

HOUSING, BUILDING, AND CONSTRUCTION

BUILDING DEVELOPMENTS

Building development in the City of Melbourne, 1973

The number of applications to construct new buildings or to carry out major alterations to existing buildings remained virtually constant at 865 (1972 : 862) but the stated cost increased from \$100,495,663 to \$175,447,883.

The following is a list, provided by the City of Melbourne, of major buildings under construction at 30 September 1973 :

Owner	Location	Estimated cost (\$m)
The Abbey Capital Property Group	500 Bourke Street	17.1
Amalgamated Metal Workers Union	174-8 Victoria Parade	0.5
Associated General Contractors Insurance Co. Ltd	342 Albert Street	1.4
The British Land Co. Ltd	601 Bourke Street	2.7
Cancer Institute of Victoria	473 Little Lonsdale Street	5.6
Compac Ltd	248-54 Victoria Parade	1.4
Connaught Properties (Aust.) Pty Ltd	399-413 Lonsdale Street	3.0
Dominion Properties Pty Ltd	30-4 Collins Street	1.8
Dominion Properties Pty Ltd	446 Little Collins Street	0.5
Dominion Properties Pty Ltd	123-9 Lonsdale Street	1.4
Dominion Properties Pty Ltd	369 Royal Parade	2.3
Estate House (Melb.) Pty Ltd	114-28 William Street	6.7
Evan Edwards Pty Ltd	492-500 Flinders Street	0.5
First A.H. Property Pty Ltd	522-36 Little Collins Street	3.3
Hanover Developments Pty Ltd	516-20 Collins Street	2.3
Kong Chew Society	242-4 Little Bourke Street	1.2
Lewis Constructions	766 Elizabeth Street	1.9
Mypec Pty Ltd	226-60 Elizabeth Street	9.8
Rathdowne Properties Pty Ltd	69-73 Rathdowne Street	2.0
State Savings Bank of Victoria	270-2 Flinders Street	3.2
Urdera Pty Ltd	489-99 Elizabeth Street	1.4
Victorian Government (Stages a and c)	Victorian Arts Centre	7.0

Developments in building materials

*Division of Building Research, C.S.I.R.O.**

The Division traces its origin to the appointment in December 1944 of the first officer in charge of Building Materials Research ; in 1950 it became

*Commonwealth Scientific and Industrial Research Organization.

the Division of Building Research and its charter was expanded to cover all aspects of building and construction other than timber, which at that time was the concern of the Division of Forest Products.

At first the work of the Division was concerned largely with the traditional inorganic building materials such as concrete, clay products, gypsum plaster, lime, and stone. Bituminous materials received some attention as did paints and plastics. The Division introduced and developed lightweight concrete in Australia; in its most widely used form such concrete has the same strength and durability as ordinary concrete but is only about three quarters of its weight. It has developed a large number of new ceramic products and manufacturing processes. The products are based on basalt or zircon, or on some of the extensive inorganic wastes produced by minerals industries. One interesting patent is held for a low temperature coloured ceramic glaze for concrete surfaces. It also made a noteworthy contribution to the development of mould and stain resistant paints.

From basic research on materials the work expanded into the engineering type design discipline, in matters of structural engineering, such as the deflection of concrete floors and thermal comfort in buildings. The study of architectural acoustics led to the successful design of sound reinforcement systems for large halls and for the Sidney Myer Music Bowl in Melbourne. The Division initiated the use of electronic computation for the design and analysis of large building frames. Particular attention has been given to developments which might increase the speed of construction, such as early stripping of formwork, and concrete pumping and concrete finishing. The mathematical techniques devised initially for use in frame design were extended and applied to many other areas, including urban planning.

The third phase in the history of the Division began in the 1960s with the commencement of studies of building operations, economics, and other matters related to organisation and planning. In this field the studies of contract performance and of the source and extent of variations have provided standards by which the execution of any contract can be judged. The study of planning led particularly to studies of urban planning, many of which were sponsored by the relevant authorities. Concern with urban matters in recent years has led to an interest in the social aspects of planning, an interest which has been directed initially towards a study of the isolated mining communities in northern Australia, and in measuring the housing and population density in cities.

A major change in the organisation of Building Research took place in 1971; the Division of Forest Products of the C.S.I.R.O. was divided into two parts, and slightly more than half the staff, those concerned primarily with timber as an end product, were combined with the old Division to form the new Division of Building Research. This reorganisation means that the Division has more than doubled in size and its activities now also cover all aspects of timber—its production, preservation, and use relating to building and construction. The Division is now operating on two sites in Melbourne, as well as at a small branch office at Port Moresby and at the Department of Civil Engineering of the University of Sydney.

Building developments

Building methods and materials in Victoria have undergone an evolution, and the rate of change is increasing. Some of the more radical changes in housing have taken place in the last ten to fifteen years. These include :

- (a) The dominance of brick veneer over other forms of external cladding, even though it is not the cheapest form of cladding.
- (b) The emergence of concrete tiles for roofing. At present about 70 per cent of roof tiling used is of this variety.
- (c) The acceptance of various forms of lightweight perforated bricks, largely to the exclusion of the traditional unit.
- (d) Concrete slab-on-ground for house floors, as found in about 15 per cent of new houses in Victoria. Such homes usually have vinyl-covered floors.
- (e) An increasing penetration of the window market by aluminium products.
- (f) The use of power tools on the site. In some cases, where possible, these are operated by enterprising subcontractors serving a number of prime contractors.
- (g) The rise of large estate builders working on contracts of 100 to 500 houses. The testing of house designs in market surveys, and the careful scheduling of construction teams supplied with materials from the estate builders' own shops, have contributed greatly to the success of these organisations.

The above examples, which apply only to the traditional structure of the house may be greatly extended, particularly when one considers the range of innovations brought about by the many items of electrical and mechanical equipment which today lie in the grey area between fixtures and appliances. These innovations are characteristic of the present trends in the building industry.

A feature common to many of these changes is the reduction in maintenance requirements. The householder today sets more value on his leisure, and is far less ready to devote his spare time to maintaining his house. Although the trend to lower maintenance and probably longer life is characteristic of recent trends in the materials and finishes used in housing, a different trend is becoming apparent in other fields.

