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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 provides a summary of building activities, § 3 outlines government activities in the field of housing, and § 4 relates to financial arrangements associated with the erection or purchase of homes.

For further information on dwellings as obtained from censuses, reference should be made to the results published in the detailed tables of the 1961 census and earlier censuses and in the mimeographed statements of the 1961 census (*see* Chapter XXX. Miscellaneous).

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 mimeographed statements *Building Statistics: Number of New Houses and Flats* (quarterly), and *Building Approvals* (monthly). Details for a particular State are available from publications issued regularly by the Deputy Commonwealth Statistician in that State.

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, 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.

§ 1. Census Dwellings

1. **General.**—At each census of the population, 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.

All statistics in this section are exclusive of particulars of dwellings occupied solely by full-blood Aboriginals.

2. **Number of Dwellings.**—(i) *Censuses, 1911 to 1961.* The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1961. Occupied dwellings are classified into "private" and "other than private" dwellings (*see* para. 3, p. 357, for definitions of "private" and "other than private" dwellings). As the term "unoccupied dwellings" includes "week-enders", "holiday homes" and other dwellings whose usual occupants were temporarily absent on census night, the total number of unoccupied dwellings must not be taken as representing the number of vacant houses and flats available for occupancy. Newly completed dwellings awaiting occupancy are also included as "unoccupied".

DWELLINGS: AUSTRALIA, CENSUSES

Census	Occupied			Unoccupied (a)
	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

(a) *See* text on page 369.

(ii) *Census, 1961.* The following table shows the number of occupied and unoccupied dwellings in the urban and rural areas of Australia at the census of 30th June, 1961. (For definitions of "urban" and "rural" see Chapter IX. Population, para. 3, p. 269.) The boundaries of the metropolitan urban and other divisions of States differ from census to census, and consequently accurate comparison cannot be made between figures for corresponding divisions.

The total number of occupied dwellings in Australia at the census of 30th June, 1961, showed an increase of 18.4 per cent. over the corresponding figure for the 1954 census, compared with an increase of 16.9 per cent. in population. Occupied private dwellings increased by 18.7 per cent., while occupied dwellings other than private decreased by 4.4 per cent. At the 1961 census, 98.7 per cent. of the total occupied dwellings in Australia were private dwellings, compared with 98.4 per cent. in 1954. Proportional increases in total occupied dwellings over 1954 figures in each State and Territory were:—New South Wales, 16.3 per cent.; Victoria, 19.7 per cent.; Queensland, 17.4 per cent.; South Australia, 21.6 per cent.; Western Australia, 19.3 per cent.; Tasmania, 15.8 per cent.; Australian Capital Territory, 95.8 per cent.; and Northern Territory, 59.9 per cent.

Unoccupied dwellings increased by 72.4 per cent.

DWELLINGS: AUSTRALIA, CENSUS, 30th JUNE, 1961

Division	Occupied				Unoccupied(a)	
	Private	Other than private	Total		Number	Proportion of total
			Number	Proportion of total		
				Per cent.		Per cent.
Urban—						
Metropolitan ..	1,607,392	18,304	1,625,696	57.70	59,096	30.44
Other ..	706,535	9,208	715,743	25.41	58,577	30.18
Rural ..	468,018	7,813	475,831	16.89	76,441	39.38
Total ..	2,781,945	35,325	2,817,270	100.00	194,114	100.00

(a) See text on page 369.

(iii) *Censuses, 1954 and 1961.* The total numbers of occupied and unoccupied dwellings in each State and Territory at the censuses of 1954 and 1961 were as follows.

DWELLINGS: STATES AND TERRITORIES

State or Territory	Census, 30th June, 1954		Census, 30th June, 1961	
	Occupied	Unoccupied (a)	Occupied	Unoccupied (a)
New South Wales	912,877	42,831	1,061,609	72,432
Victoria	660,690	27,491	790,529	47,389
Queensland	339,328	21,473	398,233	33,969
South Australia	215,301	8,524	261,908	17,061
Western Australia	162,823	6,614	194,317	13,705
Tasmania	78,789	5,288	91,258	8,582
Northern Territory	3,427	47	5,479	179
Australian Capital Territory	7,118	326	13,937	797
Australia	2,380,353	112,594	2,817,270	194,114

(a) See text on page 369.

3. Class of Dwelling.—The following table shows the numbers of the various classes of occupied dwellings in the metropolitan urban, other urban, and rural areas of Australia at the censuses of 1954 and 1961.

Private dwellings are classified into the following four categories:—

Private House—includes houses, sheds, huts, garages, etc., used for dwelling purposes, and shared private houses for which only one householder's schedule was received;

Share of Private House—portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received;

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

Other Private Dwelling—includes private dwellings such as rooms, apartments, etc., which are parts of buildings but are not self-contained units.

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

It is desirable when considering the question of housing to exclude those forms of accommodation which do not represent the normal housing conditions associated with family life, and the statistics which follow relate therefore mainly to private dwellings.

OCCUPIED DWELLINGS BY CLASS: AUSTRALIA

Class of occupied dwelling	Census, 30th June, 1954				Census, 30th June, 1961				Increase, 1954-61
	Urban(a)		Rural (a)	Total, Australia	Urban(a)		Rural (a)	Total, Australia	
	Metropolitan	Other			Metropolitan	Other			
<i>Private House(b)</i> —									
House	1,067,674	506,128	433,069	2,006,871	1,324,627	630,072	438,470	2,393,169	386,298
Shed, hut, etc. ..	14,259	12,276	22,613	49,148	10,740	11,338	19,919	41,997	-7,151
Total	1,081,933	518,404	455,682	2,056,019	1,335,367	641,410	458,389	2,435,166	379,147
<i>Share of private house(c)</i> ..	77,344	22,747	7,125	107,216	59,727	15,248	4,575	79,550	-27,666
Flat(d)	104,603	20,784	2,033	127,420	169,934	43,134	4,518	217,586	90,166
Other	45,308	6,744	714	52,766	42,364	6,743	536	49,643	-3,123
<i>Total Private Dwellings</i> ..	1,309,188	568,679	465,554	2,343,421	1,607,392	706,535	468,018	2,781,945	438,524
Caretaker's quarters ..	998	264	194	1,456	(e)	(e)	(e)	(e)	-1,456
Licensed hotel	1,720	2,457	2,015	6,192	1,759	2,447	1,877	6,083	-109
Motel					61	301	137	499	
Boarding house, etc. }	14,110	4,120	1,041	19,271	13,572	4,094	826	18,492	-280
Educational institution(f) ..	523	488	251	1,262	308	275	102	685	-577
Religious institution (non-educational)(f) ..	142	31	24	197	559	422	201	1,182	985
Hospital	559	517	353	1,429	638	488	318	1,444	15
Charitable institution (other than hospital) ..	299	107	104	510	317	117	78	512	2
Other	852	1,091	4,672	6,615	1,090	1,064	4,274	6,428	-187
<i>Total Dwellings Other than Private</i>	19,203	9,075	8,654	36,932	18,304	9,208	7,813	35,325	-1,607
<i>Total Occupied Dwellings</i>	1,328,391	577,754	474,208	2,380,353	1,625,696	715,743	475,831	2,817,270	436,917
<i>Total Occupied Dwellings per Square Mile</i> ..	592.88	123.44	0.16	0.80	661.00	173.75	0.16	0.95	0.15
Wagon, van, etc. (including campers-out) ..	2,693	3,605	5,383	11,681	470	2,332	3,653	6,455	-5,226

(a) See text on p. 356 regarding comparability as between censuses. (b) Includes shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) Prior to 1961, single self-contained dwellings attached to, or situated above, offices, shops, etc., were classified as private houses irrespective of the description stated in the householder's schedule. In 1961 such dwellings, if described as self-contained flats, were classified as flats. (e) Included with Private dwellings. (f) Certain institutions previously classified as "Educational" were in 1961 classified as "Religious".

NOTE.—Minus sign (-) denotes decrease.

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 1954 and 1961, together with the number of inmates therein.

OCCUPIED DWELLINGS, ETC., AND INMATES: AUSTRALIA

Particulars	Census, 30th June, 1954			Census, 30th June, 1961		
	Number of dwellings	Inmates		Number of dwellings	Inmates	
		Number	Proportion of total		Number	Proportion of total
			%			%
Private House(a)—						
House	2,006,871	7,448,978	82.89	2,393,169	8,997,586	85.62
Shed, hut, etc.	49,148	134,187	1.49	41,997		
Total	2,056,019	7,583,165	84.38	2,435,166	8,997,586	85.62
Share of private house(b) ..	107,216	290,579	3.23	79,550	224,066	2.13
Flat(c)	127,420	329,265	3.67	217,586	552,596	5.26
Other	52,766	111,353	1.24	49,643	96,246	0.92
Total, Private Dwellings(d)	2,343,421	8,314,362	92.52	2,781,945	9,870,494	93.93
Dwellings Other than Private(d)	36,932	618,743	6.89	35,325	596,412	5.68
Total, Occupied Dwellings	2,380,353	8,933,105	99.41	2,817,270	10,466,906	99.61
Wagon, van, etc.	11,681	30,056	0.33	6,455	15,994	0.15
Migratory(e) .. .. .	..	23,369	0.26	..	25,286	0.24
Total Population .. .. .	..	8,986,530	100.00	..	10,508,186	100.00

(a) Includes shared private houses for which only one householder's schedule was received.
 (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on p. 357. (d) See footnote (e) to table on p. 357. (e) Shipping, railway and air travellers.

5. Occupied Private Dwellings.—(i) *Material of Outer Walls.* In the following table, occupied private dwellings are classified according to the material of the outer walls.

Wood has been the most extensively used material in the construction of the outer walls, followed by brick and fibro-cement, and for Australia at 30th June, 1961, the respective proportions for which material of outer walls was specified, were 41.5 per cent., 34.3 per cent., and 16.3 per cent. Fibro-cement dwellings have increased from 1933, when the proportion was 1.6 per cent. (23,696 dwellings), to 6.3 per cent. in 1947 (117,631 dwellings), to 12.7 per cent. in 1954 (296,553 dwellings), and to 16.3 per cent. in 1961 (452,270 dwellings). The proportions of both brick and wooden dwellings have shown small decreases since 1954. The numbers of dwellings of all other materials except fibro-cement and concrete have decreased. Brick dwellings in 1961 represented 50.3 per cent. of all occupied private dwellings in the metropolitan urban division, while in the other urban and rural divisions wooden dwellings predominated, the percentages of such dwellings being 54.8 per cent. and 55.3 per cent. respectively.

OCCUPIED PRIVATE DWELLINGS, BY MATERIAL OF OUTER WALLS:
AUSTRALIA

Material of outer walls	Census, 30th June, 1954				Census, 30th June, 1961				Increase, 1954-61
	Urban(a)		Rural (a)	Total, Australia	Urban(a)		Rural (a)	Total, Australia	
	Metro-politan	Other			Metro-politan	Other			
Brick ..	674,165	86,254	25,089	785,508	807,311	113,392	32,291	952,994	167,486
Stone ..	35,907	18,049	33,604	87,560	32,828	19,919	30,325	83,072	-4,488
Concrete ..	24,299	13,497	13,639	51,435	40,779	19,111	15,455	75,345	23,910
Wood ..	422,010	341,145	276,584	1,039,739	507,775	386,555	258,257	1,152,587	112,848
Iron, tin ..	7,387	19,652	31,177	58,216	4,556	17,235	24,870	46,661	-11,555
Fibro-cement ..	140,542	84,835	71,176	296,553	208,271	146,003	97,996	452,270	155,717
Calico, canvas, hessian ..	426	1,843	5,446	7,715	105	585	1,918	2,608	-5,107
Other ..	3,644	2,686	7,750	14,080	4,328	2,958	5,841	13,127	-953
Not stated ..	808	718	1,089	2,615	1,439	777	1,065	3,281	666
Total ..	1,309,188	568,679	465,554	2,343,421	1,607,392	706,535	468,018	2,781,945	438,524

(a) See text on p. 269 regarding comparability as between censuses.

NOTE.—Minus sign (-) denotes decrease.

(ii) *Number of Rooms.* For census purposes, the kitchen and any permanently enclosed sleep-out were included in the number of rooms in the dwelling, but the bathroom, pantry, laundry and storehouse were excluded.

Excluding houses with rooms unspecified, private houses of four, five and six rooms represented 80.2 per cent. of the total number of private houses in Australia at 30th June, 1961, compared with 78.3 per cent. in 1954; 90.2 per cent. of the total increase in the number of private houses since 1954 consisted of houses containing these numbers of rooms.

OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF ROOMS: AUSTRALIA

Number of rooms(a) per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings
1 ..	5,383	9,353	678	15,186	30,600	3,021	5,479	1,722	12,165	22,387
2 ..	17,177	17,018	5,723	16,126	56,044	8,277	13,325	15,389	17,063	54,054
3 ..	39,250	18,164	21,614	7,841	86,869	29,756	16,042	40,323	7,685	93,806
4 ..	192,237	13,477	40,911	3,176	249,801	204,273	12,146	61,998	2,602	281,019
5 ..	377,643	9,176	23,221	1,175	411,215	515,409	8,839	31,858	919	557,025
6 ..	302,004	5,734	9,073	594	317,405	380,193	1,626	12,521	198	394,538
7 ..	96,252	2,095	2,098	193	100,638	126,998	465	3,491	73	131,027
8 ..	31,608	869	685	92	33,254	41,128	162	1,296	40	42,626
9 ..	10,562	264	213	41	11,080	13,716	43	425	23	14,207
10 and over ..	8,841	111	83	14	9,049	10,643	57	129	36	10,865
Not stated ..	976	1,083	304	870	3,233	1,953	1,543	782	1,560	5,838
Total Private Dwellings ..	1,081,933	77,344	104,603	45,308	1,309,188	1,335,367	59,727	169,934	42,364	1,607,392
Average number of rooms(a) per private dwelling ..	5.32	3.37	4.16	2.15	5.00	5.43	3.24	4.00	2.13	5.12

METROPOLITAN URBAN(e)

(a) Includes kitchen and permanently enclosed sleep-out, but does not include bathroom, pantry, laundry or storehouse. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on p. 357. (e) See text on p. 356 regarding comparability as between censuses.

OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF ROOMS:
AUSTRALIA—continued.

Number of rooms(a) per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings
OTHER URBAN(e)										
1	5,693	2,232	81	1,068	9,074	4,513	1,159	466	1,062	7,200
2	11,669	5,446	1,453	2,374	20,942	8,349	3,472	4,706	2,440	18,967
3	20,429	5,854	5,121	1,907	33,311	18,637	4,078	12,039	1,892	36,646
4	98,504	4,254	7,910	899	111,567	106,956	3,277	14,185	823	125,241
5	186,088	2,565	4,098	293	193,044	253,723	2,319	7,296	270	263,608
6	132,573	1,399	1,522	84	135,578	167,499	377	2,891	40	170,807
7	41,366	485	392	24	42,267	54,222	87	855	23	55,187
8	13,373	163	112	6	13,654	17,102	44	327	5	17,478
9	4,336	56	28	6	4,426	5,194	15	124	5	5,338
10 and over ..	3,208	32	12	3	3,255	3,712	10	21	2	3,745
Not stated ..	1,165	261	55	80	1,561	1,503	410	224	181	2,318
Total Private Dwellings ..	518,404	22,747	20,784	6,744	568,679	641,410	15,248	43,134	6,743	706,535
Average number of rooms(a) per private dwelling ..	5.18	3.31	4.03	2.61	5.04	5.29	3.27	3.88	2.56	5.13
RURAL(e)										
1	12,976	544	10	82	13,612	9,769	303	94	79	10,245
2	16,271	1,297	157	175	17,900	11,981	809	540	141	13,471
3	27,458	1,698	535	207	29,898	22,552	1,160	1,223	155	25,090
4	89,397	1,553	727	175	91,852	76,508	1,101	1,348	111	79,068
5	128,313	987	382	52	129,734	134,095	748	760	35	135,638
6	99,843	530	157	9	100,539	108,656	165	311	7	109,139
7	43,694	208	35	1	43,938	50,621	57	125	1	50,804
8	19,111	98	9	2	19,220	22,681	24	51	..	22,756
9	7,532	21	3	..	7,556	9,160	12	23	..	9,195
10 and over ..	8,759	20	3	1	8,783	9,841	30	10	..	9,881
Not stated ..	2,328	169	15	10	2,522	2,525	166	33	7	2,731
Total Private Dwellings ..	455,682	7,125	2,033	714	465,554	458,389	4,575	4,518	536	468,018
Average number of rooms(a) per private dwelling ..	5.19	3.62	4.00	2.98	5.16	5.40	3.54	3.90	2.82	5.36
TOTAL, AUSTRALIA										
1	24,052	12,129	769	16,336	53,286	17,303	6,941	2,282	13,306	39,832
2	45,117	23,761	7,333	18,675	94,886	28,607	17,606	20,635	19,644	86,492
3	87,137	25,716	27,270	9,955	150,078	70,945	21,280	53,585	9,732	155,542
4	380,138	19,284	49,548	4,250	453,220	387,737	16,524	77,531	3,536	485,328
5	692,044	12,728	27,701	1,520	733,993	903,227	11,906	39,914	1,224	956,271
6	534,420	7,663	10,752	687	553,522	656,348	2,168	15,723	245	674,484
7	181,312	2,788	2,525	218	186,843	231,841	609	4,471	97	237,018
8	64,092	1,130	806	100	66,128	80,911	230	1,674	45	82,860
9	22,430	341	244	47	23,062	28,070	70	572	28	28,740
10 and over ..	20,808	163	98	18	21,087	24,196	97	160	38	24,491
Not stated ..	4,469	1,513	374	960	7,316	5,981	2,119	1,039	1,748	10,887
Total Private Dwellings ..	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945
Average number of rooms(a) per private dwelling ..	5.26	3.38	4.14	2.22	5.04	5.39	3.26	3.97	2.20	5.16

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

(b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received.

