housing Agreement in 1955-56 had the effect of substantially increasing the number of houses sold.

Of the 66,801 dwelling units built up to 30 June 1970, under the State Housing Scheme and the Commonwealth-State Agreements, a total of 29,539 houses have been sold (16,501 in the metropolitan area and 13,488 in the country).

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 \$14,000. 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 1970, 3,760 loans totalling \$25,896,611 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 1970, 2,056 second mortgage loans were outstanding, the amount involved being \$2,624,680.

(See Savings Banks, page 218, 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 was increased from 5½ per cent to 6½ per cent per annum from 3 November 1969, and was further increased to 7½ per cent per annum from 30 July 1970. 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 1970 amounted to \$70,795,050.

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 7½ per cent and the principal is adjusted quarterly. During 1969-70 the Trust commenced 465 second mortgages valued at \$912,000. At 30 June 1970 second mortgages totalled 9,008 and the balance outstanding at that date was \$9,100,000. 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 6½ 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 1969-70 the Bank opened 1,698 new accounts worth \$13,370,388 in the Home Builders' Fund. The balance of loans in this Fund outstanding at 30 June 1970 totalled \$92,845,701. In addition, during 1969-70, \$592,393 was advanced to the public under the Advances for Homes Act, 1928-1968, which is administered by the Bank on behalf of the State Government. Under this Act 81 new accounts were opened during 1969-70, leaving a balance outstanding at 30 June 1970 of \$22,291,398. The present maximum housing loan under either of these schemes is \$9,000, repayable over a period not exceeding fifty years at a rate of interest of 6½ to 7½ per cent per annum calculated on monthly balances.

(See Savings Banks, page 219 for activities of the Savings Bank of South Australia.)

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 5½ 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.

Under the State Housing Act an interest rate subsidy of up to 1 per cent during the first 10 years of a loan provided by an 'approved lending institution', will be paid by the Commission. The purchaser is not to pay more than 7 per cent per annum reducible on a loan not exceeding \$12,500 on a new house, and his income is not to be more than \$4,000 per annum.

(See Savings Banks, page 219, for activities of the Savings Bank Division of The Rural and Industries Bank of Western Australia).

Tasmania

Housing Department. The interest rate on purchase contract loans as at 1 July 1970, was 6 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 1970 was 7,436, and the amount outstanding \$52,198,857.

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 \$9,000 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 1970 were at an interest rate of 7 per cent.

During 1969-70, 274 advances were approved, valued at \$2,250,000. Since November 1945 a total of 4,287 loans amounting to \$27,248,000 has been approved, of which 3,379 have been for erection of dwellings and 908 for the purchase of existing homes. Total advances outstanding at 30 June 1970 amounted to \$19,184,000. 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 206-8.

Northern Territory

Loans Scheme. This scheme was commenced in 1953 and is administered by the Home Finance Trustee under the *Housing Loans Ordinance 1949-1970*. 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 7½ per cent per annum reducible to 6½ per cent per annum if instalment payments are made by the due date. The maximum period of repayment is forty-five years for brick houses and twenty-five years for other houses. Up to 30 June 1970, 1,232 loans totalling \$7,240,150 had been approved. These were for: erection, 772; purchase, 383; enlargement or completion, 71; discharge of mortgage, 56.

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 7½ per cent per annum with a concession of 1 per cent for payments made on or before the due date. At 30 June 1970, 7,052 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 7½ per cent per annum with a concession of 1 per cent for payment made on or before the due date. To 30 June 1970, 7,596 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 all 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 currently 7½ per cent per annum or 1 per cent above the borrowing rate of the funds. Up to 30 June 1970, 514 loans totalling \$2,737,335 had been approved.

Savings banks

All savings banks lend funds for housing to both individuals and building societies. Details of savings banks housing finance transactions during 1969-70 are shown in the following table. (See the chapter Private Finance for further details.)

SAVINGS BANKS: HOUSING LOANS APPROVED AND BALANCES OUTSTANDING TO INDIVIDUALS, STATES AND TERRITORIES, 1969-70

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(a)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.</i>	<i>Total</i>
LOANS APPROVED DURING YEAR (\$'000)								
1969-70	140,535	190,079	52,612	46,164	27,200	9,187	3,404	469,181
BALANCES OUTSTANDING AT END OF YEAR (\$'000)								
1969-70	524,010	748,483	196,498	254,401	120,144	45,487	9,258	1,898,281

(a) Includes Northern Territory.

