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CHAPTER XI.

HOUSING AND BUILDING.

NOTE.—In § 1 of this chapter details are given of the characteristics of dwellings as obtained from censuses, § 2 outlines government assistance to housing since 1945 and operations under the War Service Homes Act 1918–1956, and a summary of building activity, including building approvals, is provided in § 3.

For further information on dwellings as obtained from censuses, reference should be made to the results published in the detailed tables of the 1954 Census (*see Price List of Publications at end of this volume*) and earlier censuses.

More detailed information on building activity may be found in the *Quarterly Bulletin of Building Statistics*, and current information is obtainable also in the *Quarterly Summary of Australian Statistics*, the *Monthly Review of Business Statistics*, the *Digest of Current Economic Statistics*, and in the mimeograph statements *Building Statistics: Number of New Houses and Flats* (quarterly), and *Building Approvals* (monthly).

Details of dwellings at the 1961 Census are being published progressively in mimeograph form for the individual States and Territories.

§ 1. Census Dwellings.

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

2. *Number of Dwellings.*—(i) *Censuses 1911 to 1954.* The following table shows the number of occupied and unoccupied dwellings in Australia at each Census from 1911 to 1954. Occupied dwellings are classified into private and other dwellings. Dwellings other than private include hotels, boarding houses, lodging houses, hostels, hospitals, educational, religious and charitable institutions, defence and penal establishments, etc. The term “unoccupied dwellings” is not synonymous with vacant houses and flats available for occupancy, but refers mainly to “week-end”, holiday and other dwellings whose usual occupants were temporarily absent on the night of the Census; newly-completed dwellings awaiting occupancy are also included.

DWELLINGS: AUSTRALIA, CENSUSES, 1911 TO 1954.

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS.)

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

(ii) *Censuses, 1954 and 1961.* A table showing the number of occupied and unoccupied dwellings in the urban and rural areas of Australia at the Census of 30th June, 1954, was included in earlier issues of this Year Book (*see* No. 47, p. 378). Particulars for the 1961 Census may be found in the Appendix to this issue.

(iii) *States and Territories, 1947 and 1954.* The total numbers of occupied and unoccupied dwellings in each State and Territory at the Censuses of 1947 and 1954 were as follows.

DWELLINGS: STATES AND TERRITORIES, 1947 AND 1954.

(EXCLUDING DWELLINGS OCCUPIED SOLELY BY FULL-BLOOD ABORIGINALS.)

State or Territory.	Census, 30th June, 1947.		Census, 30th June, 1954.	
	Occupied.	Unoccupied.	Occupied.	Unoccupied.
New South Wales	746,343	17,392	912,877	42,831
Victoria	527,406	11,412	660,690	27,491
Queensland	272,045	9,647	339,328	21,473
South Australia	168,538	3,547	215,301	8,524
Western Australia	124,767	2,606	162,823	6,614
Tasmania	62,484	2,351	78,789	5,288
Northern Territory	2,697	34	3,427	47
Australian Capital Territory	3,615	52	7,118	326
Australia	1,907,895	47,041	2,380,353	112,594

The numbers of occupied dwellings in the External Territories at the 1954 Census were as follows:—Norfolk Island, 310; Papua, 1,605; Trust Territory of New Guinea, 3,098; Trust Territory of Nauru, 99. (The foregoing figures are exclusive of dwellings occupied solely by indigenous population.)

3. *Class of Dwelling.*—A table showing the number of the various classes of occupied dwellings in the Metropolitan Urban, Other Urban, and Rural Areas of Australia at the Censuses of 1947 and 1954 appeared in earlier issues of this Year Book (*see* No. 47, p. 381). Particulars available from the 1961 Census may be found in the Appendix to this issue.

4. *Population According to Class of Dwelling, etc.*—The following table shows the number of the various classes of occupied dwellings at the Censuses of 1947 and 1954, together with the number of inmates.

OCCUPIED DWELLINGS, ETC. AND INMATES, AUSTRALIA, 1947 AND 1954.
(EXCLUDING FULL-BLOOD ABORIGINALS AND DWELLINGS OCCUPIED SOLELY BY THEM.)

Particulars.	Census, 30th June, 1947.			Census, 30th June, 1954.		
	Number of Dwellings.	Inmates.		Number of Dwellings.	Inmates.	
		Number.	Proportion of Total. (Per Cent.)		Number.	Proportion of Total. (Per Cent.)
Private House(a)—						
House	1,618,052	6,323,621	83.43	2,006,871	7,448,978	82.89
Shed, Hut, etc. .. .. .							49,148	134,187	1.49
Total	1,618,052	6,323,621	83.43	2,056,019	7,583,165	84.38
Share of Private House(b) ..	106,011	303,996	4.01	107,216	290,579	3.23
Flat	111,399	316,115	4.17	127,420	329,265	3.67
Other	38,161	83,028	1.10	52,766	111,353	1.24
<i>Total Private Dwellings..</i>	<i>1,873,623</i>	<i>7,026,760</i>	<i>92.71</i>	<i>2,343,421</i>	<i>8,314,362</i>	<i>92.52</i>
<i>Dwellings Other than Private</i>	<i>34,272</i>	<i>520,204</i>	<i>6.86</i>	<i>36,932</i>	<i>618,743</i>	<i>6.89</i>
Total Occupied Dwellings ..	1,907,895	7,546,964	99.57	2,380,353	8,933,105	99.41
Wagon, Van, etc.	5,873	13,791	0.18	11,681	30,056	0.33
Migratory(c) .. .. .	..	18,603	0.25	..	23,369	0.26
Total .. .. .	..	7,579,358	100.00	..	8,986,530	100.00

(a) Includes shared private houses for which only one Householder's Schedule was received.

(b) Portion of a shared private house which was occupied separately and for which portion a separate Householder's Schedule was received.

(c) Shipping, railway and air travellers.

5. **Occupied Private Dwellings.**—(i) *Material of Outer Walls.* Tables showing occupied private dwellings classified according to the material of which the outer walls were built, the number of rooms in the dwelling, the number of inmates, the nature of occupancy, weekly rental, and date of building for 1947 and 1954 were included in earlier issues of this Year Book (see No. 47, p. 383). Particulars available from the Census of 30th June, 1961, may be found in the Appendix to this issue.

§ 2. Finance for Housing.

1. **General.**—Financial assistance for the building or purchase of homes in Australia is provided from a number of private sources and from agencies owned or guaranteed by the State or Commonwealth Governments.

The private sources of housing funds include life assurance offices, private trading and saving banks, permanent building societies and private mortgagees. Details of the extent of lending by these private sources are not available.

The government sources of finance include both Commonwealth and State Governments, War Service Homes Division and Government Banks.

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

(i) *The 1945 Agreement.* In November, 1945, the Commonwealth Government entered into an Agreement with the Governments of the States whereby the Commonwealth Government would provide finance for, and the State Governments would undertake the building of, housing projects. Tasmania withdrew from the Agreement in August, 1950, and South Australia did not begin to operate under it until July, 1953. The Agreement expired on 30th June, 1956. Between 1945–46 and 1955–56 under this Agreement the Commonwealth Government advanced £88,849,000 to New South Wales; £85,781,000 to Victoria; £24,344,000 to Queensland; £11,700,000 to South Australia; £27,050,000 to Western Australia; and £2,835,000 to Tasmania.

For the amount of money advanced by the Commonwealth Government to each State in individual years and for features of the 1945 Commonwealth and State Housing Agreement see Year Book No. 47, p. 389.

The number of dwellings erected in each State under the 1945 Agreement is shown in the following table.

1945 COMMONWEALTH AND STATE HOUSING AGREEMENT: NUMBER OF DWELLINGS^(a) COMPLETED.

Year.	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	Total.
1945–46	1,589	1,768	224	..	293	154	4,028
1946–47	2,200	1,458	470	..	537	208	4,873
1947–48	2,582	2,231	547	..	849	218	6,427
1948–49	3,440	2,357	573	..	976	184	7,530
1949–50	3,076	2,454	643	..	981	284	7,438
1950–51	3,273	2,699	554	..	1,269	82	7,877
1951–52	3,701	2,970	1,102	..	1,023	..	8,796
1952–53	4,291	3,238	1,642	..	1,111	..	10,282
1953–54	5,106	3,590	1,656	1,006	1,472	..	12,830
1954–55	4,931	3,960	1,382	2,013	2,031	..	14,317
1955–56	3,529	4,152	797	1,885	1,531	..	11,894
Total	37,718	30,877	9,590	4,904	12,073	1,130	96,292

(a) Includes flats.