Over the last twenty-five years the proportion of costs of the various component elements involved in multi-storey commercial buildings has varied considerably. While the percentage costs for the load bearing structural components have decreased from about 30 per cent to about 20 per cent, the costs of all mechanical and electrical services including air conditioning, lifts, fire protection, and such like has risen to about 40 per cent. A long-term trend in domestic housing is to be seen in the development of various domestic facilities. These have ranged from the wood-stove kitchen and the bathroom as appendages at the rear of the house, or even outside it, to the lavishly equipped central features which are now featured in display homes.

While certain items of equipment may be considered extravagant, items such as refrigerators and hot water services are now considered essential features of contemporary housing. Solid fuel supplies in the

inner areas of large cities are less readily available and together with the absence of suitable facilities in modern blocks of flats will diminish the use of the open fire ; some alternative form of heating equipment will then also become essential.

A recent study of house construction shows that its cost may be divided roughly into six equal parts : the floor and below to include foundations ; the walls and cladding ; the ceiling and above ; plumbing and electrical work ; finishes, joinery, and so forth ; and fees, site finishing, and sundries. Each of these, very approximately, may be set as \$3,000 in a total cost of \$18,000. Refrigerators, deep freezers, ducted heating, clothes and dish washers, and other similar items are becoming a more significant factor in total costs, even if they have not yet reached a comparable figure to each of the above six components.

Further references 1961-1974 ; Development of architecture in Victoria, 1962 ; Building trends since 1945, 1963 ; Developments in building methods since 1945, 1964 ; Building materials, 1966 ; Redevelopment of the inner residential areas, 1967 ; Early building in Victoria, 1968 ; Housing for aged persons, 1969 ; Building trends in Melbourne since 1961, 1970 ; Bridges in Victoria, 1971 ; Division of Building Research, C.S.L.R.O., 1972

BUILDING LEGISLATION

Supervision and control of building

The *Town and Country Planning Act* 1961 and the *Local Government Act* 1958 provide regulations for the preparation of planning schemes and the uniform control of building operations throughout Victoria. In general, the administration of the provisions of these Acts is carried out by councils of the local government authorities in the areas to which they apply.

Town and country planning

Statutory town and country planning was first introduced into Victoria by the passing of the *Town and Country Planning Act* 1944. A major consolidation and amendment of the legislation occurred in 1961. This principal Act was substantially amended early in 1968 :

1. to increase the membership of the Town and Country Planning Board from three to four ;
2. to increase the Board's responsibilities, including the preparation of statements of planning policy ;
3. to set up a State Planning Council ;
4. to provide for the establishment of regional planning authorities ;
5. to provide for a tribunal to hear and determine town planning appeals ;
6. to extend the metropolitan planning area and define more satisfactorily the relationship for planning between the Melbourne and Metropolitan Board of Works as the metropolitan planning authority and metropolitan councils ; and
7. to improve the provision of the 1961 Act in the light of experience gained since its inception.

Statements of planning policy

Statements of planning policy provide physical planning authorities with a predetermined, co-ordinated outline of government policy as the basis for the formulation of detailed planning proposals. They are prepared by the Board, in consultation with the State Planning Council, and to be effective they must be approved by the Governor in Council. Every responsible

authority, including regional planning authorities, in preparing or amending a planning scheme, must have due regard to any approved statement of planning policy which affects its planning area. Statements have been approved for Western Port, the Mornington Peninsula, the Dandenong Ranges, the Yarra River, Geelong, highway areas, and land-use around aerodromes.

State Planning Council

The State Planning Council, inaugurated on 17 October 1968, comprises the Chairman, Town and Country Planning Board (Chairman), the Chairman, State Rivers and Water Supply Commission, the Chairman, Country Roads Board, the Chairman, State Electricity Commission, the Chairman, Victorian Railways Board, the Secretary to the Premier's Department, the Director-General of Public Works, the Chairman, Housing Commission of Victoria, the Chairman, Melbourne and Metropolitan Board of Works, the Under-Secretary, the Director-General of Education, the Director of Conservation, the Secretary for State Development, and the Secretary for Lands.

Its functions are to co-ordinate planning by State instrumentalities and semi-government authorities of future works and developments for which they are responsible and to act as consultant and adviser to the Town and Country Planning Board with respect to the preparation and adoption of any statement of planning policy. In effect the authorities represented on the Council, while continuing to be responsible for planning and execution in their own specialised fields, become direct participants in broad policy planning at government level.

Regional planning authorities

Under the amending Act a regional planning authority may be established to prepare a planning scheme for any specified area extending beyond the boundaries of any one municipality and to enforce and carry out that scheme. A regional planning authority shall consist of representatives of every municipality within the region and may also include other approved specially qualified people. It shall be financed by the participating municipalities on an agreed basis and shall be a body corporate with powers to acquire and dispose of land. It has the power to appoint its own staff and technical advisory committees and it can become the sole responsible authority for any interim development order or planning scheme in operation in the region. It can also delegate to the council of a municipality within the region such powers as it thinks fit and are capable of being delegated.

The three regional planning authorities described below have already been established under the Act.

Western Port Regional Planning Authority

On 25 February 1969 the Governor in Council approved the establishment of the Western Port Regional Planning Authority. This covers 1,678 sq kilometres and includes the Shires of Flinders, Hastings, Mornington, and Phillip Island, the Parish of French Island, that part of the Shire of Cranbourne outside the extended metropolitan planning area, and part of the Shire of Bass. The Authority consists of two representatives from each council in the region.

Geelong Regional Planning Authority

The establishment of the Geelong Regional Planning Authority was approved on 22 April 1969. The region includes the Cities of Geelong, Geelong West, and Newtown, the Shires of Bannockburn, Barrabool, Bellarine, Corio, and South Barwon, and the Borough of Queenscliffe. This is an area of 2,521 square kilometres. The Authority consists of two representatives from each council in the region.

The establishment of the Geelong authority completes the formation of the three regional planning authorities (including the Melbourne and Metropolitan Board of Works) concerned with the development of the Port Phillip district.

Loddon Campaspe Regional Planning Authority

The Loddon Campaspe Regional Planning Authority was established on 11 September 1973. It covers the Cities of Bendigo, Castlemaine, and Maryborough, the Borough of Eaglehawk, the Shires of Bet Bet, Huntly, Korong, Marong, Metcalfe, Strathfieldsaye, Tullaroop, and the western riding of the Shire of Waranga. It consists of one representative from each council in the region.

