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## CHAPTER 19

### HOUSING AND CONSTRUCTION

This chapter gives details of: the characteristics of dwellings obtained from censuses, government activities in the field of housing, financial arrangements associated with the erection or purchase of homes, a summary of building activities, summary of construction (other than building) activities, and summary of construction industry statistics.

Details of some other Government housing and accommodation assistance are provided in Chapter 9 'Social Security and Welfare' including Aged or Disabled Persons Homes, Handicapped Persons Assistance, Homeless Persons Assistance, and Youth Services Scheme.

### 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 Aborigines 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
<b>Australia . . . . .</b>	<b>4,162,064</b>	<b>431,200</b>	<b>4,691,425</b>	<b>469,742</b>

(a) Includes non-private dwellings.

**Commonwealth Government and Housing**

Commonwealth Government activities in the housing field have in the main included assistance to first home buyers under the former Home Savings Grant and Home Deposit Assistance Schemes and the current First Home Owners Scheme, financial assistance to defence (and eligible ex-service) personnel in the erection and purchase of homes; the operations of the Housing Loans Insurance Corporation; and the provision of financial assistance to the States and the Northern Territory through the Commonwealth-State Housing Agreement which provides home purchase and rental housing assistance and operates a number of special programs to assist specific groups of people in housing need.

**Home Deposit Assistance Scheme**

Replacement of the Home Savings Grant (HSG) Scheme by the *Home Deposit Assistance Scheme* (HDAS) was announced in March 1982 and received Royal Assent on 2 June 1982. While applications have not been accepted since August 1982, under HSG, a small number of applications remain to be processed following the determination of appeals and the provision of additional information. Expenditure on HSG in 1984-85 was \$126,000. The HDAS relates to first homes acquired on or after 18 March 1982 and up to 30 September 1983. This Scheme was income tested to provide direct assistance to low to moderate income earners. Grants are paid on the basis of \$1 for each \$1 saved over a two year period and held in an acceptable form. There is no restriction on the age, sex, or marital status of applicants or the number of persons making a joint application. The home can be either newly constructed or an established home, home unit or flat. The savings requirement was removed for those homes acquired between 1 August and 30 September 1983. The following table sets out the operations of HDAS during 1984-85.

## HOME DEPOSIT ASSISTANCE SCHEME: OPERATIONS 1984-85

State	Inquiries	Number of Applications		Amount of grants paid (\$'000)
		Received	Approved	
New South Wales . . . . .	11,587	1,118	2,106	5,556
Victoria . . . . .	11,477	852	2,180	5,476
Queensland . . . . .	1,262	612	830	2,085
South Australia/Northern Territory . . . . .	1,878	278	472	1,090
Western Australia . . . . .	1,294	183	371	943
Tasmania . . . . .	217	58	164	384
Australian Capital Territory . . . . .	342	53	89	215
<b>Australia . . . . .</b>	<b>28,057</b>	<b>3,154</b>	<b>6,212</b>	<b>15,749</b>

**First Home Owners Scheme**

The First Home Owners Scheme was introduced on 1 October 1983. Applications for assistance under the *First Home Owners Act 1983* may be made by persons who contract to buy or build or who commence constructing their first home in Australia on or after 1 October 1983. There is no restriction on the marital status or age of the applicant. The home must be intended as the applicant's principal place of residence. At least one applicant must be an Australian citizen or must have the right to reside here permanently. Applicants cannot have owned a home in Australia previously, received assistance under the First Home Owners Scheme, or a grant under the Home Savings Grant Scheme or Home Deposit Assistance Scheme.

On 16 April 1985 the Federal Government announced a change in the benefit levels for people contracting to buy or build their first home from 17 April 1985. People contracting for their first home prior to that date are unaffected by the change.

Therefore for homes acquired between 1 October 1983 and 16 April 1985, the maximum assistance available over 5 years is:

- \$5,000 for applicants with no dependent children;
- \$6,500 for applicants with one dependent child;
- \$7,000 for applicants with two or more dependent children.

For homes acquired on or after 17 April 1985, the maximum assistance available over 5 years is:

- \$4,000 for applicants with no dependent children;
- \$5,500 for applicants with one dependent child;
- \$6,000 for applicants with two or more dependent children.

A dependent child includes a child born or adopted up to 11 months after home acquisition and also includes a student aged 16-25. All assistance is non-repayable and tax-free.

The amount of assistance payable relates directly to the amount of taxable income of all applicants, including breadwinner and spouse. People acquiring their first home after 1 October 1983 and before 22 August 1984 are generally subject to an income test on their taxable income for the year before home acquisition. If requested by the applicant, income for the current financial year may be tested. New arrivals will be tested against income in the first full year as a taxpayer.

Income limits on taxable income for a home acquired after 1 October 1983 and before 22 August 1984 are:

- full assistance for incomes up to \$24,300;
- partial assistance for incomes up to \$27,900;
- no assistance is payable on incomes over \$27,900.

For people buying their first home on or after 22 August 1984, new income limits have applied:

- full assistance for sole applicants without dependent children for income up to \$10,000. For incomes over \$10,000 assistance is reduced until at \$13,950 no assistance is payable;
- for all other applicants maximum assistance will be payable where income does not exceed \$20,000, with assistance phasing out altogether at \$27,900.

**MAXIMUM ASSISTANCE AVAILABLE AND OPTIONS  
FOR HOMES ACQUIRED FROM 17 APRIL 1985**

<i>Benefit Options</i>	<i>No Dependants</i>	<i>One Dependant</i>	<i>Two or more Dependants</i>
Option 1	\$	\$	\$
Subsidy only . . . . .	4,000	5,500	6,000
Option 2			
Subsidy . . . . .	2,300	3,800	3,800
Lump Sum . . . . .	1,200	1,200	1,700
Option 3			
Subsidy . . . . .	1,250	2,250	2,250
Lump Sum . . . . .	2,000	2,500	3,000

**MAXIMUM ASSISTANCE AVAILABLE AND OPTIONS  
FOR HOMES ACQUIRED BEFORE 17 APRIL 1985**

<i>Benefit Options</i>	<i>No Dependants</i>	<i>One Dependant</i>	<i>Two or more Dependants</i>
Option 1	\$	\$	\$
Subsidy only . . . . .	5,000	6,500	7,000
Option 2			
Subsidy . . . . .	3,000	4,500	4,500
Lump Sum . . . . .	1,500	1,500	2,000
Option 3			
Subsidy . . . . .	1,750	2,750	2,750
Lump Sum . . . . .	2,500	3,000	3,500

The subsidy is paid monthly, generally over five years, and into a financial institution loan account. The lump sum is paid with the first monthly payment or, where requested, by early direct payment for deposit assistance or for settlement.

During the five year subsidy period the home must continue to be the applicant's principal place of residence. The subsidy will cease upon the sale of the home, but may recommence if a subsequent home is acquired within 12 months of the sale of the first home.

Details of the First Home Owners Scheme are available in a leaflet which can be obtained through the Department of Housing and Construction or from savings institutions and estate agents.

The following table sets out the operations of the scheme from 1 July 1984 to 30 June 1985.

**FIRST HOME OWNERS SCHEME: OPERATIONS 1984-85**

<i>State</i>	<i>Enquiries</i>	<i>Applications received</i>	<i>Applications approved</i>	<i>Amount of benefit approved</i>	<i>Amount of benefit paid</i>
				(\$'000)	(\$'000)
New South Wales . . . . .	150,725	23,020	21,400	103,746	67,407
Victoria . . . . .	184,927	22,718	24,250	113,371	77,920
Queensland . . . . .	146,193	17,927	16,649	81,689	54,661
Western Australia . . . . .	121,478	13,112	13,103	64,178	44,868
South Australia . . . . .	58,581	7,860	7,550	35,590	25,939
Tasmania . . . . .	26,195	2,821	2,727	13,226	9,789
Northern Territory . . . . .	5,349	675	696	3,201	2,412
Australian Capital Territory . . . . .	30,008	2,128	2,158	10,338	6,966
<b>Australia . . . . .</b>	<b>723,456</b>	<b>90,261</b>	<b>88,533</b>	<b>425,339</b>	<b>289,962</b>

**1984 Commonwealth State Housing Agreement (CSHA)**

The 1984 CSHA came into operation on 1 July 1984 following the renegotiation of the 1981 Agreement. The Agreement is set to run for a 10 year period with triennial reviews. Financial assistance under the 1984 Agreement is to be provided as a combination of grants and loans with at least 75 per cent to be provided as grants. In 1984-85 and 1985-86 all assistance was provided as grants. Each State decides on the distribution 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 their own resources.

