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CHAPTER 19

HOUSING AND CONSTRUCTION

This chapter gives details of: the characteristics of dwellings obtained from censuses (pages 487–8); government activities in the field of housing (pages 488–98); financial arrangements associated with the erection or purchase of homes (pages 498–501); a summary of building activities (pages 502–5); summary of construction (other than building) activities (pages 506–7); and summary of construction industry statistics (pages 508–10).

Details of some other Government housing and accommodation assistance are provided in Chapter 9 'Social Security and Welfare' including Aged or Disabled Persons Homes (pages 218–9); Handicapped Persons Assistance (pages 219–20); Homeless Persons Assistance (page 220); and Youth Services Scheme (pages 220–21).

HOUSING

Census dwellings

Further information on dwellings obtained from censuses is available in the detailed tables of the publications issued for each individual census. A list of the 1981 Census publications is shown in the *ABS Catalogue of Publications, Australia* (1101.0). The most relevant 1981 census publication is *Summary Characteristics of Persons and Dwellings* (2435.0–2443.0). More detailed dwellings information is available on microfiche. Tables are listed in the *Catalogue of 1981 Census Tables* (2139.0).

At each census of the population, in addition to the questions relating to personal particulars, there have been a number of questions relating to dwellings. A 'dwelling' is defined as any habitation occupied by a household group living together as a domestic unit, whether comprising the whole or only part of a building, and includes, in addition to houses and self-contained flats, a great variety of dwellings ranging from a single-roomed shack to a multi-roomed hotel or institution. This section contains particulars of such information on dwellings as is available from the 1981 Census, together with information from earlier censuses.

Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1947 to 1981. Occupied dwellings are classified into 'private' and 'non-private' dwellings.

Private dwellings were classified by the census collector for the 1981 Census; collectors allocated each dwelling to one of the following categories:

- Separate house*
- Semi-detached house*
- Row or terrace house*
- Medium density housing*
- Flat over three storeys*
- Caravan, houseboat, etc.*
- Improvised home*
- House or flat attached to a shop, office, etc.*

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

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

DWELLINGS(a): AUSTRALIA, CENSUSES, 1947 TO 1981

Census	Occupied			Unoccupied
	Private	Non-private	Total	
1947	1,873,623	34,272	1,907,895	47,041
1954	2,343,421	36,932	2,380,353	112,594
1961	2,781,945	35,325	2,817,270	194,114
1966	3,155,340	33,917	3,189,257	263,873
1971	3,670,553	24,006	3,694,559	339,057
1976	4,140,521	21,543	4,162,064	431,200
1981	4,668,909	22,516	4,691,425	469,742

(a) Excludes dwellings occupied solely by Aboriginals before 1966.

The total number of occupied and unoccupied dwellings in each State and Territory at the Censuses of 1976 and 1981 were as follows:

DWELLINGS: CENSUSES, 1976 AND 1981

State or Territory	Census 30 June 1976		Census 30 June 1981	
	Occupied(a)	Unoccupied	Occupied(a)	Unoccupied
New South Wales	1,499,001	152,960	1,669,596	153,251
Victoria	1,126,304	119,592	1,243,453	124,522
Queensland	602,426	62,686	703,964	83,366
South Australia	392,253	39,768	433,841	42,407
Western Australia	339,105	34,064	405,999	42,100
Tasmania	122,573	15,786	136,269	17,765
Northern Territory	23,270	2,292	29,563	2,368
Australian Capital Territory	57,132	4,052	68,740	3,963
Australia	4,162,064	431,200	4,691,425	469,742

(a) Includes non-private dwellings.

Commonwealth Government and Housing

Commonwealth Government activities in the housing field have, in the main, included the provision of money to State Governments under various agreements; financial assistance to defence (and eligible ex-service) personnel in the erection and purchase of homes; assistance to young married couples under the Homes Savings Grant Act and the Home Deposit Assistance Act; the operations of the Housing Loans Insurance Corporation; assistance in the provision of accommodation for the aged, Aboriginals and other groups in need and the provision of housing in the Territories. In 1981-82, the Commonwealth also introduced a Crisis Accommodation For Families Program. A Mortgage and Rent Relief Scheme is to be introduced during 1982-83.

Commonwealth Government—State Housing Agreements 1945-1981

There have been several Commonwealth-State Housing Agreements since the second World War. (Details of the 1978 Agreement and the 1979 Commonwealth-Northern Territory Housing Agreement are contained in Year Book No. 66, pages 454, 457). In addition, the *States Grants (Housing) Act 1971* made provision for payment of a housing grant to the States amounting to \$5.5m annually and the *Housing Assistance Act 1973* authorised special advances to States of \$6.55m in 1972-73 for rental housing.

1981 Housing Agreement (Schedule 1 to the *Housing Assistance Act 1981*)

This Agreement between the Commonwealth, the six States and the Northern Territory, the latest in the series of Agreements, is to operate for the 5 year term ending 30 June 1986. All financial assistance, comprising 'untied' loans, grants earmarked for pensioners and Aboriginals and 'untied' grants, is now subject to the terms of the Agreement. Each State decides on the allocation of 'untied' funds between home purchase and rental housing assistance and is required to match these funds on a \$1 for \$1 basis with funds provided from its own resources. Commonwealth loans to the States are repayable over 53 years at an annual interest rate of 4.5 per cent.

The Commonwealth has guaranteed a minimum level of funding of \$200m for each year of the Agreement. Additional funding for each year is determined in the Budget context. Total funding for 1981-82 was \$262.2m: \$146m in loans and the remainder as grants of which \$32m was allocated for pensioners, \$34.2m for Aboriginals, and \$50m was 'untied' assistance.

Total funding under the Agreement in 1982-83 is \$332.9 million: \$146 million in loans and the remainder as grants, of which \$32.0 million is allocated for pensioners and \$34.2 million for Aborigines, and \$120.7m is 'untied'. In addition, in 1982-83 each State may, subject to providing from its own resources the same amount as in 1981-82, nominate additional funds for welfare housing from its Works and Housing Program. These additional funds will be available at concessional CSHA loan terms and conditions ie, interest rate of 4.5 per cent, with principal repayable over 53 years.

Home Purchase Assistance

Funds available in the Home Purchase Assistance Account, comprising Commonwealth funds, involving funds arising from the operation of previous home purchase programs and State funds, are used principally to make loans to co-operative housing societies and approved State lending authorities for on-lending to home purchasers. The annual interest rate charged by a State to societies and approved lending authorities is to be not less than 5 per cent per annum in the first full financial year, increasing by 0.5 per cent per annum each year until a rate equivalent to 1 per cent below the current Commonwealth Savings Bank rate for housing loans is reached and thereafter varying with movements in this rate. Eligibility conditions are set by each State, but loans may only be made to those who cannot obtain mortgage finance on the open market, or from other sources. Provision is made in the Agreement for a number of flexible lending practices, such as escalating interest loans with income geared starts.

Rental Housing Assistance

Available funds, comprising Commonwealth funds, internally generated funds arising from the operation of rental housing programs, and State contributions, are used principally for the provision of rental housing by State housing authorities but may be used for other purposes such as urban renewal, funding of voluntary housing management groups, and allocations to local government bodies to provide rental housing. Each State determines eligibility for rental housing subject only to the condition that assistance is directed to those most in need. The level of rent is also fixed by each State and a policy of progressive movement to full market rents over the life of the Agreement is to apply in each State. Rental rebates are granted to those tenants who cannot afford to pay the rent fixed. A policy of uniform rental rebates is being developed by the Commonwealth and the States. Each State determines its own policy on sales of rental dwellings but all sales are to be at market value or replacement cost and on the basis of a cash transaction. Home purchase assistance funds can be used to finance the purchase of rental dwellings.

Housing Agreement (Servicemen)

Prior to 30 June 1971, housing for servicemen was provided under the terms of the 1956-1966 Housing Agreement which, in the main, was concerned with public housing and which expired on that date. With effect from 1 July 1971, a separate agreement was concluded between the Commonwealth and State Governments to provide for the construction of dwellings for allotment to servicemen and for improvements to existing accommodation occupied by them. Programmes are negotiated annually and the full capital cost is made available by the Commonwealth in repayable, interest-bearing loans to the States.

Operations under the 1978 Housing Agreement, the 1981 Housing Agreement and the Housing Agreement (Servicemen)

The following tables show Commonwealth funding under the last year of the 1978 Housing Agreement, the 1981 Agreement and the Housing Agreement (Servicemen), with the results of operations during 1980-81 the last year of the 1978 Housing Agreement.

1978 HOUSING AGREEMENT: SUMMARY 1980-81

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>Total</i>
HOUSING FUNDS (\$'000)								
Commonwealth loans to States for housing—								
Rental Housing Assistance Program	54 650	43 440	17 000	24 960	15 680	10 770	9 000	175 500
Home Purchase Assistance Account	32 790	21 720	—	9 960	9 408	6 462	—	80 340
Housing Agreement (Servicemen) loans (a)	21 860	21 720	17 000	15 000	6 272	4 308	9 000	95 160
	120	400	800	—	—	—	—	1 320
NUMBER OF DWELLINGS								
Rental Housing Assistance Program—								
Commenced	1 886	944	690	994	514	704	415	6 147
Completed	3 089	954	647	1 379	753	668	456	7 946
Under construction at 30 June 1981	2 074	1 159	491	684	153	446	329	5 336
Home Purchase Assistance Account—								
Purchased—								
New	813	273	791	568	30	6	723	3 204
Other	1 000	1 385	746	1 684	139	407	—	5 361
New construction—								
Approved	236	318	770	698	164	51	174	2 411
Commenced	422	14	708	n.a.	164	42	n.a.	n.a.
Completed	527	210	705	n.a.	170	84	n.a.	n.a.
Sales of Rental Dwellings	250	527	206	178	95	56	149	1 461

(a) All loans were for upgrading of existing dwellings.