Preparation of planning schemes

The Town and Country Planning Board is also responsible for the preparation of planning schemes for special areas or projects of State significance where the local authority lacks the necessary resources to undertake the task or where a unified approach is necessary and a regional planning authority is not appropriate. This applies particularly to coastal areas and to inland areas such as those with man-made lakes as a result of water conservation schemes.

Designated and investigation areas

During 1973 the Development Areas Act was passed, introducing a new concept into planning. Where an area is considered suitable for accelerated development or where it requires controlled development, the Act enables its declaration as a "designated area". Where further information is required, the area may be declared an "investigation area". Following proclamation of the Act, several areas were declared as designated or investigation areas and studies have been commenced.

Local Government Act

Under the *Local Government Act* 1958, Uniform Building Regulations provide for the uniform control of building operations in Victoria. Particulars relating to some of the powers and controls provided by these regulations may be found on page 327 of the *Victorian Year Book* 1961.

BUILDING STATISTICS

General concepts

The statistics in succeeding pages deal only with the construction of buildings, as distinct from other construction such as railways, bridges, earthworks, water storage, etc. In the following tables, i.e., as from 1 July 1966, all alterations and additions valued at \$10,000 and over are included in the values stated. Prior to this date published data included such major

alterations and additions only in respect of buildings *other* than houses. With the exception of the table relating to building approvals, particulars of minor alterations and additions are excluded, and in all tables particulars of renovations and repairs to buildings are excluded, because of the difficulty in obtaining complete lists of persons who undertake such operations. Figures for houses exclude converted military huts, temporary dwellings, flats, and dwellings attached to other new buildings.

Since the September quarter 1945 a quarterly collection of statistics of building operations has been undertaken, comprising the activities of all private contractors and government authorities engaged in the erection of new buildings, and owner-builders who erect buildings without the services of a contractor responsible for the whole job.

The bases of the collection are building permits issued by local government authorities, and contracts let or day labour work authorised by Australian, State, semi-government, and local government authorities. As a complete list of government authorities and building contractors is maintained, details shown in succeeding tables embrace all local government areas. However, details for building approvals and owner-builders cover only those areas subject to building control by local government authorities, and up to 1 December 1972 exclude some rural areas not subject to permit issues.

The following definitions of terms used in the succeeding tables are necessary for an understanding of the data presented :

Building approvals. These comprise private permits issued by local government authorities together with contracts let or day labour work authorised by Australian, State, semi-government, or local government authorities.

Private or government. Building is classified as private or government according to ownership at the time of commencement. Thus, building carried out directly by day labour or for government instrumentalities by private contractors, even though for subsequent purchase, is classed as government. Building carried out by private contractors for private ownership or which is financed or supervised by government instrumentalities but erected for a specified person is classed as private.

Owner-built. A building actually erected or being erected by the owner or under the owner's direction, without the services of a contractor who is responsible for the whole job.

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

Completed. A building is regarded as having been completed when the building contractor has fulfilled the terms of the contract or, in the case of owner-built houses, when the house is either completed or substantially completed and occupied (the value shown in this case is that of the owner-built house as a finished project). As with commencements, the interpretation placed on this definition by informants may not be entirely uniform.

Under construction (i.e., unfinished). Irrespective of when commenced, and regardless of whether or not work has actually proceeded at all times, *once* a

building has been commenced it continues to be shown in the tables as under construction (i.e., unfinished) until completed. Buildings on which work has been permanently abandoned are *excluded*.

Numbers. The numbers of houses, flats, and shops with dwellings attached, represent the number of separate dwelling units. Each flat in a block of flats is counted as a separate dwelling unit.

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

Statistical tables

Building approvals

The following table shows the value of private and government building approved in Victoria for the years 1969-70 to 1973-74 :

VICTORIA—VALUE OF PRIVATE AND GOVERNMENT
BUILDING APPROVED
(\$'000)

Year	Houses and other dwellings	Other new buildings	Alterations and additions to buildings	Total all buildings
1969-70	364,916	319,218	(a) 47,788	731,922
1970-71	336,044	289,864	(a) 51,987	677,895
1971-72	410,880	352,956	(a) 61,273	825,109
1972-73	591,119	496,083	(a) 73,409	1,160,611
1973-74	671,901	483,805	(b) 59,252	1,214,958

(a) Valued at less than \$10,000.

(b) Valued at \$2,000 to \$9,999.

In normal circumstances, information concerning building approvals is a primary indicator of building trends and gives some indication of the effect of varying economic conditions on the building industry. However, a complete comparison of buildings approved cannot be made against buildings commenced, as the relationship is affected by the fact that (a) some intended buildings are never begun, and new building plans may be re-submitted later, (b) estimated values recorded for building approvals may be affected by rising costs owing to delays in the commencement of buildings, and (c) as previously mentioned, building permits issued up to 1 December 1972 did not embrace the whole of the State.

Value of new buildings commenced

As with building approvals, increases in the value of buildings commenced are not wholly attributable to increased building activity, but are partly the result of an almost continuous rise in the cost of building. It should also be realised that, in any period, where there are appreciable increases in the value of buildings commenced for industrial, commercial, business, health, etc., purposes, this movement could be misinterpreted to some extent, as these buildings may include the commencement of large scale projects, the completion of which may be spread over several years.

The following table shows the value of all new buildings commenced in Victoria, according to the type of building, for the years 1969-70 to 1973-74. The figures include all alterations and additions valued at \$10,000 and over. Renovations and repairs are excluded.

VICTORIA—VALUE (WHEN COMPLETED) OF TOTAL NEW BUILDINGS
COMMENCED: CLASSIFIED BY TYPE
(\$'000)

Type of building	1969-70	1970-71	1971-72	1972-73	1973-74
Houses	263,536	280,745	337,324	453,444	537,449
Other dwellings	92,886	70,752	76,128	109,344	131,764
Shops	19,540	22,430	19,294	46,737	49,415
Hotels, guest houses, etc.	21,556	18,280	19,550	26,708	14,524
Factories	65,830	74,195	55,952	90,551	119,372
Offices	87,279	79,878	106,824	166,239	102,277
Other business premises	26,265	30,487	19,924	21,603	35,309
Educational	46,671	54,615	46,389	76,837	113,592
Religious	3,929	2,804	4,152	2,707	2,839
Health	29,210	13,923	16,104	22,515	29,226
Entertainment and recreation	8,453	8,806	10,515	11,123	14,227
Miscellaneous	9,434	15,121	21,265	20,333	23,015
Total	674,588	672,037	733,418	1,048,141	1,173,008

Value of new buildings completed

The following table shows the value of all new buildings completed in Victoria, according to the type of building, for the years 1969-70 to 1973-74. Renovations, repairs, and minor alterations and additions are excluded.