(c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received.

(d) See footnote (d) on p. 357.

(e) See text on p. 356 regarding comparability as between censuses.

(iii) *Number of Inmates.* A classification of occupied private dwellings according to the number of inmates is shown in the following table.

For Australia as a whole, at the 1961 census, private houses with two inmates were most numerous, followed by those with four and three inmates in that order.

An increase of 21 per cent (93,420 houses) in the number of private houses occupied by two inmates brought this group from second position in 1954, to first position in 1961. Houses with two inmates in 1961 constituted 22 per cent. of the total number of occupied private houses in Australia, while private houses with four and three inmates constituted 21 per cent. and 19 per cent., respectively.

The greatest proportional increase since 1954 in the number of occupied private dwellings occurred in those with one inmate, the growth of 33.9 per cent. being due mainly to an increase of 34.5 per cent. in the number of private houses with one inmate and an increase of 108.3 per cent. in the number of flats with one inmate. The number of flats with two, three and four inmates showed increases of 66.7 per cent., 46.7 per cent. and 61.8 per cent. respectively since 1954. However, the comparison of figures for flats between 1954 and 1961 is affected by the classification as flats in 1961 of dwellings previously classified as private houses (see footnote (d) to table on p. 357).

At 30th June, 1961, dwellings with less than 6 inmates represented 86.4 per cent. of total occupied private dwellings compared with 87.2 per cent. in 1954.

OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF INMATES: AUSTRALIA

Number of inmates per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings

METROPOLITAN URBAN(d)

1	62,022	16,509	19,345	19,203	117,079	93,646	12,993	38,288	20,353	165,280
2	242,815	26,497	41,373	14,300	324,985	300,673	17,923	65,566	12,959	397,121
3	241,859	16,400	23,793	6,356	288,408	265,971	12,305	33,205	5,104	316,585
4	247,207	9,917	12,926	3,295	273,345	296,934	8,524	19,888	2,394	327,740
5	153,006	4,449	4,743	1,229	163,427	196,258	4,201	8,249	948	209,656
6	75,493	2,033	1,604	488	79,618	101,383	2,073	3,005	369	106,830
7	33,245	891	549	218	34,903	44,859	958	1,143	135	47,095
8	15,107	448	186	125	15,866	20,801	523	415	61	21,800
9	3,983	115	55	53	6,206	7,979	132	104	21	8,236
10 and over ..	5,196	85	29	41	5,351	6,863	95	71	20	7,049
Total Private Dwellings ..	1,081,933	77,344	104,603	45,308	1,309,188	1,335,367	59,727	169,934	42,364	1,607,392
Total Inmates	3,944,181	204,571	264,646	92,576	4,505,974	4,897,290	166,402	420,885	79,970	5,564,547
Average number of inmates per private dwelling ..	3.65	2.64	2.53	2.04	3.44	3.67	2.79	2.48	1.89	3.46

(a) Includes houses, sheds, huts, etc. and shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on p. 357. (d) See text on p. 356 regarding comparability as between censuses.

OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF INMATES:
AUSTRALIA—continued.

Number of inmates per dwelling	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
OTHER URBAN(d)										
1	39,178	4,609	2,945	1,883	48,615	55,561	3,475	7,754	2,579	69,369
2	112,952	7,231	7,333	2,211	129,727	143,974	4,520	15,355	2,029	165,878
3	107,678	4,986	5,085	1,389	119,138	120,090	2,987	8,928	1,085	133,090
4	110,022	3,056	3,161	756	116,995	130,008	2,040	6,025	584	138,657
5	73,416	1,479	1,383	278	76,556	93,958	1,109	2,918	273	98,258
6	39,436	768	557	132	40,893	52,500	596	1,276	113	54,485
7	18,941	353	211	51	19,576	24,630	285	532	40	25,487
8	9,348	166	60	21	9,595	11,891	162	230	27	12,310
9	3,777	56	32	11	3,876	4,675	48	60	8	4,791
10 and over ..	3,636	43	17	12	3,708	4,123	26	56	5	4,210
Total Private Dwellings ..	518,404	22,747	20,784	6,744	568,679	641,410	15,248	45,134	6,743	706,535
Total Inmates	1,913,307	63,029	58,201	16,430	2,050,967	2,363,128	42,782	118,317	14,893	2,539,120
Average number of inmates per private dwelling ..	3.69	2.77	2.80	2.44	3.61	3.68	2.81	2.74	2.21	3.59
RURAL(d)										
1	46,108	964	217	105	47,394	48,943	747	848	173	50,711
2	88,412	1,898	597	167	91,074	92,952	1,129	1,273	140	95,494
3	86,142	1,534	473	159	88,308	79,834	884	918	78	81,714
4	89,458	1,285	381	134	91,258	85,287	807	725	75	86,894
5	65,284	745	209	71	66,309	66,658	491	404	43	67,596
6	39,762	370	102	34	40,268	42,445	271	195	17	42,928
7	20,749	185	36	25	20,995	21,916	124	104	5	22,149
8	10,788	90	10	14	10,902	11,404	80	38	3	11,525
9	4,508	36	5	3	4,552	4,625	24	9	1	4,659
10 and over ..	4,471	18	3	2	4,494	4,325	18	4	1	4,348
Total Private Dwellings ..	455,682	7,125	2,033	714	465,554	458,389	4,575	4,518	536	468,018
Total Inmates	1,725,677	22,979	6,418	2,347	1,757,421	1,737,168	14,882	13,394	1,383	1,766,827
Average number of inmates per private dwelling ..	3.79	3.23	3.16	3.29	3.77	3.79	3.25	2.96	2.58	3.78
TOTAL, AUSTRALIA										
1	147,308	22,082	22,507	21,191	213,088	198,150	17,215	46,890	23,105	285,360
2	444,179	35,626	49,303	16,678	545,786	537,599	23,572	82,194	15,128	658,493
3	435,679	22,920	29,351	7,904	495,854	465,895	16,176	43,051	6,267	531,389
4	446,687	14,258	16,468	4,185	481,598	512,229	11,371	26,638	3,053	553,291
5	291,706	6,673	6,335	1,578	306,292	356,874	5,801	11,571	1,264	375,510
6	154,691	3,171	2,263	654	160,779	196,328	2,940	4,476	499	204,243
7	72,955	1,429	796	294	75,474	91,405	1,367	1,779	180	94,731
8	35,243	704	256	160	36,363	44,096	765	683	91	45,635
9	14,268	207	92	67	14,634	17,279	204	173	30	17,686
10 and over ..	13,303	146	49	55	13,553	15,311	139	131	26	15,607
Total Private Dwellings ..	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945
Total Inmates	7,583,165	290,579	329,265	111,353	8,314,362	8,997,586	224,066	552,596	96,246	9,870,494
Average number of inmates per private dwelling ..	3.69	2.71	2.58	2.11	3.55	3.69	2.82	2.54	1.94	3.55

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on p. 357. (d) See text on p. 356 regarding comparability as between censuses.

(iv) *Nature of Occupancy.* At the 1961 census, 52.0 per cent. of occupied private houses in Australia for which particulars were supplied were occupied by owners, 25.1 per cent. by purchasers by instalments, 20.7 per cent. by tenants, and 2.2 per cent. by others. The corresponding percentages in 1954 were—owners, 52.5 per cent; purchasers by instalments, 16.8 per cent.; tenants, 28.1 per cent.; and others, 2.6 per cent. Owner-occupied houses in Australia increased by 17.3 per cent. between 1954 and 1961, and those being purchased by instalments by 76.8 per cent., the increase in these two groups combined being nearly 32 per cent., while tenant-occupied houses decreased by 12.4 per cent.

In the metropolitan areas, 80.6 per cent. of all occupied private houses were either owner-occupied or being purchased by instalments, as compared with 74.6 per cent. in the other urban areas and 70.2 per cent. in the rural areas.

Tenants occupied by far the greater proportion of flats and other private dwellings.

OCCUPIED PRIVATE DWELLINGS, BY NATURE OF OCCUPANCY: AUSTRALIA

Nature of occupancy	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
METROPOLITAN URBAN(d)										
Owner	512,632	19,525	12,272	1,899	546,328	635,769	16,040	28,606	2,269	682,684
Purchaser by instalments	249,018	5,777	1,503	481	256,779	437,431	6,864	6,363	761	451,419
Tenant (Governmental housing)(e)	48,011	379	4,127	1,795	54,312	62,589	393	12,179	425	75,586
Tenant	259,955	50,133	85,530	40,267	435,885	185,273	35,017	119,603	37,897	377,790
Caretaker	6,617	449	681	391	8,138	7,291	411	1,942	392	10,036
Other methods of occupancy	3,682	448	322	211	4,663	3,684	380	756	201	5,021
Not stated	2,018	633	168	264	3,083	3,330	622	485	419	4,856
Total Private Dwellings	1,081,933	77,344	104,605	45,308	1,309,188	1,335,367	59,727	169,934	42,364	1,607,392
OTHER URBAN(d)										
Owner	279,042	6,469	3,271	426	289,208	334,748	4,613	6,469	503	346,333
Purchaser by instalments	77,063	1,158	280	70	78,571	141,850	1,176	1,085	98	144,209
Tenant (Governmental housing)(e)	27,414	115	712	83	28,324	36,954	80	1,726	154	38,914
Tenant	122,146	14,367	16,214	6,043	158,770	114,963	8,877	32,437	5,846	162,123
Caretaker	5,715	186	184	67	6,152	6,121	136	679	66	7,002
Other methods of occupancy	4,440	150	81	28	4,699	4,133	115	581	31	4,860
Not stated	2,584	302	42	27	2,955	2,641	251	157	45	3,094
Total Private Dwellings	518,404	22,747	20,784	6,744	568,679	641,410	15,248	43,134	6,743	706,535

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on p. 357. (d) See text on p. 356 regarding comparability as between censuses. (e) At the 1954 Census, figures were compiled from the answers furnished in response to the instruction on the householder's schedule "Tenant paying rent to a Government Authority to write 'Tenant (G)'". At the 1961 Census, householders were instructed on the schedule to write "Tenant (G)" if they paid rent to the Governmental Housing Authority in their State or Territory.

OCCUPIED PRIVATE DWELLINGS, BY NATURE OF OCCUPANCY:
AUSTRALIA—*continued*

Nature of occupancy	Census, 30th June, 1954					Census, 30th June, 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
<i>RURAL (d)</i>										
Owner	283,022	2,778	431	47	286,278	289,704	1,919	923	45	292,591
Purchaser by instalments	17,544	164	33	2	17,743	28,163	135	81	7	28,386
Tenant (Governmental housing)(e) ..	16,543	66	96	35	16,740	2,544	15	20	..	2,579
Tenant	99,712	3,464	1,398	625	105,199	100,253	2,049	3,070	452	105,824
Caretaker	12,975	137	23	2	13,137	12,570	112	192	10	12,884
Other methods of occupancy	19,163	271	32	2	19,468	19,510	180	186	12	19,888
Not stated	6,723	245	20	1	6,989	5,645	165	46	10	5,866
Total Private Dwellings	455,682	7,125	2,033	714	465,554	458,389	4,575	4,518	536	468,018
TOTAL, AUSTRALIA										
Owner	1,074,696	28,772	15,974	2,372	1,121,814	1,260,221	22,572	35,998	2,817	1,321,608
Purchaser by instalments	343,625	7,099	1,816	553	353,093	607,444	8,175	7,529	866	624,014
Tenant (Governmental housing)(e) ..	91,968	560	4,935	1,913	99,376	102,087	488	13,925	579	117,079
Tenant	481,813	67,964	103,142	46,935	699,854	400,489	45,943	155,110	44,195	645,737
Caretaker	25,307	772	888	460	27,427	25,982	659	2,813	468	29,922
Other methods of occupancy	27,285	869	435	241	28,830	27,327	675	1,523	244	29,769
Not stated	11,325	1,180	230	292	13,027	11,616	1,038	688	474	13,816
Total Private Dwellings	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on p. 357. (d) See text on p. 356 regarding comparability as between censuses. (e) At the 1954 Census, figures were compiled from the answers furnished in response to the instruction on the householder's schedule "Tenant paying rent to a Government Authority to write 'Tenant (G)'". At the 1961 Census, householders were instructed on the schedule to write "Tenant (G)" if they paid rent to the Governmental Housing Authority in their State or Territory.

(v) *Weekly Rent—Tenanted Private Dwellings.* The following table shows tenanted private dwellings in the metropolitan urban, other urban and rural areas of Australia classified according to weekly rent (unfurnished).