Initially, houses constructed under the 1945 Commonwealth and State Housing Agreement could be sold to tenants, provided the tenant was able to arrange payment of the full purchase price of the house to the State Authority immediately on sale. Under this arrangement sales to tenants were relatively few. In April, 1955, the Commonwealth and the States entered into a supplementary agreement whereby the State Governments were permitted to sell houses to tenants on terms. These were:—deposit, 5 per cent. of the first £2,000 and 10 per cent. of the balance of the purchase price of the house, the maximum amount of the remaining balance being limited to £2,750 and repayment of the balance to be made over a maximum period of 45 years at an interest rate of 4½ per cent. a year. The 1945 Agreement has been amended by the 1961 Housing Agreement so that the States may sell houses built under the 1945 Agreement on terms decided by them rather than on the above-mentioned terms. Tenants eligible under the War Service Homes Act are entitled to purchase houses built under the Agreement on the terms provided in that Act. The number of houses sold under the Agreement is as follows.

1945 COMMONWEALTH AND STATE HOUSING AGREEMENT: HOUSES SOLD

Year.	N.S.W.	Vic.	Qld.	S.A.	W.A.	Total.(a)
1947-48 .. ..	..	..	109	..	..	109
1948-49	15	..	63	..	..	78
1949-50	98	6	12	..	115	231
1950-51	122	39	94	..	508	763
1951-52	338	26	86	..	480	930
1952-53	528	13	13	..	309	863
1953-54	403	6	16	1	94	520
1954-55	165	..	26	7	96	294
1955-56	733	1,289	121	275	177	2,595
1956-57	1,538	1,363	93	66	101	3,161
1957-58	769	1,050	137	54	94	2,104
1958-59	485	1,053	85	47	61	1,731
1959-60	451	983	111	26	49	1,620
1960-61	476	1,044	76	15	27	1,638
Total	6,121	6,872	1,042	491	2,111	16,637

(a) Tasmania did not operate under the 1945 Agreement after August, 1950.

(ii) *The 1956 Agreement.* In 1956, the Commonwealth and the States entered into a new agreement, under which added emphasis was placed on the construction of homes for private ownership. Features of the agreement are as follows.

- (a) The Commonwealth Government provided finance to the States over a period of five years ending 30th June, 1961, for the erection of housing projects.
- (b) For the first two years of the agreement, 20 per cent. of the money allocated to each State was advanced to building societies and other approved institutions for lending to private house builders. During the remaining three years of the agreement this proportion was 30 per cent.
- (c) The remaining 70 per cent. (first two years, 80 per cent.) of the allocation to each State was used by the States for the erection of houses for either rental or sale. The States determined the type of houses to be erected, their location and the selection of tenants. They also fixed the terms of selling.

(d) The Commonwealth was entitled to specify that a portion, not exceeding 5 per cent. in any one year, of the moneys referred to in (c) above, be set aside for the erection of houses for serving members of the defence forces nominated by the Commonwealth. The Commonwealth provided supplementary advances to the States equal to the amounts set aside by them for this purpose.

(e) Each advance of money and interest thereon is to be repaid in equal annual instalments over a period of 53 years from the date each advance was made. The rate of interest chargeable on advances is the long-term bond rate at the time the advance was made less three quarters of one per cent. when the bond rate does not exceed $4\frac{1}{2}$ per cent. per annum, and, less one per cent. when the bond rate exceeds $4\frac{1}{2}$ per cent. per annum. From the inception of the Agreement until February, 1961, the effective interest rate was 4 per cent. per annum; subsequently the rate was $4\frac{3}{4}$ per cent. per annum.

The following table shows progress made under the 1956 Housing Agreement during 1960-61.

1956 COMMONWEALTH AND STATE HOUSING AGREEMENT, 1960-61.

Particulars.	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	Total.
Advances to States .. £'000	13,000	10,300	3,100	5,800	3,000	2,000	37,200
Supplementary Advances (Service Housing) £'000	455	360	108	29	56	2	1,010

STATE HOUSING PROGRAMME.

Allocation of Advances (70 per cent.) £'000	9,100	7,200	2,170	4,060	2,100	1,400	26,030
Dwellings—							
Commenced	3,433	1,631	1,286	2,097	761	375	9,583
Completed(a)	2,663	2,217	1,033	1,750	727	469	8,859
Under construction at 30th June, 1961	2,434	751	663	1,708	277	131	5,964
Sold	1,528	1,656	623	73	531	457	4,868

SERVICE HOUSING.

Funds Allocated(b) £'000	910	720	217	58	111	4	2,020
Agreed Programme (Number of dwellings)	274	170	68	21	42	1	576
Dwellings completed(c)	152	201	108	29	15	1	506

HOME BUILDERS' ACCOUNT.

Allocation of Advance (30 per cent.) £'000	3,900	3,100	930	1,740	900	600	11,170
Amount drawn by Institutions £'000	4,490	3,499	1,032	1,875	931	645	12,472
Dwellings—							
Approved	1,148	987	214	667	321	182	3,519
Commenced	1,158	1,064	214	552	295	173	3,456
Completed	1,145	(d)1,230	239	470	282	169	3,535
Purchased—							
New Dwellings	489	..	173	237	50	24	973
Other	12	..	..	..	..	4	16

(a) Includes Service Housing. (b) 50 per cent. by Commonwealth and 50 per cent. by State.
 (c) Included in State Housing Programme above. (d) Includes purchased dwellings which were completed during 1960-61.

Advances made by the Commonwealth Government to the States, and the number of houses sold since the beginning of the 1956 Agreement are shown in the following table.

1956 COMMONWEALTH AND STATE HOUSING AGREEMENT: ADVANCES AND HOUSES SOLD.

Year.	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	Total.
ADVANCES TO STATES (£'000).							
1956-57	10,800	10,000	2,750	3,600	3,000	2,000	32,150
1957-58	11,000	10,000	3,160	4,000	3,000	2,000	33,160
1958-59	12,000	10,300	3,310	5,000	3,000	2,200	35,810
1959-60	12,350	10,300	3,480	5,000	3,000	1,950	36,080
1960-61	13,000	10,300	3,100	5,800	3,000	2,000	37,200
Total	59,150	50,900	15,800	23,400	15,000	10,150	174,400

SUPPLEMENTARY ADVANCES (SERVICE HOUSING) (£'000).

1956-57	432	400	110	111	111	25	1,189
1957-58	440	400	126	159	15	35	1,175
1958-59	420	360	116	175	103	20	1,194
1959-60	432	360	122	92	49	7	1,062
1960-61	455	360	108	29	56	2	1,010
Total	2,179	1,880	582	566	334	89	5,630

NUMBER OF HOUSES SOLD.

1956-57	1,659	373	306	165	175	224	2,902
1957-58	2,910	286	548	205	614	454	5,017
1958-59	2,022	1,454	647	205	205	315	4,848
1959-60	2,250	1,690	475	114	280	464	5,273
1960-61	1,528	1,656	623	73	531	457	4,868
Total	10,369	5,459	2,599	762	1,805	1,914	22,908

(iii) *The 1961 Agreement.* Following the termination of the 1956 Housing Agreement on 30th June, 1961, a new agreement running for a further period of five years was entered into by the Commonwealth and the State Governments. This Agreement continues with some amendment the terms and conditions of the 1956 Agreement. The main amendments have the result that:—

- (a) the rate of interest on advances by the Commonwealth to the States will be equal to the long-term Commonwealth bond rate at the time the advance was made less one per cent., and

- (b) the Commonwealth and/or a State may agree to contribute funds in excess of the previous statutory maximum of 5 per cent. of a State's allocation, for the erection of dwellings for servicemen.

The new Agreement also amends the 1945 Agreement so that the provisions in respect of sale of houses built under the 1945 Agreement are the same as for those built under the 1956 Agreement.

3. **State Housing Authorities.**—(i) *General.* In each State, the major Government housing schemes operated by the State Housing Authorities are those provided for under the Housing Agreements between the Commonwealth and State Governments referred to earlier. Other State Government assistance to housing is referred to in the following paragraphs.