VICTORIA—VALUE OF TOTAL NEW BUILDINGS COMPLETED:
CLASSIFIED BY TYPE
(\$'000)

Type of building	1969-70	1970-71	1971-72	1972-73	1973-74
Houses	261,899	278,109	306,315	372,099	428,557
Other dwellings	101,953	85,717	75,421	82,668	101,590
Shops	23,808	17,956	16,710	24,974	37,237
Hotels, guest houses, etc.	16,283	22,762	20,197	13,194	10,327
Factories	67,104	69,174	73,415	63,132	94,048
Offices	35,638	62,714	57,770	92,278	131,418
Other business premises	33,186	34,985	26,577	40,280	21,094
Educational	39,781	43,591	52,262	65,226	50,092
Religious	3,108	3,695	3,265	3,578	2,222
Health	21,367	29,080	25,428	18,521	12,324
Entertainment and recreation	9,807	10,120	7,877	11,982	9,749
Miscellaneous	15,176	10,061	12,145	21,968	11,824
Total	629,109	667,966	677,381	809,900	910,481

Value of new buildings under construction (i.e., unfinished)

The value of all new building work remaining unfinished increased from \$598,243,000 at 30 June 1972 to \$860,390,000 at 30 June 1973.

Value of work done during period

The following table shows the estimated value of work actually carried out during each year 1969-70 to 1973-74. For any building the sum of these values obtained during its construction equals the value of the building on completion. The figures include estimates for the value of work done on owner-built houses. The increases in value of work done over the periods are not necessarily wholly attributable to increased building activity, but are partly the result of increases in the cost of building.

VICTORIA—VALUE OF WORK DONE ON NEW BUILDINGS:
CLASSIFIED BY TYPE
(\$'000)

Type of building	1969-70	1970-71	1971-72	1972-73	1973-74
Houses	265,058	281,327	319,217	402,326	491,946
Other dwellings	99,721	79,254	74,066	94,505	123,331
Shops	22,536	17,829	20,278	31,507	49,032
Hotels, guest houses, etc.	21,493	21,055	17,252	15,380	20,567
Factories	66,137	70,758	68,713	78,992	110,324
Offices	45,903	72,527	91,073	117,117	128,554
Other business premises	34,402	33,099	24,941	22,536	29,686
Educational	43,172	50,814	50,047	64,309	73,700
Religious	3,347	3,193	3,145	4,182	2,440
Health	21,331	26,431	18,372	22,310	23,801
Entertainment and recreation	9,325	9,313	8,561	11,745	12,635
Miscellaneous	12,775	11,874	17,706	17,879	18,709
Total	645,200	677,474	713,369	882,786	1,084,724

NOTE. The above table includes partly estimated values for owner-built constructions where actual value of work done during the period was not available.

Number of new dwellings

The following tables show the number of new houses and individual flat units (excluding conversions to flats) commenced, completed, and under construction classified by geographical distribution and ownership for the years 1969-70 to 1973-74. Due to the new concepts used at the Census of 30 June 1966 for the delimitation of the boundaries of the Melbourne Metropolitan Area (see pages 219-20), figures other than "State total", subsequent to 30 June 1966, are not comparable with those of earlier years.

VICTORIA—NUMBER OF NEW HOUSES AND OTHER
DWELLINGS: GEOGRAPHICAL DISTRIBUTION

Year	Commenced		Completed		Under construction (i.e., unfinished) at end of period	
	Houses	Other dwellings	Houses	Other dwellings	Houses	Others dwellings
MELBOURNE STATISTICAL DIVISION						
1969-70	18,771	12,457	18,772	12,971	7,407	7,826
1970-71	19,095	9,201	19,290	11,105	7,125	5,705
1971-72	21,703	8,927	20,070	8,840	8,493	5,596
1972-73	25,213	10,611	21,931	8,475	11,535	7,613
1973-74	21,925	9,790	20,122	8,297	12,903	8,849
REMAINDER OF THE STATE						
1969-70	5,804	1,048	5,930	1,021	3,553	573
1970-71	5,676	1,111	5,889	982	3,243	693
1971-72	5,897	1,408	5,557	1,251	3,467	804
1972-73	7,785	1,937	6,329	1,448	4,861	1,272
1973-74	9,366	2,364	7,502	1,768	6,540	1,837
STATE TOTAL						
1969-70	24,575	13,505	24,702	13,992	10,960	8,399
1970-71	24,771	10,312	25,179	12,087	10,368	6,398
1971-72	27,600	10,335	25,627	10,091	11,960	6,400
1972-73	32,998	12,548	28,260	9,923	16,396	8,885
1973-74	31,291	12,154	27,624	10,065	19,443	10,686

VICTORIA—NUMBER OF NEW HOUSES AND OTHER DWELLINGS : CLASSIFIED BY OWNERSHIP

Year	New houses and other dwellings erected for—				Total houses and other dwellings
	Government ownership (a)	Private ownership (a)			
		By contractors	By owner-builders	Total private	
COMMENCED					
1969-70	3,208	31,649	3,223	34,872	38,080
1970-71	2,762	29,088	3,233	32,321	35,083
1971-72	2,839	31,626	3,470	35,096	37,935
1972-73	2,263	38,726	4,557	43,283	45,546
1973-74	2,300	35,872	5,273	41,145	43,445
COMPLETED					
1969-70	2,975	32,005	3,714	35,719	38,694
1970-71	3,085	30,720	3,461	34,181	37,266
1971-72	2,845	29,734	3,139	32,873	35,718
1972-73	2,197	32,455	3,531	35,986	38,183
1973-74	1,524	32,112	4,053	36,165	37,689
UNDER CONSTRUCTION (i.e., UNFINISHED) AT END OF PERIOD					
1969-70	2,326	13,561	3,472	17,033	19,359
1970-71	2,008	11,629	3,129	14,758	16,766
1971-72	1,982	13,105	3,273	16,378	18,360
1972-73	2,114	18,930	4,237	23,167	25,281
1973-74	2,890	21,921	5,318	27,239	30,129

(a) See definitions on page 314.