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

The maximum proportion of valuation to be granted as Crédit Foncier loan is eighty per cent and the maximum loan is \$8,000. Interest is 6½ 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 6½ per cent to 7½ per cent, depending on the amount of the loan. The above conditions are those current as at 27 January 1971 but are subject to review and alteration by the Bank at any time. During the year 1969-70 the Bank advanced \$74,082,639 to 9,114 borrowers

in addition to \$31,494 to Co-operative Housing Societies and \$250,000 to the Home Finance Trust. At 30 June 1970 the total debt of 72,116 individual borrowers was \$395,631,758, while indebtedness of Co-operative Housing Societies and the Home Finance Trust amounted to \$12,250,279 and \$9,680,725 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 \$8,500 for existing houses or \$9,000 for houses not previously occupied or those to be erected. Normally advances are made up to 85 per cent of the Bank's valuation or 90 per cent where the borrower elects to insure the loan with the Housing Loan Insurance Corporation and pay the necessary premium which may be added to the loan if so desired.

The maximum loan period is thirty years at a rate of interest of 6½ per cent per annum; this rate is subject to review at any time. During 1969-70 the Bank advanced \$14,934,174 by way of housing loans, the number of new loans totalling 1,929. At 30 June 1970 there were 26,763 housing loans current with a balance outstanding of \$136,262,845.

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 \$8,200. As at 30 June 1970 the rate of interest varied between 6½ per cent and 7¼ per cent. Loans up to \$10,000 attracted interest at 6½ per cent. Loans over \$10,000 attracted interest at 7¼ 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 1970 was 224, whilst another 40 were under construction. Another 172 building lots (under certain restrictions) were made available to project builders for the erection and sale of houses. A further 650 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 215-17) 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 \$297 million on the second Wednesday of July 1970 (*see* the chapter Private Finance for further details).

Life insurance companies

The life insurance companies are another source of funds for housing. Details of new loans paid over during the twelve months ended June 1966 to 1970 and amounts outstanding at end of June 1966 to 1970, are given in the following table.

LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER AND AMOUNTS OUTSTANDING, STATES AND TERRITORIES, 1965-66 TO 1969-70 (\$'000)

	(a)1965-66	(a)1966-67	(a)1967-68	(a)1968-69	1969-70
Housing loans paid over during period—					
New South Wales	24,821	22,486	23,729	29,130	33,151
Victoria	17,112	16,843	19,471	22,549	23,791
Queensland	(b)5,538	(b)4,856	(b)4,918	(b)6,098	6,135
South Australia	(c)4,808	(c)4,371	(c)4,559	(c)5,366	5,415
Western Australia	3,563	4,157	5,331	6,446	5,283
Tasmania	1,526	1,321	1,171	1,530	1,588
Northern Territory	(c)	(c)	(c)	(c)	132
Australian Capital Territory	869	945	631	666	874
<i>Total</i>	(b)58,237	(b)54,979	(b)59,810	(b)71,784	76,369
Amounts outstanding on housing loans at end of period(b)	355,587	365,848	378,151	397,958	422,284

(a) Excludes the business of the State Government Insurance Office of New South Wales and the Queensland State Government Insurance Office. (b) Includes Papua and New Guinea. (c) Loans made in Northern Territory included in South Australia.

Registered building societies

There were 4,815 registered building societies operating in Australia during the year ending 30 June 1969 of which 170 are permanent societies and the remainder terminating and Starr-Bowkett 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 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 1965 to 1969 are given in the following table (*see also* the Chapter Private Finance).

REGISTERED BUILDING SOCIETIES: STATES, 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>Total</i>
LOANS PAID OVER DURING YEAR (\$'000)							
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
1968-69 . . .	176,282	53,059	38,044	7,901	48,650	8,739	332,675
NET ADVANCES OUTSTANDING^(a) AT END OF YEAR (\$'000)							
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	23,767	833,120
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
1968-69 . . .	715,029	284,895	127,830	27,529	113,812	35,542	1,304,636

(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. Loans are limited to 70 per cent of value unless repayments are insured with an approved insurer, in which case loans of up to 90 per cent of value are made. The interest rate may be varied from time to time, the present minimum rate being $7\frac{1}{2}$ per cent per annum. The maximum term is 30 years for homes of solid construction, and 20 years for timber-framed homes. At 30 June 1970 there were 5,343 loans current, the principal outstanding totalling \$24,731,524. During 1969-70 the value of advances made was \$2,110,772.