(ii) *New South Wales.* The principal schemes operating in New South Wales are as follows.

- (a) *Commission-Financed Advances.* Under the Housing Act 1912–55, the Housing Commission is empowered to provide finance to persons to have houses erected on their own land, to purchase existing dwellings, or to effect improvements or repairs to houses. In respect of advances made under the Act prior to 1952, the maximum amount that could be lent was limited to £1,540, repayment of which could be made over a maximum period of 45 years. Interest charged was at the rate of 4½ per cent. a year. Under this scheme, 786 houses were erected while a further 106 houses were erected by the Housing Commission on Commission land and sold, under this section of the Act, to approved applicants. Regulations prescribing the present maximum amount that may be advanced and the limitation on income which may be received by an applicant for a loan have not been published and at present no advances or sales are being made.

(b) *Rental Housing (other than Housing Agreements).*

- (1) Upon request by other State Departments, the Housing Commission will erect houses for employees of those Departments, e.g., Education, Agriculture, Water Conservation, etc. These Departments provide the necessary land and funds needed to finance the erection of the houses. Rentals charged are fixed by the Departments in accordance with the salaries of the officers occupying the houses. The number of rental houses erected (other than under the Housing Agreements) is 925.
- (2) Specially designed units are erected by the Housing Commission to provide dwellings for elderly persons at rentals within their means. The rents of these units are £1 per week for elderly single persons and £1 10s. per week for elderly couples. Four hundred and twenty-seven of these units have been completed.

(c) *Sales Scheme.*

- (1) During 1953–54, the Housing Commission began the erection of 100 houses for sale. Under this scheme, the Commission acted as the construction authority while administrative arrangements were carried out by the Rural Bank. Houses were sold on the basis of 10 per cent. deposit with repayment of the balance over a maximum period of 40 years. Construction of all houses has been completed.
- (2) Applicants who have established eligibility for Housing Commission accommodation may now apply to have a standard type dwelling erected on their own block of land. Terms of repayments are the same as for the 1956 Agreement dwellings, i.e. a minimum deposit of £50 with a maximum repayment period of 45 years with interest at 5½ per cent. Under this scheme 100 dwellings have been completed.

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

Loans granted are on the basis of a first mortgage over the house. Loans are not to exceed 95 per cent. of the value of the security (house and land) and are not made if the value of the security exceeds £5,000. In the case of purchase, the house must not have been erected more than two years before the date of the mortgage. Repayment of loans may be made over a maximum period of 30 years, with interest charges determined by the Trust. At 30th June, 1961, 1,770 loans totalling £4,898,685 had been made.

(b) *Housing of Aborigines.* Under the Aborigines Act 1958 as amended by the Aborigines (Housing) Act 1959, the Housing Commission of Victoria is empowered to erect houses for the Aborigines Welfare Board for occupation as dwellings by aborigines.

(iv) *Queensland.* The following housing schemes are operating in this State.

(a) *Queensland Housing Commission.* The Queensland Housing Commission was established in 1945 to take over the operation of the State Advances Corporation which had been set up in 1916 to make advances to home builders under the State Advances Act. The Commission was given increased powers to assist in meeting the existing housing shortage, and was empowered, as well as to make advances to private house builders, to build houses itself either for sale or for letting, under the State Housing Acts, 1945 to 1961. A person to be eligible must be the proprietor of a suitable building site, must not already own a dwelling and must undertake to use the completed dwelling as a home for himself and family. The present maximum advances allowable under the Acts are £3,000 for a timber-frame building, £3,100 for a brick veneer and £3,350 for a brick or concrete building. The rate of interest on advances is 5½ per cent. a year. Repayment may be made at the option of the borrower over either a 30-year or a 45-year period. A borrower or purchaser who elects to repay over a 30-year period, who is under 40 years of age, and who has passed a prescribed medical examination, is entitled to free life insurance cover to an amount sufficient to liquidate his indebtedness to the Commission in the event of his death before his loan has been fully repaid, provided that the maximum benefit payable under such insurance cover does not exceed £2,250. In the sixteen years ended 30th June, 1961, 24,120 houses were completed under all schemes administered by the Commission. Of the completed houses, 13,491 are being acquired under home-ownership schemes and 10,629 are for rental.

(b) *Workers' Dwellings.* The maximum advances under this scheme were increased to £3,000 for a timber dwelling, £3,100 for a brick veneer, and £3,350 for a brick or concrete dwelling from 19th May, 1960. During 1960-61, 593 workers' dwellings were erected. Since the inception of this scheme in 1910 to 30th June, 1961, 27,304 dwellings have been completed, and total advances made for those dwellings amounted to £23,011,569.

(c) *Workers' Homes.* Workers' homes are erected by the Queensland Housing Commission under the Workers' Homes Act 1919-1957. These homes are intended for persons who are not the owners of building sites, and applications are confined to persons with a net annual income for taxation purposes of not more than £800. The Housing Commission builds the home to suit the applicant's needs, on Crown Land or on land purchased for the purpose, which is then converted to perpetual leasehold tenure. An applicant pays a deposit of 5 per cent. of the purchase price of the home and the balance by monthly rent over a term of 30 to 45 years. The rate of interest is 5½ per cent. a year. The number of houses constructed under this Act up to 30th June, 1960, was 2,347.

On 29th March, 1961, the Workers' Homes Acts were repealed, and no further applications for homes to be erected under this scheme can be accepted.

(v) *South Australia.* In South Australia, the Housing Trust builds houses for both rental and sale and, in addition, administers an emergency dwelling scheme for the South Australian Government. From July, 1946 to 30th June, 1961, 40,801 houses were erected by the Trust in both city and country areas.

- (a) *Rental Houses.* In the main, houses built for rental by the Trust are built with funds provided under the Housing Agreement. However, in 1958, the State Government made available funds for the purpose of providing houses in the country towns for people who cannot afford to pay an economic rent, and to 30th June, 1961, 155 houses had been built.

Upon request by State Government Departments the Trust will erect houses for purchase by those Departments for the accommodation of their employees. During the financial year 1960-61, 175 houses were built for Education, Police, Highways and Woods and Forests Departments, etc. Rents for the houses are determined by the Public Service Board. Rents charged for other accommodation are generally based on the overall cost of construction, and vary not only according to the size of the dwelling but also according to date of erection. As at 1st November, 1961, the rents of 5-roomed houses (i.e., 3 bedrooms) ranged from £2 2s. a week for houses of an older type to £3 12s. 6d. a week for houses then being completed. Factors taken into consideration when allotting rental houses include date of application, housing need and suitability of tenant. Persons with high incomes are asked to consider purchasing their own homes.

- (b) *Sales Scheme.* Houses built under this scheme, which was inaugurated in 1946, are of solid or timber-frame construction. More than 19,000 have been completed in both metropolitan and country areas since the scheme began. When houses are sold, the usual practice is for the Trust to recover the total cost of the house and land by the purchaser paying the total amount in cash or (as is usually the case) paying a deposit (which varies according to the type of house and locality—at present £350 for a timber-frame house and £550 for a 5-roomed brick house—and the purchaser's ability to pay) and raising the balance by way of mortgage. In cases where the deposit and first mortgage are insufficient, the Trust may advance the balance by way of a second mortgage, the repayment term of which is a maximum of 30 years, interest being at the rate of 6 per cent. a year. In 1956, the Trust began the erection of houses, which may be of solid or timber-frame construction or a mixture of both, for individuals on their own land. Houses are built by contract under the Trust's supervision. Prices for building and supervision of the standard houses covered by the scheme in late 1961 ranged from £3,350 for a 2-bedroom brick house to £5,500 for a 6-roomed house.
- (c) *Rural Housing.* In order to assist primary producers, the Trust will erect houses on the applicant's own land for his own use or that of his employees, either using local materials or transporting prefabricated houses to the site. At the 30th June, 1961, prices for houses erected on level sites within 100 miles of Adelaide ranged from £2,300 for a 2-bedroom minimum type timber house to £3,000 for a 3-bedroom, asbestos cement sheeted timber house.

(vi) *Western Australia.* The State Housing Commission is encouraging home ownership under the State Housing Act 1946-1961, which is a continuation of the Workers' Home Board Act, originally promulgated in 1911.