Information tabulated concerning rents was restricted to the actual rent paid per week by tenants for unfurnished private dwellings. Particulars of rents shown in the following tables are therefore on an *unfurnished* basis. Dwellings shown as rent "Not stated" include those whose rents were shown on householders' schedules on a *furnished* basis, and those whose rents were not applicable (e.g., for shop and dwelling combined). In this section information on "tenanted private dwellings" *excludes particulars of dwellings occupied by "Tenants (Governmental Housing)" in each State, i.e. those householders who at the 1954 Census furnished answers in response to the instruction on the census householder's schedule "Tenant paying rent to a Government Authority to write 'Tenant (G)'" and those householders who at the 1961 Census furnished answers in response to the instruction on the census householder's schedule "Tenant paying rent to the Governmental Housing Authority in their State to write 'Tenant (G)'". For the Australian Capital Territory and the Northern Territory, particulars of all tenanted private dwellings are included.*

TENANTED PRIVATE DWELLINGS BY WEEKLY RENT (UNFURNISHED):
AUSTRALIA

Weekly rent (unfurnished)	Census, 30th June, 1954(a)					Census, 30th June, 1961(a)				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings
METROPOLITAN URBAN(e)										
Under 20s.	26,468	3,019	712	1,126	31,325	5,033	327	547	268	6,175
20s. and under 30s.	69,583	6,671	4,834	2,335	83,423	14,935	1,030	1,660	634	18,259
30s. " " 40s.	63,135	6,871	14,703	2,378	87,087	20,086	1,340	3,862	993	26,281
40s. " " 50s.	34,047	4,517	16,250	1,470	56,284	21,406	1,909	7,448	1,108	31,871
50s. " " 60s.	14,278	2,327	10,642	855	28,102	16,798	1,413	8,690	789	27,690
60s. " " 70s.	9,327	1,523	6,294	584	17,728	16,334	2,126	7,966	857	27,283
70s. " " 80s.	4,287	602	3,163	286	8,338	9,248	1,391	5,388	625	16,652
80s. " " 90s.	2,679	421	2,199	167	5,466	8,411	1,494	4,989	589	15,483
90s. " " 100s.	940	116	1,283	66	2,405	4,403	779	3,283	374	8,839
100s. and over	2,877	282	3,398	165	6,722	32,387	3,676	34,420	1,459	71,942
Not stated(f)	36,062	23,900	22,259	30,844	113,065	42,490	19,646	42,707	30,209	135,052
<i>Total Tenanted Private Dwellings</i> ..	263,683	50,249	85,737	40,276	439,945	191,531	35,131	120,960	37,905	385,527
Average weekly rent (unfurnished) per private dwelling ..	<i>s. d.</i> 34 10	<i>s. d.</i> 35 8	<i>s. d.</i> 51 11	<i>s. d.</i> 37 4	<i>s. d.</i> 38 3	<i>s. d.</i> 68 10	<i>s. d.</i> 70 10	<i>s. d.</i> 100 4	<i>s. d.</i> 65 5	<i>s. d.</i> 78 8
OTHER URBAN(e)										
Under 20s.	18,645	1,363	366	363	20,737	5,934	203	345	120	6,602
20s. and under 30s.	29,759	2,055	1,508	576	33,898	11,908	463	886	195	13,452
30s. " " 40s.	24,192	1,861	2,347	321	28,930	12,209	505	1,339	252	14,305
40s. " " 50s.	13,140	1,181	1,834	321	16,476	14,081	626	1,779	293	16,779
50s. " " 60s.	6,649	578	1,181	192	8,600	11,001	527	1,740	261	13,529
60s. " " 70s.	4,462	287	659	97	5,505	11,162	585	2,099	280	14,126
70s. " " 80s.	1,938	75	391	37	2,441	7,450	374	1,658	180	9,662
80s. " " 90s.	824	56	166	13	1,059	5,927	308	1,601	125	7,961
90s. " " 100s.	264	19	69	4	356	2,600	128	894	58	3,680
100s. and over	553	28	123	12	716	9,326	347	3,812	134	13,619
Not stated(f)	22,188	6,865	7,603	3,903	40,559	24,429	4,818	16,335	3,952	49,534
<i>Total Tenanted Private Dwellings</i> ..	122,614	14,368	16,247	6,048	159,277	116,027	8,884	32,488	5,850	163,249
Average weekly rent (unfurnished) per private dwelling ..	<i>s. d.</i> 31 11	<i>s. d.</i> 31 1	<i>s. d.</i> 41 10	<i>s. d.</i> 32 6	<i>s. d.</i> 32 8	<i>s. d.</i> 54 6	<i>s. d.</i> 54 4	<i>s. d.</i> 72 0	<i>s. d.</i> 52 11	<i>s. d.</i> 56 11

(a) These figures exclude dwellings occupied by "Tenants (Governmental Housing)" except those in the Northern Territory and the Australian Capital Territory. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on p. 357. (e) See text on p. 356 regarding comparability as between censuses. (f) Includes tenanted dwellings which were rent-free, those rented on a furnished basis, and those for which the rents were not applicable (e.g. for shop and dwelling combined).

**TENANTED PRIVATE DWELLINGS BY WEEKLY RENT (UNFURNISHED):
AUSTRALIA—continued**

Weekly rent (unfurnished)	Census, 30th June, 1954(a)					Census, 30th June, 1961(a)				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings
RURAL(e)										
Under 20s. . .	25,979	578	113	84	26,754	13,956	135	146	38	14,275
20s. and under 30s. . .	17,494	429	217	108	18,248	14,888	156	252	31	15,327
30s. " " 40s. . .	7,292	239	137	47	7,715	9,625	97	223	23	9,968
40s. " " 50s. . .	3,682	129	96	24	3,931	9,172	127	255	30	9,584
50s. " " 60s. . .	1,560	58	51	14	1,683	4,338	71	168	18	4,595
60s. " " 70s. . .	981	20	27	5	1,033	3,678	65	174	21	3,938
70s. " " 80s. . .	359	8	7	1	375	1,491	22	101	5	1,619
80s. " " 90s. . .	248	4	5	2	259	1,252	22	79	4	1,357
90s. " " 100s. . .	75	2	..	..	77	466	8	32	1	507
100s. and over . . .	206	6	2	..	214	1,769	27	74	3	1,873
Not stated(f) . . .	42,003	1,991	745	340	45,079	39,891	1,327	1,567	278	43,063
Total Tenanted Private Dwellings . . .	99,879	3,464	1,400	625	105,368	100,526	2,057	3,071	452	106,106
Average weekly rent (unfurnished) per private dwelling . . .	<i>s. d.</i> 22 0	<i>s. d.</i> 23 4	<i>s. d.</i> 30 10	<i>s. d.</i> 25 2	<i>s. d.</i> 22 2	<i>s. d.</i> 34 11	<i>s. d.</i> 37 4	<i>s. d.</i> 46 4	<i>s. d.</i> 36 6	<i>s. d.</i> 35 2

TOTAL, AUSTRALIA

Under 20s. . .	71,092	4,960	1,191	1,573	78,816	24,923	665	1,038	426	27,052
20s. and under 30s. . .	116,836	9,155	6,559	3,019	135,569	41,731	1,649	2,798	860	47,038
30s. " " 40s. . .	94,619	8,971	17,187	2,955	123,732	41,920	1,942	5,424	1,268	50,554
40s. " " 50s. . .	30,869	5,827	18,180	1,815	76,691	44,659	2,662	9,482	1,431	58,234
50s. " " 60s. . .	22,487	2,963	11,874	1,061	38,385	32,137	2,011	10,598	1,068	45,814
60s. " " 70s. . .	14,770	1,830	6,980	686	24,266	31,174	2,776	10,239	1,158	45,347
70s. " " 80s. . .	6,584	685	3,561	324	11,154	18,189	1,787	7,147	810	27,933
80s. " " 90s. . .	3,751	481	2,370	182	6,784	15,590	1,824	6,669	718	24,801
90s. " " 100s. . .	1,279	137	1,352	70	2,838	7,469	915	4,209	433	13,026
100s. and over . . .	3,636	316	3,523	177	7,652	43,482	4,050	38,306	1,596	87,434
Not stated(f) . . .	100,253	32,756	30,607	35,087	198,703	106,810	25,791	60,609	34,439	227,649
Total Tenanted Private Dwellings . . .	486,176	68,081	103,384	46,949	704,590	408,084	46,072	156,519	44,207	654,882
Average weekly rent (unfurnished) per private dwelling . . .	<i>s. d.</i> 32 2	<i>s. d.</i> 34 2	<i>s. d.</i> 50 6	<i>s. d.</i> 36 2	<i>s. d.</i> 35 0	<i>s. d.</i> 57 8	<i>s. d.</i> 66 4	<i>s. d.</i> 94 9	<i>s. d.</i> 62 5	<i>s. d.</i> 66 6

(a) These figures exclude dwellings occupied by "Tenants (Governmental Housing)" except those in the Northern Territory and the Australian Capital Territory. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on p. 357. (e) See text on p. 356 regarding comparability as between censuses. (f) Includes tenanted dwellings which were rent-free, those rented on a furnished basis, and those for which the rents were not applicable (e.g., for shop and dwelling combined).

At the 1954 census, nearly 55 per cent. of the tenanted private houses in Australia for which unfurnished rents were stated had weekly rentals of between 20s. and 40s.; at the 1961 census, only 28 per cent. were within these limits. In 1954, 18 per cent. had rentals below 20s. and 27 per cent. above 40s. In 1961, 8 per cent. had rentals below 20s. and 64 per cent. above 40s. At the 1961 census, 31 per cent. of the flats in Australia had rentals of between 40s. and 70s., 10 per cent. were below this range, and 59 per cent. above it. At the 1954 census, the corresponding proportions were:—51 per cent., 34 per cent. and 15 per cent. In 1961, 14 per cent. of tenanted private houses and 40 per cent. of tenanted flats were in the rental range 100s. and over. Dwellings whose rents were not stated were excluded in obtaining these proportions.

The average rentals shown in this table for all tenanted private dwellings in Australia at the 1961 census were 90 per cent. higher than in 1954 (79 per cent. higher for houses and 88 per cent. higher for flats). Metropolitan rentals in 1961 were higher by 106 per cent., 98 per cent. and 93 per cent., respectively, than in 1954.

In all such comparisons as these, the difference in basis between the 1954 and 1961 Censuses, referred to in the opening paragraph (p. 356), and also the differences in the urban and rural divisions (*see* p. 364), should be borne in mind.

**AVERAGE WEEKLY RENT PER ROOM OF TENANTED PRIVATE HOUSES(a),
THREE TO SIX ROOMS, WITH WALLS OF WOOD, BRICK OR STONE:
AUSTRALIA**

Particulars	Census, 30th June, 1954				Census, 30th June, 1961				In- crease, Aus- tralia, 1954-61
	Urban(b)		Rural (b)	Total, Aus- tralia	Urban(b)		Rural (b)	Total, Aus- tralia	
	Metro- politan	Other			Metro- politan	Other			
Private houses (a) with walls of—	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
Wood—									
3 rooms	7 3	7 11	5 10	7 1	16 11	13 2	8 8	13 2	6 1
4 "	6 9	7 0	4 10	6 4	15 2	11 9	7 5	11 7	5 3
5 "	6 8	6 4	4 6	6 1	14 1	10 9	6 11	10 9	4 8
6 "	5 10	5 5	3 11	5 3	12 6	9 6	6 0	9 5	4 2
3 to 6 rooms	6 6	6 3	4 6	5 11	13 11	10 7	6 10	10 7	4 8
Brick or stone—									
3 rooms	8 3	9 4	6 8	8 3	16 7	15 11	10 7	16 3	8 0
4 "	7 10	7 2	5 1	7 8	15 2	12 2	7 11	14 6	6 10
5 "	7 2	6 8	4 9	7 0	13 11	11 0	7 7	13 1	6 1
6 "	6 9	6 1	4 3	6 6	12 5	10 2	6 8	11 7	5 1
3 to 6 rooms	7 3	6 8	4 9	7 1	13 10	11 0	7 4	13 0	5 11
Wood, brick or stone—									
3 rooms	7 11	8 4	6 0	7 9	16 8	13 10	8 11	14 9	7 0
4 "	7 6	7 1	4 11	7 1	15 2	11 10	7 6	13 0	5 11
5 "	7 0	6 5	4 6	6 7	14 0	10 10	7 0	11 10	5 3
6 "	6 5	5 7	4 0	5 11	12 5	9 9	6 1	10 6	4 7
3 to 6 rooms	7 0	6 5	4 7	6 7	13 11	10 9	6 11	11 9	5 2

(a) These figures exclude tenanted private houses occupied by "Tenants (Governmental Housing)" in 1954, and those occupied by "Tenants (State Governmental Housing Authority)" in 1961. However, the data used for the Australian Capital Territory and Northern Territory include particulars of such dwellings. (b) *See* text on p. 356 regarding comparability as between censuses.

(vi) *Date of Building.* The numbers of occupied private dwellings in Australia at the census of 30th June, 1961, classified according to date of building from replies given to the relevant question at the 1961 census, are shown below.

OCCUPIED PRIVATE DWELLINGS, BY DATE OF BUILDING: AUSTRALIA, CENSUS, 30TH JUNE, 1961

Date of building	Class of dwelling				Division			Total, Australia
	Private house (a)	Share of private house	Flat	Other	Urban		Rural	
					Metropolitan	Other		
<i>Before 1st July, 1954</i> ..	1,861,262	68,823	168,615	44,358	1,231,462	537,953	373,643	2,143,058
<i>After 30th June, 1954</i> —								
1954 (July–Dec.) ..	30,398	397	1,121	94	19,116	8,375	4,519	32,010
1955 ..	80,293	975	3,375	194	49,571	22,374	12,892	84,837
1956 ..	73,095	999	3,937	213	46,215	20,398	11,631	78,244
1957 ..	68,340	939	3,596	351	43,353	18,953	10,920	73,226
1958 ..	78,573	1,143	5,603	381	51,970	22,203	11,527	85,700
1959 ..	81,110	1,220	7,657	366	54,747	24,002	11,604	90,353
1960 ..	82,968	1,231	11,117	234	57,188	25,705	12,657	95,550
1961 (Jan.–June) ..	30,618	367	4,124	130	19,943	9,466	5,830	35,239
Not stated (b) ..	18,131	730	2,841	491	12,484	6,085	3,624	22,193
<i>Total, after 30th June, 1954</i> ..	543,526	8,001	43,371	2,454	354,587	157,561	85,204	597,352
Other not stated ..	30,378	2,726	5,600	2,831	21,343	11,021	9,171	41,535
Grand Total ..	2,435,166	79,550	217,586	49,643	1,607,392	706,535	468,018	2,781,945

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

NOTE.—The information above was derived from replies of occupants of dwellings at 30th June, 1961. For a number of reasons, the figures shown on the first line of the table do not agree with the number of dwellings by class recorded at the Census of 30th June, 1954, e.g., demolitions, conversion from one class of dwelling to another and errors of memory regarding date of building. Also, the figures are not precisely comparable with 1954 data because of changes in classification of dwellings adopted at the 1961 Census, as indicated in footnotes (d) and (e) to table on p. 357.

Of those occupied private dwellings in Australia where date of building was stated, 21.8 per cent. were built after 30th June, 1954. In the metropolitan urban division, 22.4 per cent. were built after 30th June, 1954, while in the other urban and rural divisions, the proportions were 22.7 per cent. and 18.6 per cent. respectively.

(vii) *Facilities, etc.* At the 1961 census a question was asked regarding the facilities gas, electricity and television. Of those persons who answered the question on gas and electricity, 51.4 per cent. had electricity but not gas, and 45.2 per cent. had both electricity and gas, making a combined total of 96.6 per cent. with electricity. Occupied private dwellings with gas but not electricity constituted 0.2 per cent. In the metropolitan urban division 99.7 per cent. of occupied private dwellings had electricity, while in the other urban and rural divisions the proportions with electricity were 98.7 per cent. and 82.5 per cent. respectively. The proportion of private dwellings with both electricity and gas was 65.6 per cent. in metropolitan urban, 25.3 per cent. in other urban and 4.4 per cent. in rural.

Of the occupied private dwellings in Australia stated as having a television set, 81.2 per cent. were in the metropolitan urban division. In this division 64.6 per cent. of occupied private dwellings were stated as having a television set.

Similar information was not compiled for the 1954 census, but a summary of information obtained at the 1947 census was published on page 571 of Official Year Book No. 38.

**OCCUPIED PRIVATE DWELLINGS BY FACILITIES: AUSTRALIA,
CENSUS, 30th JUNE, 1961**

Facilities	Class of dwelling				Division			Total, Australia
	Private house (a)	Share of private house	Flat	Other	Urban		Rural	
					Metro-politan	Other		
Gas or electricity—								
With gas only ..	5,386	105	171	103	1,578	614	3,573	5,765
With electricity only ..	1,322,300	28,580	63,378	9,568	546,588	517,041	360,197	1,423,826
With gas and electricity	1,008,763	49,769	153,231	39,428	1,052,980	177,974	20,237	1,251,191
Without gas or electricity ..	87,839	773	277	163	3,239	8,665	77,148	89,052
Not stated ..	10,878	323	529	381	3,007	2,241	6,863	12,111
Total ..	2,435,166	79,550	217,586	49,643	1,607,392	706,535	468,018	2,781,945
With television set(b) ..	1,139,578	30,126	97,226	11,731	1,038,837	168,875	70,949	1,278,661

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) So stated in census schedules.

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

**UNOCCUPIED DWELLINGS, BY REASON FOR BEING UNOCCUPIED:
AUSTRALIA, CENSUS, 30th JUNE, 1961**

Reason for being unoccupied	Urban		Rural	Total, Australia	
	Metro-politan	Other		Number	Per cent.
For sale or for renting	16,159	10,920	7,189	34,268	17.65
Holiday home, week-ender, seasonal quarters	5,814	20,975	36,567	63,356	32.64
Occupants temporarily absent	22,896	16,196	14,984	54,076	27.86
To be demolished, condemned	1,828	912	1,800	4,540	2.34
Other and not stated	12,399	9,574	15,901	37,874	19.51
Total	59,096	58,577	76,441	194,114	100.00

§ 2. 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 (for New South Wales, major alterations also are included as new building); (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.

Government or private ownership. A building is classified as "government" or "private" 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, 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 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.

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.

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.