Number of new houses

Particulars of the number of new houses, classified by the material of outer walls, commenced, completed, and under construction for the years 1969-70 to 1973-74 are shown in the following table :

VICTORIA—NUMBER OF NEW HOUSES : CLASSIFIED BY MATERIAL OF OUTER WALLS

Year	Brick, concrete, and stone	Brick veneer	Wood	Asbestos-cement	Other	Total
COMMENCED						
1969-70	642	21,126	937	1,797	73	24,575
1970-71	778	21,451	775	1,708	59	24,771
1971-72	873	24,350	710	1,647	20	27,600
1972-73	1,177	29,075	759	1,947	40	32,998
1973-74	1,464	26,629	939	2,174	85	31,291
COMPLETED						
1969-70	641	21,055	1,133	1,796	77	24,702
1970-71	716	21,678	862	1,864	59	25,179
1971-72	706	22,515	738	1,649	19	25,627
1972-73	887	24,930	688	1,724	31	28,260
1973-74	1,016	23,787	768	1,978	75	27,624
UNDER CONSTRUCTION (i.e., UNFINISHED) AT END OF PERIOD						
1969-70	551	8,088	638	1,651	32	10,960
1970-71	579	7,812	491	1,457	29	10,368
1971-72	626	9,486	441	1,382	25	11,960
1972-73	849	13,435	482	1,599	31	16,396
1973-74	1,243	15,830	603	1,728	39	19,443

VICTORIA—NUMBER OF HOUSES AND OTHER DWELLINGS APPROVED, 1963-64 TO 1973-74

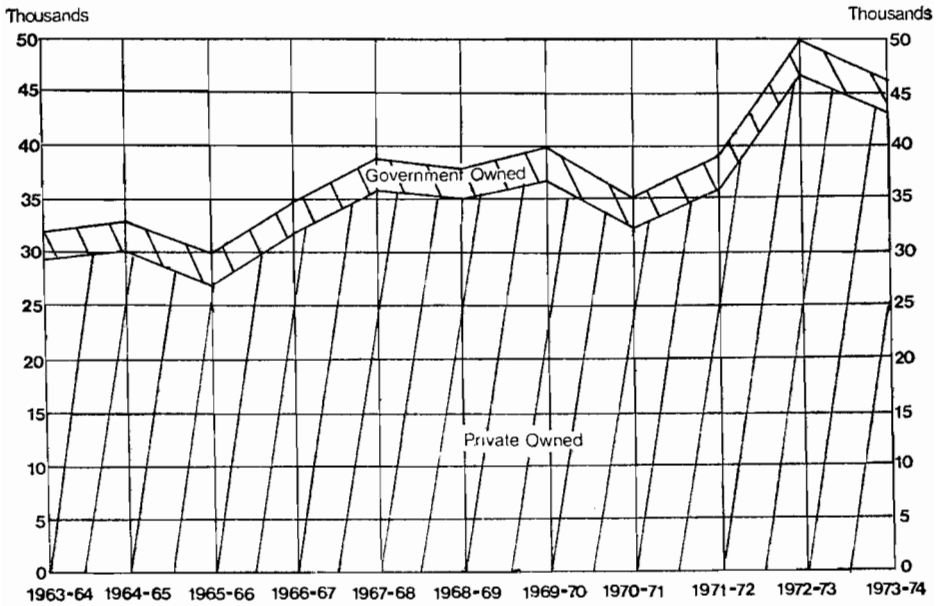


FIGURE 6. Graph showing number of houses and other dwellings approved, classified according to ownership.

VICTORIA—NUMBER OF HOUSES AND OTHER DWELLINGS COMMENCED, 1963-64 TO 1973-74

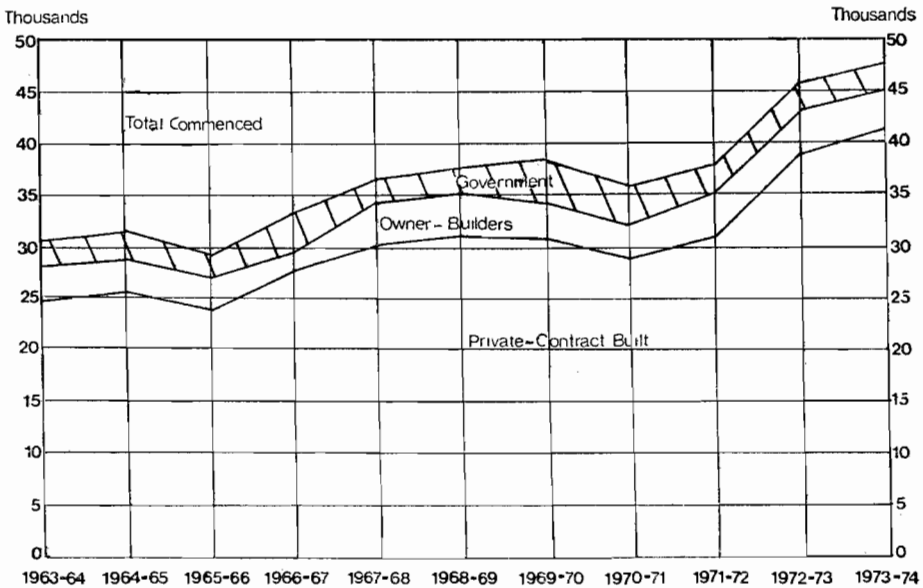


FIGURE 7. Graph showing number of houses and other dwellings commenced, classified according to ownership.

GOVERNMENT BUILDING AUTHORITIES

Australian Government*Australian Department of Housing and Construction*

In the past, Australian Government activities in the housing field have, in the main, included the provision of moneys to State Governments under various agreements ; financial assistance to defence (and eligible ex-service) personnel in the erection and purchase of homes ; assistance to young married couples under the Homes Savings Grant Act ; the operations of the Housing Loans Insurance Corporation ; assistance in the provision of accommodation for the aged ; and the provision of homes in the Territories. The Department of Housing was concerned with all these activities except the last. The provision of houses and associated works in the Territories was the concern of the Departments responsible for the administration of the Territories and the Department of Works which was also responsible for the planning, execution, and maintenance of Australian Government works.