Purchases can be arranged under—(a) a freehold scheme, either by way of mortgage or contract of sale, and (b) leasehold on either a perpetual Crown Lease or a lease for a term of years from the Commission. Under the leasehold scheme purchasers can convert to freehold conditions upon having a 10 per cent. equity in the improvements and agreeing to purchase the land at the valuation originally determined at the date of commencement of the lease.

The housing authority builds the houses by private contract on land provided by the applicant or the Commission. The maximum loan is £2,500 under State Housing Act except for houses built north of the 26th parallel of latitude, in which case the Minister can approve of an advance exceeding £2,500.

To proceed under the mortgage conditions, a deposit of not less than 10 per cent. is required, but under the contract of sale or leasehold provisions the minimum deposit is £100. The interest rate in both cases is 5½ per cent. per annum and the repayment period is 45 years. To obtain assistance, an applicant cannot have an income exceeding £1,230 a year, plus £25 for each dependent child under 16 years of age. This figure varies according to the movement of the basic wage. North of the 26th parallel, the Minister may allow a higher income family to be assisted.

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

The number of houses completed under this Act to 30th June, 1961 was—freehold 1,514, leasehold 2,932, assistance by second mortgage 705.

(vii) *Tasmania.* The Agricultural Bank is authorized under the terms of the Homes Act 1935 to make loans to eligible persons for home building on the security of a first mortgage over the property. To be eligible, a person must be married or be about to marry or have dependants for whom it is necessary to provide a home. At present, there are no statutory limitations as to the maximum income which an eligible applicant may receive. However, it is the policy of the Bank not to make loans to persons who are well able to provide houses for themselves. The maximum amount which the Bank will lend at present is £3,300 on homes built in proclaimed brick areas, and £3,000 on timber houses. The rate of interest at present charged is 5½ per cent. a year. Present policy is to allow a maximum of 31 years for repayment of loans.

4. *Housing Schemes in Commonwealth Territories.*—(i) *Northern Territory.* In 1946, control of all Government-owned residences in the Territory (excluding those belonging to the Defence Services, Commonwealth Railways or attached to post offices) was vested in the Administration. The Administration provides houses for rental to Commonwealth employees.

- (a) In 1953, a Housing Scheme was inaugurated under which potential house builders may obtain loans of up to £2,750 for the erection of houses, the purchase or extension of existing houses or the discharge of mortgages on houses. Up to 30th June, 1961, 665 loans totalling £1,696,220 had been approved. These were for:—construction, 487; purchase 132; discharge of mortgage, 46.
- (b) In January, 1959, an Ordinance was passed to set up a Housing Commission to construct houses for letting at an economic rental to low income groups. At 22nd July, 1960, the first 20 Housing Commission homes were completed at Alice Springs.
- (c) The Administration is prepared to sell to its tenants the houses they occupy for cash or on terms with a minimum deposit of 5 per cent. of the first £2,000, and 10 per cent. of the balance. The maximum advance by mortgage is £2,750. Repayment is over a maximum of 45 years, and interest is at present 4½ per cent.

(ii) *Australian Capital Territory.* The Commonwealth Government provides houses primarily for rental to employees of Government organizations and to persons privately employed in the Australian Capital Territory.

From 1st July, 1945, to 30th June, 1961, 8,333 houses and flats were erected for the Department of the Interior for letting.

Government rental houses may be purchased by tenants, and the basis of sale is a minimum deposit of 10 per cent. of the purchase price fixed by the Department of the Interior, with no limit to the amount which may be held on mortgage. Repayment may be made over a maximum period of 45 years. Interest charged on loans is 4½ per cent. per annum. Since 1950, 1,874 houses have been sold to tenants.

Loans may be granted by the Commissioner for Housing to enable persons to purchase, erect or enlarge houses in the Territory or to discharge mortgages. Where the Commissioner's valuation of the property concerned does not exceed £2,000 the maximum loan may not exceed 95 per cent. of the valuation. If the Commissioner's valuation exceeds £2,000 the maximum loan is 95 per cent. of the first £2,000 and 90 per cent. of the balance (but in no case can the amount lent exceed £3,500). Repayment may be made over a maximum period of 45 years. The current rate of interest is 5½ per cent. per annum. From 1st July, 1950, to 30th June, 1961, 1,052 loans were granted. Before 16th May, 1962, the maximum amount of loan was £2,750.

(iii) *Papua and New Guinea.* The Housing Loans Ordinance 1953–58 permits the advance of loans of up to £2,750 to any member of the community for the erection of a house or the purchase or extension of an existing house. The loans are limited to declared township areas and are repayable over a maximum period of 35 years. The effective rate of interest is 5 per cent. per annum. Up to 30th June, 1961, 172 loans totalling £394,683 had been approved.

In 1960, the Administration started a project for providing 50 low-cost houses for rental to indigenes and mixed-bloods. These houses were completed during August, 1960, and an additional 20 houses were completed by November, 1960.

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

The War Service Homes Act 1918–1961 is a measure for the provision of homes for Australian ex-servicemen who served during the 1914–1918 War or the 1939–1945 War and to persons with service in Korea or Malaya. Provision is made also for assistance to the female dependants of Australian ex-servicemen and other classes of eligible persons as defined in the Act. Assistance may be granted to an eligible person and the wife or husband of that person as joint tenants.

The maximum amount of loan or advance which may be granted under the Act is £3,500. The period of repayment may be approved up to 45 years. In the case of a widow or widowed mother of an Australian ex-serviceman, the period may be extended to a maximum of 50 years.

The War Service Homes Division does not provide homes for occupation purely on a tenancy basis.

The following table gives details of the operations of the War Service Homes Division from the inception of the Scheme on 6th March, 1919, to 30th June, 1961, and also details of the activities for the year 1960–61.

WAR SERVICE HOMES DIVISION: SUMMARY OF OPERATIONS.

Particulars.	Eligibility Established from Service in:—		Total.
	1914-18 War.	1939-45 War, Korea or Malaya.	

FROM INCEPTION TO 30TH JUNE, 1961.

Applications received	No.	112,708	314,982	427,690
Applications approved	"	54,122	172,583	226,705
Homes purchased	"	17,346	80,533	97,879
Homes built, or assistance given to build them	"	23,664	58,036	81,700
Mortgages discharged	"	3,828	20,828	24,656
Total homes provided	"	44,838	159,397	204,235
Transfers or resales	"	9,079	9,540	18,619
Total capital expenditure	£'000	..	..	400,108
Total receipts .. .. .	"	..	..	179,916

1960-61.

Applications received	No.	944	14,944	15,888
Applications approved	"	758	13,106	13,864
Homes purchased	"	424	7,581	8,005
Homes built, or assistance given to build them	"	143	2,648	2,791
Mortgages discharged	"	75	2,136	2,211
Total homes provided	"	642	12,365	13,007
Transfers or resales	"	83	931	1,014
Total capital expenditure	£'000	..	..	35,042
Total receipts .. .. .	"	..	..	21,014

In addition to the homes provided under the War Service Homes Act, 1,921 homes which had been provided originally under the Housing Agreements with the States have been taken over in accordance with those Agreements, 129 being taken over during 1960-61.

At 30th June, 1961, the arrears of instalments due on loans made available under the Act totalled £594,442, making an average of £4 0s. 9d. per account.

Insurances in force under the Act as at 30th June, 1961, including cover notes, amounted to £512,433,573. Expenditure from the Insurance Trust Account during the year ended 30th June, 1961, totalled £207,065, whilst the premiums received during the same period amounted to £253,639, giving a surplus of £46,574.

6. Other Forms of Government Assistance.—(i) *General.* In addition to the assistance given to housing as outlined above, the Commonwealth and State Governments, through advances by government banks and the exercise of certain guarantees of the operations of Co-operative Terminating Building Societies by State Governments, further assist in making finance available for the erection and purchase of houses.

(ii) *Government Banks.* The terms and conditions governing the making of advances may be altered from time to time; consequently, no attempt has been made to tabulate them. However, the usual loan for a house of solid construction (brick, etc.) is generally between £2,500 and £3,000. The average loan for a timber-frame house is £2,250. Interest rates charged range from 5½ per cent to 6½ per cent. a year. In some institutions, this may be changed, usually after from 5 years to 10 years from the date of the loan. The maximum period of repayment ranges from about 20 years for timber-frame houses to 30 to 40 years for a house of more solid construction.