The Commonwealth guaranteed a minimum level of funding of \$530 million in 1984-85 and \$510 million for 1985-86 and 1986-87. Total funding each year is determined in the

**Budget Context.** Total funding under the 1984 CSHA in 1985-86 is \$654.4 million, comprising \$517.7 million in 'untied' grants, \$36.6 million for pensioners, \$54.3 million for Aborigines, \$22.7 million for the Mortgage and Rent Relief Scheme, \$13.2 million for the Crisis Accommodation Program and \$10 million for the Local Government and Community Housing Program.

In addition to direct CSHA funding, since 1982-83 the States and the Northern Territory have been able to nominate further funds for public housing from their loan council allocations. A total of \$405.7 million was nominated by the States in 1984-85 and in 1985-86 the States and the Northern Territory are entitled to nominate up to a maximum of \$492 million. These additional funds are provided, subject to States matching the untied funds (\$517 million in 1985-86), and are made available at the highly concessional interest rate of 4.5 per cent per annum over a 53 year period.

The Federal Government is continuing to implement the major principles incorporated in the 1984 CSHA which focus on alleviating housing related poverty and the equitable distribution of housing assistance between tenures.

### Home Purchase Assistance

Funds available under the CSHA for Home Purchase Assistance comprise Commonwealth funds, revolving funds arising from the operation of previous home purchase programs and State funds. These funds are used principally to make loans to cooperative housing societies and approved State lending authorities for on-lending to home purchasers. Under the 1984 CSHA the annual interest rate charged by a State to societies and approved lending authorities is to be determined periodically by the Commonwealth and State Ministers with regard to the minimum Commonwealth Savings Bank market rate for housing loans. Eligibility conditions are set by each State, but loans can only be made to those who cannot obtain mortgage finance on the open market, or from other sources. Loan repayments are based on the borrowers' income.

### Rental Housing Assistance

Funds available to the States for the provision of public rental housing include Federal funds, internally generated funds arising from the operation of housing programs, proceeds from the sale of rental housing, and their own contributions. Under the 1984 Agreement each State determines eligibility for rental housing subject only to the condition that all people are eligible for assistance but priority goes to those most in need. As required under the 1984 CSHA State Housing Authorities are in the process of implementing a cost rent formula for setting rents. Cost rents reflect the cost of providing rental housing and over time the cost rent should decrease proportionally relative to market rents as some elements of the cost formula are fixed.

Each State determines its 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. The price can be lower if dwellings are sold to non-government bodies which provide public rental housing and if the houses continue to be used in accordance with CSHA provisions. Home purchase assistance funds can be used to finance the purchase of rental dwellings.

#### PUBLIC HOUSING FUNDS: 1983-84

	N.S.W.	Vic.	Qld	W.A.	S.A.	Tas.	N.T.	Total
	(\$'000)							
Commonwealth loans to States for Housing—								
Rental Housing Assistance . . . . .	32,500	36,400	—	7,800	—	5,900	—	82,600
Home Purchase Assistance . . . . .	13,900	—	16,100	5,200	18,800	2,000	7,300	63,300
Commonwealth grants to States for Housing—								
Rental Housing Assistance . . . . .	86,700	68,000	30,100	24,100	35,100	11,000	11,300	266,300
Home Purchase Assistance . . . . .	—	—	—	—	—	3,600	—	3,600
Rental Assistance for Pensioners . . . . .	11,987	7,793	5,598	2,684	2,662	866	500	32,000
Rental Assistance for Aborigines . . . . .	12,345	3,417	10,346	10,017	5,595	696	9,584	52,000
Mortgage and Rent Relief . . . . .	6,980	5,250	1,600	1,770	1,750	560	170	18,080
Crisis Accommodation for Families in Distress Program . . . . .	1,323	996	608	335	331	107	100	3,800
<b>Total . . . . .</b>	<b>165,645</b>	<b>121,856</b>	<b>64,352</b>	<b>51,906</b>	<b>64,238</b>	<b>24,729</b>	<b>28,954</b>	<b>521,680</b>

## COMMONWEALTH-STATE HOUSING AGREEMENT: NUMBER OF DWELLINGS PROVIDED IN 1983-84

	N.S.W.	Vic.	Qld	W.A.	S.A.	Tas.	N.T.	Total
Rental Housing Assistance—								
Commenced . . . . .	4,561	1,844	1,507	716	2,272	694	754	12,348
Completed . . . . .	2,954	2,547	1,290	589	2,311	644	380	10,715
Under Construction at								
30 June 1984 . . . . .	4,049	1,245	629	320	1,031	462	744	8,480
Purchased . . . . .	191	405	143	109	578	136	—	1,562
Sold . . . . .	85	60	104	189	268	185	86	977
Total as at								
30 June 1984 . . . . .	93,124	44,213	24,147	28,229	50,914	11,807	5,689	258,123
Home Purchase Assistance—								
Loans approved for Purchase								
New . . . . .	1,044	342	823	190	171	4	123	8,082
Other . . . . .	890		1,374	404	1,465	482	720	
Construction . . . . .	230	78	572	217	676	254	343	2,370

## COMMONWEALTH-STATE HOUSING AGREEMENT: DISTRIBUTION OF 1984-85 FEDERAL FUNDS

	N.S.W.	Vic.	Qld	W.A.	S.A.	Tas.	N.T.	Total
			(\$'000)					
United Funding . . . . .	160,461	125,147	58,720	44,192	61,284	24,913	20,283	495,000
Rental Assistance for Pensioners . . . . .	13,376	8,421	6,327	2,850	2,622	904	500	35,000
Rental Assistance for Aborigines . . . . .	12,345	3,417	10,346	10,017	5,595	696	9,584	52,000
Mortgage and Rent Relief Scheme . . . . .	7,658	5,771	3,542	1,956	1,918	618	196	21,659
Crisis Accommodation Program . . . . .	4,443	3,348	2,054	1,135	1,112	359	150	12,601
Local Government and Community Housing Program . . . . .	2,475	1,865	1,145	632	620	200	63	7,000
Total . . . . .	200,758	147,969	82,134	60,782	73,151	27,690	30,776	623,260

## COMMONWEALTH-STATE HOUSING AGREEMENT: DISTRIBUTION OF 1985-86 FEDERAL FUNDS

	N.S.W.	Vic.	Qld	W.A.	S.A.	Tas.	N.T.	Total
			(\$'000)					
United Funding . . . . .	169,739	131,575	65,189	46,205	60,794	24,692	19,406	517,600
Rental Assistance for Pensioners . . . . .	13,913	8,646	6,842	3,101	2,662	913	523	36,600
Rental Assistance for Aborigines . . . . .	12,771	3,417	12,220	10,017	5,595	696	9,584	54,300
Mortgage and Rent Relief Scheme . . . . .	8,020	6,043	3,724	2,055	2,002	648	208	22,700
Crisis Accommodation Program . . . . .	4,651	3,504	2,160	1,191	1,161	376	157	13,200
Local Government and Community Housing Program . . . . .	3,533	2,662	1,640	905	882	286	92	10,000
Total . . . . .	212,627	155,847	91,775	63,474	73,096	27,611	29,970	654,400

## Specific purpose program

In addition to untied assistance used for the provision of home purchase assistance and general public rental housing the CSHA provides funds for a number of specific purpose programs:

## (a) Rental Assistance for Pensioners

Assistance for pensioners was initially directed to age and service pensioners but since 1978-79, the assistance has been extended to cover all pensioner categories including:

- age and invalid pensioners;
- widowed pensioners;
- supporting parent beneficiaries;
- service pensioners.

Rental assistance for pensioners has been incorporated within the CSHA since 1981-82. Grants provided under this program do not have to be matched by the States but can be used to assist pensioners in the same way as funds for the general rental housing assistance component of the CSHA including:

- purchase, development and servicing of lands for pensioner dwellings;
- construction, purchase and leasing of dwellings;
- provision of rental subsidies for pensioner private renters.