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 working on alterations, additions, repairs and maintenance when these jobs are undertaken by such contractors and instrumentalities.

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.

2. **New Houses.**—(i) *Approved, Commenced, Completed and Under Construction, 1962-63.* 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 1953-54 to 1962-63, will be found on page 385.

NEW HOUSES: NUMBER, 1962-63

(INCLUDING OWNER-BUILT HOUSES)

Particulars	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved ..	27,392	21,819	9,544	9,975	6,393	2,471	396	1,684	79,674
Commenced ..	25,145	20,811	9,027	9,610	6,222	2,442	368	1,592	75,217
Completed ..	25,591	20,328	9,019	9,646	6,593	2,504	432	1,683	75,796
Under construction at end of year ..	10,988	12,063	2,747	4,563	2,879	1,594	239	1,062	36,135

(ii) *Approved, Government and Private, 1958-59 to 1962-63.* 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.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
GOVERNMENT									
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
1961-62 ..	4,335	1,285	1,302	1,603	1,867	617	229	590	11,828
1962-63 ..	3,980	1,925	1,197	2,537	1,655	550	240	741	12,825
PRIVATE									
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
1961-62 ..	22,558	16,829	8,630	6,373	4,424	1,910	175	842	61,741
1962-63 ..	23,412	19,894	8,347	7,438	4,738	1,921	156	943	66,849
TOTAL									
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
1961-62 ..	26,893	18,114	9,932	7,976	6,291	2,527	404	1,432	73,569
1962-63 ..	27,392	21,819	9,544	9,975	6,393	2,471	396	1,684	79,674

(a) Includes flats for periods prior to 1961-62.

(iii) *Commenced, 1958-59 to 1962-63.* 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.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT(b)									
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
1961-62 ..	18,764	15,292	7,715	8,136	5,491	1,643	369	1,388	58,798
1962-63 ..	20,667	17,632	7,949	9,130	5,443	1,641	326	1,461	64,249
OWNER-BUILT									
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
1961-62 ..	6,594	3,247	1,451	593	825	832	58	202	13,802
1962-63 ..	4,478	3,179	1,078	480	779	801	42	131	10,968
TOTAL									
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
1961-62 ..	25,358	18,539	9,166	8,729	6,316	2,475	427	1,590	72,600
1962-63 ..	25,145	20,811	9,027	9,610	6,222	2,442	368	1,592	75,217

(a) Includes flats for periods prior to 1961-62.

(b) Includes operations of government authorities.

(iv) *Completed.* (a) *Contract-built and Owner-built, 1958-59 to 1962-63.* 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.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT(b)									
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
1961-62 ..	18,593	14,982	7,648	8,302	5,009	1,574	335	1,298	57,741
1962-63 ..	19,939	16,355	7,827	9,059	5,661	1,649	381	1,508	62,379
OWNER-BUILT									
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
1961-62 ..	7,818	3,987	1,492	834	1,073	823	59	217	16,303
1962-63 ..	5,652	3,973	1,192	587	932	855	51	175	13,417
TOTAL									
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
1961-62 ..	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044
1962-63 ..	25,591	20,328	9,019	9,646	6,593	2,504	432	1,683	75,796

(a) Includes flats for periods prior to 1961-62.

(b) Includes operations of government authorities.

(b) *Government and Private, 1958-59 to 1962-63.* The number of new houses completed in each State and Territory according to government and private ownership is shown in the following table.

NEW HOUSES COMPLETED: NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
GOVERNMENT									
1958-59 ..	3,688	2,313	1,366	2,831	1,150	506	169	976	12,999
1959-60 ..	3,544	2,081	1,338	2,868	1,112	443	146	702	12,234
1960-61 ..	3,238	1,710	1,697	3,002	1,272	473	178	729	12,299
1961-62 ..	4,170	1,903	1,747	3,123	1,404	547	252	812	13,958
1962-63 ..	3,864	1,203	1,057	2,725	1,750	563	299	721	12,182
PRIVATE									
1958-59 ..	24,407	22,016	6,840	5,312	4,696	2,071	187	269	65,798
1959-60 ..	25,994	22,076	7,663	6,108	4,885	2,032	195	443	69,396
1960-61 ..	26,540	20,384	7,694	6,374	4,701	2,014	225	544	68,476
1961-62 ..	22,241	17,066	7,393	6,013	4,678	1,850	142	703	60,086
1962-63 ..	21,727	19,125	7,962	6,921	4,843	1,941	133	962	63,614
TOTAL									
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
1961-62 ..	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044
1962-63 ..	25,591	20,328	9,019	9,646	6,593	2,504	432	1,683	75,796

(a) Includes flats for periods prior to 1961-62.

(c) *Material of Outer Walls, 1962-63.* The following table shows the number of new houses completed in each State and Territory during 1962-63, classified according to the material of their outer walls.

NEW HOUSES COMPLETED: NUMBER, BY MATERIAL OF OUTER WALLS, 1962-63

(INCLUDING OWNER-BUILT HOUSES)

Material of outer walls	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Brick, brick veneer, concrete and stone ..	8,040	13,420	1,602	9,007	5,222	1,006	238	1,659	40,194
Wood (weatherboard, etc.) ..	6,788	5,203	5,679	43	52	1,426	1	20	19,212
Fibro-cement ..	10,700	1,574	1,650	594	1,302	72	187	4	16,083
Other ..	63	131	88	2	17	..	6	..	307
Total ..	25,591	20,328	9,019	9,646	6,593	2,504	432	1,683	75,796

(d) *Material of Outer Walls, 1958-59 to 1962-63.* 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, BY MATERIAL OF OUTER WALLS, AUSTRALIA

(INCLUDING OWNER-BUILT HOUSES)

Material of outer walls	1958-59	1959-60	1960-61	1961-62	1962-63
Brick, brick veneer, concrete and stone ..	29,443	33,003	35,786	34,990	40,194
Wood (weatherboard, etc.)	28,690	26,857	24,764	20,896	19,212
Fibro-cement	20,009	21,314	19,830	17,776	16,083
Other	655	456	395	382	307
Total	78,797	81,630	80,775	74,044	75,796

(a) Includes Northern Territory flats for periods prior to 1961-62.

(v) *Under Construction*, 1958-59 to 1962-63. The number of new houses under construction at the end of each year 1958-59 to 1962-63 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.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
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
1961-62 ..	11,434	11,580	2,739	4,599	3,250	1,656	303	1,153	36,714
1962-63 ..	10,988	12,063	2,747	4,563	2,879	1,594	239	1,062	36,135

(a) Includes flats for periods prior to 1961-62.

3. **New Flats.**—The figures in the foregoing tables, except those for the Northern Territory for periods prior to 1961-62, do not include particulars of new flats. It should be noted: (a) that the figures hereunder 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., 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 1953-54 to 1962-63 will be found on page 386.

(i) *Approved, Commenced, Completed and Under Construction*, 1962-63. The summary below shows the number of new flats approved, commenced, completed and under construction for the year 1962-63.

NEW FLATS: NUMBER, 1962-63

(Individual living units)

Particulars	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved ..	7,308	4,203	884	801	1,073	173	27	246	14,715
Commenced ..	6,730	3,662	699	683	876	125	14	263	13,052
Completed ..	5,753	3,772	780	686	642	97	59	162	11,951
Under construction at end of year ..	4,815	2,132	330	328	613	134	19	124	8,495

(ii) *Approved, Government and Private, 1958-59 to 1962-63.* The following table shows the number of new flats approved in each State or Territory, according to government and private ownership.

NEW FLATS APPROVED: NUMBER

(Individual living units)

Year	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
GOVERNMENT									
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
1961-62	1,329	844	27	81	..	..	24	28	2,333
1962-63	797	934	99	14	74	28	..	144	2,090

PRIVATE									
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
1961-62	4,418	2,447	793	479	592	117	43	..	8,889
1962-63	6,511	3,269	785	787	999	145	27	102	12,625

TOTAL

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
1961-62	5,747	3,291	820	560	592	117	67	28	11,222
1962-63	7,308	4,203	884	801	1,073	173	27	246	14,715

(a) Included with houses for periods prior to 1961-62.

(iii) *Commenced, 1958-59 to 1962-63.* The number of new flats commenced in each State or Territory is shown in the following table.

NEW FLATS COMMENCED: NUMBER

(Individual living units)

Year	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
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
1961-62	4,927	3,001	588	605	493	166	62	28	9,870
1962-63	6,730	3,662	699	683	876	125	14	263	13,052

(a) Included with houses for periods prior to 1961-62.

(iv) *Completed, 1958-59 to 1962-63.* The following table shows the number of new flats completed in each State and Territory according to government and private ownership.

NEW FLATS COMPLETED: NUMBER

(Individual living units)

Year	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
GOVERNMENT									
1958-59 ..	313	372	..	248	103	25	(a)	354	1,415
1959-60 ..	445	632	2	152	13	82	(a)	474	1,800
1960-61 ..	375	608	14	297	39	52	(a)	139	1,524
1961-62 ..	1,188	620	99	120	24	16	..	256	2,323
1962-63 ..	716	908	96	141	..	6	26	129	2,022
PRIVATE									
1958-59 ..	1,622	1,062	651	392	109	106	(a)	4	3,946
1959-60 ..	3,425	1,430	920	451	250	115	(a)	..	6,591
1960-61 ..	6,244	3,575	1,198	590	401	123	(a)	35	12,166
1961-62 ..	4,750	3,450	829	473	241	138	2	13	9,896
1962-63 ..	5,037	2,864	684	545	642	91	33	33	9,929
TOTAL									
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
1961-62 ..	5,938	4,070	928	593	265	154	2	269	12,219
1962-63 ..	5,753	3,772	780	686	642	97	59	162	11,951

(a) Included with houses for periods prior to 1961-62.

(v) *Under Construction, 1958-59 to 1962-63.* The number of new flats under construction at the end of each year 1958-59 to 1962-63 in each State and Territory is shown in the table below.

NEW FLATS UNDER CONSTRUCTION: NUMBER

(Individual living units)

At end of year—	N.S.W.	Vic.	Q'land	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
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
1961-62 ..	3,838	2,242	411	331	379	106	64	23	7,394
1962-63 ..	4,815	2,132	330	328	613	134	19	124	8,495

(a) Included with houses for periods prior to 1961-62.

4. *Value of New Buildings.*—(i) *Approved, Commenced, Completed and Under Construction, 1958-59 to 1962-63.* The following table summarizes the values of all new buildings approved, commenced, completed and under construction in each State and Territory. All values shown exclude the value of land and represent the estimated value of buildings on completion.

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									
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
1961-62	185,848	139,311	56,188	49,760	36,411	17,932	3,729	18,684	507,863
1962-63	201,617	164,171	64,344	57,562	39,058	17,876	4,627	22,792	572,047
COMMENCED									
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
1961-62	209,598	152,093	52,917	51,746	36,762	17,693	3,982	19,035	543,826
1962-63	216,409	158,241	62,326	55,858	40,959	17,306	4,123	20,310	575,532
COMPLETED									
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
1961-62	208,043	148,175	55,054	52,315	34,036	16,727	3,503	15,758	533,611
1962-63	206,393	166,784	56,347	60,560	43,214	17,064	4,436	19,062	573,860
UNDER CONSTRUCTION AT END OF YEAR									
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
1961-62	167,408	128,296	28,448	41,508	24,503	13,888	3,928	21,825	429,804
1962-63	183,413	121,955	34,997	37,866	22,686	14,206	3,677	24,381	443,181

(ii) *Completed.* (a) *Type of Building, 1962-63.* The following table shows the value of all new buildings completed in each State and Territory during 1962-63, according to the type of building.

NEW BUILDINGS COMPLETED: VALUE, BY TYPE OF BUILDING, 1962-63
(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 ..	38,850	55,972	7,046	30,673	19,083	4,008	997	8,395	165,024
Wood (weatherboard, etc.) ..	22,453	16,470	18,647	137	147	4,126	9	102	62,091
Fibro-cement ..	27,530	4,263	4,051	1,635	3,637	108	882	20	42,126
Other ..	216	474	293	7	23	..	21	..	1,034
Total, Houses ..	89,049	77,179	30,037	32,452	22,890	8,242	1,909	8,517	270,275
Flats ..	17,063	11,592	1,966	1,965	1,492	202	166	387	34,833
Total, Houses and Flats ..	106,112	88,771	32,003	34,417	24,382	8,444	2,075	8,904	305,108
Hotels, hostels, etc. ..	5,840	6,447	2,291	1,210	1,540	795	124	287	18,534
Shops ..	8,688	4,163	3,076	4,649	926	434	196	2,424	24,556
Factories ..	19,828	25,222	2,299	5,057	2,456	2,525	34	490	57,911
Business premises—									
Office ..	18,949	6,243	1,630	4,863	794	605	629	2,185	35,898
Other ..	7,126	5,377	3,665	2,624	1,934	1,153	44	603	22,526
Educational ..	15,684	10,247	4,771	4,638	3,862	978	645	1,952	42,777
Religious ..	3,056	2,241	1,274	530	517	145	163	526	8,452
Health ..	5,519	10,516	1,293	784	3,194	1,074	63	43	22,486
Entertainment and recreation ..	10,258	2,249	1,069	415	1,963	413	4	520	16,891
Miscellaneous ..	5,333	5,308	2,976	1,373	1,646	498	459	1,128	18,721
Total, Other Buildings ..	100,281	78,013	24,344	26,143	18,832	8,620	2,361	10,158	268,752
Total, New Buildings ..	206,393	166,784	56,347	60,560	43,214	17,064	4,436	19,062	573,860

(b) *Type of Building, 1958-59 to 1962-63.* The following table shows the value of all new buildings completed in Australia.

**NEW BUILDINGS COMPLETED: VALUE, BY TYPE OF BUILDING,
AUSTRALIA**

(INCLUDING ESTIMATED VALUE OF OWNER-BUILT HOUSES)
(£'000)

Type of building	1958-59	1959-60	1960-61	1961-62	1962-63
Houses—					
Brick, brick veneer, concrete and stone ..	113,187	127,580	143,756	143,741	165,024
Wood (weatherboard, etc.) ..	85,306	80,851	77,771	66,648	62,091
Fibro-cement ..	49,088	52,694	50,624	46,466	42,126
Other ..	1,947	1,430	1,243	1,054	1,034
Total, Houses ..	249,528	262,555	273,394	257,909	270,275
Flats(a) ..	14,146	22,930	40,322	38,676	34,833
Total, Houses and Flats ..	263,674	285,485	313,716	296,585	305,108
Hotels, hostels, etc. ..	7,204	8,525	14,580	15,064	18,534
Shops ..	15,825	16,326	23,145	23,670	24,556
Factories ..	40,637	49,476	64,788	51,034	57,911
Business premises—					
Office ..	25,450	24,767	32,344	31,057	35,898
Other ..	20,458	28,126	23,453	21,605	22,526
Educational ..	25,569	32,227	35,318	41,343	42,777
Religious ..	5,994	6,458	7,159	7,260	8,452
Health ..	18,841	11,216	14,072	17,703	22,486
Entertainment and recreation ..	8,975	8,622	9,749	11,622	16,891
Miscellaneous ..	11,344	15,917	16,496	16,668	18,721
Total, Other Buildings ..	180,297	201,660	241,104	237,026	268,752
Total, New Buildings ..	443,971	487,145	554,820	533,611	573,860

(a) Prior to 1961-62, the value of Northern Territory flats was included with houses.

(c) *Type of Building, Government and Private Ownership, 1960-61 to 1962-63.* The following table shows the value of all new buildings completed in Australia, classified by government and private ownership.