1981 HOUSING AGREEMENT: HOUSING FUNDS 1981-82

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>Total</i>
(\$'000)								
Commonwealth loans to States for housing—								
Rental Housing Assistance	31 824	36 135	—	5 661	6 519	5 464	—	85 603
Home Purchase Assistance Program	13 640	—	14 148	15 100	6 519	3 500	7 490	60 397
Commonwealth Grants to States—								
Pensioners—Rental Assistance	12 430	7 447	5 009	3 033	2 589	992	500	32 000
Aboriginal—Rental Assistance	9 087	2 522	6 628	3 810	7 225	527	4 401	34 200
Untied—Rental Assistance	15 570	12 375	4 845	7 110	4 465	2 570	2 565	49 500
Untied—Home Purchase Assistance	—	—	—	—	—	500	—	500

Rental Assistance for Pensioners, Aboriginals and Other Persons in Need

From 1 July 1981, grants have been provided to the States and the Northern Territory for rental housing assistance for pensioners, Aboriginals and other persons in need under the 1981 Housing Agreement. In previous years, such grants were provided under separate arrangements, as described in earlier issues of the Year Book.

Grants may be used for purposes other than construction of housing eg, leasing from the private sector.

To 30 June 1981, grant payments earmarked for pensioners totalled \$143,240,000. The number of units provided to 30 June 1981 amounted to 9,779. The Rental Assistance to Pensioner Scheme commenced in 1969 with the *States Grants (Dwellings for Aged Pensioners) Act 1969*.

Earmarking of grants for Aborigines commenced in 1979-80, with \$21.06 million being paid in 1979-80 and \$22.1 million in 1980-81. During those two years 1123 dwellings were programmed. The States Grants for Aboriginal housing program previously administered by the Department of Aboriginal Affairs was amalgamated with the Housing Agreement grants earmarked for Aborigines as from 30 June 1981 and is included in the Commonwealth funding shown above for 1981-82.

RENTAL ASSISTANCE TO PENSIONERS AND OTHER PERSONS IN NEED

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	Total
Number of units provided								
1978-79 Pensioners	460	230	173	81	77	26	—	1 047
1979-80 Pensioners	622	236	214	284	150	50	—	1 556
Aborigines	136	58	202	44	118	20	—	578
1980-81 Pensioners	540	275	208	342	137	59	—	1 561
Aborigines	140	51	176	47	117	14	—	545
Grants Paid (a) (\$'000)								
1978-79 Pensioners	5 695	3 388	2 050	1 343	1 086	438	—	14 000
1979-80 Pensioners	12 132	7 186	4 495	2 856	2 361	970	1 590	31 590
Aborigines	6 000	2 000	6 100	1 500	4 000	400	1 060	21 060
Untied	16 410	13 045	5 105	7 495	4 710	3 235	2 650	52 650
1980-81 Pensioners	12 421	7 409	4 790	2 945	2 459	976	1 650	32 650
Aborigines	6 300	2 100	6 400	1 600	4 200	400	1 100	22 100
Untied	17 070	13 570	5 310	7 790	4 900	3 360	2 750	54 750

(a) Grants provided under Part III of the *Housing Assistance Act 1978*.

Defence Service Homes

The *Defence Service Homes Act 1918* assists certain former and serving members of the Defence Force to acquire a home on concessional terms.

The Defence Service Homes Corporation is, subject to the directions of the Minister for Veterans' Affairs, responsible for the administration of the Defence Service Homes Act.

Persons eligible for assistance under the Act include members of the Australian forces and nursing services enlisted or appointed for or employed on active service outside Australia or on a ship of war during the 1914-18 and 1939-45 Wars; persons who served in the warlike operations in Korea or Malaya or who have served on "special service" as defined in the *Repatriation (Special Overseas Service) Act 1962*; and members of the Defence Force who serve on continuous full-time service and national servicemen whose periods of service ended not earlier than 7 December 1972 and who meet certain prescribed conditions. The categories of eligible persons also include the widows and, in some circumstances, the widowed mothers of eligible persons, and persons domiciled in Australia and employed in certain sea-going service during the 1914-18 and 1939-45 Wars.

During 1981-82 the following loan conditions applied:

Maximum loan :	\$25,000
Interest rates :	3.75 per cent per annum on the first \$12,000; 7.25 per cent per annum on any excess over \$12,000 up to \$15,000; 10.00 per cent per annum on amount in excess of \$15,000
Maximum repayment period :	The maximum repayment period permitted by the Act is 45 years or, in the case of the widow or widowed mother of an eligible person, 50 years; but, normally, the repayment period is limited to 32 years.

Operations under the Defence Service Homes Act

Since the inception of the Defence Service Homes Scheme in 1919, 370,514 loans have been granted to persons eligible for assistance under the Act. All figures shown include homes which were provided originally under the Housing Agreements with the States, and taken over in accordance with those agreements.

The following tables give details of the operations under the Defence Service Homes Act in the year 1981-82. The earliest year for which details are given in the tables is 1977-78; for earlier years see previous issues of the Year Book. The figures shown include operations in the Northern Territory, Norfolk Island and in Papua New Guinea.

HOUSING AND CONSTRUCTION

DEFENCE SERVICE HOMES ACT: NUMBER OF LOANS GRANTED

Year	Construction of homes	Purchase of new homes	Purchase of previously occupied homes	Enlargement of existing homes	Total
1977-78	2,379	695	2,970	71	6,115
1978-79	1,904	658	2,720	83	5,365
1979-80	1,734	566	2,846	105	5,251
1980-81	1,927	531	3,332	125	5,915
1981-82	2,694	570	3,818	203	7,285

DEFENCE SERVICE HOMES ACT: STATE SUMMARY OF OPERATIONS

Year	N.S.W.(a)	Vic.	Qld(b)	S.A.(c)	W.A.	Tas.	A.C.T.	Total
NUMBER OF LOANS GRANTED								
1977-78	1,729	1,486	1,109	582	763	128	318	6,115
1978-79	1,657	1,042	1,068	559	540	102	397	5,365
1979-80	1,751	1,111	1,039	450	474	107	319	5,251
1980-81	1,584	1,309	1,287	495	684	138	418	5,915
1981-82	1,569	1,563	2,031	709	806	198	409	7,285

CAPITAL EXPENDITURE (\$'000)

1977-78	24,948	22,417	15,700	9,769	11,049	1,807	4,631	90,321
1978-79	23,842	14,980	15,438	7,992	7,836	1,467	5,879	77,434
1979-80	25,035	15,835	15,149	6,235	6,923	1,508	4,740	75,425
1980-81	26,174	22,334	21,128	8,413	12,505	2,396	8,603	101,554
1981-82	34,350	34,710	44,690	15,318	18,537	4,362	9,723	161,690

LOAN REPAYMENTS (\$'000)

1977-78	24,299	19,076	8,513	5,068	6,912	1,590	(d)	65,458
1978-79	29,928	20,670	10,416	6,578	7,848	1,951	(d)	77,391
1979-80	33,425	21,865	13,062	7,361	8,359	1,951	(d)	86,023
1980-81	36,290	22,475	14,990	8,144	9,203	1,833	(d)	92,935
1981-82	29,825	22,278	14,915	7,933	8,980	2,013	(d)	85,944

NUMBER OF LOAN ACCOUNTS AT 30 JUNE

1978	63,864	51,693	26,319	16,456	17,970	4,299	(d)	180,601
1979	62,255	50,192	26,093	16,131	17,540	4,152	(d)	176,363
1980	60,839	48,090	25,529	15,600	16,971	4,006	(d)	171,035
1981	58,371	46,591	25,086	15,099	16,510	3,915	(d)	165,572
1982	56,953	45,498	25,254	14,871	16,235	3,876	(d)	162,687

(a) Includes A.C.T. and Norfolk Island South Wales.

(b) Includes Papua New Guinea

(c) Includes Northern Territory

(d) Included in New

Home Savings Grant and Home Deposit Assistance Schemes

The administration of the Home Savings Grant and Home Deposit Assistance Schemes is a function of the Department of Social Security. The purpose of the schemes is to encourage people to save over a period towards the ownership of their first home and to assist them financially with its acquisition by means of a tax-free grant. A further objective is to increase the funds available in Australia for housing purposes by rewarding savings made with those institutions that provide the bulk of private housing finance.

The Home Savings Grant Scheme was introduced in 1964. Persons who acquired their home on or before 31 December 1976 qualified under the *Homes Savings Grant Act 1964*, the conditions of which are explained in detail in Year Book No. 61, page 233. Details of grants made under this Act up to 30 June 1978 are available in Year Book No. 63, pages 415-6.

Persons acquiring their homes on or after 1 January 1977 but no later than 2 June 1982 may qualify under the *Homes Savings Grant Act 1976*. Persons who acquired between 18 March 1982 and 2 June 1982 may instead elect to apply under the *Home Deposit Assistance Act 1982*. Applications for a Home Savings grant may be made by persons who contract to buy or build, or commence to construct their first home in Australia. There is no restriction on the marital status or age of the applicant except

that persons under eighteen years of age must be married or engaged. The home must be intended as the applicant's principal place of residence. Persons who are not Australian citizens must have the right to reside here permanently. Applicants cannot have owned a home or received a grant before.

The amount of grant is related to the 'savings period', which is the period of one, two or three complete years immediately before the contract date, during which the applicant/s must have saved in an acceptable form. The grant is calculated on the basis of \$1 for each \$3 of acceptable savings, including savings held at the beginning of the savings period. A maximum grant of \$667 is payable in respect of a savings period of one year, \$1,333 for two years and \$2,000 for three years. Grants of \$667 first became payable for people contracting to buy or build their home from 1 January 1977. The larger grants first applied from 1 January 1978 and 1979 respectively.