The numbers of pensioner units provided under this program from 1978-79 to 30 June 1984 amounted to around 14,420.

Pensioners can also be accommodated from funds provided under other programs.

## (b) Rental Assistance for Aborigines

Since 1979-80 the Federal Government has provided separately identified funding to the States for rental housing assistance for Aborigines through the CSHA.

The aim of the program is to assist Aborigines to gain access to accommodation which suits their needs and capacity to pay. Grants provided do not have to be matched by the States and may be used for purposes including:

- purchase, development and servicing of land for Aboriginal dwellings;
- construction, purchase and leasing of dwellings;
- provision of rental subsidies to Aboriginal private renters.

During the first 5 years 2,761 dwellings have been provided in the six States under this program, this includes the upgrading of existing dwellings.

Aborigines can also be accommodated from funds provided under other programs.

(c) **Mortgage and Rent Relief Scheme**

Under the three-year program which began in 1982-83 the Commonwealth Government announced that it would provide at least \$20 million a year to the States, the Northern Territory and the Australian Capital Territory for the provision of short term assistance to low-income earners experiencing genuine financial difficulty in meeting their mortgage repayments, rent payments or in gaining access to private rental accommodation.

Payment of the grants is conditional upon the States and Territories matching these sums \$1 for \$1.

The financial commitment to this scheme expired on 30 June 1985. Following a review of the scheme in early 1985 the Government decided to continue the scheme into 1985-86.

This program was incorporated, as a specific assistance program, into the 1984 CSHA. States are responsible for the day-to-day administration of the Scheme, including determining eligibility for assistance.

Although funds were allocated to Queensland in 1982-83 the Queensland Government did not elect to join the Scheme until 1983-84.

(d) **Crisis Accommodation Program**

In 1984-85 the Commonwealth introduced a Crisis Accommodation Program to assist families, individuals, youth and women in crisis situations, as well as the chronically homeless. The program replaces the assistance previously provided under the Crisis Accommodation for Families in Distress Program and capital assistance provided under the Homeless Persons Assistance Program.

Capital grants are provided to the States and the Northern Territory to construct, purchase, lease, renovate or convert dwellings for short-term crisis accommodation.

The Crisis Accommodation Program is linked to the Federal Department of Community Services' Supported Accommodation Assistance Program which supplies recurrent funding such as salaries for refuge workers and other crisis accommodation staff.

### **Local Government and Community Housing Program**

In 1984-85, the Commonwealth introduced the Local Government and Community Housing Program. Grants are provided to the States and the Northern Territory to assist local governments, community groups and other non-government organisations to purchase, construct, lease or upgrade dwellings for low cost rental housing. The main objectives of the program are to attract local government and community expertise and money to supplement CSHA efforts, broaden the choice of low cost rental housing and involve tenants in the management of their dwellings. Decisions on the broad program for funding are made by the Federal and State Housing Ministers based on advice from State Advisory Committees. Under arrangements applicable to the operation of the Program, States are responsible for the day-to-day administration. Grants under this program are not required to be matched by the States.

### **Housing Agreement (Service Personnel)**

Prior to 30 June 1971, housing for service personnel 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, separate agreements have been concluded between the Commonwealth and State Governments to provide for the construction of dwellings for allotment to service personnel and for improvements to existing accommodation occupied by them. Programs are negotiated annually and the full capital cost is made available by the Commonwealth as loans to the States.

In 1984-85 \$6 million was made available for loans to service personnel for the upgrading of existing dwellings.



### **Housing Loans Insurance Corporation**

The Housing Loans Insurance Corporation is a Government business enterprise which insures lenders (such as building societies, banks etc) against loss on housing and building loans.

The Corporation was originally established by the *Housing Loans Insurance Act 1965*. Subsequent amendments in 1977, 1983 and 1985 have expanded its charter, as outlined below.

The Corporation is now empowered to insure all mortgage secured loans, including loans for owner-occupied and rental housing and loans for non-residential buildings, shops, factories, offices etc. as well as securities traded in the secondary mortgage market.

These insurance services are generally provided by the Corporation on the basis of a one-time premium determined by the amount of the loan and the proportion it bears to valuation. The legislation also includes provision for a Ministerial direction to be issued requiring the Corporation to offer insurance in respect of special classes of loans that would contribute to the Government's overall housing objectives.

From November 1965, when the Corporation commenced operations, until the end of June 1985, 709,000 loans to the value of \$19,000 million had been insured.

### **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 service men 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 1984-85 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.

On 14 May 1985 the Treasurer announced the Government's intention to restructure the Defence Service Homes Scheme by inviting financial institutions to cooperate in providing housing loans to eligible persons and to take over the administration of the Scheme.

### **Operations under the Defence Service Homes Act**

Since the inception of the Defence Service Homes Scheme in 1919, 415,705 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 1984-85. The earliest year for which details are given in the tables is 1979-80; 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.

## 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
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
1982-83	2,345	419	3,568	225	6,557
1983-84	1,998	254	3,058	220	5,530
1984-85	2,201	266	3,226	216	5,909

## 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								
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
1982-83	1,576	1,484	1,447	687	808	185	370	6,557
1983-84	1,222	1,264	1,215	580	770	177	302	5,530
1984-85	1,372	1,266	1,249	580	944	228	270	5,909

## CAPITAL EXPENDITURE (\$'000)

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
1982-83	36,677	33,939	34,416	15,500	18,877	4,001	9,067	152,477
1983-84	28,218	29,133	28,321	13,213	18,487	4,078	7,336	128,786
1984-85	31,841	29,169	29,860	13,423	21,821	4,967	6,511	137,562

## LOAN REPAYMENTS (\$'000)

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
1982-83	27,951	22,084	13,191	8,032	8,017	1,772	(d)	81,047
1983-84	33,837	25,856	16,433	9,936	10,322	2,575	(d)	98,959
1984-85	37,247	29,721	18,224	11,144	12,679	3,202	(d)	112,217

## NUMBER OF LOAN ACCOUNTS AT 30 JUNE

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
1983	55,949	44,473	25,476	14,649	16,246	3,856	(d)	160,649
1984	54,114	42,738	25,198	14,181	15,990	3,761	(d)	155,982
1985	52,106	40,943	24,873	13,709	15,660	3,694	(d)	150,985

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

(b) Includes Papua New Guinea

(c) Includes Northern Territory

(d) Included in

## 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 416-419, 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 420 and 421.

*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 1985 had aggregated \$1,308,188,000 of which \$182,274,000 had been repaid. Other net funds of the Commission at 30 June 1985 comprised: repayable advances from the State, \$297,608,000; public loans raised by the Commission, \$47,292,000; grants from the Commonwealth Government, \$560,371,000; grants from the State, \$82,454,000 (including \$10,754,000 from Consolidated Revenue and \$71,700,000 mainly from the proceeds of poker machine taxes); provision for maintenance of properties, \$65,330,000; and accumulated surplus, \$9,715,000. In addition, the Commission owed \$55,376,000 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$2,398,874,000 (including \$125,824,000 debtors for purchase of

homes); and current assets, \$58,897,000. In 1984-85, the Commission's income was \$253,455,000 (including rent \$218,820,000 and interest \$22,163,000); expenditure was \$253,474,000 (interest \$69,905,000).

The permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements or from State loans and grants. In 1984-85, 3,392 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 1985, were approximately \$17.00 a week for elderly single persons and \$28.40 a week for elderly couples. At 30 June 1985, 12,658 units had been completed.

*Victoria—Ministry of Housing.* The various State Housing Authorities were consolidated under the control of the Ministry of Housing early in 1973. These authorities now include the Director of Housing, the Government Employee Housing Authority and the Co-Operative Housing Registry.

The *Housing Act 1983*, which was proclaimed in December 1983, abolished the Housing Commission and the Home Finance Trust, replacing these by a Body Corporate under the name of the Director of Housing. From 1 January 1984, all assets, rights, liabilities and obligations of the Housing Commission and of the Home Finance Trust were vested in and became due by the Director.

Under the *Housing Act 1983* the aims of the Ministry of Housing are to assist people into satisfactory housing solutions, at a price they can afford to pay, at a standard at least equal to the standard provided by the private sector, and in a socially integrated manner.