Details of loans made by the Commonwealth Trading Bank of Australia and major Private Trading Banks for the building or purchasing of homes may be found in Chapter XX.—Private Finance.

(iii) *Building Societies.* There are over 2,000 building societies in Australia, 95 per cent. of which are of the terminating type. Most of the terminating societies are in New South Wales and Victoria. The Government of the State guarantees loans made to the societies in New South Wales, Victoria, Queensland, Western Australia and Tasmania. Terminating societies also operate in the Australian Capital Territory, where legislation was introduced in May, 1959, to provide a government guarantee for loans made to them.

In addition to the terminating societies, there are a number of permanent building societies operating in all States under State legislation. State Governments do not generally guarantee the borrowings or lendings of these societies. However, in Western Australia the Housing Loan Guarantee Act, 1957, provided for guarantees in respect of loans made by approved lending institutions (including permanent building societies) to individuals on the security of a mortgage. A premium, one-quarter of 1 per cent. of the balance of the loan outstanding at set intervals, is payable by the lender in return for the guarantee.

In Tasmania, guarantees have been given by the Treasurer to enable permanent building societies to receive substantial bank overdrafts.

Further details of the number, liabilities and assets of registered building societies in Australia may be obtained from Chapter XX.—Private Finance.

§ 3. Building.

1. *General.*—(i) *Statistics of Building Approved.* Statistics of building approvals have been compiled from (a) permits issued by local government authorities in the areas subject to building control by these authorities, and (b) contracts let or work commenced and day labour projects authorized by governmental authorities. *They relate only to approvals for buildings as distinct from the construction of roads, bridges, railways, earth works, water storage, etc.* Values shown represent the estimated cost when completed (excluding cost of land) of new buildings and alterations and additions to existing buildings. Additions of £5,000 and over are included with new buildings in all States, except New South Wales, where they are included in “alterations and additions”.

These statistics are available from the year 1953–54.

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

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

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

Private or Government. A building is classified as "private" or "government" according to ownership.

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

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

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

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

Employment. Figures relate to persons actually working on the jobs of contractors who undertake the erection of new buildings and of Government instrumentalities which erect new buildings on their own account. They include persons actually engaged on alterations, additions, repairs and maintenance when these jobs are undertaken by such contractors and instrumentalities. The figures include working principals and their employees, men working as or for sub-contractors, and men temporarily laid off on account of weather.

Contractors are asked to give details of the persons employed *on a specified day*, but, because of frequent movement between jobs and because some persons (such as electricians, etc.) may work on several jobs which are under construction simultaneously, some duplication may occur.

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

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

2. New Houses.—(i) *Approved, Commenced, Completed and Under Construction, 1960-61.* The next table provides a summary of the number of new houses approved, commenced, completed and under construction in each State and Territory.

A graph showing the number of new houses commenced, completed and under construction for the period 1949-50 to 1960-61, will be found on page 379.

NEW HOUSES: NUMBER, 1960-61.

(INCLUDING OWNER-BUILT HOUSES.)

Particulars.	N.S.W.	Vic.	Q'land.	S. Aust.	W. Aust.	Tas.	N.T. (a)	A.C.T.	Aust.
Approved ..	28,254	18,432	10,359	9,946	5,685	2,273	390	1,517	76,856
Commenced ..	27,654	18,517	9,198	9,268	5,693	2,248	415	1,177	74,170
Completed ..	29,778	22,094	9,391	9,376	5,973	2,487	403	1,273	80,775
Under Construction at end of year ..	12,487	12,010	2,713	5,006	3,016	1,578	274	1,078	38,162

(a) Includes flats.

(ii) *Approved, Government and Private, 1956-57 to 1960-61.* The following table shows the number of new houses approved in each State or Territory, according to government and private ownership.

NEW HOUSES APPROVED: NUMBER.

Year.	N.S.W.	Vic.	Q'land.	S. Aust.	W. Aust.	Tas.	N.T. (a)	A.C.T.	Aust.
GOVERNMENT.									
1956-57	4,172	2,168	860	2,209	1,910	490	28	361	12,198
1957-58	3,438	2,315	978	3,928	1,076	490	161	928	13,314
1958-59	3,890	2,274	724	2,452	1,089	477	146	765	11,817
1959-60	2,873	2,552	983	2,103	1,229	452	181	862	11,235
1960-61	3,844	1,923	1,583	4,332	1,264	413	216	878	14,453
PRIVATE.									
1956-57	21,999	17,700	8,425	4,488	4,189	2,234	136	173	59,344
1957-58	24,499	20,404	8,876	4,859	4,418	1,980	160	259	65,455
1958-59	27,026	20,552	9,041	5,376	4,173	1,929	228	394	68,719
1959-60	29,365	22,033	9,645	6,234	4,853	2,094	259	526	75,009
1960-61	24,410	16,509	8,776	5,614	4,421	1,860	174	639	62,403
TOTAL.									
1956-57	26,171	19,868	9,285	6,697	6,099	2,724	164	534	71,542
1957-58	27,937	22,719	9,854	8,787	5,494	2,470	321	1,187	78,769
1958-59	30,916	22,826	9,765	7,828	5,262	2,406	374	1,159	80,536
1959-60	32,238	24,585	10,628	8,337	6,082	2,546	440	1,388	86,244
1960-61	28,254	18,432	10,359	9,946	5,685	2,273	390	1,517	76,856

(a) Includes flats.

(iii) *Commenced, 1956-57 to 1960-61.* The number of new houses commenced in each State and Territory by contractors and owner-builders is shown in the following table.

NEW HOUSES COMMENCED: NUMBER.

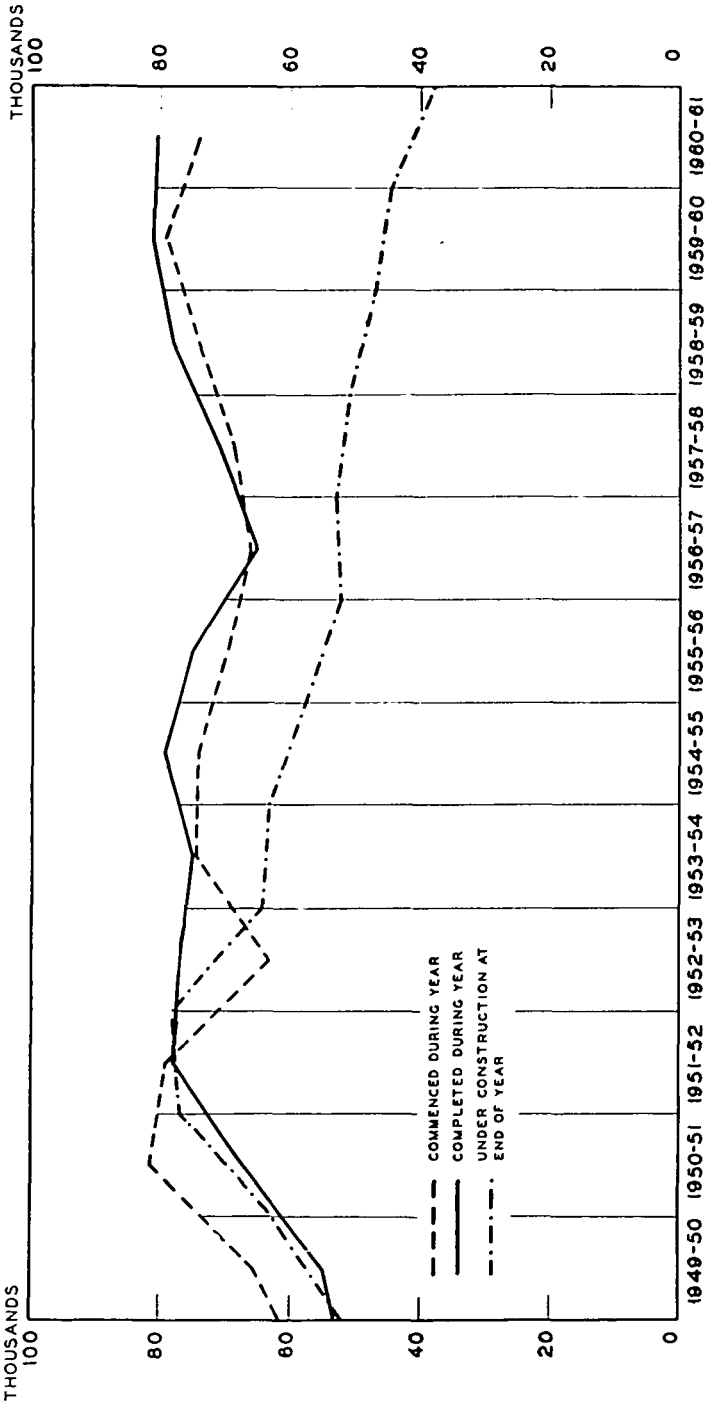
Year.	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT.(b)									
1956-57	14,607	12,371	6,006	5,053	4,455	1,465	177	408	44,542
1957-58	15,729	15,654	5,559	5,523	4,284	1,291	227	975	49,242
1958-59	18,582	17,188	6,387	6,873	4,231	1,508	257	993	56,019
1959-60	19,784	19,372	7,349	8,032	5,067	1,491	321	1,286	62,702
1960-61	19,950	15,261	7,364	8,448	4,902	1,405	321	962	58,613
OWNER-BUILT.									
1956-57	8,870	7,278	1,566	1,779	1,110	1,126	74	101	21,904
1957-58	8,448	6,279	1,491	1,428	1,044	1,087	84	164	20,025
1958-59	8,049	5,255	1,613	1,252	1,011	1,055	77	172	18,484
1959-60	8,283	3,829	1,610	877	879	866	105	139	16,588
1960-61	7,704	3,256	1,834	820	791	843	94	215	15,557
TOTAL.									
1956-57	23,477	19,649	7,572	6,832	5,565	2,591	251	509	66,446
1957-58	24,177	21,933	7,050	6,951	5,328	2,378	311	1,139	69,267
1958-59	26,631	22,443	8,000	8,125	5,242	2,563	334	1,165	74,503
1959-60	28,067	23,201	8,959	8,909	5,946	2,357	426	1,425	79,290
1960-61	27,654	18,517	9,198	9,268	5,693	2,248	415	1,177	74,170