A qualifying limit applies to the value of the home, including the land, for persons entering into their contracts after 24 May 1979. The limit is \$35,000-\$40,000 for contracts up to 18 August 1980; \$45,000-\$55,000 for contracts dated 19 August 1980 to 30 September 1980, and \$60,000-\$70,000 for contracts dated 1 October 1980-2 June 1982. The grant calculated on the basis of savings reduces progressively within these ranges, cutting out completely at the upper limit. A full grant, depending on the amount saved, is payable for homes valued at or less than the relevant lower value limit.

The main forms of savings that are acceptable are those most commonly used to accumulate savings for a home, that is, with banks (other than cheque accounts), building societies and credit unions. For those people who entered into a contract on or after 1 October 1980, another form of acceptable savings are Australian Savings Bonds held as Inscribed stock or for safe custody with a bank. Savings expended on or before the contract date in connection with the home, such as for the deposit on the home or for the land, are also acceptable.

A person who is eligible for a grant and whose contract is dated between 1 October 1980 and 2 June 1982, may also be eligible for a Family Bonus. A Family Bonus of \$500 is payable for families with one dependent child and \$1,000 for families with two or more dependent children at the contract date. A dependent child includes a student aged 16 to 25 years. The Family Bonus does not vary with the level of savings or the value of the home, provided the value does not exceed \$70,000.

The Home Savings Grant Scheme terminated on 2 June 1982 following Royal Assent to the Home Deposit Assistance Act.

Home Deposit Assistance Scheme

The *Home Deposit Assistance Scheme* was introduced in 1982. Persons acquiring their homes on or after 18 March 1982 may qualify under the *Home Deposit Assistance Act* 1982. Applications for grants may be made by persons who contract to buy or build or commence to construct their first home in Australia. There is no restriction on the marital status or age of the applicant except that persons under sixteen years of age must be married or engaged. The home must be intended as the applicant's principal place of residence. Persons who are not Australian citizens must have the right to reside here permanently. Applicants cannot have owned a home or received a grant before.

The amount of grant is related to the 'savings period' which is the period of one or two complete years immediately before the contract date during which the applicant must have saved in an acceptable form. The grant is calculated on the basis of \$1 for each \$1 of acceptable savings, including savings held at the beginning of the savings period. A maximum grant of \$1,250 is payable in respect of a savings period of one complete year and \$2,500 for a two year savings period.

An income limit applies based on the combined taxable income of all applicants including breadwinner and spouse. For persons acquiring their homes between 18 March 1982 and 30 June 1982 a full grant may be paid, if combined taxable income for 1980-81 does not exceed \$18,900. If income exceeds that figure a partial grant, reduced proportionately, may be payable for combined taxable income up to \$21,700. For persons acquiring their homes between 1 July 1982 and 30 June 1983, combined taxable income for 1981-82 must not exceed \$21,700 to be eligible for a full grant. If the income exceeded that figure a partial grant may be payable for combined taxable income up to \$24,900. If, in the twelve months preceding home acquisition, an applicant has withdrawn from the workforce, or is earning less income for reasons beyond his control these and other special circumstances may be taken into account when testing income.

A person who is eligible for a grant may also be eligible for a Family Bonus. For families with one dependent child, \$500 is payable and \$1,000 is payable for two or more dependent children. A family with a child or children born or adopted up to 11 months after home acquisition may also be eligible. A dependent child includes a student aged 16-25.

The Family Bonus does not vary with the level of savings or the amount of income provided the maximum income limits are not exceeded.

Details of the new Home Deposit Assistance Scheme are available in a leaflet and can be obtained through the Department of Social Security or from most savings institutions and estate agents.

Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1981-82 and from inception in respect of the *Homes Savings Grant Act 1976*, are set out below.

HOMES SAVINGS GRANT ACT 1976: OPERATIONS 1981-82

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(a)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.(b)</i>	<i>Aust.</i>
Applications received								
No.	21,159	26,703	12,571	9,237	8,768	2,556	1,809	82,803
Applications approved								
No.	11,217	17,377	7,748	5,940	5,168	1,950	1,251	50,651
Grants approved \$'000	17,518	28,816	12,265	9,152	7,427	2,895	1,953	80,026
Average grant approved								
\$	1,562	1,658	1,583	1,541	1,437	1,485	1,561	1,580
Expenditure from Consolidated Revenue								
\$'000	24,446	40,680	18,296	13,313	10,498	4,262	2,993	114,488

(a) Includes Northern Territory. (b) Includes Queanbeyan, N.S.W.

HOMES SAVINGS GRANT ACT 1976: OPERATIONS, 1 JANUARY 1977 TO 30 JUNE 1982

<i>Period</i>	<i>Applications received</i>	<i>Applications approved</i>	<i>Grants approved</i>	<i>Average grant approved</i>	<i>Expenditure from consolidated revenue</i>
			\$'000	\$	\$'000
1 January 1977 to 30 June 1977	11,850	8,447	5,491	650	5,035
1977-78	58,433	49,790	36,131	726	33,995
1978-79	57,178	51,626	55,514	1,075	20,000
1979-80	44,499	47,668	59,987	1,258	71,502
1980-81	46,038	39,640	53,136	1,340	44,592
1981-82	82,803	50,651	80,026	1,580	114,488
Total from 1 January 1977	300,801	247,822	290,285	1,171	289,599

Mortgage and Rent Relief Scheme

In March 1982 the Commonwealth Government announced that it would offer up to \$20 million a year to the States, the Northern Territory and the Australian Capital Territory for a period of three years, from and including 1982-83, for the provision of short term housing assistance to low income rent and mortgage payers who are experiencing genuine financial difficulty in meeting their rent or mortgage commitments.

Payment of the grants is conditional upon the States and Territories matching these sums dollar-for-dollar.

The 1982-83 allocation, which totals \$20m, of Commonwealth grants to each State and Territory is as follows: New South Wales—\$7.03m, Victoria—\$5.3m, Queensland—\$3.11m, South Australia—\$1.76m, Western Australia—\$1.74m, Tasmania—\$0.57m, Northern Territory—\$0.18m and Australian Capital Territory—\$0.31m.

It was proposed that the States administer the scheme, and determine eligibility for assistance. At least 25 per cent of each State's grant is to be devoted to rental or mortgage relief.

Crisis Accommodation for Families Program

In 1981-82, the Commonwealth introduced a crisis accommodation program for families in distress. Grants are provided to the States, the Northern Territory and Aboriginal Hostels Limited for the construction, purchase or leasing of dwellings to provide short term emergency accommodation for families. The objective of the program is to assist both one and two parent families who have an immediate need for accommodation.

In the 1981-82 Budget, \$2 million was provided for the commencement of the program. A further \$4 million has been budgeted for 1982-83. Particulars of the allocations under this scheme for 1981-82 and 1982-83 are set out below.

CRISIS ACCOMMODATION FOR FAMILIES: BUDGET ALLOCATIONS
(**\$'000**)

<i>Period</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1981-82	666	502	295	167	165	55	50	100	2,000
1982-83	1,326	1,000	600	334	332	108	100	200	4,000

Housing loans insurance

The Housing Loans Insurance Corporation was established under the *Housing Loans Insurance Act* 1965 to insure approved lenders against losses arising from the making of housing loans. For further information regarding the Corporation and earlier operation of the Scheme, see Year Book No. 61, pages 235-6.

Following amendments to the Act in mid 1977, loans for owner-occupancy homes are insurable without limit on loan amount, interest rate or term. A once-and-for-all premium of 1.4 per cent of the amount of the loan is charged by the Corporation for the insurance of loans up to, but less than, 96 per cent of valuation, with the premium rate falling progressively to a minimum of 0.1 per cent on loans of less than 76 per cent of valuation. On loans from 96 to 100 per cent of valuation, the premium charged is 1.4 per cent of the valuation of the loan plus 10 per cent of the amount so calculated. The amendments to the Act also empowered the Corporation to insure loans for rental housing projects and loans to developers and builders.

From November 1965, when the Corporation commenced operations, until the end of June 1982, 447,000 loans to the value of \$9,557 million had been insured.

State housing authorities

The following paragraphs describe briefly the organisation of the various State housing authorities and their activities in the fields of home construction and provision of homes on a rental basis (see pages 499-501, for their financial advances to persons wishing to purchase or build a home). For summarised figures of total government construction of houses and other dwellings, see pages 502 and 504.

New South Wales—The Housing Commission of New South Wales. The Housing Commission of New South Wales was constituted in 1942, its principal function being the provision of low-cost housing to persons in the lower or moderate income groups.

Advances from the Commonwealth Government have provided most of the Housing Commission's capital funds and by 30 June 1982 had aggregated \$1,236,244,000 of which \$147,033,000 had been repaid. Other net funds of the Commission at 30 June 1982 comprised: repayable advances from the State, \$177,147,000; public loans raised by the Commission, \$17,744,000; grants from the Commonwealth Government, \$179,760,000; grants from the State, \$51,172,000 (including \$10,594,000 from Consolidated Revenue and \$40,577,000 mainly from proceeds of poker machine taxes); provision for maintenance of properties, \$18,104,000; and accumulated surplus, \$171,014,000. In addition, the Commission owed \$68,485,000 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$1,762,145,000 (including \$159,960,000 debtors for purchase of homes); and current assets, \$19,338,000. In 1981-82, the Commission's income was \$190,092,000 (including rent \$162,323,000 and interest \$17,664,000); expenditure was \$170,425,000 (interest, \$62,329,000).

The permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements or from State loans and grants. In 1981-82, 2,405 houses and flats were completed for the Housing Commission by private builders on contract to the Commission.

Upon request by other State Departments, the Housing Commission will erect houses for employees of those Departments, the Departments providing the necessary lands and funds. In addition, the Commission erects (with State funds) dwellings for employees of industries connected with decentralisation and development. Specially designed units are erected by the Housing Commission to provide dwellings for elderly persons at rentals within their means. The rents of these units, as at 30 June 1982, were approximately \$14.30 a week for elderly single persons and \$23.20 a week for elderly couples. At 30 June 1982, 11,600 units had been completed.