The charter of the Ministry of Housing includes a requirement to ensure that every person in Victoria has adequate and appropriate housing at a price within his or her means by encouraging the provision of well maintained public housing of suitable quality and location, the distribution, according to need, of Government Housing financial assistance and the promotion of orderly planning assembly and development of land.

Since the signing of the 1945 Housing Agreement the construction and acquisition of dwellings has been financed jointly by the Commonwealth and State Governments.

As at 30 June 1985 the Ministry of Housing and its predecessors had built or purchased 99,816 dwelling units of which 50,846 have been sold.

Rental charges for the year ended 30 June 1985 were \$147.3 million against which \$47.7 million was allowed in rental rebates to tenants on low incomes including pensioners.

*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 1984-85 the Commission provided 4,512 dwelling units, bringing the total number under all schemes since the revival of housing construction in 1944-45 to 78,305. Of this number, 49,912 houses, or 63.7 per cent, were for home ownership, and 28,393, or 36.3 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 1945-1984*, the Commission, through its scheme of mortgage finance, makes advances for the construction of dwellings to eligible persons who own a suitable building site or to purchase a house and land package. The number of dwellings completed during 1984-85 under this scheme amounted to 2,807, making a total of 48,355 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 106 of the Commission's houses during 1984-85.

*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 1984*.

The primary role of the Trust is to provide housing for those in need and within their capacity to pay.

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 rents related to cost, with a rent rebate scheme for those with special needs; by the sale of housing, mainly to sitting tenants.

The Trust also provides assistance to tenants renting privately through:

- the administration of the Rent Relief Scheme;
- its management responsibility for the Emergency Housing Office; and
- exercising its responsibilities under the Housing Improvements Act.

It also assists home owners in financial crisis through the Mortgage Relief Scheme.

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.

The Trust also administers the *Rental Purchase Scheme* in conjunction with the State Bank. This Scheme supersedes the *Low Deposit Purchase Scheme* in assisting low income people in purchasing a home through a nominal deposit and low interest loan.

The Trust is encouraging tenant participation in some of its housing estates. During the year several committees were elected and Trust tenants are becoming involved in issues affecting their homes and the broader community.

Other schemes initiated previously gained momentum during the year in assisting those in need. these include:

- Houses provided to voluntary agencies and youth groups for use as youth shelters.
- *The Housing Co-operatives Scheme* under which the Trust subsidises private rental co-operatives.

A total of 102,164 dwellings have been built, purchased or leased by the Trust since 1936.

For further details see the 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, the 1981 Housing Agreement, and the 1984 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 1985, the Commission had provided under all schemes since 30 June 1944 a total of 74,230 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 1985, 2,036 units of accommodation were provided: metropolitan area, 1,151; country, 600; and north of the 26th parallel, 285. A further 753 units were under construction, and 72 units were also in the process of being acquired.

Building societies are a major source of housing finance in Western Australia. At 30 June 1985, it was estimated that the assets of permanent and terminating societies were about \$2,691 million. Currently, 8 permanent and 216 terminating societies are operating. Under the 1984 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 12.75 per cent reducible. Loans may be made for up to 95 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 \$44,650. For a new house situated north of the 26th parallel and in the North West or Eastern Land Divisions, the maximum loan is \$76,000 and in the Kimberley Land Division \$78,850.

**Tasmania—Tasmanian Housing Department.** The Housing Department is responsible for administering the 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 1984-85, dwelling completions numbered 626. The total number of dwellings constructed to 30 June 1985 was 22,706 of which 6,728 have been sold or demolished. Purchased properties numbered 887 making the total dwelling stock 16,865. Of these 12,874 are detached or semi-detached, 2,085 are elderly persons' units, 430 are multi-unit flats, 1,436 are villa units, 29 are moveable units and 11 are neighbourhood houses.

The Department allots dwellings on a rental basis, however during the year a scheme was introduced to enable low income earners to achieve home ownership through a purchase contract. The weekly rental of a house was between \$45.00 and \$65.00 at 30 June 1985. Approximately 68 per cent of tenants are in receipt of a rental rebate. Under current policy, tenants whose income is below the State Minimum Wage would pay 20 per cent of their income as rent. Tenants whose income is above the State Minimum Wage pay between 20 and 25 per cent dependent upon their level of income. The higher the income, the greater the percentage.

### 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, flats and aged persons' units for rental to persons on low incomes who live or are employed in the Australian Capital Territory. At 30 June 1985 the Department of Territories controlled 6,871 houses and 3,381 flats (including aged persons' units) for rental purposes. Government rental houses are currently not available for purchase 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 1979-80 to 1984-85, and the second shows the number of tenants paying rent for dwellings under control of the government housing authorities at the end of each year 1979-80 to 1984-85.

#### GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS

(\$'000)

Year	N.S.W.	Vic.(a)	Qld	S.A.	W.A.(b)	Tas.	N.T.(b)	A.C.T.	Aust.
1979-80 . . . . .	127,584	68,819	42,924	46,775	28,882	16,100	12,115	20,123	363,322
1980-81 . . . . .	143,409	72,122	44,582	52,889	34,585	17,646	15,241	20,497	400,971
1981-82 . . . . .	162,323	82,322	51,112	60,403	36,648	21,557	17,915	22,896	455,176
1982-83 . . . . .	188,317	102,290	55,865	70,243	40,475	25,149	18,712	37,780	540,831
1983-84 . . . . .	200,371	126,452	59,675	78,841	44,108	28,178	19,899	35,794	591,255
1984-85 . . . . .	218,820	96,175	66,946	89,634	45,945	30,386	22,727	28,090	598,723

(a) Prior to 1983-84 figures relate to Housing Commission only and thereafter to the Ministry of Housing. (b) Figures relate to Housing Commission only.

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

Year	N.S.W.	Vic.(a)	Qld	S.A.	W.A.(b)	Tas.(c)	N.T.(c)	A.C.T.(c)	Aust.
1979-80 . . . . .	90,124	40,090	23,063	42,763	25,867	9,258	6,121	10,282	247,568
1980-81 . . . . .	93,178	41,708	23,581	44,603	26,060	9,886	6,635	10,014	255,665
1981-82 . . . . .	95,237	43,900	24,253	46,263	27,707	10,412	6,882	9,495	264,149
1982-83 . . . . .	97,286	45,806	25,421	48,466	28,656	10,996	7,167	9,638	273,436
1983-84 . . . . .	99,979	49,026	26,890	50,914	28,934	11,736	7,376	9,849	284,522
1984-85 . . . . .	100,098	51,642	28,393	53,281	30,178	12,437	7,705	10,005	293,739

(a) Prior to 1983-84 figures relate to Housing Commission only and thereafter to Ministry of Housing. (b) Figures relate to Housing commission only. (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 a year. Total advances under that scheme amounted to \$646,648; at 30 June 1985 the advances outstanding amounted to \$40,924 in respect of 18 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 a year. Advances totalling \$246,802,000 in respect of 29,176 houses were made by the Agency under the 1956, 1961, 1966 and 1973 Agreements and the *States Grants (Housing) Act 1971*. The following table shows the amounts still outstanding at the end of each of the last six financial years.

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	Number of houses	Advances outstanding at end of year (a)
		(\$'000)
1979–80 . . . . .	15,628	114,112
1980–81 . . . . .	14,517	103,869
1981–82 . . . . .	13,732	96,437
1982–83 . . . . .	13,032	90,123
1983–84 . . . . .	12,240	83,009
1984–85 . . . . .	11,458	76,025

(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*. A total of 769 houses were built under the scheme at an overall cost of \$8,223,000; as at 30 June 1985 there was an outstanding balance of indebtedness of \$2,814,123 on 380 of those houses.

*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 rate of interest on new long term loans for housing purposes as at September 1985 was 13 per cent per annum.

*Victoria: Ministry of Housing.* To 30 June 1985, 99,816 (1984—97,334) dwelling units had been built or purchased by the Director of Housing and its antecedent authority, the Housing Commission, using funds provided under the Commonwealth—State Housing Agreement, State funds and Ministry funds. Of these dwelling units, a total of 51,605 (1984—51,544) houses have been sold, 29,236 (1984—29,201) in the metropolitan area and 22,369 (1984—22,343) in the country.