On 30 November 1973 the Department of Housing was amalgamated with the Department of Works to form the Department of Housing and Construction. The new Department undertakes the administrative responsibilities of the two former Departments in the fields of housing and Australian Government works, including advice to the Minister on economic, sociological, and technological aspects of national housing policy ; provision of technical advice to the Australian Government in respect of individual major works proposals and the building and construction industry in general ; provision of specialised architectural and engineering advice to Australian Government Departments ; and the carrying out of building research.

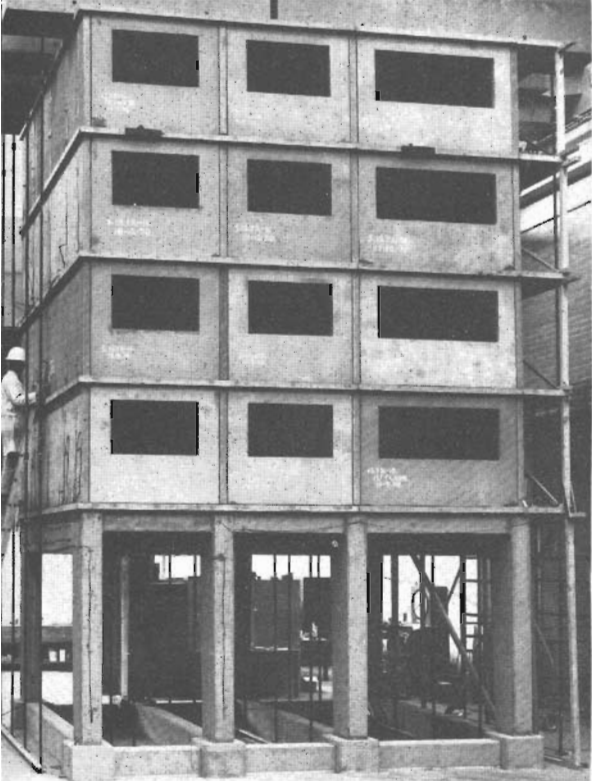
Australian Government-State Housing Agreements

Under the Australian Government-State Housing Agreements the Australian Government makes substantial long-term loans to the States for the provision of housing.

The 1945 Agreement. In November 1945 the Australian Government entered into an Agreement with the Governments of the States whereby the Australian Government would provide finance for, and the State Governments would undertake the building of, housing projects. Between 1945-46 and 1955-56, under this Agreement, the Australian Government advanced to the States a total of \$481,118,000.

Initially, dwellings constructed under the 1945 Agreement were only sold to tenants if the tenant was able to arrange payment of the full purchase price to the State immediately on sale. Subsequent amendments to the Agreement progressively eased conditions of sale.

The 1956 Agreement. In 1956 the Australian and State Governments entered into a new Agreement under which added emphasis was placed on the construction of dwellings for private ownership. The Agreement provided that part of the loans advanced to each State was to be advanced to building societies and other approved institutions for lending to private home builders and purchasers. The balance of the amounts advanced to each State was used by the States for the erection of dwellings for either rental or sale. The Australian Government was entitled to specify that up to five per cent of the moneys allocated for the erection of dwellings by the State be set aside for the erection of dwellings for serving members of the defence forces.

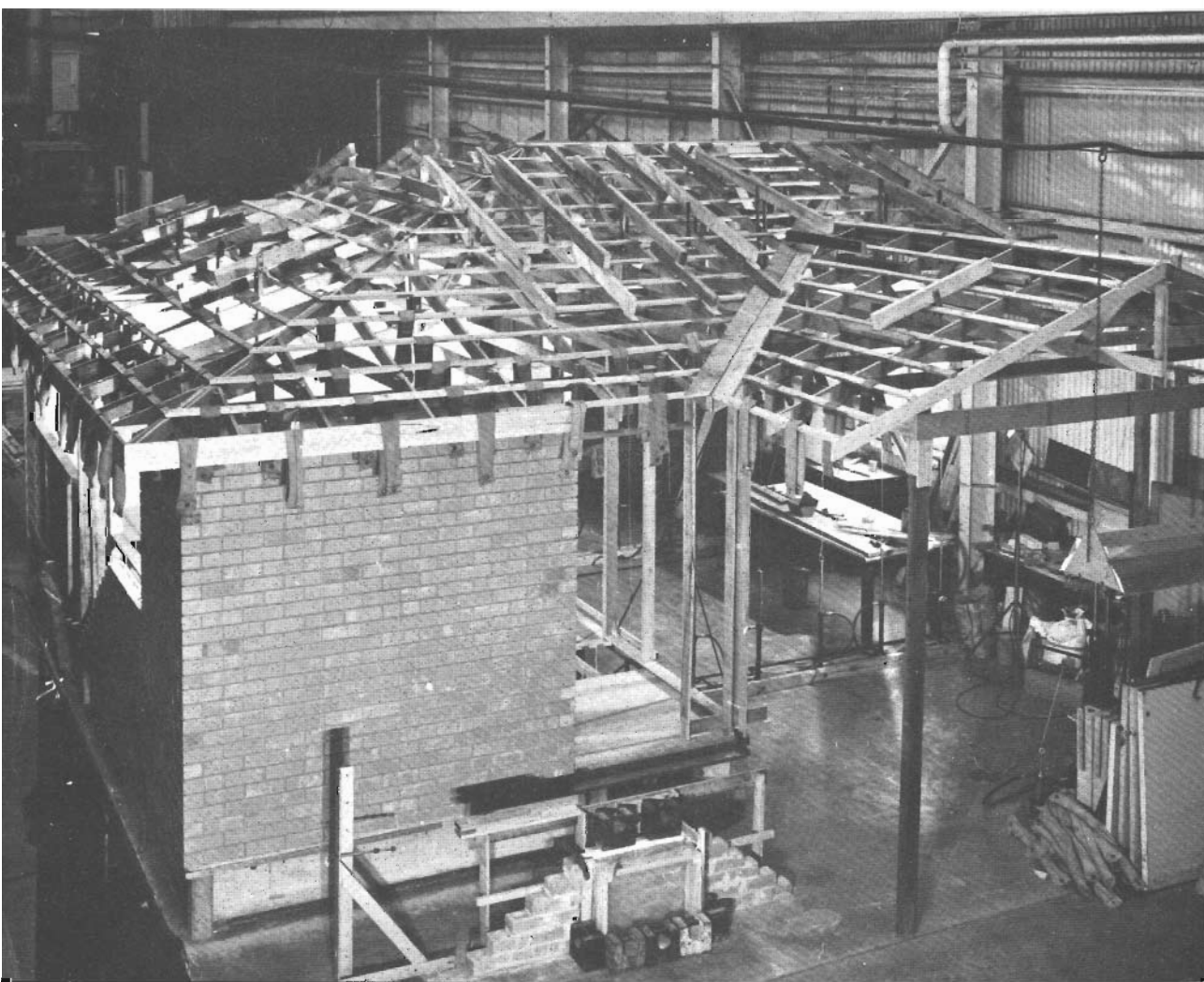


A half scale model of a building constructed from load bearing concrete panels. Both projects illustrate CSIRO building research work.