**NEW BUILDINGS COMPLETED: VALUE, BY TYPE OF BUILDING AND
OWNERSHIP, AUSTRALIA**

(INCLUDING ESTIMATED VALUE OF OWNER-BUILT HOUSES)
(£'000)

Type of building	Government			Private		
	1960-61	1961-62	1962-63	1960-61	1961-62	1962-63
Houses—						
Brick, brick veneer, concrete and stone ..	19,518	20,720	19,901	124,238	123,021	145,123
Wood (weatherboard, etc.) ..	6,210	7,329	5,268	71,561	59,319	56,823
Fibro-cement ..	9,931	12,421	9,787	40,693	34,045	32,339
Other ..	106	75	29	1,137	979	1,005
Total, Houses ..	35,765	40,545	34,985	237,629	217,364	235,290
Flats(a) ..	4,333	7,096	5,669	35,989	31,580	29,164
Total, Houses and Flats ..	40,098	47,641	40,654	273,618	248,944	264,454
Hotels, hostels, etc. ..	488	404	733	14,092	14,660	17,801
Shops ..	431	1,016	389	22,714	22,654	24,167
Factories ..	10,725	6,703	5,638	54,063	44,331	52,273
Business premises—						
Office ..	9,912	11,075	9,993	22,432	19,982	25,905
Other ..	5,376	7,864	6,519	18,077	13,741	16,007
Educational ..	29,110	33,622	34,596	6,208	7,721	8,181
Religious ..	11,084	14,462	20,616	2,988	3,241	1,870
Health ..	1,536	2,215	5,728	8,213	9,407	11,163
Entertainment and recreation ..	10,981	10,339	12,748	5,515	6,329	5,973
Miscellaneous ..	79,643	87,700	96,960	161,461	149,326	171,792
Total, Other Buildings ..	119,741	135,341	137,614	435,079	398,270	436,246

(a) Prior to 1961-62, the value of Northern Territory flats was included with houses.

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 1958–59 to 1962–63. 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.

BUILDING APPROVED: VALUE, AUSTRALIA
(£'000)

Particulars	1958–59	1959–60	1960–61	1961–62	1962–63
Houses and flats	267,548	319,341	300,393	279,292	316,366
Other new buildings	157,702	203,089	223,349	228,571	255,681
<i>Total, New Buildings</i>	<i>425,250</i>	<i>522,430</i>	<i>523,742</i>	<i>507,863</i>	<i>572,047</i>
Alterations and additions	70,516	81,284	78,400	78,105	86,128
Total, Building	495,766	603,714	602,142	585,968	658,175
Government	103,929	115,800	133,863	140,743	156,020
Private	391,837	487,914	468,279	445,225	502,155

6. Persons Working on Jobs Carried out by Builders of New Buildings.—(i) *At 28th June, 1963.* The following table shows the number of contractors, sub-contractors and wage earners working on jobs carried out by builders of new buildings at 28th June, 1963. 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, 28th JUNE, 1963

(INCLUDING CONTRACTOR AND SUB-CONTRACTOR PRINCIPALS ACTUALLY WORKING ON JOBS BUT 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	3,524	2,963	2,038	709	568	534	63	204	10,603
Sub-contractors	7,936	6,999	2,189	2,772	1,833	668	112	685	23,194
Wage earners	33,233	27,916	15,696	9,467	7,563	4,110	403	3,508	101,896
Total	44,693	37,878	19,923	12,948	9,964	5,312	578	4,397	135,693
Carpenters	16,373	14,254	9,294	3,509	3,046	2,363	179	1,244	50,262
Bricklayers	4,540	4,585	1,232	2,268	1,271	443	72	478	14,889
Painters	3,523	3,440	1,714	1,191	913	418	57	381	11,637
Electricians	2,391	1,976	836	732	643	238	56	342	7,114
Plumbers	4,263	3,288	1,567	1,147	864	314	59	346	11,848
Builders' labourers	7,010	4,848	3,276	1,756	1,571	855	87	809	20,212
Other	6,593	5,487	2,004	2,345	1,656	681	68	897	19,731
Total	44,693	37,878	19,923	12,948	9,964	5,312	578	4,397	135,693
New houses and flats	18,438	18,318	7,304	7,179	4,564	2,034	319	2,113	60,269
Other new building ^(a)	23,431	17,949	11,226	5,439	4,214	2,890	259	2,040	67,448
Repairs and maintenance ^(b)	2,824	1,611	1,393	330	1,186	388	..	244	7,976
Total	44,693	37,878	19,923	12,948	9,964	5,312	578	4,397	135,693

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

(b) Carried out by builders of new buildings.

(ii) *Summary, 1959 to 1963.* The number of persons in each State and Territory working on jobs carried out by builders of new buildings is shown in the following table.

PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS

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

At—	N.S.W. (a)	Vic. (a)	Q'land	S.A.	W.A. (a)	Tas.	N.T.	A.C.T.	Aust.
30th June, 1959	36,281	32,626	20,691	12,636	9,092	5,310	401	2,900	119,937
30th " 1960	41,102	37,533	22,199	13,306	9,195	5,432	405	3,456	132,628
30th " 1961	39,981	32,195	18,192	12,416	8,456	4,793	608	2,973	119,614
29th " 1962	42,420	35,188	19,407	12,346	10,250	5,402	667	3,932	129,612
28th " 1963	44,693	37,878	19,923	12,948	9,964	5,312	578	4,397	135,693

(a) From 29th June, 1962, also includes persons working on buildings, other than houses, erected without the services of a contractor responsible for the whole job. The estimated numbers involved, at 29th June, 1962, were—New South Wales, 1,745; Victoria, 1,025; Western Australia, 133.

§ 3. Government Activities in the Housing Field

1. *Housing Agreements between Commonwealth and State Governments.*—Under the Commonwealth-State Housing Agreements the Commonwealth Government makes substantial loans to the States for the provision 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.

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. When Tasmania withdrew from the Agreement, it repaid all advances made to it.

For information on the conditions of sale, etc., under the 1945 Agreement, see Year Book No. 48, page 367. In 1961, the 1945 Agreement was amended to allow sales of dwellings on terms decided by the States, but tenants eligible under the *War Service Homes Act 1918–1962* are entitled to purchase dwellings built under the 1945 Agreement on the terms provided in the Act.

(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. The Commonwealth Government provided finance to the States over a period of five years ending 30th June, 1961, for the erection of housing projects. For the first two years of the agreement, 20 per cent. of the money allocated to each State (and 30 per cent. for the next three years) was advanced to building societies and other approved institutions for lending to private house builders. The remaining 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, and also fixed the terms of selling.

The Commonwealth was entitled to specify that a portion of the moneys 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.

For other features of the 1956 Commonwealth and State Housing Agreement, see Year Book No. 48, page 368.

(iii) *The 1961 Agreement.* Following the termination of the 1956 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 amendments the terms and conditions of the 1956 Agreement, but 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.

Under the 1961 Agreement, each advance of money, together with interest thereon, is to be repaid in equal instalments over a period of 53 years from the date each advance is made. The rate of interest chargeable on advances is the long-term bond rate at the time the advance was made, less one per cent. per annum. The interest rates under the Agreement have been: from 1st July, 1961, to 6th February, 1962, 4½ per cent. per annum; 7th February, 1962, to 22nd July, 1963, 4 per cent. per annum; and since 23rd July, 1963, 3½ per cent. per annum.

(iv) *Operations in 1962-63.* The following table shows operations under the various Housing Agreements during 1962-63.

COMMONWEALTH AND STATE HOUSING AGREEMENTS, 1962-63

Particulars	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
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ADVANCES TO STATES (£'000)

Advances to States(a), 1956 and 1961 Agreements	16,900	13,300	4,251	9,506	3,505	2,600	50,062
State Housing Programme (70 per cent. maximum) .. .	11,410	8,995	2,660	5,000	2,429	1,820	32,314
Home Builders' Account (30 per cent. minimum) —							
Advances	4,890	3,855	1,240	4,491	1,041	780	16,297
Amount drawn by institutions	5,960	4,731	1,383	5,066	1,126	844	19,110
Service Housing Funds allocated by—							
Commonwealth	600	450	351	15	35	..	1,451
States	570	450	133	15	35	..	1,203

NUMBER OF DWELLINGS

State Housing Programme—								
Commenced	4,211	2,150	1,339	1,621	942	561	10,824	
Completed	3,882	2,022	1,124	1,567	1,084	531	10,210	
Under construction at 30th June, 1963	2,424	1,168	654	1,343	442	231	6,262	
Home Builders' Account—								
Purchased—New	492	408	163	757	69	38	1,927	
Other	42	..	..	..	..	14	56
New construction—								
Approved	1,655	1,537	317	1,134	385	189	5,217	
Commenced	1,260	1,129	319	1,348	369	232	4,657	
Completed	1,238	1,491	325	1,236	366	221	4,877	
Service Housing—								
Agreed programme	380	220	173	10	22	..	805	
Completed(b)	356	153	120	20	27	..	676	
Sold under—								
1945 Agreement	774	691	87	..	39	(c)	1,591	
1956 and 1961 Agreements	1,824	1,100	542	96	551	311	4,424	

(a) Includes supplementary advances for Service Housing. (b) Also included in State Housing Programme above. (c) Tasmania did not operate under the 1945 Agreement after August, 1950.

(v) *Advances, 1945-46 to 1962-63.* Advances made by the Commonwealth Government to the States, under the Agreements, in each year since 1945-46, are shown in the following table.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: ADVANCES
TO STATES(a)**
(£'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.(b)	Total
1945-46	2,525	3,100	425	..	460	285	6,795
1946-47	5,530	4,000	750	..	735	..	11,015
1947-48	5,345	5,000	800	..	1,260	900	13,305
1948-49	6,295	5,200	900	..	1,647	450	14,492
1949-50	6,600	6,300	1,250	..	1,965	1,100	17,215
1950-51	7,890	8,600	2,700	..	2,350	100	21,640
1951-52	8,514	10,061	4,489	..	3,483	..	26,547
1952-53	12,100	11,270	3,730	..	2,900	..	30,000
1953-54	12,450	12,000	4,500	4,500	3,750	..	37,200
1954-55	10,800	9,450	1,800	3,600	3,500	..	29,150
1955-56	10,800	10,800	3,000	3,600	5,000	..	33,200
1956-57	11,232	10,400	2,860	3,711	3,111	2,025	33,339
1957-58	11,440	10,400	3,286	4,160	3,015	2,034	34,335
1958-59	12,420	10,660	3,426	5,175	3,103	2,220	37,004
1959-60	12,782	10,660	3,602	5,092	3,049	1,957	37,142
1960-61	13,455	10,660	3,208	5,829	3,056	2,002	38,210
1961-62	17,633	14,001	4,397	9,063	3,721	2,928	51,743
1962-63	16,900	13,300	4,251	9,506	3,505	2,600	50,062
Total	184,711	165,862	49,374	54,236	49,610	18,601	522,394

(a) Includes supplementary advances (Service Housing) under the 1956 and 1961 Agreements.

(b) Tasmania withdrew from the 1945 Agreement in August, 1950, and repaid all advances made to it.

(vi) *Dwellings Provided, 1945-46 to 1962-63.* The following table shows the number of dwellings provided under the Agreements in each year since their inception.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF
DWELLINGS PROVIDED(a)**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.(b)	Total
Up to 30th June, 1946(c)	1,589	1,787	224	..	293	154	4,047
1946-47	2,200	1,491	472	..	509	208	4,880
1947-48	2,582	2,179	459	..	846	218	6,284
1948-49	3,440	2,357	546	..	1,016	184	7,543
1949-50	3,076	2,454	649	..	952	284	7,415
1950-51	3,273	2,699	567	..	1,261	82	7,882
1951-52	3,708	2,970	1,102	..	1,022	..	8,802
1952-53	4,280	3,238	1,642	..	1,104	..	10,264
1953-54	5,109	3,590	1,656	1,006	1,501	..	12,862
1954-55	4,932	3,960	1,382	2,013	2,031	..	14,318
1955-56	3,529	4,200	797	1,885	1,539	..	11,950
1956-57	3,602	3,038	1,369	1,997	958	525	11,489
1957-58	4,494	3,369	1,113	1,959	1,472	566	12,973
1958-59	4,440	3,673	1,461	2,023	1,225	594	13,416
1959-60	4,736	3,924	1,221	2,318	1,009	688	13,896
1960-61	4,309	3,447	1,293	2,457	1,056	666	13,228
1961-62	6,163	4,569	1,642	3,101	1,242	706	17,423
1962-63	5,654	3,921	1,612	3,560	1,519	804	17,070
Total	71,116	56,866	19,207	22,319	20,555	5,679	195,742

(a) The total number of houses and flats completed under State Housing Programmes plus, since 30th 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) The 1945 Agreement applied also to some dwellings erected before 1945-46.

(vii) *Houses Sold, 1948-49 to 1962-63.* The table below shows the number of houses sold under the Commonwealth and State Housing Agreements in each year since 1948-49.

COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF HOUSES SOLD

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
1948-49	15	..	13	..	..	..	28
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	3,197	1,732	466	231	294	207	6,127
1957-58	3,679	1,336	672	259	737	398	7,081
1958-59	2,507	2,506	720	252	222	247	6,454
1959-60	2,701	2,672	614	140	324	311	6,762
1960-61	2,004	2,704	663	88	572	329	6,360
1961-62	2,303	2,125	791	33	555	354	6,161
1962-63	2,598	1,791	629	96	590	311	6,015
Total	21,391	16,245	4,936	1,382	5,073	2,157	51,184

2. *War Service Homes.*—(i) *General.* The provision of War Service Homes is a function of the War Service Homes Division of the Department of Housing, and the administration of the War Service Homes Act is under the control of the Director of War Service Homes. The War Service Homes Division was formerly a Division of the Department of National Development but was transferred to the Department of Housing in December, 1963.

The *War Service Homes Act 1918-1962* 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, but the War Service Homes Division does not provide homes for occupation purely on a tenancy basis.

(ii) *Operations, 1962-63.* The following table gives details of the operations of the War Service Homes Division in the year 1962-63 and also since the inception of the Scheme on 6th March, 1919. The figures shown include operations in the Territories of Papua, New Guinea and Norfolk Island.

WAR SERVICE HOMES DIVISION: OPERATIONS, AUSTRALIA, 1962-63, AND TO 30TH JUNE, 1963

Particulars	1962-63			From inception to 30th June, 1963		
	Eligibility established from service in—		Total	Eligibility established from service in—		Total
	1914-18 War	1939-45 War, Korea or Malaya		1914-18 War	1939-45 War, Korea or Malaya	
Applications received No.	931	15,084	16,015	114,722	345,908	460,630
Applications approved ..	615	10,435	11,050	55,477	195,168	250,645
Homes purchased ..	380	6,475	6,855	18,192	94,250	112,442
Homes built, or assistance given to build them .. No.	66	1,878	1,944	23,878	62,338	86,216
Mortgages discharged ..	72	1,785	1,857	4,005	24,645	28,650
Total homes provided ..	518	10,138	10,656	46,075	181,233	227,308
Transfers or resales ..	105	639	744	9,253	10,850	20,103
Total capital expenditure £'000	n.a.	n.a.	37,510	n.a.	n.a.	472,643
Total receipts ..	n.a.	n.a.	24,125	n.a.	n.a.	225,545

(iii) *Operations, 1953-54 to 1962-63.* The table below gives details of certain activities of the War Service Homes Division each year from 1953-54 to 1962-63 and covers eligibility established from service in the 1914-18 War, 1939-45 War, Korea or Malaya.

WAR SERVICE HOMES DIVISION: ANNUAL OPERATIONS, AUSTRALIA

Year	Number of—					Total capital expenditure	Total receipts
	Applications received	Homes provided					
		Homes purchased (a)	Homes built (b)	Mortgages discharged	Total		
1953-54	24,951	5,380	6,290	729	12,399	£'000 26,874	£'000 9,400
1954-55	28,931	5,662	5,628	1,498	12,788	30,086	10,779
1955-56	20,968	4,802	5,777	1,224	11,803	30,067	11,961
1956-57	20,553	5,813	4,187	1,227	11,227	30,171	12,690
1957-58	22,081	6,150	5,524	1,584	13,258	35,182	14,652
1958-59	21,935	6,660	5,254	1,497	13,411	35,159	16,769
1959-60	20,661	8,437	3,169	1,411	13,017	35,068	19,836
1960-61	15,888	8,005	2,791	2,211	13,007	35,042	21,014
1961-62	16,925	7,708	2,572	2,137	12,417	35,025	21,503
1962-63	16,015	6,855	1,944	1,857	10,656	37,510	24,125

(a) Homes purchased with the assistance of War Service Homes Division. (b) Or assistance given to build a home.

(iv) *Homes Provided, 1953-54 to 1962-63.* The following table gives details of the number of homes provided by the War Service Homes Division in each State and Territory of Australia and the Territories of Papua, New Guinea and Norfolk Island each year from 1953-54 to 1962-63.