The Home Finance Trust, constituted under the *Home Finance Act 1962*, was abolished in 1983, its functions being assumed by the Director of Housing. The number of loans granted by the Director of Housing to 30 June 1985 were 511 direct loans totalling \$19.5 million and 398 Capital Indexed Loans (CAPIL Scheme) totalling \$16.9 million. No second mortgage loans were granted.

A total of 794 Co-operative Housing Society loans amounting to \$28.9 million were also granted.

*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 1945–84*, 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. The Housing Commission has two Home Ownership Schemes. The first, the Interest Subsidy Scheme, provides a non-repayable subsidy to borrowers who cannot afford commercial rates of interest. The other, the commercial scheme, is for those on higher incomes who cannot obtain finance elsewhere.

*Western Australia: State Housing Commission of Western Australia.* In December 1984 the Commission introduced new loan initiatives to assist applicants into home ownership. These schemes are known as First Mortgage, Flexible Deposit, Shared Equity and Senior Citizens Loan Schemes. The interest rate is currently 11.5 per cent and the repayment of the loan is on an income geared basis with an applicant not being expected to pay more than 25 per cent of an assessed family income on repayments. The maximum repayment period is 30 years.

Under these schemes an applicant is able to select the home of his/her choice and either build a new home or purchase an existing home.

The maximum income an applicant can earn varies throughout the State from \$334.50 gross per week in the metropolitan area to \$472.20 in the Kimberleys. This increases by \$5.00 per week for each dependent child in excess of two.

The maximum value house and land is \$40,000 in the metropolitan area with a maximum advance of 95 per cent of the valuation. In the remainder of the State, depending upon the locality, the maximum value house and land varies from \$42,000 to \$80,000, also subject to a 95 per cent maximum advance.

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 12 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 5 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 through the societies, applicants' incomes cannot exceed \$260.00 per week, plus \$20.00 per week for each dependent child. The maximum value of house and land is \$40,000 with a maximum advance of 95 per cent of the valuation being obtainable. The remainder of the State is divided into areas in which the income eligibility varies from \$260.00 per week to \$350.000 per week plus \$20.00 per week for each dependent child. The maximum advance in these areas is 95 per cent on the maximum value of house and land which varies from \$40,000 to \$80,000.

(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: Tasmanian Housing Department.** During the year a home purchase scheme administered by the Housing Department was introduced. The scheme, to enable low income earners achieve home ownership, is based on a purchase contract with repayments being fixed at 25 per cent of the purchaser's income. Interest payments can be deferred where the tenant's income is insufficient to meet all the interest repayments.

No purchase contracts had been completed by 30 June 1985.

**Tasmanian Development Authority.** On 1 March 1984 the Agricultural Bank of Tasmania was absorbed into the newly formed Tasmanian Development Authority. This new Authority 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. Interest rates vary from 6 per cent to 13.5 per cent depending on need. The term varies depending on the applicant's capacity to repay.

During the year the State provided additional funds specifically for the construction of homes at an interest rate of 7 per cent fixed for three years and increasing by 0.5 per cent a year thereafter up to within 1 per cent of the then current Commonwealth Savings Bank interest rate for housing.

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 State is 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	1979-80	1980-81	1981-82	1982-83	1983-84	1984-85
Advances approved:						
Number . . . . .	281	386	354	450	624	537
Value (\$'000) . . . . .	6,551	10,129	9,448	12,665	18,030	17,437
Advances outstanding at 30 June (\$'000) . . . . .	52,740	58,250	65,056	71,020	83,081	90,338

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

**Northern Territory: Loans Scheme.** The Northern Territory Government Home Loan Scheme introduced on 1 October 1979 was replaced on 1 September 1984 by the *Northern Territory Home Purchase Assistance Scheme*. The new scheme is based on the principles set out in the Commonwealth State Housing Agreement.

The scheme is based on a maximum loan of \$50,000 to lower income groups. As the gross weekly income of the highest earner increases, the amount of the Commission loan decreases. There is a requirement that a prescribed amount be borrowed from a private lending institution for the higher income group.

Repayments on the loan are based on 20 per cent of gross family income and reviewed annually. Where the repayment is insufficient to cover interest due, the unpaid amount is allowed to accumulate free of additional charges.

The interest rate currently charged is 12.5 per cent and the Commonwealth Savings Bank Home Loan rate will be an indicator for future interest rates.

The maximum term of the loan is 45 years.

To be eligible to apply, applicants must not own a home elsewhere in Australia, have resided in the Territory for the six months prior to application and property value must not exceed \$100,000.00. Loans can be on a first or second mortgage basis.

**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. A *Staff Sales Scheme* also operates to allow tenants of Northern Territory Public Service dwellings to purchase. 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 7.0 per cent or 10.0 per cent subject to a means test. A requirement of two years satisfactory tenancy, which existed until July 1982, no longer applies.

*Australian Capital Territory:* The Commissioner for Housing operates an income-geared loan scheme to assist people who are generally unable to afford finance in the private market. Loans to a maximum of \$60,000 over a maximum term of thirty years are available for the purchase or erection of dwellings in the Australian Capital Territory. The exact amount of loan granted and term of the loan are determined by the applicant's level of income and assets and the value of the property to be purchased. To qualify for a loan an applicant must:

- have lived or worked in the Australian Capital Territory for at least six months prior to loan approval;
- have attained the age of 18 years;
- have a total gross household income not exceeding \$450.00 per week plus \$15.00 per week for each dependent child;
- be unable to obtain sufficient housing finance from private sources;
- not have any interest whatsoever in real property located in the A.C.T. or Queanbeyan other than the dwelling or the land upon which it is proposed to erect the dwelling;
- undertake to dispose of any other real property within a period of six months after assistance is granted under this scheme;
- not previously have received government financial assistance in the form of a loan for the purchase or construction of a dwelling in the A.C.T. or Queanbeyan; and
- demonstrate a capacity to afford the initial and subsequent commitments for purchase of a property.

Applicants who do not satisfy one or more of the above conditions may still be granted assistance if in the opinion of the Commissioner for Housing the applicant is in need of assistance and the objective of the scheme would be satisfied by providing that assistance; similarly a loan to an applicant who meets all of the above conditions will not be approved if the Commissioner for Housing considers the form of assistance is not needed by the applicant.

Interest rates are variable between 5.75 per cent and 11.5 per cent. The precise rate is geared to the applicant committing 25 per cent of income to total mortgage payments. At 30 June 1985 10,032 properties were under mortgage to the Commissioner for Housing.

#### **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. 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.

From July 1985, there has been a change in terminology used by the ABS in presenting building statistics. The terms 'residential buildings' and 'non-residential building' have replaced 'dwellings' and 'other building' respectively and 'other residential buildings' replaces 'other dwellings'. It should be noted that these are only changes in terminology and do not affect the classification of the various types of buildings nor the statistics. The concept of a 'dwelling unit' remains unchanged.

The building statistical collections cover all new residential building of any value, new non-residential building jobs valued at \$10,000 and over, and alterations and additions (to both residential and non-residential 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 residential building and new non-residential building. From 1973-74, alterations and additions (of

\$10,000 and over) to new residential building are shown separately, but for non-residential 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 residential buildings other than private sector houses, construction of new non-residential 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.

From the September quarter 1981 two additional changes were introduced:

- a one-month-lagged framework of approvals is now used as the basis for selection of both house and non-house building jobs (previously only private sector house jobs were selected from a one-month-lagged approvals framework); and
- in general, a building job is now considered to have commenced, for the purposes of the statistical collection, only when the value of work done on that job as reported by the builder is equal to or greater than a pre-determined (threshold) value.

### 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 1984-85. The following graph shows these details over an eight-year period.