(a) Includes flats.

(b) Includes operations of Government Authorities.

NEW HOUSES: AUSTRALIA

1949-50 TO 1960-61



THOUSANDS
100
80
60
40
20
0

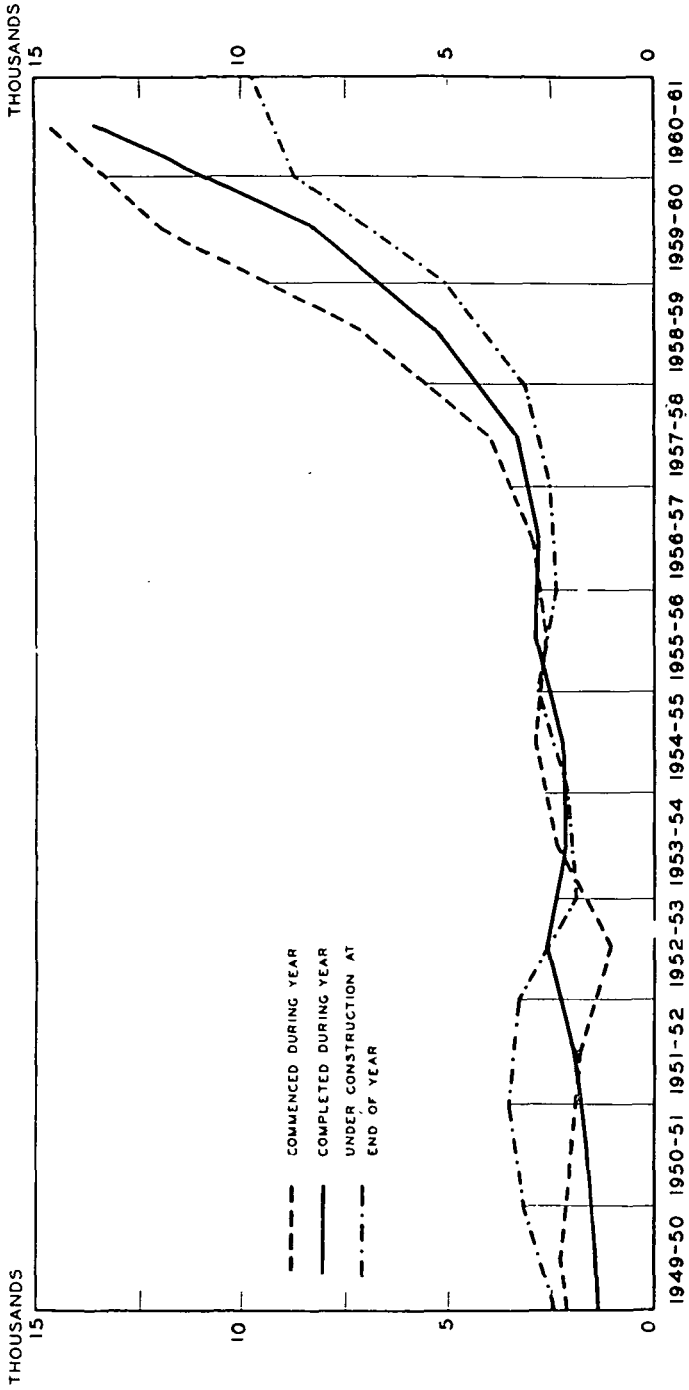
THOUSANDS
100
80
60
40
20
0

--- COMMENCED DURING YEAR
— COMPLETED DURING YEAR
- · - · - UNDER CONSTRUCTION AT END OF YEAR

1949-50 1950-51 1951-52 1952-53 1953-54 1954-55 1955-56 1956-57 1957-58 1958-59 1959-60 1960-61

NEW FLATS: AUSTRALIA

1949-50 to 1960-61



(iv) *Completed.* (a) 1956-57 to 1960-61. The following table shows the number of new houses completed in each State and Territory by contractors and owner-builders.

NEW HOUSES COMPLETED: NUMBER.

Year.	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT.(b)									
1956-57 ..	13,657	13,159	5,649	5,491	3,537	1,460	262	505	43,720
1957-58 ..	16,186	14,630	5,830	5,733	4,921	1,449	201	614	49,564
1958-59 ..	18,111	17,444	6,411	6,452	4,337	1,429	270	1,105	55,559
1959-60 ..	20,104	18,200	7,339	7,714	4,765	1,473	262	974	60,831
1960-61 ..	20,099	17,276	7,564	8,309	4,997	1,520	286	1,123	61,174
OWNER-BUILT.									
1956-57 ..	8,610	7,026	1,568	1,702	1,493	1,299	66	56	21,820
1957-58 ..	8,928	6,737	1,527	1,873	1,275	1,117	74	84	21,615
1958-59 ..	9,984	6,885	1,795	1,691	1,509	1,148	86	140	23,238
1959-60 ..	9,434	5,957	1,662	1,262	1,232	1,002	79	171	20,799
1960-61 ..	9,679	4,818	1,827	1,067	976	967	117	150	19,601
TOTAL.									
1956-57 ..	22,267	20,185	7,217	7,193	5,030	2,759	328	561	65,540
1957-58 ..	25,114	21,367	7,357	7,606	6,196	2,566	275	698	71,179
1958-59 ..	28,095	24,329	8,206	8,143	5,846	2,577	356	1,245	78,797
1959-60 ..	29,538	24,157	9,001	8,976	5,997	2,475	341	1,145	81,630
1960-61 ..	29,778	22,094	9,391	9,376	5,973	2,487	403	1,273	80,775

(a) Includes flats.

(b) Includes operations of Government Authorities.

(b) *Material of Outer Walls, 1960-61.* The following table shows the number of new houses completed in each State and Territory during 1960-61, classified according to the material of their outer walls.

NEW HOUSES COMPLETED: NUMBER, 1960-61.
(INCLUDING OWNER-BUILT HOUSES.)

Material of Outer Walls.	N.S.W.	Vic.	Q'ld.	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
Brick, Brick Veneer, Concrete and Stone ..	7,043	12,458	1,235	8,388	4,475	845	106	1,236	35,786
Wood (Weatherboard, etc.) ..	8,984	7,748	6,360	60	13	1,562	2	35	24,764
Fibro Cement ..	13,712	1,689	1,685	919	1,462	80	281	2	19,830
Other ..	39	199	111	9	23	..	14	..	395
Total ..	29,778	22,094	9,391	9,376	5,973	2,487	403	1,273	80,775

(a) Includes flats.