Victoria—Ministry of Housing. The Ministry of Housing co-ordinates all Government housing activities in Victoria. The authorities within the Ministry are the Housing Commission, Registry of Co-operative Housing Societies and Co-operative Societies, Home Finance Trust (see page 499) and Government Employee Housing, Authority.

Housing Commission, Victoria. The Commission was set up in 1938 as a result of the Housing Act of the previous year. Following an amendment to the Housing Act in January 1979, the function of the Commission is defined as assisting the Minister to carry out his duties, which include the determination of the present and future housing needs of the people of Victoria and the taking of steps in relation to: the provision of accommodation for persons in need; the provision of adequate and suitable houses for letting or leasing; the sale of houses to eligible persons; the making of advances to eligible persons for home purchase; the improvement of existing housing by the establishment and enforcement of adequate housing standards; encouraging and assisting in the provision of finance for persons building, purchasing or renovating houses; the development and sale of land for housing; the preparation and implementation of urban renewal proposals; the provision of parks, gardens and community facilities in areas where land or houses have been provided; the provision of shops and commercial facilities or land therefor; the provision of movable units for the accommodation of pensioners on the land of a householder; the provision of housing for officers and employees of government departments and public authorities in circumstances where this is desirable; and the integration of housing under the Act with private housing.

Since the signing of the 1945 Housing Agreement, the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1982, the Housing Commission had completed 93,437 dwelling units under the State Housing Scheme and Federal-State Agreements, Works and Services Loans, Service Personnel Agreements (Housing), and Grants for Aged Person Housing. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1982, 8,457 such units had been completed. These are also included in the figures for total constructions above.

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

During 1981–82 the Commission provided 2,816 dwelling units, bringing the total number under all schemes since the revival of housing construction in 1944–45 to 66,208. Of this number 41,955 houses, or 63.4 per cent, were for home ownership, and 24,253, or 36.6 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority under the Federal-State Housing Agreements and States Grants (Housing) legislation. Operating under the provisions of the *State Housing Act 1945–1981*, the Commission, through its scheme of mortgage finance, makes advances for the construction of dwellings to eligible persons who own a suitable building site. The number of dwellings completed during 1981–82 amounted to 2,002, making a total of 40,707 completions since the inception of the scheme. The Commission also has power to make advances, secured by mortgage, to firms for housing of employees. The Commission has power to sell houses under contract of sale conditions. Contract of sale agreements were made to purchase 143 of the Commission's houses during 1981–82.

South Australia—The South Australian Housing Trust. The South Australian Housing Trust was established under the South Australian Housing Trust Act, 1936. Under the Housing Improvement Act, 1940, the Trust became the housing authority to administer the Act and the Trust's powers were extended. It is also the housing authority for South Australia under the *Housing Assistance Act 1981*.

The primary role of the Trust is to provide housing for those in need and within their capacity to pay; and to do so in ways which contribute to the economic development of the State.

In fulfilling its primary role, the Trust aims to provide housing which is appropriate for the householders' needs, is of an acceptable and modern standard and is integrated within the surrounding environment.

The Trust makes housing available to those in need by the construction, purchase or leasing of property which is let to tenants at market-related rents, with a rent rebate scheme for those with special needs; by the sale of housing, including sales to sitting tenants; by the administration of mortgage relief for home owners in crisis; by its management of the emergency housing service and by the exercise of its responsibilities in relation to private sector accommodation under the Housing Improvement Act.

The Trust has a separate responsibility to government to act as the State's industrial property authority, to provide industrial premises for approved additions to or extensions of industrial facilities within the State.

In order to assist those in need a number of new schemes were commenced during the year. These include:

- provision of up to 50 houses to voluntary agencies and youth groups for use as youth shelters.
- the *Low Deposit Purchase Scheme*, designed to assist low-income people in purchasing a home through a nominal deposit and low interest loans.
- a *Home Purchasers in Crisis Assistance Scheme* to assist home buyers undergoing severe family and financial crises contributing to their inability to meet mortgage repayments.
- the *Design and Construct Scheme* under which private builders contract houses of their own design on their own land for the Trust.
- the *Housing Co-operatives Scheme* under which the Trust subsidises private rental co-operatives.

A total of 92,790 dwellings have been built, purchased or leased by the Trust since 1936. Subject to certain conditions, tenants may purchase the dwelling they rent from the Trust.

For further details see South Australian Year Book.

Western Australia—State Housing Commission of Western Australia. The activities of the State Housing Commission extend throughout the whole State. In addition to construction of a variety of dwellings for its own rental and purchase program as determined under the State Housing Act, the Federal State Housing Agreements prior to 30 June 1971, the *States Grants (Housing) Act 1978*, the 1978 Housing Agreement, and the 1981 Housing Agreement, its activities include: construction of houses for other Government Departments (both Commonwealth and State Government, and semi- and local government authorities) in Western Australia; and construction and maintenance of houses for the Government Employees' Housing Authority.

At 30 June 1982, the Commission had completed under all schemes since 30 June 1944 a total of 69,928 units of accommodation throughout the State (including 12,046 units completed under the *Defence Services Homes Act 1918*).

During the twelve months ended 30 June 1982, 1,036 units of accommodation were completed: metropolitan area, 425; country, 325; and north of the 26th parallel, 286. A further 425 units were under construction.

Building societies are a major source of housing finance in Western Australia. At 30 June 1982, it was estimated that the assets of permanent and terminating societies were about \$2,415 million. Currently, 9 permanent and 430 terminating societies are operating. Under the 1981 Housing Agreement with the Commonwealth the State is required to allocate a proportion of the funds the State receives under the Agreement to the Home Purchase Assistance Account. Advances are made from the account to terminating building societies which in turn make loans available to eligible applicants being those persons unable to obtain mortgage finance assistance in the open market or from other sources.

Under the *Housing Loans Guarantee Act, 1957–1973*, the guarantees provided to financial institutions enable loans to be made to lending institutions with full security. The Act enables building societies and other approved bodies to make high ratio advances to families of low and moderate means without additional charge. The interest rate charged to the borrower may not exceed 14.25 per cent reducible. Loans may be made for up to 90 per cent of the value of the house and land. The maximum loan permitted in respect of the metropolitan region south of the 26th parallel is \$36,000. For a new house situated north of the 26th parallel and in the North West or Eastern Land Divisions, the maximum loan is \$65,700 and in the Kimberley Land Division \$68,400.

Tasmania—Department of Housing and Construction (Housing Division). The Department of Housing and Construction, established in September 1977, is comprised of the Housing and Construction Divisions. The Housing Division is continuing the functions of the former Housing Department which was established in 1953 for the purpose of administering that portion of the *Homes Act 1935* relating to the acquisition and development of land for housing purposes and the erection of homes for rental and sale to those deemed in need of assistance, and the *Casual Workers and Unemployed Persons Homes Act 1936*.

During 1981–82 dwelling completions numbered 698. The total number of dwellings constructed as at 30 June 1982 is 20,874, comprising 17,973 detached and semi-detached units, 1,547 elderly persons' units, 316 multi-unit flats, 1,009 villa units and 29 moveable units. The figures shown last year have been adjusted and the total units constructed includes 196 dwellings built prior to 1944.

The Division now allots all welfare housing accommodation on a rental basis. Weekly rental of a new typical standard home was between \$40-50.00 at 30 June 1982. In certain necessitous cases, rental rebates are allowed. Under current policy a married couple occupying an elderly persons' unit and whose only income is the age pension pay \$21.90 a week, while a single person solely dependent on the pension pays \$13.50 a week.

Housing schemes in Australian Territories

Northern Territory. In 1946 control of all government-owned residences in the Territory (excluding those belonging to the Defence Services or Commonwealth Railways or attached to post offices) was vested in the Administration. The Northern Territory Housing Commission was established in 1959 and operates under authority of the *Housing Act 1979*. The Commission became autonomous on 1 October 1969 and, in addition to its role of providing residential accommodation to persons of limited means, its functions were broadened as from 1 July 1978 to include the provision of housing for employees of the Northern Territory Government and related authorities and the provision of residential, office, industrial or other accommodation for the Commonwealth and the Territory for public purposes and approved commercial and welfare organisations.

Australian Capital Territory. The Commonwealth Government provides houses and flats for rental to persons on low incomes who live or are employed in the Australian Capital Territory. At 30 June 1982 the Department of the Capital Territory controlled 6,498 houses and 3,263 flats for rental purposes. Government rental houses may be purchased by tenants.

Summary of rental activities of government authorities

The first of the following two tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1976-77 to 1981-82, and the second shows the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1976-77 to 1981-82.

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

Year	N.S.W.	Vic.(a)	Qld(b)	S.A.	W.A.(a)	Tas.	N.T.(a)	A.C.T.	Aust.
1976-77	84,242	49,714	26,766	35,913	19,586	7,368	3,281	15,626	242,496
1977-78	99,566	53,753	32,069	42,331	24,337	9,855	4,467	20,538	286,916
1978-79	114,404	64,556	39,382	42,785	27,764	12,722	9,090	20,658	321,361
1979-80	127,584	68,819	42,924	46,775	28,882	16,100	11,768	20,123	362,975
1980-81	143,409	72,122	44,582	55,889	34,585	17,646	14,722	20,497	403,452
1981-82	162,323	82,322	51,112	60,420	36,648	21,557	16,288	22,896	453,566

(a) Figures relate to Housing Commission only. (b) Excludes rentals in respect of tenanted temporary dwellings.

GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT

Year	N.S.W.	Vic.(a)	Qld(b)	S.A.	W.A.(a)	Tas.(c)	N.T.(c)	A.C.T.(c)	Aust.
1976-77	80,510	40,053	20,772	38,601	24,818	6,695	3,428	10,967	225,844
1977-78	82,893	40,151	21,863	39,757	24,323	7,489	3,665	10,575	230,716
1978-79	85,997	40,049	22,730	40,780	25,011	8,238	5,540	10,550	238,895
1979-80	90,124	40,090	23,063	41,892	25,867	9,258	6,121	10,282	246,697
1980-81	93,178	41,708	23,581	43,652	26,060	9,886	6,635	10,014	254,714
1981-82	95,237	43,900	24,253	45,285	27,707	10,412	6,687	9,495	262,976

(a) Figures relate to Housing Commission only. (b) Excludes tenanted temporary dwellings. (c) Number of occupied dwellings at 30 June.

Advances to home purchasers

Many prospective home purchasers wish to borrow for the purpose of constructing or purchasing their own homes. Usually the loan is covered by way of mortgage of the home to be constructed or bought. Such loans are provided from a number of private sources and from agencies owned or guaranteed by the Commonwealth or State Governments. The information in this section concerns the direct loans made to home purchasers by the more important institutional lenders. Loans to institutions which in turn lend moneys to home purchasers and loans to contract builders, etc. are excluded as far as possible. The loans may be for the construction of new dwellings, the purchase of existing dwellings, for additions, renovations, etc., as first or subsequent mortgages, overdrafts and so on. While figures of all loans to home purchasers are not available, the institutions mentioned account for a significant proportion of total loans. Details of the terms and conditions of lending are given, together with available information on the number and value of loans made.

State and Territory authorities and agencies

New South Wales: State Bank of New South Wales—Sale of Homes Agency. A Sale of Homes Agency was established in 1954 to arrange for the sale on terms of houses erected by the Housing Commission of New South Wales. Since 30 November 1976, the sale of these homes on a terms basis has not been permitted, although the Agency still acts as agent for the Commission in collecting instalments payable by purchasers of homes sold prior to that date. The Agency's operations began with the sale to selected purchasers of 100 houses made available by the Commission during 1954–55 and 1955–56. The sales were made on the basis of 10 per cent deposit and repayment of the balance over a maximum period of forty years, with interest at 4.5 per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1982 the advances outstanding amounted to \$81,311 in respect of 28 houses.

Between 1 July 1956 and 30 November 1976, the Sale of Homes Agency acted as the agent of the Housing Commission in arranging the sale on terms of houses erected under the Federal-State Housing Agreements. The terms of sale provided for a minimum deposit of \$200 and repayment of the balance over a maximum period of forty-five years, with interest rates since the inception of the scheme ranging from 4.25 to 6.75 per cent per annum. Particulars of the advances made by the Agency in connection with the sale of houses erected under the 1956, 1961, 1966 and 1973 Agreements and the *States Grants (Housing) Act 1971* are given in the following table.

STATE BANK OF NEW SOUTH WALES—SALE OF HOMES AGENCY ADVANCES FOR HOMES SOLD UNDER THE 1956, 1961, 1966 AND 1973 FEDERAL-STATE HOUSING AGREEMENTS AND THE STATES GRANTS (HOUSING) ACT OF 1971

Year	Advances during year		Total advances to end of year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000		\$'000
1976–77	22	573	29,176	246,802	18,905	144,899
1977–78	—	—	29,176	246,802	17,818	134,529
1978–79	—	—	29,176	246,802	16,802	125,126
1979–80	—	—	29,176	246,802	15,628	114,112
1980–81	—	—	29,176	246,802	14,517	103,869
1981–82	—	—	29,176	246,802	13,732	96,437

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

Prior to 30 November 1976 the Sale of Homes Agency also acted as agent for the Housing Commission in arranging the sale of houses erected by the Commission on applicants' land. Under this scheme persons who had established a housing need could apply to the Commission to have a standard-type dwelling erected on their own land. The houses were sold, at a price equivalent to their capital cost, on the same terms as for houses erected under the 1956 to 1973 Housing Agreements and the *States Grants (Housing) Act 1971*. Up to 30 June 1982, 769 houses had been built at a cost of \$8,223,000, the balance of indebtedness at that date was \$3,346,000.

State Bank of New South Wales—Other loans. The State 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 current rate of interest on new long-term loans for housing purposes is 13.25 per cent per annum.

Victoria: Housing Commission of Victoria. Commission policy is to encourage home ownership; of the 93,437 (1981–91,682) dwelling units built to 30 June 1982, under the State Housing Agreement the Federal State Agreements Housing Grants and Commission Funds, a total of 50,604 (1981–50,015) houses have been sold: 28,658 (1981–28,460) in the metropolitan area and 21,946 (1981–21,555) in the country.

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

The number of loans granted by the Trust to 30 June 1982 and subsisting totalled 2,074 (1981–2,198) on the security of first mortgage and 3,930 (1981–3,864) on second mortgage, the amount involved being \$21.9 million (1981–\$21.5 million) and \$18.7 million (1981–\$18.4 million) respectively.

(See Savings Banks, page 243 of Year Book No. 61, for activities of the State Savings Bank of Victoria.)

Queensland: Queensland Housing Commission. Loans from the Commonwealth and State Government are the major source of capital funds for the Commission. Under the *State Housing Act 1945-81*, an eligible person who is the owner of a suitable building site may obtain an advance, secured by mortgage on the land, from the Housing Commission for the erection of a dwelling. The Housing Commission also provides mortgage finance for the purchase of homes already built or to be built by private contractors. At 30 June 1982, the maximum advance under mortgage finance was \$30,000 with interest chargeable at 8 per cent, and repayments over periods up to 45 years.

Western Australia: State Housing Commission of Western Australia. Under current policy all sales are on a cash basis, with finance funded from the Home Purchase Assistance Account where the family is eligible, or from other lending authorities where the family is ineligible for Home Purchase Assistance Account finance.

Assistance through Terminating Building Societies is available to acceptable applicants from the Loans Priority List under first mortgage conditions if they are able to meet the eligibility requirements. Funds are not available for second mortgages.

The interest rate on advances varies from 6 per cent to 13.5 per cent depending on family income, and the maximum repayment period is thirty years.

The Societies are required to accept no less than 3 per cent of the value of the house and land as a cash equity, but a deposit of 10 per cent or greater is sought by the societies. If the amount of finance required is in excess of the combined maximum advance and deposit provided, a second mortgage or personal loan will be required to bridge the gap.

In the metropolitan area, to be eligible for assistance, applicants' incomes cannot exceed \$240.00 per week, plus \$15.00 per week for each dependent child. The maximum value of house and land is \$36,000 with a maximum advance of 90 per cent of the maximum valuation being obtainable.

The remainder of the State is divided into areas in which the income eligibility varies from \$240.00 per week to \$320.00 per week plus \$15.00 per week for each dependent child in excess of two. The maximum advance in these areas is 90 per cent on the maximum value of house and land which varies from \$36,000 to \$72,000.

(See Savings Banks, page 243 of Year Book No. 61, for activities of the Savings Bank Division of the Rural and Industries Bank of Western Australia.)

Tasmania: Department of Housing and Construction, Housing Division. The interest rate on purchase contract loans at 1 July 1982 was 7 per cent. The number of loans outstanding at 30 June 1982 was 5,472 and the amount outstanding, \$45,022,000.

Agricultural Bank of Tasmania. The Agricultural Bank of Tasmania is responsible for the administration of funds made under the Home Purchase Assistance section of the *Housing Assistance Act 1978*. A new Housing Agreement operating from 1 July 1978 consolidates all past agreements. The State has also provided State Loan Funds for lending under the Homes Act specifically available for first home builders. Interest rates vary from 6 per cent to 12.5 per cent depending on need. The term varies depending on the applicant's capacity to repay.

Principles which apply under the new agreement include:

- To facilitate home ownership for those able to afford it but not able to gain it through the private market.
- Provide assistance for home ownership in the most efficient way and thus exclude from eligibility those not in need, to minimise continued availability of assistance to those no longer in need and to accord benefits which are designed so that assistance being provided is related to the particular family's or individual's current economic and social circumstances.
- The States are able to exercise maximum autonomy and flexibility in the administrative arrangements necessary to achieve these principles.

The following table shows details for recent years.

AGRICULTURAL BANK, ADVANCES FOR HOUSING (a)

Particulars	1976-77	1977-78	1978-79	1979-80	1980-81	1981-82
Advances approved:						
Number	393	366	366	281	386	354
Value (\$'000)	8,355	8,354	7,532	6,551	10,129	9,448
Advances outstanding at 30 June (\$'000)	38,832	43,726	49,190	52,740	58,250	65,056

(a) Excludes advances to Co-Operative Housing Societies.

Northern Territory: Loans Scheme. On 1 October 1979, the Northern Territory Government introduced a loans scheme to provide finance for the erection of houses, the purchase, enlargement or modification of existing dwellings or the completion of partially erected dwellings. This scheme was re-structured in August 1982 and loans are now provided to a maximum of \$50,000 or 95 per cent of house/land valuation. The scheme incorporates a system of variable escalating interest rates with income geared starts. The initial starting interest rates vary according to the borrowers' incomes and escalate by annual increments of $\frac{1}{4}$ per cent per annum up to a common maximum rate. Where borrowers are capable of obtaining finance privately, loans are proportionately lower and on a second mortgage basis.

The restructuring also effects certain eligibility criteria. Single persons are now eligible to apply and loans can now be obtained for new or existing buildings whereas in the past, emphasis was placed on the purchase of new dwellings. A previous restructuring exercise carried out in January 1981 increased the income limit for borrowers and imposed a pre-requisite of twelve months residency prior to application. Potential borrowers who already owned a dwelling (including elsewhere in Australia) were no longer eligible.

Sales Schemes. Two schemes exist to allow eligible tenants of Northern Territory Housing Commission dwellings to purchase. Under the *General Public Sales Scheme*, sales are on a cash basis only to approved tenants who have completed a satisfactory tenancy of at least two years. A *Staff Sales Scheme* also operates to allow tenants of Northern Territory Public Service dwellings to purchase. The 1982 restructure removed the two year qualifying period requirement in respect of Northern Territory Public Service staff. Sales are for cash or on terms requiring a minimum deposit of 5 per cent of the purchase price with repayments over a maximum period of 45 years including interest at either 6.75 per cent or 9.75 per cent subject to a means test.