NUMBER OF NEW HOUSES 1984-85

('000)

	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>Private Sector—</b>									
Approved . . . . .	29.2	31.2	24.1	8.7	13.9	2.9	0.9	2.5	113.5
Commenced . . . . .	27.6	30.5	23.2	8.5	13.4	2.6	0.8	2.3	109.1
Under construction(a) . . . . .	14.0	15.7	5.0	2.6	4.0	1.4	0.4	1.2	44.2
Completed . . . . .	25.6	27.8	24.2	8.5	13.1	2.4	0.8	1.6	104.1
<b>Public Sector—</b>									
Approved . . . . .	1.8	2.5	0.8	1.2	0.9	0.5	0.7	0.6	9.0
Commenced . . . . .	1.9	2.2	0.7	1.1	0.9	0.5	0.7	0.5	8.5
Under construction(a) . . . . .	1.4	1.0	0.1	0.6	0.2	0.2	0.7	0.5	4.8
Completed . . . . .	1.6	1.8	1.0	1.0	0.8	0.4	0.7	0.3	7.5
<b>Total—</b>									
Approved . . . . .	31.0	33.7	24.9	9.9	14.9	3.4	1.6	3.1	122.5
Commenced . . . . .	29.5	32.7	24.0	9.6	14.3	3.1	1.6	2.8	117.5
Under construction(a) . . . . .	15.4	16.7	5.1	3.2	4.3	1.6	1.1	1.7	49.0
Completed . . . . .	27.1	29.6	25.2	9.5	14.0	2.8	1.4	1.9	111.6

(a) At end of period

### 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.

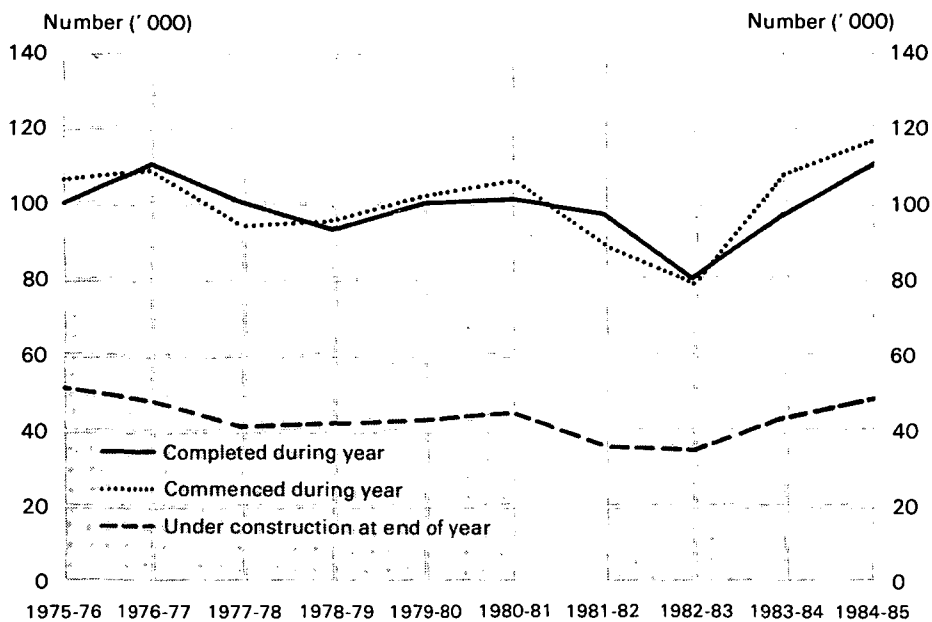
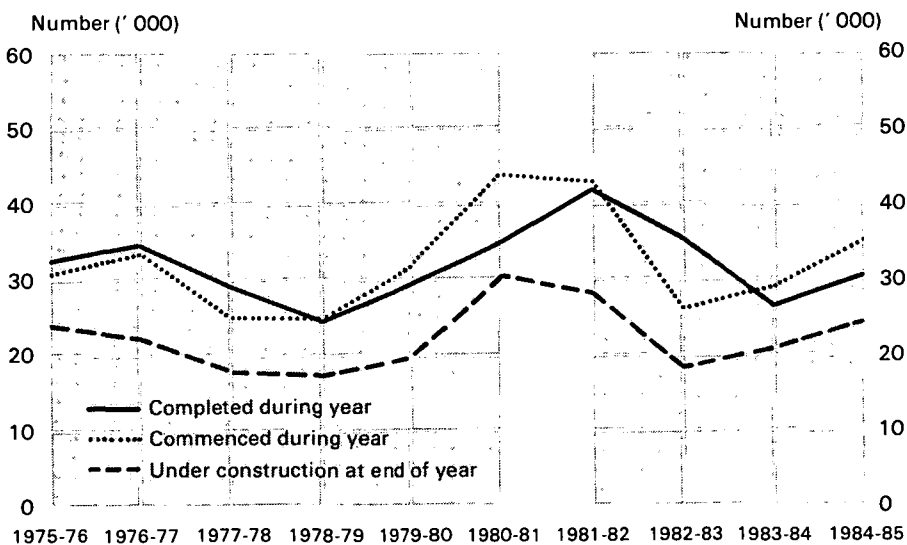
The following table shows the number of new houses approved in each State and Territory during the year 1984-85, classified according to the material of their outer walls.

NUMBER OF NEW HOUSES APPROVED BY MATERIAL OF OUTER WALLS, 1984-85

('000)

Material of outer wall	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Double brick(a) . . . . .	2.0	0.9	2.3	1.3	13.0	0.3	0.4	—	20.2
Brick veneer . . . . .	24.6	23.7	16.6	6.3	0.9	2.5	0.9	2.5	78.0
Timber . . . . .	2.1	2.9	2.1	0.2	0.2	0.4	0.1	—	8.0
Fibre cement . . . . .	2.0	1.3	3.7	1.0	0.7	0.1	0.1	—	8.8
Other . . . . .	0.3	0.5	0.3	0.1	0.1	0.1	0.1	—	1.5
Not stated . . . . .	—	4.3	—	1.0	—	—	0.1	0.6	6.0
<b>Total . . . . .</b>	<b>31.0</b>	<b>33.7</b>	<b>24.9</b>	<b>9.9</b>	<b>14.9</b>	<b>3.4</b>	<b>1.6</b>	<b>3.1</b>	<b>122.5</b>

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

**NEW HOUSES: AUSTRALIA, 1975-76 TO 1984-85****PLATE 40****DWELLING UNITS IN NEW OTHER RESIDENTIAL BUILDING: AUSTRALIA, 1975-76 TO 1984-85****PLATE 41**

### Number of dwelling units in new other residential building

The level of other residential building 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 residential building construction jobs and also by the extent of speculative building of private flats, home units and similar other residential building projects. Although construction of government-owned other residential buildings is substantial, the proportion of government-owned other residential buildings to total other residential buildings constructed is smaller than that of government-owned houses to total houses.

The following table shows the number of new dwelling units in other residential building approved, commenced, under construction and completed by type of ownership in each State and Territory for the year 1984-85. For a graph showing these details over an eight year period, see page 454.

NUMBER OF DWELLING UNITS IN NEW OTHER RESIDENTIAL BUILDING, 1984-85  
(<sup>'000</sup>)

	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>Private Sector—</b>									
Approved . . . . .	8.6	6.9	6.1	3.7	3.7	0.8	1.0	0.4	31.1
Commenced . . . . .	7.4	7.2	5.5	3.2	3.3	0.7	0.9	0.6	28.7
Under construction(a) . . . . .	6.7	5.3	2.7	1.9	1.7	0.3	0.4	0.5	19.4
Completed . . . . .	6.1	5.5	5.5	2.6	3.0	0.6	0.8	0.6	24.8
<b>Public Sector—</b>									
Approved . . . . .	2.8	0.4	0.8	1.4	0.8	0.2	0.3	0.1	6.8
Commenced . . . . .	2.6	0.5	0.7	1.3	0.8	0.2	0.3	—	6.4
Under construction(a) . . . . .	2.5	0.4	0.3	1.2	0.2	0.1	0.4	—	5.2
Completed . . . . .	2.4	0.3	0.7	1.1	0.8	0.3	0.2	—	5.7
<b>Total—</b>									
Approved . . . . .	11.4	7.3	6.9	5.1	4.4	1.0	1.3	0.5	37.9
Commenced . . . . .	10.0	7.6	6.1	4.6	4.0	0.9	1.2	0.6	35.1
Under construction(a) . . . . .	9.2	5.8	3.0	3.1	1.9	0.3	0.8	0.5	24.6
Completed . . . . .	8.5	5.8	6.2	3.7	3.7	0.9	1.0	0.6	30.5

(a) At end of period.