WAR SERVICE HOMES DIVISION: NUMBER OF HOMES PROVIDED

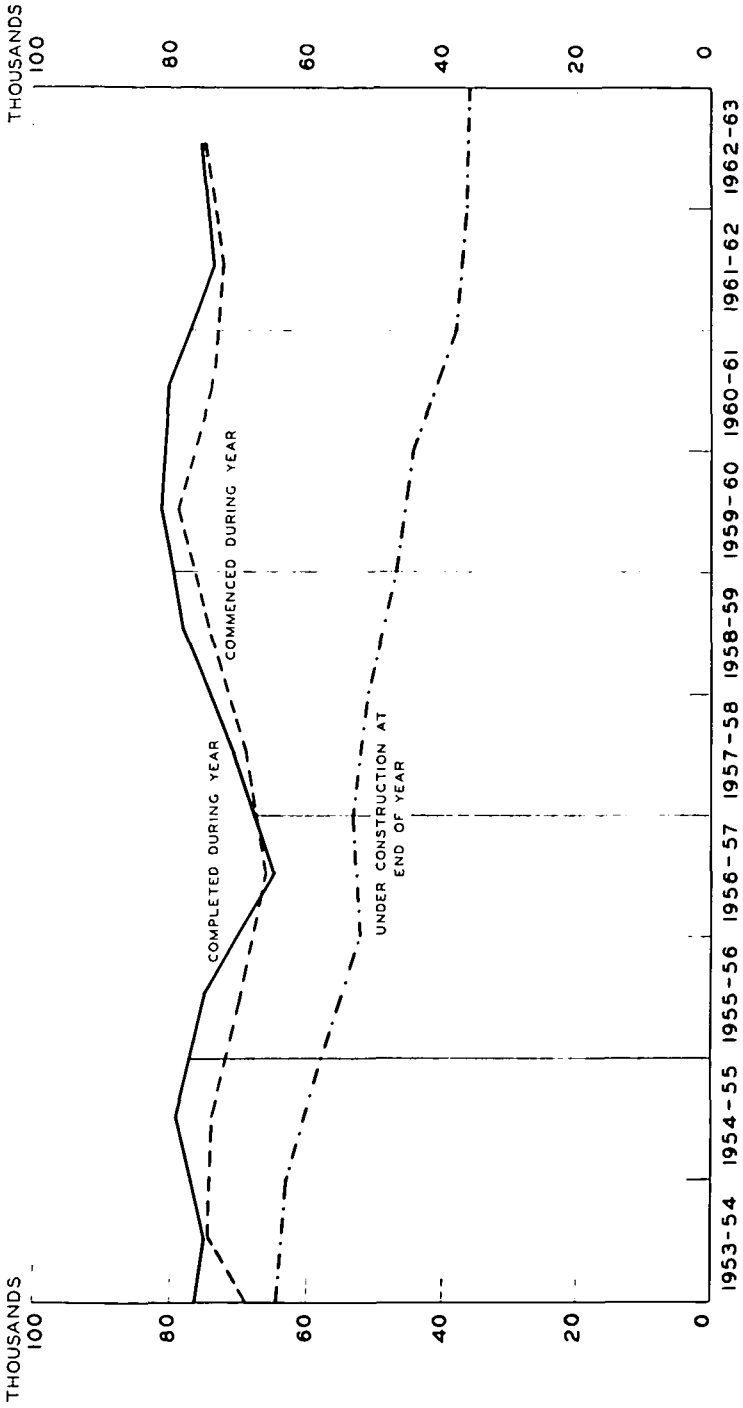
Year	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1953-54 ..	3,301	3,857	2,113	1,146	1,582	345	5	50	12,399
1954-55 ..	4,256	4,007	1,648	885	1,561	332	10	89	12,788
1955-56 ..	4,652	3,347	1,099	797	1,522	294	8	84	11,803
1956-57 ..	4,316	3,666	883	859	1,157	259	2	85	11,227
1957-58 ..	5,236	4,132	855	1,079	1,588	297	3	68	13,258
1958-59 ..	6,176	3,939	994	889	1,002	349	8	54	13,411
1959-60 ..	5,698	3,908	1,112	853	1,096	277	7	66	13,017
1960-61 ..	6,101	3,308	1,145	876	1,288	233	9	47	13,007
1961-62 ..	4,871	3,534	1,525	912	1,243	239	6	87	12,417
1962-63 ..	4,037	2,841	1,394	889	1,139	229	5	122	10,656

(a) Includes Norfolk Island. (b) Includes Territories of Papua and New Guinea.

In addition to the homes provided under the War Service Homes Act and shown in the table above, 2,076 homes which had been provided originally under the Housing Agreements with the States have been taken over in accordance with those Agreements, 72 being taken over during 1962-63.

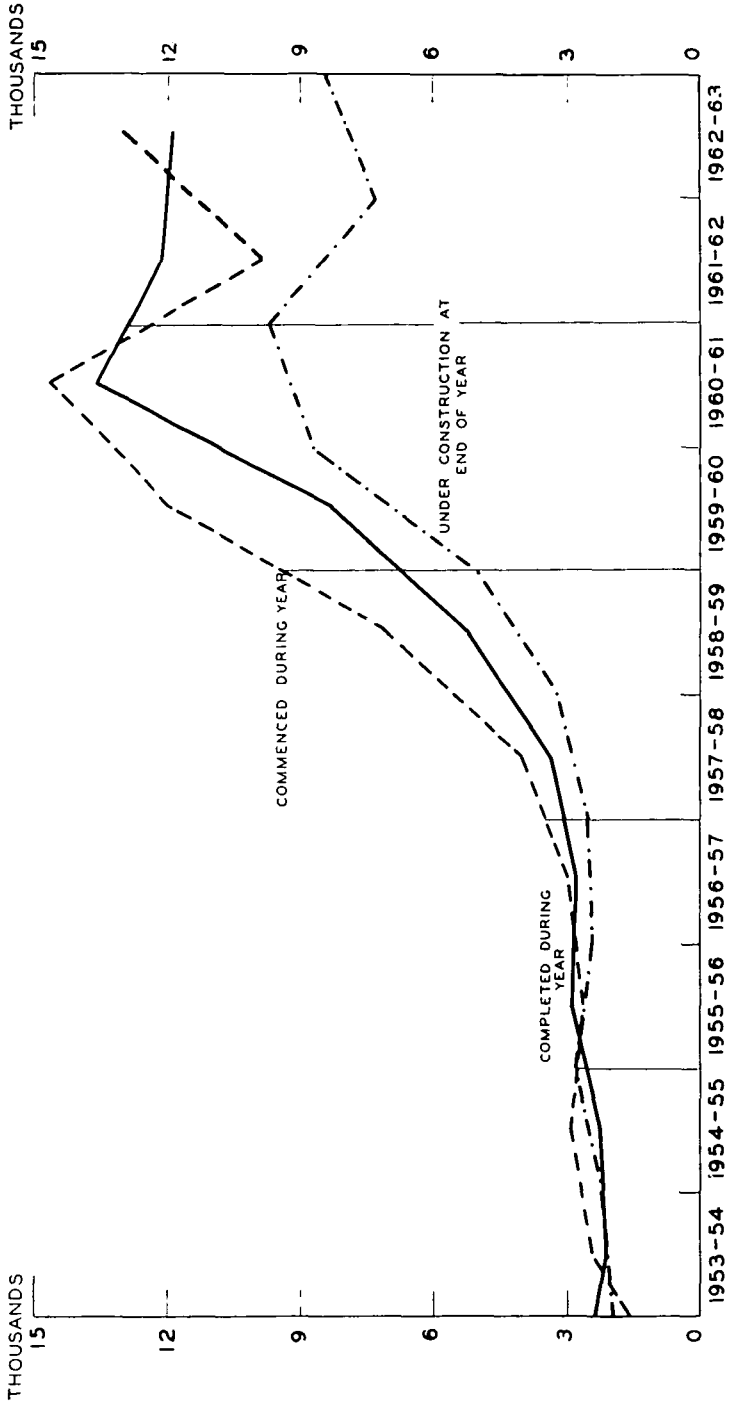
NEW HOUSES: AUSTRALIA

1953-54 TO 1962-63



NEW FLATS: AUSTRALIA

1953-54 TO 1962-63



3. **State Housing Authorities.**—The following paragraphs describe briefly the organizations of the various State Housing Authorities and their activities in the fields of home construction and provision of homes on a rental basis (*see* § 4 for their financial advances to persons wishing to purchase or build a home). For summarized figures of total government construction of houses and flats, *see* pages 373 and 376.

(i) *New South Wales*—*The Housing Commission of New South Wales.* (a) *General.* The Housing Commission of New South Wales was constituted in 1942, with a full-time salaried chairman and four other members remunerated by fees. The principal function of the Commission is the provision of low-cost housing for rental or sale to persons in the lower or moderate income groups. The Commission is also empowered to make surveys of housing conditions, recommend local government building ordinances, provide assistance to private home builders, and undertake the manufacture, purchase, and supply of building materials.

Most of the permanent dwellings provided by the Commission have been erected under the Commonwealth-State Housing Agreements. In 1962, 4,892 houses and flats valued at £14,675,000 were completed by or for the Housing Commission, mostly erected by private builders on contract to the Commission.

(b) *Capital, Income and Expenditure.* Advances from the Commonwealth have provided most of the Housing Commission's capital funds. Of the £151,482,000 total capital funds available to the Commission from its inception to 30th June, 1963, £142,462,000 (or 94.1 per cent.) came from Commonwealth advances, £2,522,342 (1.7 per cent.) from Consolidated Revenue, £4,963,000 (3.1 per cent.) from General Loans Account and £1,535,000 (1.1 per cent.) from other State funds.

During the year 1962-63, the Housing Commission's income and expenditure (other than capital transactions) was—total income, £11,173,540 (consisting of rent £7,116,169, interest £2,387,991, other £1,669,380); and total expenditure, £9,359,253.

(c) *Rental Housing (other than Housing Agreements).* 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. In addition, the Commission erects (with State funds) dwellings for employees of industries connected with decentralization and development. The number of rental houses erected (other than under the Housing Agreements) is 1,011.

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. Nine hundred and seventy-six of these units have been completed.

(d) *Sales Schemes.* Applicants for Commission housing may, when their priority has been reached, elect either to purchase or to rent the dwelling allocated to them. Should they decide to purchase, terms of sale provide for a minimum deposit of £50 with repayments spread over a maximum period of forty-five years, with interest currently at the rate of 4½ per cent. There is no limit on the amount of outstanding indebtedness. Further, those tenants who originally elect to rent may subsequently purchase the dwellings occupied by them on similar terms, with the exception that the current rate of interest is 4½ per cent.

Applicants who have established eligibility for Housing Commission accommodation may now apply to have a standard type of dwelling erected on their own block of land. At 30th June, 1963, 275 dwellings had been completed under this scheme.

During the years 1954 and 1955, the Housing Commission completed 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 has been limited to 100 houses.

(ii) *Victoria*—*Housing Commission, Victoria.* (a) *General.* A preliminary investigation into housing conditions in Victoria was begun in July, 1936, when a board for the purpose was appointed by the Government. As a result of their report, the *Housing Act* 1937 was passed by Parliament which provided for the appointment of a Housing Commission of four members to be the central housing authority of the State. The Housing Commission of Victoria was appointed on 1st March, 1938.

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 from slum reclamation areas or living under unsatisfactory conditions, and for other eligible persons; the sale of houses to eligible persons and 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. Until the 1945 Commonwealth-State Housing Agreement was entered into, with its retrospective application to all estates or projects completed after 3rd December, 1943, the construction of dwellings by the Commission was financed by loan funds provided by the State and by three specific debenture issues raised by the Commission. Since the signing of the 1945 Commonwealth-State Housing Agreement, the construction of dwellings has been financed by the Commonwealth Government.

(b) *Dwellings Provided.* At 30th June, 1963, the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme, and 47,677 dwelling units under Commonwealth-State Agreements. An additional 1,862 units were either under construction or let to contract at this date.

(c) *Dwellings for Elderly Persons.* Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30th June, 1963, 1,972 of these units had been completed.

(d) *Housing of Aborigines.* Under the *Aborigines Act* 1958, as amended by the *Aborigines (Housing) Act* 1959, the Housing Commission is empowered to erect houses for the Aborigines Welfare Board for occupation as dwellings by Aborigines. To 30th June, 1963, 13 of these units had been completed.

(e) *Rental Housing (other than Housing Agreements).* State Government Authorities, such as the Public Works Department, State Electricity Commission, Victorian Railways, State Rivers and Water Supply Commission, etc., provide from time to time the necessary land and finance for the erection of dwellings for employees of those departments. Rentals charged are fixed by the Government Authorities in accordance with the salaries of officers occupying the dwellings. The dwellings erected by these State Government Authorities do not come under the control of the Victorian Housing Commission.

(f) *Rural Housing.* Prior to the end of the Second World War, the Commonwealth Government and various State Governments made arrangements for the settlement of discharged soldiers on the land as part of a general scheme of rehabilitation of ex-members of the Services. In 1945, the Victorian Government completed an Agreement with the Commonwealth Government, and legislation was passed constituting the Soldier Settlement Commission. On 17th March, 1962, the Rural Finance and Settlement Commission came into being, constituted by an Act passed in December, 1961. Activities under the *Soldiers Settlement Act* 1958 and the *Land Settlement Act* 1959, previously administered by the Soldiers Settlement Commission, are now carried out by the Settlement Branch of the new Commission. At 30th June, 1963, a total of 2,954 houses had been erected and 36 were still under construction.

(iii) *Queensland—The Queensland Housing Commission.* (a) *General.* The Queensland Housing Commission was established in 1945 to assist in meeting the existing housing shortage. It took over the operations of the State Advances Corporation which was established in 1916 to make advances to home builders under the *State Advances Act* 1916 (State Housing in Queensland originally began in 1910 under the Workers' Dwelling Board). In addition, the Commission was empowered to build houses itself, either for sale or for letting.

(b) *House Units Completed.* During 1962-63, the Commission completed 1,798 house units, bringing the total completions under all schemes since the revival of housing construction in 1944-45 to 27,924. Of this number, 16,349 houses, or 58.5 per cent., were for home ownership, and 11,575, or 41.5 per cent., were for rental.

(c) *Finance.* 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 1962-63 amounted to £11,427,391, representing £4,530,185 from the Queensland Housing Commission Fund and £6,897,206 from the Commonwealth-State Housing Fund, while the Home Builders' Deposit Fund had a balance of £3,454 at 30th June, 1963.

(d) *Rental Schemes.* In the field of rental housing, the Commission administers and acts as the constructing authority for the Commonwealth-State Housing Agreements of 1945, 1956, and 1961. These agreements have made possible large-scale home building programmes during the post-war years, the houses so built being mainly for rental, although they may be subsequently sold.

Until 28th March, 1961, when the *Workers' Homes Acts, 1919-1957*, were repealed, the Commission administered the Workers' Homes scheme, which was described in the Commonwealth Year Book No. 48, 1962, page 371.

(e) *Sales Schemes.* Operating under the provisions of the *State Housing Acts, 1945 to 1962*, the Commission, through its scheme of Workers' Dwellings, makes advances for the construction of dwellings to eligible persons who own a suitable building site. To be eligible to participate in any of its home-ownership schemes, a person must not own, nor must his wife or her husband own, a house in Queensland or elsewhere. The number of workers' dwellings completed during 1962-63 amounted to 632, making a total of 28,618 completions since the inception of the scheme. The Commission also has power to make advances, secured by mortgage, to firms for housing of employees.

Home ownership is further assisted through the Commission's powers to sell houses under contract of sale conditions. It may sell houses already erected to eligible applicants, or it will erect a dwelling to the intending purchaser's own design, on Commission land, for subsequent sale to him. Tenants of rental houses may also purchase, under contract of sale conditions, the houses they are occupying. Contract of sale agreements were made to purchase 684 of the Commission's houses during 1962-63.

The Commission is also authorized, under the *State Housing Acts Amendment Act, 1961*, to sell freehold land, or lease vacant Crown land which has been set apart for the purposes of the *State Housing Acts*, to an eligible person for the erection of a dwelling, subject to the condition that within 18 months from the date of contract he will execute a building agreement for the erection of a dwelling thereon for his occupation.