CSIRO Australia

An experimental house structure with a modified frame.

CSIRO Australia





La Trobe Cottage, a National Trust building formerly the residence of Governor La Trobe, is a popular tourist attraction in Melbourne.

Ministry of Tourism

Members of the Scotch College Orchestra rehearsing prior to their tour of New Zealand.

Scotch College—Melbourne





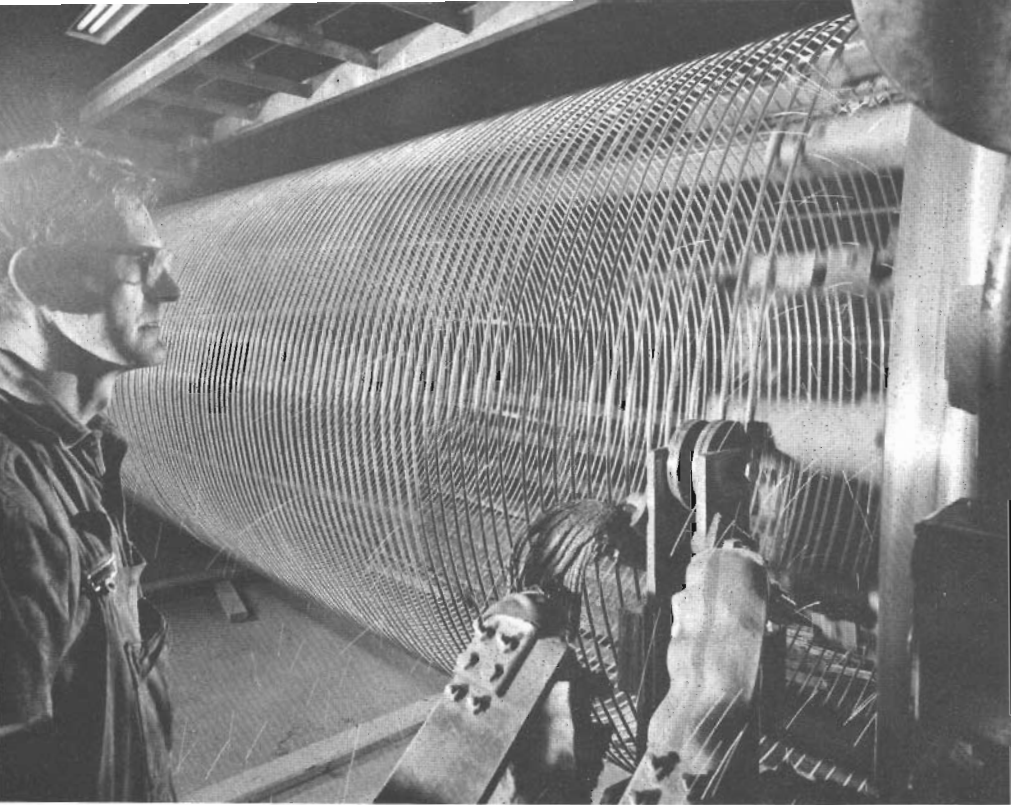
A central display cabinet at the Post Office Museum featuring early telephones and testing apparatus.

Postmaster-General's Department

The entrance to the Post Office Museum at Melbourne showing a selection of old Post Office clocks. A model of a Cobb and Co. stage coach may be seen on the left.

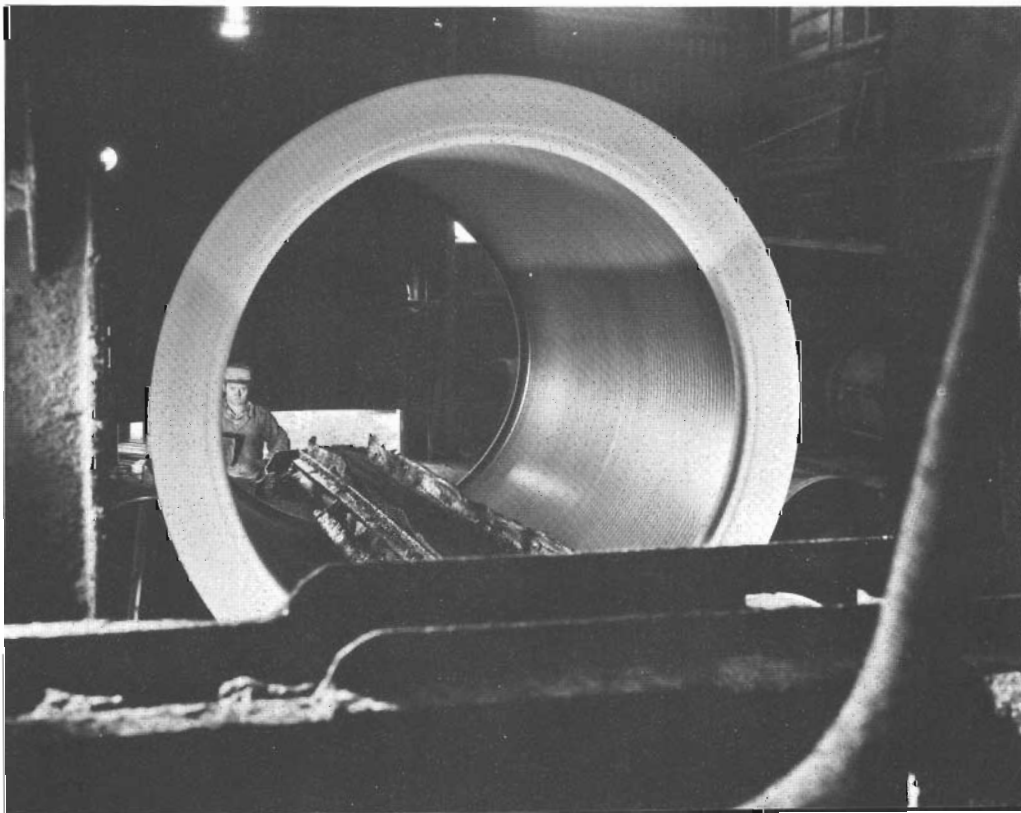
Postmaster-General's Department





Automatic electric welding of reinforcement cages for Rocla concrete pipes.
Rocla Industries Ltd