### 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 1984-85, 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, 1984-85  
(\$ million)

Class of building	Approved	Commenced	Under construction (a)	Completed	Work done (b)	Work yet to be done (a)
New houses . . . . .	6,027.4	5,923.2	2,779.4	5,390.7	5,662.6	1,392.1
New other residential buildings . . . . .	1,486.9	1,468.8	1,246.0	1,254.3	1,399.6	616.0
<i>Total new residential building</i>	<i>7,514.3</i>	<i>7,392.0</i>	<i>4,025.4</i>	<i>6,644.9</i>	<i>7,062.2</i>	<i>2,008.0</i>
<i>Alterations and additions to residential buildings (c) . . . . .</i>	<i>891.7</i>	<i>876.6</i>	<i>369.7</i>	<i>814.4</i>	<i>842.6</i>	<i>184.8</i>
Hotels, etc. . . . .	716.7	543.2	813.2	332.6	447.9	433.3
Shops . . . . .	1,010.8	960.6	693.1	819.1	865.9	383.0
Factories . . . . .	547.3	566.9	572.4	701.6	582.7	210.5
Offices . . . . .	1,905.4	2,081.5	2,828.9	1,174.1	1,754.1	1,574.7
Other business premises . . . . .	622.5	616.3	462.5	603.3	649.1	216.0
Educational . . . . .	743.9	727.2	782.5	511.0	652.1	416.7
Religious . . . . .	44.0	45.5	31.2	35.1	39.5	16.6
Health . . . . .	366.0	358.8	620.7	229.4	362.6	260.7
Entertainment and recreational . . . . .	369.0	364.6	370.7	453.6	339.1	195.4
Miscellaneous . . . . .	328.8	298.8	904.3	248.9	426.3	422.0
<i>Total non-residential building</i>	<i>6,654.4</i>	<i>6,563.4</i>	<i>8,079.7</i>	<i>5,108.6</i>	<i>6,119.3</i>	<i>4,129.0</i>
<b>Total building</b>	<b>15,060.5</b>	<b>14,831.9</b>	<b>12,474.7</b>	<b>12,567.9</b>	<b>14,024.1</b>	<b>6,321.8</b>

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

### **Building Research Activity**

The CSIRO Division of Building Research is the main, and largest, centre of building research in Australia, with a total staff of some 200, about 80 of whom have professional qualifications through all the conventional sciences, social sciences and economics. The work of the Division covers all aspects of building design, maintenance, construction, and planning.

The work is carried on in four programs, namely: Design for Durability, Life Cycle Performance, Safety & Risk, and Shelter & Infrastructure. Within these programs, the work is further subdivided into projects of which there are a total of 37. It should be noted that as a result of cutbacks in finance and resources over the last ten years, the Division no longer works in production of building materials, but still maintains an active concern for the properties and performance of building materials. In keeping with the policy of CSIRO, all the research is strategic mission-oriented with a time-scale for the individual projects of three to five years.

The Division has always given major emphasis to dissemination of the results of its work, not only through conventional research channels of publication, but to industry and as far as its resources allow, to the general public. Thus, as well as the expected form of research papers of which about 120 are produced annually in journals around the world, the Division also publishes a bi-monthly newsletter 'ReBuild', which with a mailing list of some 10,000, has the widest distribution of any building publication in Australia. This newsletter is particularly intended to interpret the results of the Division's activities in terms which make them of use to members of the industry and to all other interested parties. The Division also publishes annually a volume entitled 'Research Papers', which includes summaries and abstracts of all journal articles written by members of the Division's staff and published throughout the world, in the previous 12 months. This is a very effective means of current awareness information and brings to people's notice the extent of the Division's activities and a quick summary of the results achieved. The Program of Research is also distributed annually to senior members of the building industry, members of advisory committees, and so on. It is available to others on request.

Some years ago, the Division introduced an automatic tape answering service in an endeavour to meet the vast number of inquirers from the general public. Some 12 tapes are operating continuously to provide 3-minute introductory responses to inquirers on a selected number of subjects, which have been found to be the most common queries. In an endeavour to develop further the contact with industry and to make as many people as possible aware of the work of the Division, a recent new initiative has been the production of a number of videos of approximately 10-minute length, dealing with such subjects as productivity in maintenance and repairs, bushfire construction, water penetration of buildings, and corrosion of reinforced concrete. These videos are available on loan, and in the two years that they have been available, it is estimated that the total audience which they have reached is 8,000.

Formal contact with industry is maintained through a large number of advisory committees, but the most important function which these serve is to seed a very much greater number of informal contacts through which the officers of the Division are kept aware of the problems and needs of industry for research. The main advisory groups are those associated with each of the four programs listed above, but there is also a Building Research Committee, which consists of the Heads of a number of Commonwealth Government research organizations, and a Building Research and Development Advisory Committee. There are also Steering Committees associated with any major sponsorship by industry.

The Division has now been in existence over 40 years, and the nature of its work has changed considerably with time, as the building industry itself has changed. Two main themes dominate the existing programs and these are:

- Information technology.
- Deterioration and restoration of the infrastructure.

Information technology is very much concerned with the development and use of computer software to aid all parties in the building industry, and the effort is now centred entirely on the use of microcomputers. It has also been strongly oriented towards the needs of local government, in respect of their role in the control of building design and construction, and aspects of building and community planning.

Both in the U.S.A. and U.K., the deterioration of the infrastructure, i.e. roads, bridges, public buildings, drains, sewers, etc. has become a major national concern, and is considered to be having a significantly adverse effect on the general standard of living and the performance of industry. The concern here is to ensure that such a situation does not arise

in Australia, and that therefore to endeavour to see that adequate consideration is given to maintenance, both in financial and technical terms.

Another major aspect of the Division's work is the input made by members of the staff to documents produced by the Standards Association of Australia, building regulations, and similar authoritative publications. All operations throughout the planning, design, construction, and maintenance of buildings and other structures are constrained by standards or regulations produced by government authorities or incorporated in the contracts between the parties to any construction. Staff of the Division participate in 100 committees, subcommittees, and boards of the Standards Association of Australia, and contribute expertise to the production of standards on all building materials and products, and codes of practice for the use of these materials. As examples, it may be quoted that the size of any timber member used in house construction in Australia is obtained from standards, which are based directly on the research done by the Division of Building Research. Similarly the design for house footings and slab-on-ground concrete floors are based directly on the results of research from the Division. These results have now been incorporated into building regulations in various states.

The studies of the productivity of the house building industry in Australia some years ago, showed that in fact Australian house builders were at least as productive, if not more so, in terms of man-hours/m<sup>2</sup> than anywhere else in the world. This achievement in part explains the failure in Australia of most attempts at industrialization or prefabrication at the house building level.

In recent years, the Division has, with significant sponsorship from industry, made an extensive study of the thermal performance of all types of Australian house construction, and an industry group has used the results of this research to establish a 'Five Star Design Rating' for advanced thermally efficient houses.

### 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.

The construction (other than building) classification is broadly compatible with that used for the publication of data from the 1978-79 Construction Industry Survey.

The following table shows 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 year 1984-85.