(iv) *South Australia—The South Australian Housing Trust.* (a) *General.* The South Australian Housing Trust was constituted in 1937 under the *South Australian Housing Trust Act, 1936-37*, for the purpose of providing comfortable homes for workers in regular employment on the lower ranges of income and for tenants in serious financial straits. The Housing Trust builds houses for both rental and sale and, in addition, administers an emergency dwelling scheme for the South Australian Government. From July, 1946 to 30th June, 1963, 46,941 houses were erected by the Trust in both city and country areas.

(b) *Rental Houses.* Rents charged for Trust 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 January, 1964, the rents of 5-roomed houses (i.e., 3 bedrooms) ranged from £1 17s. 6d. a week for houses of an older type to £3 12s. 6d. a week for houses then being completed in the Metropolitan Area. 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. Two and three storey groups of flats with weekly rentals ranging from £3 7s. 6d. to £6 12s. 6d. per flat have been built in the Metropolitan Area and at Elizabeth. At 1st January, 1964, 1,059 of these flats had been completed in the Metropolitan Area and 220 at Elizabeth. In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30th June, 1963, it had built 670 cottage flats for its own scheme and an additional 264 for, and at the expense of, charitable organizations.

In 1958, the State Government instituted the rental-grant scheme for the purpose of providing houses in the country towns for people who cannot afford to pay an economic rent, and to 30th June, 1963, 180 houses had been built.

(c) *Sales Scheme.* Houses built under this scheme, which was inaugurated in 1946, are of solid or timber-frame construction. More than 22,400 have been completed in both metropolitan and country areas since the scheme began. The Trust may receive cash payment for the house and land. More usually, the purchaser pays a deposit (which varies according to the type of house and locality—at present £160 for a timber-frame house and £200 for a 5-roomed brick house—and the purchaser's ability to pay) and raises the balance by way of mortgage. 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 1963 ranged from £3,200 for a 2-bedroom brick house to £5,000 for a 5-roomed house. During 1962–63, the Trust commenced construction of rental-purchase houses. The aim of this scheme is to provide less expensive houses for the lower-middle income wage earner, and it is expected that such houses will, as far as possible, replace the demand for the double-unit type rental houses. By 1st January, 1964, 218 rental-purchase 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 1962–63, 90 houses were built for Education, Police, Highways, Aboriginal Affairs and Woods and Forests Departments, etc. Rents for the houses are determined by the Public Service Board.

(d) *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 30th June, 1963, 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.

(v) *Western Australia—State Housing Commission of Western Australia.* (a) *General.* The State Housing Commission was established in January, 1947, under the *State Housing Act, 1946* to replace the Workers' Homes Board which had been created in 1912 to "erect and dispose of workers' dwellings and to make advances to people of limited means to provide homes for themselves". The *State Housing Act, 1946–1961* has as its objects "the improvement of existing housing conditions" and "the provision of adequate and suitable housing accommodation for persons of limited means and certain other persons not adequately housed". The legislation is comprehensive in scope, providing for the erection of homes for workers, the making of advances to workers for the purchase of homes, the erection of homes for letting on a weekly rental basis, the acquisition and development of land, the clearing of slums, the erection of hostels and the planning of community facilities. The Commission, consisting of seven members, builds houses for letting or sale and lends money for home building. The houses are built by private contract on land provided by the applicant or the Commission. Government housing is primarily the responsibility of the Commission, whose functions, in addition to its operations under the *State Housing Act*, include the administration in Western Australia of the Commonwealth and State Housing Agreements and the War Service Homes Act.

(b) *Operations.* The number of houses completed under the *State Housing Act* up to 30th June, 1963, was:—freehold—2,374; leasehold—3,086; assistance by second mortgage—1,035.

Various forms of assistance have been granted by the Commission to encourage home ownership, including schemes for arranging purchase by means of loans secured by mortgage, advances made under contract of sale, advances for securing homes under leasehold conditions, second mortgage loans and loans for the completion of partly built dwellings. Under the leasehold scheme a purchaser can convert, from perpetual Crown lease or a lease for a term of years, to freehold conditions upon having a 10 per cent. equity in the improvements and by agreeing to purchase the land at the valuation determined at the date of commencement of the lease.

The Commission also conducts certain other housing schemes and has completed, or is currently engaged in, other specific projects. Among the more important of these were the building of 653 homes at Medina and Calista between 1952–53 and 1955–56 in terms of the agreement contained in the *Oil Refinery Industry (Anglo-Iranian Oil Company Limited)*

Act, 1952; the Government Employees' Housing Scheme, which commenced in 1958–59 and, up to 30th June, 1963, had provided 93 rental houses in country areas for certain government employees; the construction of 100 houses to be built under the provisions of the *Laporte Industrial Factory Agreement Act, 1961*; the construction of approximately 40 homes at Esperance to aid the development of the fertilizer industry; the building of up to 30 homes per year until 1969–70 as part of the Broken Hill Proprietary Company's Agreement with the State to establish an integrated steel industry; and the management, free of charge, of the McNeess Housing Trust, a private endowment, the income from which, together with State Government allocations and Lotteries Commission donations, is used to provide homes for aged and infirm persons not able to acquire a home from their own resources. The Commission also undertakes the construction of houses for some other State Government Departments and semi-governmental authorities.

(vi) *Tasmania—The Housing Department. (a) General.* The Housing Department was established in July, 1953, as a separate identity, and is responsible for administering that portion of the *Homes Act 1935* which relates to the acquisition and development of land for housing purposes and the erection of homes for rental and ultimate sale, and the *Homes (Old Age Pensioners') Act 1940*. Housing Department construction utilizes both day labour and private contractors to build houses on land developed by the Department. On-site construction is supported by the Department's factory which incorporates joinery works, timber mill, plumbing and electrical workshops, material stores, and garage. Most of the dwellings constructed by the Department are three-bedroom timber dwellings. Roofing is usually corrugated iron, but some coloured asbestos cement sheeting is used. Flats for elderly persons and multi-unit flats have also been constructed.

(b) *Construction of Dwellings.* During 1962–63, 531 dwellings were completed. Construction since 1944 is summarized in the following table.

Type of dwelling	One-bedroom	Two-bedroom	Three-bedroom	Total
Single unit—Timber .. .. .	..	510	6,114	6,624
Other material .. .. .	..	..	775	775
Elderly persons' flatettes	50	114	..	164
Maisonettes .. .. .	..	12	10	22
Multi-unit flats	125	157	14	296
Total Dwelling Units	175	793	6,913	7,881

(c) *Dwellings for Rental.* Flats, maisonettes and elderly persons' homes are for rental only. It is the Department's policy to allot single-unit dwellings on a purchase contract basis except where the allottee would be unable to meet the full economic charges or where the dwelling would not be large enough for the allottee's future requirements. In the June quarter of 1963, rents of three-bedroom timber dwellings averaged £3 14s. 6d. per week, but on similar new dwellings allotted during 1962–63 rents averaged £5 4s. 10d. per week. Rental rebates are allowed in certain cases and the Department is reimbursed by the State Treasury. Rents of elderly persons' flatettes are graduated according to the incomes of occupiers. Under the current rental rebate formula, a married couple whose only income is the age pension pays £1 18s., while a single person solely dependent on the pension pays £1 per week.

(d) *Dwellings for Sale.* Allotments are made on a no deposit purchase contract basis with repayments over a 53-year term, but allottees are encouraged to pay a deposit if they are in a position to do so. Purchase contracts are sometimes surrendered to the Department. Net of surrenders, 4,737 purchase contracts had been entered into by June, 1963. The sale price, excluding land, of a new three-bedroom timber house in the Hobart metropolitan area was approximately £3,265 in the June quarter of 1963. Prices in the north and north-western areas were slightly lower.

The weekly instalments on a purchase contract are slightly less than the weekly rent of a similar dwelling, as the latter includes a charge for maintenance.

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 or Commonwealth Railways, or attached to post offices) was vested in the Administration. The Administration provides houses for rental to officers and employees of the Commonwealth. 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 1959-1963*; to 31st October, 1963, a total of 361 houses and 24 flats had been completed and a further 43 houses and 72 flats were under construction.

(ii) *Australian Capital Territory.* The Commonwealth Government provides houses and flats for rental to persons employed in the Australian Capital Territory. At 30th June, 1963, the Department of the Interior controlled 7,308 houses and 1,765 flats for rental purposes.

Government rental houses may be purchased by tenants. Up to 30th June, 1963, 2,975 houses had been sold to tenants.

(iii) *Papua and New Guinea.* In 1960, the Administration, through the Commissioner for Housing, commenced a scheme for providing low-cost houses for rental and eventual sale where possible to indigenes, mixed race peoples and Asians. To 30th June, 1963, 214 houses had been completed.

5. **Summary of Rental Activities of Government Authorities.**—(i) *Revenue from Rentals.* The following table shows the revenue from rentals for dwellings under control of Government Housing Authorities each year from 1958-59 to 1962-63.

GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS
(£'000)

Year	N.S.W.	Vic.	Qld (a)	S.A. (b)	W.A.	Tas.	N.T.	A.C.T.	Aust.
1958-59 ..	5,856	5,568	1,502	2,476	1,849	426	115	823	18,615
1959-60 ..	6,094	5,562	1,599	2,687	1,914	454	138	1,045	19,493
1960-61 ..	6,272	5,537	1,642	2,993	1,983	498	170	1,188	20,283
1961-62 ..	6,575	5,549	1,791	3,397	2,076	545	200	1,598	21,731
1962-63 ..	7,116	5,705	1,983	3,752	2,192	561	244	1,761	23,314

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

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

(ii) *Number of Tenants Paying Rent.* The following table shows the number of tenants paying rent for dwellings under control of Government Housing Authorities at the end of each year from 1958-59 to 1962-63.

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

Year	N.S.W.	Vic.	Qld (a)	S.A. (b)	W.A.	Tas.	N.T.	A.C.T. (c)	Aust.
1958-59 ..	38,123	32,496	10,233	18,038	12,509	2,704	1,026	6,768	121,897
1959-60 ..	38,673	32,386	10,345	19,309	12,853	2,755	1,095	7,723	125,139
1960-61 ..	38,756	31,894	10,629	21,114	13,041	2,803	1,210	8,349	127,796
1961-62 ..	40,796	32,146	11,079	22,983	13,338	2,935	1,366	8,832	133,475
1962-63 ..	41,207	32,371	11,575	24,632	13,848	3,144	1,678	9,073	137,528

(a) Excludes tenanted temporary dwellings.
At 30th June, 1963, these numbered 2,549.

(b) Excludes temporary and emergency dwellings.

(c) Number of occupied dwellings at 30th June.

§ 4. 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 below 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.

1. State Authorities and Agencies.—(i) *New South Wales.* (a) *Housing Commission of New South Wales—Commission Financed Advances.* Under the *Housing Act, 1912–1955*, 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. 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 under this legislative provision.

(b) *Rural Bank of New South Wales—Sale of Homes Agency.* A Sale of Homes Agency was established in 1954 within the Rural Bank's Government Agency Department 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 40 years, with interest at 4½ per cent. per annum. Total advances under that scheme amounted to £323,324; at 30th June, 1963, the advances outstanding amounted to £234,175 in respect of 89 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 1956 Commonwealth-State Housing Agreement. These houses are sold, in general at the Bank's valuation, to persons who have satisfied the Commission as to their housing needs and have registered as prospective purchasers. The terms of sale provide for a minimum deposit of £50 and repayment of the balance over a maximum period of 45 years, with interest at 4¾ per cent. (5½ per cent. from May, 1961, to March, 1962) per annum. The cash deposits and periodical instalments payable by purchasers are collected by the Agency as agent for the Commission. Particulars of the advances made by the Agency in connexion with the sale of houses erected under the 1956 Agreement are given in the following table.

RURAL BANK OF NEW SOUTH WALES—SALE OF HOMES AGENCY: ADVANCES FOR HOMES SOLD UNDER THE 1956 COMMONWEALTH—STATE HOUSING AGREEMENT

Year	Advances during year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount
		£'000		£'000
1956–57	1,604	5,079	1,604	4,976
1957–58	3,012	9,983	4,612	14,715
1958–59	2,013	6,326	6,623	20,808
1959–60	2,227	7,200	8,831	27,692
1960–61	1,565	5,218	10,364	32,487
1961–62	1,826	6,537	12,129	38,508
1962–63	1,825	6,752	13,830	44,487

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

(c) *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 was increased from 5 per cent. to 5½ per cent. from 1st October, 1956, and to 5¾ per cent. from 15th December, 1960. The rate of interest was reduced to 5¼ per cent. per annum from 11th April, 1963.

The following table shows particulars of Rural Bank advances for homes during the last ten years.

RURAL BANK OF NEW SOUTH WALES: ADVANCES FOR HOMES

Year	Advances during year(a)		Advances outstanding at end of year(b)	
	Number of dwellings	Amount	Number of dwellings	Amount
		£'000		£'000
1953-54	1,375	2,135	20,045	15,749
1954-55	2,133	3,488	19,615	16,750
1955-56	1,399	2,757	18,778	17,419
1956-57	1,372	2,851	18,098	18,171
1957-58	1,576	3,490	17,644	19,595
1958-59	1,176	2,722	16,915	20,212
1959-60	1,610	4,026	16,611	21,967
1960-61	2,032	5,400	17,096	25,282
1961-62	1,668	5,658	17,357	28,211
1962-63	2,014	6,542	18,017	31,381

(a) The number of advances during a year represents the number of dwellings in respect of which an advance was first made in the year, but the amount of advances includes subsequent advances made in respect of the dwellings. (b) The number of advances outstanding at the end of a year represents the number of dwellings on which a debt was still outstanding. The amounts shown comprise principal outstanding and loan charges due but not paid.

(ii) *Victoria. (a) Housing Commission, Victoria.* Very few houses were sold by the Commission until 1954. The amendments to the Commonwealth-State Housing Agreement in 1955-56 have had the effect of substantially increasing the number of houses sold. Whereas between 1949 and 1954 only about 100 houses were sold, a total of 16,081 houses were sold on terms to 30th June, 1963, the total value of terms sales exceeding £59 million.

Houses are sold on a minimum deposit of £100, with a maximum repayment term of 45 years, and interest at 4½ per cent.

An inducement to tenants of the Commission to purchase their homes was the introduction of a Death Benefit Scheme, to provide for the property under purchase to pass to the estate of the purchaser free of debt in the event of his death prior to completion of purchase. If application is made for admittance to the Death Benefit Scheme, the maximum period for repayment is reduced to 30 years, the rate of interest is fixed at 5¼ per cent. and the contract must terminate before the purchaser's 70th birthday.

(b) *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. 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, 1963, 2,397 loans totalling £6,823,168 had been approved.

In 1963, the Trust was empowered to make housing loans on the security of second mortgages subject to conditions similar to those applying with respect to the first mortgage loans, excepting 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 30th June, 1963, 97 second mortgage loans had been approved, the amount involved being £38,920.

The Trust was also empowered to make a loan to the trustees of a fund established to provide a home for a doctor or a dentist at a place located more than thirty miles from the City of Melbourne. There is no valuation limit or age limit of the dwelling in cases of this nature.

(See para. 3, Savings Banks, pp. 398-9, for activities of the Crédit Foncier Department of the State Savings Bank of Victoria.)

(iii) *Queensland.* (a) *The Queensland Housing Commission.* The present maximum advance allowable under the Acts is £3,500 for a timber, brick veneer, brick, or concrete building. Since 1st August, 1963, two rates of interest have applied, namely 5½ per cent. per annum on advances existing at that time, and 4¾ per cent. on new advances. 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.

(b) *Workers' Dwellings.* From 4th October, 1962, the maximum advance under this scheme was increased to £3,500 for all types of workers' dwellings. Total advances made for dwellings since operations commenced in 1910 to 30th June, 1963, amounted to £27,236,136.

(iv) *South Australia.* (a) *The South Australian Housing Trust Sales Scheme.* A minimum deposit of £50 is required for houses under the Rental-Purchase scheme for a maximum loan of £4,000, repayable at an interest rate of 4¾ per cent. per annum over a period not exceeding 40 years.

Prospective purchasers of Housing Trust houses (other than Rental-Purchase houses) can arrange or have arrangements made for a first mortgage to be granted by a lending institution of their choice. In cases where the deposit and the first mortgage so raised are insufficient, the Trust may advance the balance of the house price by way of a second mortgage, the repayment term of which is a maximum of 30 years, interest being at the rate of 6 per cent. per annum.