Australian Capital Territory: Loans to a maximum of \$28,000 over a maximum term of thirty-two years may be granted by the Commissioner for Housing for the purchase or erection of dwellings in the Australian Capital Territory where the value of the dwelling does not exceed the median sale price of dwellings in the Territory. The following conditions must be satisfied before an applicant may qualify for the loan:

- may not already own a dwelling in the Australian Capital Territory or Queanbeyan
- must live or work in the Australian Capital Territory
- generally the applicant or their spouse must not have already received financial assistance from Government funds for housing in the Australian Capital Territory
- must not have assets exceeding \$15,000.

In addition to the above qualifications a means test is applied to applicants for loans. Applicants whose joint income does not exceed 120 per cent of the Australian male seasonally adjusted average weekly earnings may qualify for a loan. An additional income allowance of \$2.00 per week is made for each dependant child in excess of two.

The rate of interest for the first year of the loan is $5\frac{1}{4}$ per cent effective. Thereafter the interest rate increases by $\frac{1}{4}$ per cent each year until it reaches an effective rate of 13.5 per cent. At 30 June 1982, 11,714 houses were under mortgage to the Commissioner.

In the past government rental houses valued at market prices were available for sale to tenants, with government funds being provided to finance purchasers. On 11 August 1981 this policy was amended so that only tenants who qualified for a concessional interest rate mortgage were eligible to purchase a government house. It was decided to delay the application of this policy to existing tenants for a period of two years. The current basis of a sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Capital Territory with a first mortgage of up to \$28,000 being provided by the Department. Mortgage repayment extends to a maximum of thirty-two years. A concessional interest rate commences at an effective rate of $5\frac{1}{4}$ per cent and escalates by $\frac{1}{4}$ per cent each year thereafter until a maximum non-concessional rate of 13.5 per cent is reached. To qualify for this concessional rate of interest the combined incomes of breadwinner and spouse must not exceed 120 per cent of the Australian male seasonally adjusted average weekly earnings with an allowance of \$2.00 for each dependant child after the second being deducted from total gross income. Tenants not qualifying for the concessional rate of interest and who occupied government houses prior to the date of the policy change mentioned earlier may during the two-year moratorium period apply to purchase the house they are occupying. In these cases the basis of the sale is the same as above except that there is no means test and the effective interest rate is 13.5 per cent. At 30 June 1982 16,164 houses had been sold to tenants, with 8,684 of these currently under mortgage.

Savings banks, trading banks, life insurance companies and registered building societies

For information on loans approved to individuals for owner occupied housing see Chapter 21, Private Finance.

CONSTRUCTION

Building

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

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

From the September quarter 1980 a new Building Activity Survey replaced the previous quarterly Building Operations Census. The major features of the new survey are as follows:

- replacement of the previous complete enumeration of private sector jobs involving new house construction or alterations and additions valued at \$10,000 or more to houses by a sample survey; and
- continuation of the complete quarterly enumeration of jobs involving construction of new dwellings other than private sector houses, construction of new other buildings with an approval value of \$10,000 or more and all alterations and additions with an approval value of \$10,000 or more to buildings other than private sector houses.

Number of new houses

The following table provides a summary of the number of new houses approved, commenced, under construction and completed by type of ownership in each State and Territory for the year 1980-81. For a graph showing these details over an eight-year period, see Plate 40, page 503.

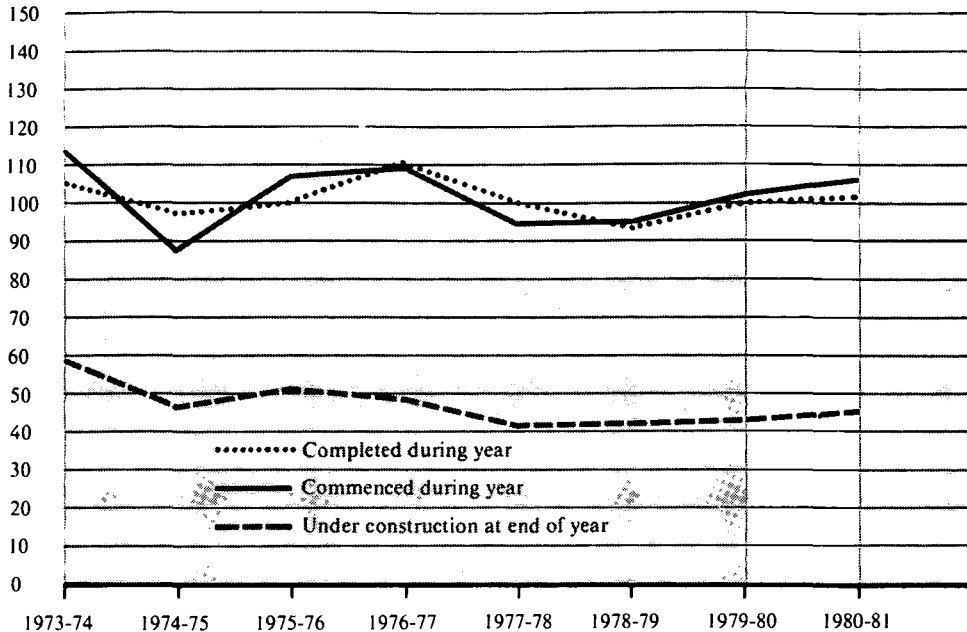
NUMBER OF NEW HOUSES, 1980-81
(^{'000})

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Private Sector—									
Approved	38.5	21.5	25.2	5.3	10.3	1.9	0.7	1.8	105.3
Commenced	37.3	21.1	23.2	5.0	9.7	2.0	0.7	1.6	100.5
Under construction(a)	17.2	10.1	7.4	1.6	3.3	1.1	0.3	0.6	41.8
Completed	34.4	20.7	21.7	5.2	9.6	2.1	0.7	1.3	95.7
Public Sector—									
Approved	1.2	1.0	0.6	0.8	0.5	0.4	0.6	—	5.1
Commenced	1.3	0.9	0.5	1.0	0.5	0.4	0.6	—	5.2
Under construction(a)	0.9	0.7	0.2	0.6	0.2	0.1	0.4	—	3.1
Completed	1.8	0.8	0.4	1.2	0.5	0.5	0.6	—	5.7
Total—									
Approved	39.6	22.5	25.8	6.1	10.9	2.3	1.3	1.8	110.4
Commenced	38.5	22.0	23.7	6.0	10.2	2.5	1.2	1.6	105.8
Under construction(a)	18.2	10.8	7.6	2.2	3.5	1.2	0.7	0.6	44.9
Completed	36.2	21.5	22.1	6.4	10.1	2.5	1.3	1.3	101.5

(a) At end of period.

NEW HOUSES: AUSTRALIA, 1973-74 TO 1980-81

Number ('000)



Note: Break in series from 1980-81

PLATE 40

Number of new houses approved by material of outer walls

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

The following table shows the number of new houses approved in each State and Territory during the year 1980-81, classified according to the material of their outer walls.

NUMBER OF NEW HOUSES APPROVED BY MATERIAL OF OUTER WALLS, 1980-81
(^{'000})

Material of outer wall	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Double brick (a)	5.9	2.2	3.4	2.1	8.7	-	1.0	-	23.4
Brick veneer	27.9	16.7	16.0	2.6	1.2	1.9	-	1.8	68.2
Timber	1.3	1.1	1.1	0.2	-	0.2	-	-	4.0
Fibre cement	4.2	1.0	4.7	0.8	0.8	0.2	0.1	-	11.8
Other	0.5	0.1	0.5	-	0.1	-	0.1	-	1.3
Not stated	-	1.4	-	0.3	-	-	0.1	-	1.8
Total	39.8	22.5	25.8	6.1	10.9	2.3	1.3	1.8	110.5

(a) Includes houses constructed with outer walls of stone or concrete.

Number of new other dwellings

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

The following table shows the number of new other dwellings approved, commenced, under construction and completed by type of ownership in each State and Territory for the year 1980-81. For a graph showing these details over an eight year period, see Plate 41, page 504.

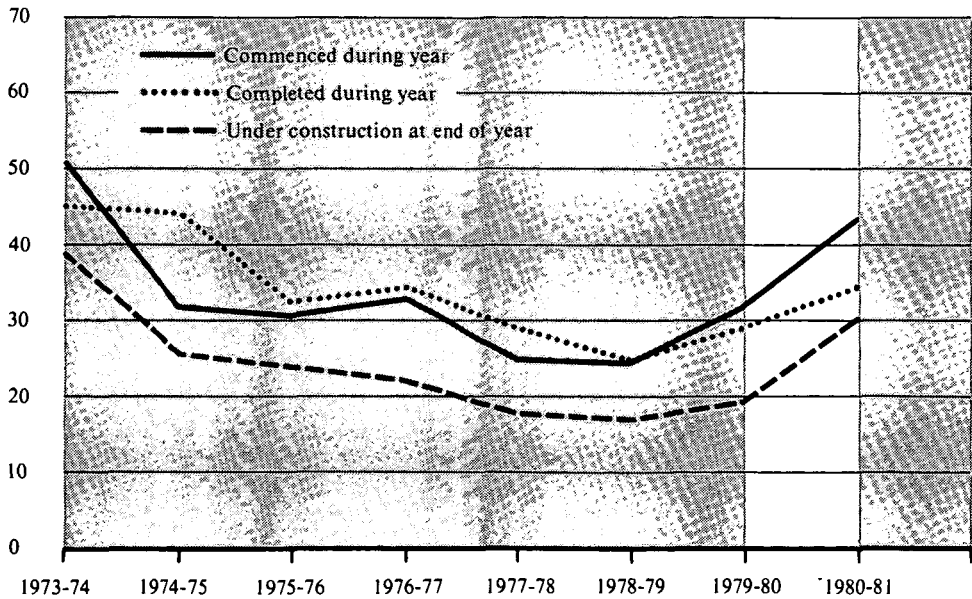
HOUSING AND CONSTRUCTION
NUMBER OF NEW OTHER DWELLINGS, 1980-81
('000)