VALUE OF CONSTRUCTION (OTHER THAN BUILDING) PRIME CONTRACTS BY OWNERSHIP,  
1984-85  
(\$ million)

	Commenced	Under construc- tion (a)	Completed	Work done (b)	Work yet to be done (a)
PRIVATE SECTOR					
Roadwork . . . . .	346.0	203.4	333.6	356.3	88.3
Dams, water supply and distribution, sewerage and drainage . . . . .	29.9	7.5	27.4	28.6	4.2
Electrical power transmission, heavy electrical generating plant . . . . .	34.6	29.8	45.9	40.6	6.5
Harbours . . . . .	62.4	66.7	9.6	42.3	9.7
Other heavy industrial plant etc. . . . .	313.5	473.5	1,106.4	388.7	267.0
Other (c) . . . . .	184.2	227.5	186.1	209.7	95.9
<i>Total</i> . . . . .	<i>970.6</i>	<i>1,008.4</i>	<i>1,709.1</i>	<i>1,066.2</i>	<i>471.7</i>

**VALUE OF CONSTRUCTION (OTHER THAN BUILDING) PRIME CONTRACTS BY OWNERSHIP,  
1984-85 (continued)**  
(\$ million)

	Commenced	Under construction (a)	Completed	Work done (b)	Work yet to be done (a)
<b>PUBLIC SECTOR</b>					
Roadwork . . . . .	547.9	532.5	515.6	567.7	264.4
Dams, water supply and distribution, sewerage and drainage . . . . .	186.0	259.6	365.8	239.5	138.9
Electrical power transmission, heavy electrical generating plant . . . . .	156.6	2,879.6	848.8	799.2	803.9
Harbours . . . . .	25.0	49.7	30.0	48.5	19.6
Other heavy industrial plant etc. . . . .	121.1	519.0	174.7	233.1	130.2
Other (c) . . . . .	481.6	887.4	1,162.1	648.0	336.8
<i>Total</i> . . . . .	<i>1,518.2</i>	<i>5,127.9</i>	<i>3,097.0</i>	<i>2,536.1</i>	<i>1,693.8</i>
<b>TOTAL</b>					
Roadwork . . . . .	894.0	735.9	849.3	924.0	352.7
Dams, water supply and distribution, sewerage and drainage . . . . .	215.8	267.1	393.2	268.0	143.1
Electrical power transmission, heavy electrical generating plant . . . . .	191.2	2,909.4	894.7	839.9	810.4
Harbours . . . . .	87.4	116.4	39.7	90.8	29.2
Other heavy industrial plant etc. . . . .	434.6	992.5	1,281.1	621.8	397.2
Other (c) . . . . .	665.8	1,114.9	1,348.2	857.7	432.7
<i>Total</i> . . . . .	<i>2,488.8</i>	<i>6,136.3</i>	<i>4,806.1</i>	<i>3,602.3</i>	<i>2,165.5</i>

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

### Construction Industry Survey

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 was the first time the ABS 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.

A second collection of private sector construction establishments and public sector enterprises engaged in construction activity is being conducted in respect of 1984-85. This collection will produce similar types of statistics to the 1978-79 results but with more detail collected on construction employment and commodity areas. Results are expected to become available from July 1986.

#### 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). There will be no industry concentration statistics published for 1984-85.

### 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 buildings			
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 and Air Conditioning (4244)	34,600	3,567	315,102	353,270	4,271	-	357,540
Plastering and 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 and 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



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

ASIC Code	Industry class	Establish- ments operating at 30 June	Average employment over whole year			Wages and Salaries		Turnover		Stocks		Total purchases, transfers in and selected expenses	Value added	Fixed capital, expen- diture less disposals
			Males	Females	Persons	(\$'000)	(\$'000)	(\$'000)	Opening	Closing				
											(No.)			
4111	House construction . . . . .	13,347	28,898	10,597	39,495	197,127	385,757	445,478	2,576,494	385,757	445,478	2,004,902	631,313	36,216
4112	Residential building construction, n.e.c. . . . .	1,217	3,353	964	4,317	32,647	122,583	165,828	421,812	122,583	165,828	369,551	95,506	11,292
4113	Non-residential building construction . . . . .	2,719	31,618	3,361	34,978	404,674	127,773	127,996	2,917,730	127,773	127,996	2,271,577	646,376	23,486
411	Total building construction . . . . .	17,283	63,868	14,922	78,790	634,448	256,113	279,302	5,916,037	256,113	279,302	4,646,031	1,373,195	70,994
4121	Road and bridge construction . . . . .	592	10,023	714	10,737	136,025	671,666	671,666	671,666	671,666	671,666	439,091	234,993	20,082
4122	Non-building construction, n.e.c. . . . .	1,310	23,389	1,929	25,318	355,490	51,088	72,065	1,469,844	51,088	72,065	912,560	578,261	52,497
412	Total non-building construction . . . . .	1,903	33,412	2,643	36,054	491,515	76,595	99,990	2,141,510	76,595	99,990	1,351,651	813,254	72,579
41	Total general construction . . . . .	19,186	97,280	17,564	114,844	1,125,963	712,708	839,292	8,057,546	712,708	839,292	5,997,682	2,186,448	143,573
4231	Concreting . . . . .	2,040	7,548	1,661	9,208	68,807	327,936	327,936	327,936	327,936	327,936	194,098	134,500	4,333
4232	Bricklaying . . . . .	3,386	7,295	1,732	9,027	33,004	132,478	132,478	132,478	132,478	132,478	51,390	80,983	1,988
4233	Roof tiling . . . . .	499	1,550	386	1,937	11,817	72,340	72,340	72,340	72,340	72,340	47,235	25,912	529
4234	Floor and wall tiling . . . . .	1,055	1,629	722	2,351	5,827	46,326	46,326	46,326	46,326	46,326	25,517	21,112	881
4241	Structural steel erection . . . . .	311	2,916	265	3,180	37,676	103,631	103,631	103,631	103,631	103,631	46,534	58,769	3,061
4242	Plumbing . . . . .	6,267	19,012	5,051	24,062	151,529	651,007	651,007	651,007	651,007	651,007	360,405	295,376	9,514
4243	Electrical work . . . . .	4,420	20,781	4,046	24,827	205,439	682,940	682,940	682,940	682,940	682,940	359,486	325,478	8,957
4244	Heating and air-conditioning . . . . .	599	7,131	863	7,994	84,683	368,708	368,708	368,708	368,708	368,708	243,491	126,641	3,655
4245	Plastering and plaster fixing . . . . .	1,484	4,965	1,080	6,046	38,972	188,092	188,092	188,092	188,092	188,092	112,597	76,010	2,063
4246	Carpentry . . . . .	2,362	5,348	1,303	6,650	36,778	137,076	137,076	137,076	137,076	137,076	64,154	73,593	2,887
4247	Painting . . . . .	5,280	12,100	2,946	15,045	74,338	273,803	273,803	273,803	273,803	273,803	108,382	166,926	4,393
4248	Earthmoving and dredging . . . . .	1,874	7,721	1,555	9,277	82,019	356,759	356,759	356,759	356,759	356,759	186,576	171,426	24,359
4249	Special trades, n.e.c. . . . .	2,588	9,849	2,212	12,061	92,423	422,456	422,456	422,456	422,456	422,456	242,602	181,934	8,899
42	Total special trade construction . . . . .	32,165	107,845	23,821	131,666	923,312	3,763,552	3,763,552	3,763,552	3,763,552	3,763,552	2,042,467	1,738,660	75,519
41-42	Total construction . . . . .	51,351	205,125	41,385	246,510	2,049,275	8,040,149	8,040,149	8,040,149	8,040,149	8,040,149	5,997,682	2,186,448	143,573

**PUBLIC SECTOR ENTERPRISES—CONSTRUCTION EXPENDITURE BY TYPE OF CONSTRUCTION  
ACTIVITY AND LEVEL OF GOVERNMENT, AUSTRALIA AND STATE, 1978-79**  
(*\$'000*)

<i>Type of Government</i>	<i>Building</i>					<i>Total value of expenditure on construction activity</i>	
	<i>Houses</i>	<i>Other residential buildings</i>	<i>Non-residential buildings</i>	<i>Total building</i>	<i>Total Non-building</i>	<i>Demolition</i>	
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
<b>Total Australia . . . . .</b>	<b>180,004</b>	<b>39,246</b>	<b>988,389</b>	<b>1,207,639</b>	<b>3,456,004</b>	<b>736</b>	<b>4,664,380</b>

## BIBLIOGRAPHY

### ABS Publications

Monthly Summary of Statistics, Australia (1304.0)  
 Digest of Current Economic Statistics, Australia (monthly) (1305.0)  
 Building Approvals, Australian (monthly) (8731.0)  
 Building Activity, Australia: Dwelling Unit Commencements, Preliminary (quarterly) (8750.0)  
 Building Activity, Australia, Summary (quarterly) (8751.0)  
 Building Activity, Australia (quarterly) (8752.0)  
 Construction (Other Than Building) Activity, Australia (quarterly) (8761.0)

Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statistician in each State.

### Other Publications

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

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**IN RETROSPECT.....Year Book No 29 (1936)**

Dwellings in tents (recorded at the 1933 Census of Population and Housing) increased in number by 9,005, or 31 per cent. As would be anticipated, owing to the provision of relief works for a large number of unemployed, 98 per cent of these canvas structures were located outside the metropolitan areas.

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