During 1962-63, the Trust commenced 705 second mortgages valued at £424,000. At 30th June, 1963, second mortgages totalled 6,602, and the balance outstanding at that date was £3,565,000.

(b) *State Bank of South Australia.* The State Bank, together with the Housing Trust, is the principal agent of the State Government for the distribution through the Home Builders' Fund of moneys received under the Commonwealth-State Housing Agreement.

During 1962-63, the Bank opened 1,626 new accounts worth £4,798,358 in the Home Builders' Fund. The balance of loans outstanding at 30th June, 1963, in this Fund totalled £12,987,518.

In addition, £263,127 was made available during 1962-63 by the State Government under the *Advances for Homes Act 1928-1935* which is administered by the Bank. Under this Act, 157 new accounts were opened during 1962-63, leaving a balance outstanding at 30th June, 1963, of £15,073,690.

The present maximum housing loans under either of these schemes is £3,500, repayable over a period not exceeding 50 years at a rate of interest of 5 to 5½ per cent. per annum calculated on monthly balances. Persons who have received benefit under either of these schemes are ineligible for another mortgage.

(v) *Western Australia. State Housing Commission of Western Australia.* The maximum loan is £2,500 by way of mortgage and leasehold, and £2,750 plus land for contract of sale, under the *State Housing Act 1946*. For houses built north of the 26th parallel the Minister may approve of an advance exceeding £2,750.

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 $5\frac{3}{4}$ per cent. per annum and the repayment period is 45 years. To obtain assistance, an applicant cannot have an income exceeding £1,235 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 homes, the cost of which, excluding land, does not exceed £3,300. By policy decision, the Commission limits the second mortgages to a maximum of £1,000.

(See para. 3, *Savings Banks*, p. 399, for activities of the Savings Bank Division of the Rural and Industries Bank of Western Australia.)

(vi) *Tasmania. (a) The Housing Department.* Amounts outstanding in respect of loans made by the Housing Department by way of purchase contracts were as follows for the years 1958-59 to 1962-63.

TASMANIAN HOUSING DEPARTMENT: PURCHASE CONTRACTS

Particulars	1958-59	1959-60	1960-61	1961-62	1962-63
Number of loans outstanding	3,254	3,471	3,835	4,156	4,427
Amount outstanding £'000	8,901	10,112	11,317	12,601	13,612

The interest rate on contracts signed after February, 1962, was 4 per cent., immediately prior to which the rate was $4\frac{3}{4}$ per cent. To be eligible for a house on purchase contract terms, an applicant must be married or about to be married, or have dependants for whom it is necessary to provide a home. Number of dependants, income and existing accommodation are considered in determining the priority of applicants.

(b) *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. Prior to the commencement of the agreement, the Bank borrowed from the State Loan Fund and from private institutions. To be eligible for a loan, an applicant must be married or about to be married and be over the age of 21, and when, as is usual, the advance is required to build a house, the applicant must own a block of land. The maximum amount of an advance to an applicant is £3,300 for brick or concrete block type houses in certain areas, or £3,000 for a timber dwelling, provided that the total advance does not exceed 90 per cent. of the Bank's valuation of land and dwelling. Advances to borrowers are repayable by equated instalments over 31 years. Advances made as from 1st February, 1962, were at an interest rate of $5\frac{1}{4}$ per cent., immediately prior to which the rate was $5\frac{3}{4}$ per cent. The following table shows details for recent years.

TASMANIAN AGRICULTURAL BANK: ADVANCES FOR HOUSING(a)

Particulars	1959-60	1960-61	1961-62	1962-63
Advances approved—				
Number	100	115	239	157
Value £'000	310	362	730	486
Advances outstanding(b) £'000	3,957	4,195	4,512	4,996

(a) Excludes advances to Building Societies.

(b) At 30th June.

Since November, 1945, a total of 2,357 loans amounting to £6,358,000 have been approved, of which 2,170 have been for erection of dwellings and 187 for the purchase of existing homes.

2. Commonwealth Authorities and Agencies.—(i) *Department of Housing.* In December, 1963 a Division of the Department of National Development was formed into the Department of Housing. Further details relating to this Department may be found in § 4 of Chapter III. General Government (*see p. 83*).

(ii) *War Service Homes.* The maximum amount of loan or advance which may be granted under the *War Service Homes Act 1918–1962* is £3,500. The period of repayment may be 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 following table gives details of advances by the War Service Homes Division in each State and Territory of Australia, and the Territories of Papua, New Guinea and Norfolk Island, for the years 1953–54 to 1962–63. (*See tables on p. 384 for the number of homes provided.*)

WAR SERVICE HOMES DIVISION: ADVANCES FOR HOUSING

Period	N.S.W. (a)	Vic.	Q'land (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
TOTAL CAPITAL ADVANCED DURING YEAR (£'000)									
1953–54 ..	7,508	8,146	4,063	2,505	3,784	734	11	123	26,874
1954–55 ..	10,367	9,197	3,569	2,091	3,819	783	22	238	30,086
1955–56 ..	11,815	8,859	2,708	2,125	3,572	753	15	220	30,067
1956–57 ..	11,298	9,680	2,321	2,396	3,545	684	6	241	30,171
1957–58 ..	14,013	11,090	2,298	2,898	3,891	801	16	175	35,182
1958–59 ..	15,513	10,874	2,715	2,425	2,584	890	15	143	35,159
1959–60 ..	14,957	10,977	2,987	2,342	2,888	728	18	171	35,068
1960–61 ..	16,165	9,020	3,211	2,396	3,490	612	22	126	35,042
1961–62 ..	13,157	10,263	4,461	2,658	3,500	700	16	270	35,025
1962–63 ..	13,600	10,500	4,950	3,235	3,980	775	15	455	37,510

NUMBER OF SECURITIES IN FORCE

At end of June—									
1954 ..	18,010	26,704	14,881	11,542	9,218	2,069	19	233	82,676
1955 ..	21,868	29,618	16,103	11,860	10,453	2,317	27	326	92,572
1956 ..	25,455	31,408	16,747	11,968	11,108	2,476	31	395	99,588
1957 ..	29,312	34,461	17,332	12,527	12,634	2,703	30	457	109,456
1958 ..	34,081	37,446	17,835	13,119	13,442	2,932	32	512	119,399
1959 ..	38,512	40,181	18,369	13,522	14,090	3,116	34	548	128,372
1960 ..	43,029	42,913	18,876	13,897	14,856	3,259	41	603	137,474
1961 ..	47,713	45,275	19,572	14,371	15,886	3,364	49	640	146,870
1962 ..	51,445	47,827	20,712	14,947	16,806	3,538	53	710	156,038
1963 ..	54,409	49,740	21,644	15,481	17,551	3,676	55	817	163,373

VALUE OF ADVANCES OUTSTANDING (£'000)

At end of June—									
1954 ..	23,835	40,950	22,514	17,063	13,646	2,355	(c)	(d)	120,363
1955 ..	32,813	48,349	25,437	18,509	16,989	3,661	(c)	(d)	145,758
1956 ..	44,708	55,277	27,482	20,143	20,902	4,259	(c)	(d)	172,771
1957 ..	55,870	63,416	28,885	21,912	23,503	4,810	(c)	(d)	198,396
1958 ..	68,169	72,692	30,206	24,179	27,292	5,391	(c)	(d)	227,929
1959 ..	83,019	81,239	31,943	25,824	29,504	6,130	(c)	(d)	257,659
1960 ..	96,293	89,380	33,692	27,234	31,643	6,623	(c)	(d)	284,865
1961 ..	109,575	95,312	35,719	28,753	34,367	7,018	(c)	(d)	310,744
1962 ..	119,851	102,645	39,073	30,510	36,997	7,447	(c)	(d)	336,523
1963 ..	130,118	109,831	42,662	32,735	39,730	7,979	(c)	(d)	363,055

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

(iii) *Northern Territory. (a) Loans Scheme.* This Scheme was commenced in 1953 and is administered by the Commissioner for Housing under the *Housing Loans Ordinance 1949-1959*. 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 £2,000 and 10 per cent. of the balance of the Commissioner's valuation up to a maximum of £3,500. The rate of interest charged is 6 per cent. per annum reducible to 5 per cent. per annum if instalment payments are made by the due date. The maximum period of repayment is 45 years.

Up to 31st December, 1963, 929 loans totalling £2,507,045 had been approved. These were for:—erection, 654; purchase, 210; enlargement or completion, 16; discharge of mortgage, 49.

(b) *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 £2,000 and 10 per cent. of the balance of the purchase price with repayments over a maximum period of 45 years including interest at $4\frac{1}{2}$ per cent. per annum.

(c) *Housing Commission Sales Scheme.* Since the amendment of the *Housing Ordinance 1959-1963* in November, 1963, the Housing Commission is permitted to sell its houses to tenants in occupation. The terms require a minimum cash deposit of £100 and repayment of the remainder of the loan over a period not exceeding 45 years; there is no prescribed limit to the amount of the loan and the rate of interest is to be fixed by the Commission from time to time.

(iv) *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 £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 $4\frac{1}{2}$ per cent. per annum. From 1st July, 1950, to 30th June, 1963, 1,902 loans were granted.

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 45 years. The interest rate is $4\frac{1}{2}$ per cent. per annum. Up to 30th June, 1963, 2,975 houses had been sold to tenants.

(v) *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 £3,500. The maximum period of repayment is 35 years for brick, stone or concrete and 25 years for all other materials. Minimum cash deposit is 10 per cent. of the Commissioner's valuation. The effective rate of interest is $4\frac{1}{2}$ per cent. per annum. Up to 31st December, 1963, 247 loans totalling £598,390 had been approved.

3. *Savings Banks.*—All savings banks lend funds for housing to both individuals and to building societies. Separate figures of loans to individuals are not available for all savings banks. The amounts outstanding on housing loans of all savings banks (including loans to building societies) were £306 million, £339 million and £397 million at the end of June, 1961, 1962 and 1963, respectively.

Some details in respect of three savings banks are shown below.

(i) *State Savings Bank of Victoria—Crédit Foncier Department.* The State Savings Bank of Victoria grants long-term loans to depositors to enable them to build, purchase or improve homes and to purchase or improve farms. Most, but not all, of the loans are made by the Crédit Foncier Department of the Bank.

In order to encourage new building, home loans are granted only on houses up to one year old. The maximum proportion of the valuation to be granted as loan is 80 per cent. and the maximum loan is £3,500. Interest is $4\frac{1}{2}$ per cent. and the term of the loan is 10 years, subject to renewal.

During 1962-63, the Cr dit Foncier Department advanced £13,149,456 to 5,807 borrowers and at the end of that year £76,128,985 was owing by 40,769 borrowers.

(ii) *Savings Bank of South Australia.* The Bank grants mortgage loans for the building or purchase of houses for personal occupation. The maximum loans available on houses of solid construction are £3,750 for new homes and £4,500 for previously occupied homes. Normally advances are made up to 85 per cent. of the Bank's valuation but, if the loan is granted under the *Homes Act 1941*, 95 per cent. of such valuation may be advanced (maximum loan—£3,000). The maximum loan period is 30 years at a rate of interest of 5 per cent. per annum; this rate is subject to review after 5 years.

During 1962-63, the Bank advanced £5,828,696 on 2,076 loans for houses. At 30th June, 1963, there were 19,222 loans current with a balance outstanding of £35,570,000.

(iii) *The Rural and Industries Bank of Western Australia (Savings Bank Division).* The Rural and Industries Bank of Western Australia is authorized by the *Rural and Industries Bank Act 1944-1958* to make loans from moneys in 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, but loans in excess of £3,500 are rarely made. The average loan in the case of a brick or timber house is about £2,500. The rate of interest varies with the current bank rate and is usually $\frac{1}{2}$ per cent. lower. The rate at 30th June, 1963, was $5\frac{1}{2}$ per cent. The average term of housing loans is 22 years.

4. **Trading Banks.**—Apart from loans by certain State banks as Government agencies (see State and Commonwealth Authorities and Agencies, paras. 1 and 2, pp. 393-8), 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 £85 million, £95 million and £101 million at the second Wednesday of July, 1961, 1962 and 1963, respectively.

5. **Life Insurance Companies.**—The life insurance companies are another source of funds for housing. Details of new loans made during 1962 and 1963 (particulars for earlier years are not available) are given in the following table.

LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER DURING
1962 AND 1963

State or Territory	Amount (£'000)	
	1962(a)	1963
New South Wales	9,206	10,286
Victoria	5,670	6,576
Queensland(b)	2,094	1,715
South Australia(c)	1,658	1,684
Western Australia	990	1,131
Tasmania	791	709
Australian Capital Territory	80	170
Total	20,489	22,271

(a) Figures for 1962 shown in the previous issue of this Year Book related to total new loans by life insurance companies on mortgage of real estate. (b) Includes loans made in Papua and New Guinea. (c) Includes loans made in Northern Territory.

Amounts outstanding at the end of June, 1961, 1962 and 1963 in respect of housing loans made by insurance companies were £151 million, £153 million and £158 million respectively.

6. **Registered Building Societies.**—Including the Victorian Co-operative Housing Societies, there are 2,598 registered building societies in Australia, of which 113 are permanent societies and the remainder terminating societies. The permanent societies are in the main investment societies which make loans for housing purposes, usually on *crédit foncier* terms, and obtain their funds from share capital deposits and borrowings from banks and other lending institutions. The terminating societies are co-operative societies which make loans to members from funds obtained from lending institutions (usually government guaranteed), members' subscriptions, and, since 1956, from moneys provided under the Commonwealth-State Housing Agreements.

Details of new loans granted and net advances outstanding for each of the years ended June, 1958 to 1962, are given in the following table, which now includes particulars of Victorian Co-operative Housing Societies, previously shown in a separate table.

REGISTERED BUILDING SOCIETIES

Year	N.S.W.	Victoria		Q'land	S. Aust.	W. Aust.	Tas.	Total
		Co-operative Housing Societies (a)	Other Building Societies (b)					
LOANS GRANTED DURING YEAR (£'000)								
1957-58 ..	17,985	(c)	3,611	2,736	721	1,890	1,024	(d)27,967
1958-59 ..	21,038	(c)	3,884	3,320	932	2,234	1,146	(d)32,554
1959-60 ..	20,560	(c)	4,689	4,889	1,157	2,710	1,357	(d)35,362
1960-61 ..	23,702	(c)	4,637	5,418	1,212	2,863	1,310	(d)39,142
1961-62 ..	24,369	10,587	3,841	6,323	1,123	3,173	1,494	50,910
NET ADVANCES OUTSTANDING(e) AT END OF YEAR (£'000)								
1957-58 ..	107,654	43,745	16,338	9,092	3,130	5,508	3,699	189,166
1958-59 ..	117,341	48,915	17,185	10,814	3,624	6,923	4,176	208,978
1959-60 ..	124,396	55,416	19,256	13,493	4,326	8,601	4,806	230,294
1960-61 ..	134,890	62,143	20,569	16,744	4,997	10,253	5,318	254,914
1961-62 ..	146,449	66,423	21,157	20,636	5,557	12,579	6,105	278,906

(a) Year ended 30th April. (b) Year ended 31st December. (c) Not available.
 (d) Excludes Victorian Co-operative Housing Societies. (e) Net of borrowing members' funds.

7. **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 are granted under the *Homes Act* 1941 by which the State Government guarantees up to 25 per cent. of the value of the mortgage, thus raising the limit of the advance. Loans so made are limited to 95 per cent. of the Superannuation Board's valuation to a maximum of £3,000, or 85 per cent. of the Board's valuation to a maximum of £3,500. The rate of interest is 5½ per cent. per annum, calculated on quarterly balances, reducing to 5 per cent. when payments are made within a prescribed period of 21 days from the end of the quarter. The term of the mortgage may run for 30 years on a stone or brick home or 20 years on a timber-framed construction. Trustee mortgages may be granted as an alternative to the foregoing. A maximum of 70 per cent. of the Board's valuation may be granted for a trustee mortgage, other conditions being those applicable to mortgages granted under the *Homes Act*.

At 30th June, 1963, there were 4,884 loans current, the principal outstanding totalling £8,060,046. During 1962-63, the value of advances made was £1,285,525.