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Private Sector—									
Approved	17.7	4.1	12.8	1.1	5.1	0.5	0.5	0.7	42.4
Commenced	16.8	3.9	11.0	1.0	4.8	0.6	0.5	0.8	39.3
Under construction (a)	12.4	2.5	8.0	0.5	2.6	0.2	0.3	0.5	27.2
Completed	12.1	3.8	7.3	1.0	3.9	0.6	0.4	0.7	29.8
Public Sector—									
Approved	1.2	0.7	0.5	0.6	0.4	0.4	0.2	—	4.0
Commenced	1.3	0.8	0.4	0.6	0.4	0.4	0.2	—	4.1
Under construction (a)	1.3	0.5	0.3	0.3	0.2	0.2	0.2	—	3.1
Completed	1.7	0.6	0.4	0.7	0.6	0.4	0.2	—	4.7
Total—									
Approved	18.8	4.8	13.3	1.7	5.5	0.9	0.8	0.7	46.4
Commenced	18.1	4.7	11.5	1.6	5.2	0.9	0.7	0.8	43.4
Under construction (a)	13.8	3.0	8.3	0.9	2.8	0.5	0.5	0.5	30.3
Completed	13.8	4.4	7.8	1.7	4.5	1.0	0.6	0.7	34.4

(a) At end of period.

NEW OTHER DWELLINGS: AUSTRALIA, 1973-74 TO 1980-81

Number (' 000)



Note: Break in series from 1980-81

Value of buildings

The following table shows the value of all buildings approved, commenced, under construction, completed, work done and work yet to be done in Australia for the year 1980-81, according to the class of building. The classification of other building by type of building is according to the function a building is intended to serve as specified on building authorisations.

VALUE BY CLASS OF BUILDING, 1980-81
(\$ million)

<i>Class of building</i>	<i>Approved</i>	<i>Commenced</i>	<i>Under construc- tion(a)</i>	<i>Completed</i>	<i>Work done (b)</i>	<i>Work yet to be done (a)</i>
New houses	4,205.0	4,237.4	2,016.6	3,852.8	4,220.4	990.4
New other dwellings	1,365.3	1,514.8	1,221.2	1,023.0	1,278.4	686.3
<i>Total new dwellings</i>	<i>5,570.2</i>	<i>5,752.2</i>	<i>3,237.8</i>	<i>4,875.8</i>	<i>5,498.9</i>	<i>1,676.7</i>
<i>Alterations and additions to dwellings(c)</i>	<i>567.2</i>	<i>609.0</i>	<i>286.0</i>	<i>502.6</i>	<i>562.2</i>	<i>153.0</i>
Hotels, etc.	233.3	309.4	261.4	148.2	204.5	171.5
Shops	404.5	501.1	416.9	481.7	543.2	192.5
Factories	689.0	852.3	954.9	553.8	739.2	530.2
Offices	674.0	687.6	927.3	622.4	658.9	451.6
Other business premises	362.9	427.8	331.6	359.4	434.1	140.7
Education	375.9	440.9	433.8	437.9	419.9	246.0
Religion	37.3	42.5	35.0	35.3	40.1	18.5
Health	182.8	199.6	500.1	179.4	251.6	176.2
Entertainment and recreation	212.3	241.2	346.3	222.6	287.0	154.6
Miscellaneous	347.6	413.1	545.0	268.8	386.8	239.7
<i>Total other building</i>	<i>3,519.4</i>	<i>4,115.4</i>	<i>4,752.1</i>	<i>3,309.4</i>	<i>3,965.3</i>	<i>2,321.5</i>
Total building	9,657.0	10,476.6	8,275.9	8,687.8	10,026.3	4,151.2

(a) At end of period. (b) During period. (c) Valued at \$10,000 or more.

Construction (other than Building)

These statistics relate to work by private contractors on construction (other than building) prime contracts valued at \$100,000 or more, inclusive of all associated sub-contract work performed for the prime contractor. Alterations and additions undertaken as prime contracts valued at \$100,000 or more are included in the statistics. Repairs and maintenance contracts, construction undertaken by government authorities involving their own work forces, and construction on their own account by enterprises in the private sector, are excluded.

A revised classification of prime contracts based on the International Classification of all Goods and Services (ICGS) was introduced in 1979-80. A more detailed description of ICGS and its effects on the statistics can be found in the September quarter 1979 edition of *Construction (other than building) Operations, Australia (8708.0)*.

The following tables show the value of construction (other than building) activity undertaken as prime contracts commenced, under construction, completed, work done and work yet to be done in Australia for the years 1980-81 and 1981-82.

VALUE OF CONSTRUCTION (OTHER THAN BUILDING) PRIME CONTRACTS BY OWNERSHIP, 1980-81 (\$ million)

	Commenced	Under construction(a)	Completed	Work done(b)	Work yet to be done(a)
PRIVATE SECTOR					
Roadwork	143.4	78.9	125.8	142.1	31.8
Dams, water supply and distribution, sewerage and drainage	21.4	13.8	30.1	22.9	9.1
Electrical power transmission, heavy electrical generating plant	8.1	9.9	8.7	11.4	5.6
Harbours	17.9	18.8	16.4	19.8	6.5
Other heavy industrial plant etc.	571.0	699.6	277.7	457.1	382.6
Other (c)	191.7	231.7	90.3	155.7	123.0
<i>Total</i>	<i>953.4</i>	<i>1,052.6</i>	<i>549.1</i>	<i>809.1</i>	<i>558.5</i>
PUBLIC SECTOR					
Roadwork	180.9	140.2	204.6	191.1	65.6
Dams, water supply and distribution, sewerage and drainage	213.3	251.8	185.3	177.0	127.3
Electrical power transmission, heavy electrical generating plant	648.3	1,989.6	284.7	513.5	1069.0
Harbours	150.3	266.9	140.3	80.9	173.0
Other heavy industrial plant etc.	257.1	493.5	150.6	199.9	263.7
Other (c)	484.9	1,320.3	237.8	363.1	961.9
<i>Total</i>	<i>1,934.8</i>	<i>4,462.3</i>	<i>1,203.4</i>	<i>1,525.5</i>	<i>2,660.5</i>
TOTAL					
Roadwork	324.2	219.1	330.4	333.2	97.3
Dams, water supply and distribution, sewerage and drainage	234.7	265.5	215.5	199.9	136.4
Electrical power transmission, heavy electrical generating plant	656.4	1,999.4	293.4	524.9	1,074.6
Harbours	168.2	285.7	156.7	100.8	179.5
Other heavy industrial plant etc.	828.1	1,193.1	428.3	657.0	646.3
Other (c)	676.6	1,552.0	328.2	518.9	1,084.8
<i>Total</i>	<i>2,888.2</i>	<i>5,514.9</i>	<i>1,752.5</i>	<i>2,334.6</i>	<i>3,219.0</i>

1981-82
(\$ million)

	Commenced	Under construction(a)	Completed	Work done(b)	Work yet to be done(a)
PRIVATE SECTOR					
Roadwork	202.8	108.2	186.3	203.2	44.0
Dams, water supply and distribution, sewerage and drainage	44.6	41.9	23.2	47.0	12.7
Electrical power transmission, heavy electrical generating plant	10.6	13.5	12.0	16.3	5.1
Harbours	23.6	9.8	35.4	30.6	2.3
Other heavy industrial plant etc.	1,046.8	1,354.6	424.4	665.0	797.0
Other (c)	299.9	417.2	183.0	343.6	147.2
<i>Total</i>	<i>1,628.3</i>	<i>1,945.2</i>	<i>864.3</i>	<i>1,305.7</i>	<i>1,008.2</i>
PUBLIC SECTOR					
Roadwork	185.5	150.1	185.1	202.1	58.8
Dams, water supply and distribution, sewerage and drainage	198.1	379.6	130.0	234.3	151.3
Electrical power transmission, heavy electrical generating plant	844.3	2,565.3	499.0	752.5	1,391.6
Harbours	80.6	360.6	30.6	184.4	109.8
Other heavy industrial plant etc.	149.1	534.5	129.8	232.5	217.2
Other (c)	262.3	1,458.3	297.5	502.0	849.0
<i>Total</i>	<i>1,719.9</i>	<i>5,448.2</i>	<i>1,272.1</i>	<i>2,107.7</i>	<i>2,777.7</i>
TOTAL					
Roadwork	388.3	258.3	371.4	405.4	102.7
Dams, water supply and distribution, sewerage and drainage	242.7	421.5	153.2	281.3	164.1
Electrical power transmission, heavy electrical generating plant	854.9	2,578.8	511.1	768.7	1,396.7
Harbours	104.2	370.4	66.0	215.0	112.1
Other heavy industrial plant etc.	1,195.9	1,889.2	554.2	897.5	1,014.1
Other (c)	562.2	1,875.4	480.5	845.6	996.2
<i>Total</i>	<i>3,348.2</i>	<i>7,393.5</i>	<i>2,136.4</i>	<i>3,413.4</i>	<i>3,785.9</i>

(a) At end of period. (b) During period. (c) Comprises bridges, railways, pipelines, street and highway lighting, telecommunications and miscellaneous.

More detailed information on building activity is contained in *Building Activity, Australia* (quarterly) (8705.0). Current information is obtainable also in the *Monthly Summary of Statistics, Australia* (1304.0), the *Digest of Current Economic Statistics, Australia* (monthly) (1305.0), *Building Statistics, Australia: Number of New Dwellings, (Preliminary Estimates)* (quarterly) (8703.0), *Building Activity, Australia (Preliminary)* (quarterly) (8704.0), *Building Approvals, Australia* (monthly) (8702.0) and *Construction (other than Building) Operations, Australia* (quarterly) (8708.0). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statistician in each State.