(c) *Material of Outer Walls, 1956-57 to 1960-61.* The following table shows the number of new houses completed in Australia, classified according to the material of their outer walls.

NEW HOUSES(a) COMPLETED: NUMBER, AUSTRALIA.
(INCLUDING OWNER-BUILT HOUSES.)

Material of Outer Walls.	1956-57.	1957-58.	1958-59.	1959-60.	1960-61.
Brick, Brick Veneer, Concrete and Stone ..	21,956	25,876	29,443	33,003	35,786
Wood (Weatherboard, etc.) ..	25,670	26,854	28,690	26,857	24,764
Fibro Cement ..	17,408	17,864	20,009	21,314	19,830
Other ..	506	385	655	456	395
Total ..	65,540	71,179	78,797	81,630	80,775

(a) Includes Northern Territory flats.

(v) *Under Construction, 1956-57 to 1960-61.* The number of new houses under construction at the end of each year 1956-57 to 1960-61 in each State and Territory is shown in the following table.

NEW HOUSES UNDER CONSTRUCTION: NUMBER.
(INCLUDING OWNER-BUILT HOUSES.)

At end of Year.	N.S.W.	Vic.	Q'land.	S. Aust.	W. Aust.	Tas.	N.T. (a)	A.C.T.	Aust.
1956-57 ..	18,483	17,863	3,461	5,854	4,819	2,137	163	533	53,313
1957-58 ..	17,546	18,429	3,154	5,199	3,951	1,949	199	974	51,401
1958-59 ..	16,082	16,543	2,948	5,181	3,347	1,935	177	894	47,107
1959-60 ..	14,611	15,587	2,906	5,114	3,296	1,817	262	1,174	44,767
1960-61 ..	12,487	12,010	2,713	5,006	3,016	1,578	274	1,078	38,162

(a) Includes flats.

3. *New Flats.*—The figures in the foregoing tables, except those for the Northern Territory, do not include particulars of new flats. The summary below shows the number of new flats approved, commenced, completed and under construction for the years 1956-57 to 1960-61. It should be noted: (a) that the figures are additional to the numbers of houses shown in other tables, (b) that each flat is counted as a separate unit, and the numbers shown therefore relate to individual flats, (c) that new flats only are included, i.e., the conversions of old buildings into flats are omitted, and (d) "home units" are included as flats.

A graph showing the number of new flats commenced, completed and under construction for the period 1949-50 to 1960-61 will be found on page 380.

NEW FLATS: NUMBER.
(INDIVIDUAL FLATS.)

Year.	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
APPROVED—GOVERNMENT.									
1956-57 ..	281	575	..	104	44	8	(a)	249	1,261
1957-58 ..	182	341	..	96	140	18	(a)	84	861
1958-59 ..	953	728	..	187	23	65	(a)	502	2,458
1959-60 ..	600	452	111	252	..	40	(a)	107	1,562
1960-61 ..	674	456	100	230	63	24	(a)	262	1,809

APPROVED—PRIVATE.

1956-57 ..	1,258	684	613	210	152	12	(a)	..	2,929
1957-58 ..	1,942	1,039	1,033	470	155	56	(a)	2	4,697
1958-59 ..	3,274	1,237	1,658	476	176	154	(a)	..	6,975
1959-60 ..	8,973	4,028	1,733	739	365	146	(a)	47	16,031
1960-61 ..	7,773	4,700	1,454	526	370	128	(a)	..	14,951

APPROVED—TOTAL.

1956-57 ..	1,539	1,259	613	314	196	20	(a)	249	4,190
1957-58 ..	2,124	1,380	1,033	566	295	74	(a)	86	5,558
1958-59 ..	4,227	1,965	1,658	663	199	219	(a)	502	9,433
1959-60 ..	9,573	4,480	1,844	991	365	186	(a)	154	17,593
1960-61 ..	8,447	5,156	1,554	756	433	152	(a)	262	16,760

COMMENCED—TOTAL.

1956-57 ..	844	1,110	280	295	153	69	(a)	260	3,011
1957-58 ..	1,668	1,283	295	499	234	85	(a)	16	4,080
1958-59 ..	2,855	1,826	887	751	229	206	(a)	430	7,184
1959-60 ..	5,744	3,521	1,319	816	316	184	(a)	154	12,054
1960-61 ..	7,578	4,672	1,153	571	358	129	(a)	258	14,719

(a) Not available for publication. Included with houses.

NEW FLATS: NUMBER.—*continued.*

Year.	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
COMPLETED—TOTAL.									
1956-57 ..	861	897	174	230	365	105	(a)	264	2,896
1957-58 ..	1,331	1,104	331	372	171	41	(a)	56	3,406
1958-59 ..	1,935	1,434	651	640	212	131	(a)	358	5,361
1959-60 ..	3,870	2,062	922	603	263	197	(a)	474	8,391
1960-61 ..	6,619	4,183	1,212	887	440	175	(a)	174	13,690
UNDER CONSTRUCTION AT END OF YEAR—TOTAL.									
1956-57 ..	765	792	213	184	100	34	(a)	468	2,556
1957-58 ..	1,094	971	177	311	163	78	(a)	428	3,222
1958-59 ..	2,021	1,363	413	422	180	153	(a)	500	5,052
1959-60 ..	3,890	2,822	810	635	233	140	(a)	180	8,710
1960-61 ..	4,849	3,311	751	319	151	94	(a)	264	9,739

(a) Not available for publication. Included with houses.

4. Value of New Buildings.—(i) *Approved, Commenced, Completed and Under Construction, 1956-57 to 1960-61.* The following table summarizes the values of all new buildings, approved, commenced, completed and under construction in each State and Territory.

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

Year.	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
APPROVED.									
1956-57 ..	114,019	103,633	41,027	30,741	25,528	14,264	1,255	5,767	336,234
1957-58 ..	129,261	121,250	47,289	37,624	24,906	12,668	2,265	8,485	383,748
1958-59 ..	147,871	135,143	47,216	41,068	25,760	12,984	2,565	12,643	425,250
1959-60 ..	192,802	160,644	55,112	46,734	31,766	18,700	3,641	13,031	522,430
1960-61 ..	185,016	147,692	64,294	60,709	32,957	14,284	2,878	15,912	523,742
COMMENCED.									
1956-57 ..	135,798	109,334	37,841	31,888	22,901	14,138	1,765	5,959	359,624
1957-58 ..	137,189	122,133	37,128	35,659	24,790	12,733	2,259	8,588	380,479
1958-59 ..	161,731	131,607	42,829	42,738	26,717	14,409	2,237	10,104	432,372
1959-60 ..	202,250	153,604	50,560	49,468	31,716	18,243	2,778	15,292	523,911
1960-61 ..	213,737	155,376	57,820	57,923	33,282	14,140	4,434	15,307	552,019
COMPLETED.									
1956-57 ..	133,094	114,830	35,383	33,997	23,424	12,609	2,285	5,940	361,562
1957-58 ..	169,240	131,756	38,043	38,047	27,262	12,840	2,110	5,841	425,139
1958-59 ..	159,841	137,437	45,000	44,394	30,262	13,450	2,588	10,999	443,971
1959-60 ..	177,745	148,162	50,205	47,640	30,120	15,803	2,561	14,909	487,145
1960-61 ..	209,186	163,152	59,304	53,866	36,025	17,014	3,118	13,155	554,820
UNDER CONSTRUCTION AT END OF YEAR.									
1956-57 ..	138,792	127,943	31,332	36,792	26,217	12,085	1,555	11,520	386,236
1957-58 ..	113,548	122,750	30,968	35,337	24,312	11,946	1,745	14,589	355,195
1958-59 ..	119,473	120,179	29,709	34,104	21,285	13,053	1,721	13,929	353,453
1959-60 ..	146,819	127,773	30,620	36,822	23,331	15,591	1,998	15,502	398,456
1960-61 ..	157,932	122,187	29,961	41,727	20,922	12,964	3,410	18,080	407,183

(ii) *Completed, 1960-61.* The following table shows the value of all new buildings completed in each State and Territory during 1960-61, according to the kind of building. It should be remembered that all values shown exclude the value of land and represent the estimated value of buildings on completion.

NEW BUILDINGS COMPLETED: VALUE, 1960-61.
(INCLUDING ESTIMATED VALUE OF OWNER-BUILT HOUSES.)
(£'000.)