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

Construction Industry Statistics

This section contains statistics obtained from a sample survey of private sector construction establishments and of public sector enterprises engaged in construction activity, conducted in respect of 1978-79. This is the first time the ABS has obtained comprehensive information about the private sector construction industry, or of construction activity of the public sector.

The survey was undertaken in response to requests from both private and government organisations for such data about the construction industry. The private sector collection was conducted as a component of the ABS's integrated economic statistics system. This system has been developed so that data from each industry sector conform to the same basic conceptual standards, thereby allowing comparative analysis across different industry sectors. The results of this survey are therefore comparable with economic censuses undertaken annually for the mining, manufacturing and electricity and gas industries and periodically for the wholesale, retail and selected service industries.

Private Sector Construction Industry Statistics

The collection has provided detailed information on employment, wages, operating expenses, turnover, value added, capital expenditure, and on the structure and size of establishments in the private sector construction industry. The following tables show for private sector construction establishments, summary statistics relating to their operations; and statistics on the value of construction work done, by industry class and broad commodity group, for 1978-79. Further detailed statistics are contained in ABS statistical publications: *Private Sector Construction Establishments, Details of Operations by Industry Class, Australia, 1978-79* (8714.0); *Private Sector Construction Establishments, Details of Operations by Industry Class, States and Territories, 1978-79* (8715.0-8722.0).

Public Sector Construction Activity Statistics

Theoretically the same conceptual framework applies to both the public and private sectors, i.e. preferably all public sector establishments and ancillary units classified to the industries in Division E (Construction) of the Australian Standard Industrial Classification (ASIC) should have been included in the scope of the Survey. However, at the time the survey was conducted appropriate definitions of public sector establishments and ancillary units had not been developed, because of widely divergent accounting systems within the public sector.

The public sector collection therefore measured the significance of construction activity undertaken by public sector enterprises using their own workforces. It provided information on direct expenses, payments to contractors, and employment associated with new construction and major alterations and additions. Because of the different concepts used in the collection of these data, the public sector results cannot be validly aggregated with those for the private sector. The following table shows construction expenditure of public sector enterprises by type of construction activity and level of government, for 1978-79. Further detailed statistics are contained in ABS publication: *Construction Activity in the Public Sector, Australia, 1978-79* (8712.0).

Enterprise and Industry Concentration Statistics

Industry statistics shown earlier relate to establishments. Statistics are also available for enterprises engaged in the construction industry. These have been published in the publication: *Enterprise Statistics, Details by Industry Class, Australia, 1978-79* (8103.0).

Similarly, industry concentration statistics have been published for 1978-79. These aim to show the extent to which a few enterprise groups predominate in the construction industries, and are available in the publication: *Construction Industry Survey, Industry Concentration Statistics, Private Sector, Australia, 1978-79* (8723.0).

HOUSING AND CONSTRUCTION

PRIVATE SECTOR CONSTRUCTION ESTABLISHMENTS—SUMMARY OF OPERATIONS BY INDUSTRY CLASS, AUSTRALIA, 1978-79

ASIC Code	Industry class	Establishments operating at 30th June		Average employment over whole year		Persons	Wages and Salaries	Turnover	Stocks		Closing	Total purchases in and selected expenses	Value added	Fixed capital expenditure less disposals
		No.	No.	Males	Females				Opening	Ending				
4111	House construction	13,347	10,597	28,898	9,208	39,495	197,127	2,576,494	385,757	445,478	\$'000	\$'000	\$'000	\$'000
4112	Residential building construction, n.e.c.	1,217	964	3,353	4,317	3,495	32,647	421,812	122,583	165,828	445,478	2,004,902	631,313	36,216
4113	Non-residential building construction	2,719	3,361	31,618	3,361	34,978	404,674	2,917,730	127,773	127,773	165,828	369,551	95,506	11,292
411	Total building construction	17,283	14,922	63,868	14,922	78,790	634,448	5,916,037	636,113	739,302	4,646,031	2,271,577	646,376	23,486
4121	Road and bridge construction	592	714	10,023	10,737	10,737	136,025	671,666	25,506	27,924	439,091	439,091	1,373,195	70,994
4122	Non-building construction, n.e.c.	1,310	1,929	23,389	25,318	25,318	355,490	1,469,844	51,088	72,065	912,560	578,261	52,497	
412	Total non-building construction	1,903	2,643	33,412	2,643	36,054	491,515	2,141,510	76,595	99,990	1,351,651	1,351,651	813,254	72,579
41	Total general construction	19,186	17,564	97,280	17,564	114,844	1,125,963	8,057,546	712,708	839,292	5,997,682	5,997,682	2,186,448	143,573
4231	Concreting	2,040	1,661	7,548	9,208	9,208	68,807	327,936	7,361	8,023	194,098	134,500	4,333	
4232	Bricklaying	3,386	1,732	7,295	9,027	9,027	33,004	132,478	3,260	3,154	51,390	80,983	1,988	
4233	Roof tiling	499	386	1,550	1,937	1,937	11,817	72,340	2,629	3,436	47,235	25,912	529	
4234	Floor and wall tiling	1,055	722	1,629	2,351	2,351	5,827	46,326	1,677	1,981	25,517	21,112	881	
4241	Structural steel erection	311	2916	2,916	2,916	3,180	37,676	103,631	3,601	5,273	46,534	58,769	3,061	
4242	Plumbing	6,267	5,051	19,012	24,062	24,062	151,529	651,007	30,177	34,951	360,405	295,376	9,514	
4243	Electrical work	4,420	4,046	20,781	20,781	24,827	205,439	682,940	37,169	39,192	359,486	325,478	8,957	
4244	Heating and air-conditioning	599	7,131	7,131	7,994	7,994	84,683	368,708	16,652	18,075	243,491	126,641	3,655	
4245	Plastering and plaster fixing	1,484	1,080	4,965	6,046	6,046	38,972	188,092	6,806	7,321	112,597	76,010	2,063	
4246	Carpentry	2,362	1,303	5,348	3,650	6,650	36,778	137,076	4,461	5,132	64,154	73,593	2,887	
4247	Painting	1,874	12,100	12,100	2,946	15,045	74,338	273,803	6,608	8,113	108,382	166,926	4,393	
4248	Earthmoving and dredging	5,870	1,555	7,721	9,277	9,277	82,019	356,759	13,913	15,156	186,576	171,426	24,359	
4249	Special trades, n.e.c.	2,588	2,212	9,849	12,061	12,061	92,423	422,456	20,753	22,833	242,602	181,934	8,899	
42	Total special trade construction	32,165	23,821	107,845	131,666	131,666	923,312	3,763,552	155,066	172,640	2,042,467	1,738,660	75,519	
41-42	Total construction	51,351	41,385	205,125	246,510	246,510	2,049,275	11,821,098	867,773	1,011,931	8,040,149	3,925,108	219,093	

PRIVATE SECTOR CONSTRUCTION ESTABLISHMENTS—VALUE OF CONSTRUCTION WORK DONE
BY INDUSTRY CLASS BY BROAD COMMODITY, AUSTRALIA, 1978-79

(\$'000)

Industry	Building				Total Non- building	Demolition	Total construction work done
	Houses	Other residential buildings	Non- residential buildings	Total building			
Total Building Construction (411)	2,540,254	536,414	2,799,341	5,876,008	66,732	880	5,943,621
Total Non-Building Construction (412)	10,034	2,588	36,024	48,645	2,031,479	199	2,080,323
Total General Construction (41)	2,550,287	539,002	2,835,365	5,924,654	2,098,211	1,079	8,023,944
Concreting (4231)	93,208	32,649	129,723	255,580	70,620	4	326,203
Bricklaying (4232)	76,310	12,881	38,590	127,779	4,279	13	132,071
Roof Tiling (4233)	60,677	3,464	5,739	71,681	26	-	71,707
Floor & Wall Tiling (4234)	28,185	3,313	12,766	44,263	875	-	45,138
Structural Steel Erection (4241)	2,831	582	53,537	56,949	44,947	183	102,080
Plumbing (4242)	314,717	52,327	244,463	611,507	30,613	-	642,120
Electrical Work (4243)	141,611	23,275	376,545	541,429	112,199	-	653,628
Heating & Air Conditioning (4244)	34,600	3,567	315,102	353,270	4,271	-	357,540
Plastering & Plaster Fixing (4245)	98,676	14,250	66,600	179,527	400	-	179,927
Carpentry (4246)	54,816	8,009	70,353	133,180	3,861	8	137,048
Painting (4247)	134,505	20,617	97,542	252,664	19,282	-	271,945
Earthmoving & Dredging (4248)	29,176	3,862	40,917	73,956	269,406	726	344,088
Special Trades n.e.c. (4249)	81,018	6,939	199,296	287,254	105,625	9,673	402,552
Total Special Trade Construction (42)	1,150,330	185,736	1,652,972	2,989,038	666,403	10,608	3,666,049
Total Construction (41-42)	3,700,617	724,737	4,488,337	8,913,692	2,764,614	11,687	11,689,992

PUBLIC SECTOR ENTERPRISES—CONSTRUCTION EXPENDITURE BY TYPE OF CONSTRUCTION
ACTIVITY AND LEVEL OF GOVERNMENT, AUSTRALIA AND STATE, 1978-79

(\$'000)

Type of Government	Building				Total Non- building	Demolition	Total value of expenditure on construction activity
	Houses	Other residential buildings	Non- residential buildings	Total building			
Commonwealth Government	11,672	1,948	234,331	247,952	676,372	np	np
State Government	163,605	34,276	630,385	828,266	997,749	np	np
Local Government	4,727	3,022	123,672	131,420	781,882	np	np
Total Australia	180,004	39,246	988,389	1,207,639	3,456,004	736	4,664,380