Type of Building.	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.	
Houses—										
Brick, Brick Veneer, Concrete and Stone	33,891	50,256	5,027	29,245	15,176	3,386	442	6,333	143,756	
Wood (Weatherboard, etc.)	28,989	23,557	20,200	223	30	4,616	} 1,012	158 {	77,771	
Fibro Cement	34,842	4,307	3,923	2,497	3,826	125			55	50,624
Other	124	678	344	23	19	..				..	1,243
<i>Total, Houses</i>	<i>97,846</i>	<i>78,798</i>	<i>29,494</i>	<i>31,988</i>	<i>19,051</i>	<i>8,127</i>	<i>(a)1,599</i>	<i>6,491</i>	<i>273,394</i>	
Flats ..	19,064	13,536	3,094	2,462	790	476	(b)	900	40,322	
Hotels, Guest Houses, etc. ..	5,517	2,492	3,700	(c)	552	484	(c)	759	14,580	
Shops ..	10,777	6,901	1,953	1,746	678	823	145	122	23,145	
Factories ..	26,940	26,581	3,434	3,487	2,368	1,441	223	314	64,788	
Business Premises—										
Office ..	12,241	11,123	1,988	2,161	2,059	1,069	284	1,419	32,344	
Other ..	8,011	6,070	3,372	2,600	1,955	1,041	88	316	23,453	
Educational ..	10,694	7,700	4,460	3,830	3,978	2,503	311	1,842	35,318	
Religious ..	3,181	1,625	1,105	(c)	475	183	(c)	114	7,159	
Health ..	4,438	2,724	2,954	1,948	1,471	447	90	..	14,072	
Entertainment and Recreation	6,004	1,240	744	488	877	180	117	99	9,749	
Miscellaneous ..	4,473	4,362	3,006	1,650	1,771	240	215	779	16,496	
<i>Total, Other Buildings</i>	<i>111,340</i>	<i>84,354</i>	<i>29,810</i>	<i>21,878</i>	<i>16,974</i>	<i>8,887</i>	<i>1,519</i>	<i>6,664</i>	<i>281,426</i>	
Total, New Buildings	209,186	163,152	59,304	53,866	36,025	17,014	3,118	13,155	554,820	

(a) Includes flats. (b) Included with houses. (c) Not available for publication.

(iii) *Completed, 1956-57 to 1960-61.* The following table shows the value of all new buildings completed in Australia.

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

Type of Building.	1956-57.	1957-58.	1958-59.	1959-60.	1960-61.
Houses—					
Brick, Brick Veneer, Concrete and Stone ..	84,505	98,131	113,187	127,580	143,756
Wood (Weatherboard, etc.) ..	74,361	79,631	85,306	80,851	77,771
Fibro Cement ..	42,286	43,836	49,088	52,694	50,624
Other ..	1,339	1,662	1,947	1,430	1,243
<i>Total, Houses</i> ..	<i>202,491</i>	<i>223,260</i>	<i>249,528</i>	<i>262,555</i>	<i>273,394</i>
Flats ..	7,245	8,238	14,146	22,930	40,322
Hotels, Guest Houses, etc. ..	8,239	6,768	7,204	8,525	14,580
Shops ..	12,527	13,588	15,825	16,326	23,145
Factories ..	43,253	59,883	40,637	49,476	64,788
Business Premises—					
Office ..	16,827	33,678	25,450	24,767	32,344
Other ..	18,863	17,302	20,458	28,126	23,453
Educational ..	14,840	19,630	25,569	32,227	35,318
Religious ..	3,507	4,825	5,994	6,458	7,159
Health ..	13,113	19,889	18,841	11,216	14,072
Entertainment and Recreation	9,481	8,815	8,975	8,622	9,749
Miscellaneous ..	11,176	9,263	11,344	15,917	16,496
<i>Total, Other Buildings</i> ..	<i>159,071</i>	<i>201,879</i>	<i>194,443</i>	<i>224,590</i>	<i>281,426</i>
Total, New Buildings ..	361,562	425,139	443,971	487,145	554,820

5. Value of Building Approved.—The following table shows the values of approvals for houses and flats, other new buildings, and alterations and additions in Australia for the years 1956–57 to 1960–61.

BUILDING APPROVED: VALUE, AUSTRALIA.
(£'000.)

Particulars.	1956–57.	1957–58.	1958–59.	1959–60.	1960–61.
Houses and Flats	218,451	249,347	267,548	319,341	300,393
Other New Buildings	117,783	134,401	157,702	203,089	223,349
<i>Total, New Buildings</i>	<i>336,234</i>	<i>383,748</i>	<i>425,250</i>	<i>522,430</i>	<i>523,742</i>
Alterations and Additions	57,861	61,961	70,516	81,284	78,400
<i>Total, Building</i>	<i>394,095</i>	<i>445,709</i>	<i>495,766</i>	<i>603,714</i>	<i>602,142</i>
Government	83,330	95,632	103,929	115,800	133,863
Private	310,765	350,077	391,837	487,914	468,279

6. Persons engaged in New Building.—(i) At 30th June, 1961. The following table shows the number of contractors, sub-contractors and wage earners engaged on jobs carried out by builders of new buildings at 30th June, 1961. It also shows the numbers of these persons classified according to their main building occupations and the type of building in which they were engaged.

PERSONS ENGAGED ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS, 30th JUNE, 1961.

(EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES.)

Particulars.	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Contractors(a)	2,712	2,390	2,208	644	502	385	63	142	9,046
Sub-contractors(a)	6,167	4,949	1,916	2,257	1,311	614	114	391	17,719
Wage earners	31,102	24,856	14,068	9,515	6,643	3,794	431	2,440	92,849
<i>Total</i>	<i>39,981</i>	<i>32,195</i>	<i>18,192</i>	<i>12,416</i>	<i>8,456</i>	<i>4,793</i>	<i>608</i>	<i>2,973</i>	<i>119,614</i>
Carpenters	14,351	12,049	8,561	3,332	2,737	2,156	212	922	44,320
Bricklayers	3,556	3,081	1,093	1,905	971	333	46	216	11,201
Painters	3,202	2,872	1,489	1,093	800	384	49	339	10,228
Electricians	2,178	1,466	815	646	483	220	56	180	6,044
Plumbers	3,350	2,702	1,356	1,110	742	273	52	236	9,821
Builders' Labourers	7,101	4,794	2,791	2,018	1,470	888	98	563	19,723
Other	6,243	5,231	2,087	2,312	1,253	539	95	517	18,277
<i>Total</i>	<i>39,981</i>	<i>32,195</i>	<i>18,192</i>	<i>12,416</i>	<i>8,456</i>	<i>4,793</i>	<i>608</i>	<i>2,973</i>	<i>119,614</i>
New Houses and Flats	15,495	14,162	7,151	6,687	3,696	1,941	277	1,514	50,923
Other New Buildings	<i>b</i> 22,184	14,213	7,171	4,338	2,532	2,395	284	1,025	54,142
Alterations and Additions	(c) 2,527	2,751	1,141	1,390	177	43	156	8,185	
Repairs and Maintenance	2,302	1,293	1,119	250	838	280	4	278	6,364
<i>Total</i>	<i>39,981</i>	<i>32,195</i>	<i>18,192</i>	<i>12,416</i>	<i>8,456</i>	<i>4,793</i>	<i>608</i>	<i>2,973</i>	<i>119,614</i>

(a) Actually working on jobs.

(b) Includes persons engaged in alterations and additions.

(c) Included with other new buildings.

(ii) *Summary, 1957 to 1961.* The number of persons (including contractors and sub-contractors actually working on jobs) engaged in each State and Territory on jobs *carried out by builders of new buildings* is shown in the following table.

PERSONS ENGAGED ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS.

(EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES.)

At 30th June—	N.S.W.	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1957(a) ..	37,337	30,543	18,425	11,036	9,439	4,684	384	2,004	113,852
1958	32,673	31,634	17,886	10,687	8,924	4,460	370	2,982	109,616
1959	36,281	32,626	20,691	12,636	9,092	5,310	401	2,900	119,937
1960	41,102	37,533	22,199	13,306	9,195	5,432	405	3,456	132,628
1961	39,981	32,195	18,192	12,416	8,456	4,793	608	2,973	119,614

(a) At 28th June.