Spinning a steel reinforced concrete pipe at a Humes factory in Melbourne.
Humes Limited



The 1961 Agreement. The period during which Australian Government advances to the States could be made under the 1956 Agreement terminated on 30 June 1961. A new Agreement was entered into extending that period for a further five years and also amending the 1956 Agreement in certain respects concerning funds for the erection of dwellings for rental to servicemen and the rate of interest payable on Australian Government advances.

The 1966 Agreement. An Agreement was entered into in 1966 which extended for a further five years the period during which advances could be made, and also amended the 1956–1961 Agreement in certain respects concerning the definition of “member of the forces”, the erection by the States of blocks of flats in metropolitan areas, the standard of dwellings to be built for rental to servicemen, and the provision of finance to home builders in rural areas.

States Grants Housing Act 1971–1973

The 1956–1966 Housing Agreement expired on 30 June 1971 and was not further renewed. Instead, the Australian and State Governments agreed upon a new arrangement under which the provisions contained in the Housing Agreement would be substantially continued for a period of five years up to 30 June 1976. To give effect to this arrangement the States Grants (Housing) Act was passed in 1971. However that Act was amended in 1973 to reduce its effect to financially assist the use of State loan funds for welfare housing purposes during two years (1971–72 and 1972–73) only in lieu of five years. The Australian Government’s assistance is principally in the form of non-repayable interest-free grants. A basic housing grant is payable for thirty years in respect of State housing activities in 1971–72 and 1972–73 applied towards reducing payments that otherwise would have been made by tenants as rent, and by purchasers or home builders as repayments of loans. A rental assistance grant is payable in each of the five years 1971–72 to 1975–76 for use by each State housing authority in reducing rents payable by families they consider are not able to meet rents ordinarily payable.

Housing Assistance Act 1973

In 1973 the Australian Government passed the Housing Assistance Act, which authorised special advances to enable State housing authorities to commence additional dwellings into 1972–73 for rental.

1973 Housing Agreement

For the five year period which commenced on 1 July 1973 advances are being made by the Australian Government to the States for welfare housing under this Agreement, which replaces the arrangement contained in the *States Grants (Housing) Act 1971*.

The rate of interest payable on advances made during the five year term of the Agreement will be constant at 4 per cent for advances allocated to the State housing authorities and 4.5 per cent for advances allocated to the States’ Home Builders’ Accounts for lending to eligible prospective home owners.

Sales of family dwellings financed with funds made available to State housing authorities and completed in the five years commencing 1 January 1974 are limited to 30 per cent of the total, except in Tasmania where a

higher percentage is permitted in the first two years. The remainder are added to the stock of houses retained for rental to eligible families. Eligibility for State housing authority rental accommodation is limited, in the case of a family, by a needs test whereby the income of the main breadwinner should not be greater than 85 per cent of average weekly earnings, plus \$2 for each child beyond the second. A needs test of 95 per cent of average weekly earnings, plus \$2 for each child beyond the second, is applied to establish eligibility for assistance when persons seek Home Builders' Account loans for the acquisition of homes.

Australian Government—State Housing Agreement (Servicemen)

An Agreement was concluded between the Australian and State Governments, to take effect for five years from 1 July 1971, to provide separately for the erection by the States of dwellings for allotment to servicemen. Construction programmes are negotiated annually for which the full capital cost is advanced by the Australian Government as required by the States.

Operations under the Australian Government—State Housing Agreements in Victoria to 30 June 1973 are summarised as follows :

1945 Agreement—1 July 1945 to 30 June 1956

Loan funds advanced	\$171,562,000
Number of dwellings completed by State Housing Commission	30,925

1956—1966 Agreement—1 July 1956 to 30 June 1971

	\$
Loan funds advanced	410,700,000
Loan funds allocated to State Housing Commission	291,230,000
Loan funds allocated to Home Builders' Account	119,470,000
Drawings from Home Builders' Account by co-operative terminating housing societies to 30 June 1973	178,872,654
Supplementary advances made by Australian Government for housing for defence forces	24,558,182
	number
Dwellings completed by State Housing Commission	37,349
Dwellings completed or purchased under Home Builders' Account	24,013

*States Grants (Housing) Act 1971—1973—
1 July 1971 to 30 June 1973*

	\$
Allocations from State loan funds	74,000,000
Loan funds allocated to State Housing Commission	51,800,000
Loan funds allocated to Home Builders' Account	22,200,000
Drawings from Home Builders' Account by co-operative terminating housing societies	20,223,800
	number
Dwellings completed by State Housing Commission	3,984
Dwellings completed or purchased under Home Builders' Account	3,650

Housing Assistance Act 1973

Australian Government advances allocated to State Housing Commission	\$1,500,000
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Australian Government—State Housing Agreement (Servicemen)—1 July 1971 to 30 June 1973

Australian Government advances	\$3,184,034
Number of dwellings completed by State Housing Commission	49

Defence Service Homes (formerly War Service Homes)

Under the *Defence Service Homes Act 1918–1973*, the Australian Government provides assistance in acquiring a home to persons who were 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 First and Second World Wars, and subject to the prescribed conditions, persons who served in the war-like operations in Korea or Malaya, or who have served on “special service” as defined in the *Repatriation (Special Overseas Service) Act 1962–1973*; regular servicemen who on or after 7 December 1972 complete three years full-time effective service in the Defence Forces; national servicemen serving at 7 December 1972 who completed the period of service they were engaged to serve; and members of approved welfare organisations appointed for service, and who served outside Australia with Australian Forces on or after 3 September 1939. Assistance may be granted also to dependent widowed mothers of unmarried eligible persons and to the widows of eligible persons.

The Director of Defence Service Homes is responsible for the administration of the Defence Service Homes Act, subject to the directions of the Minister for Housing and Construction. The Director may erect homes on land acquired for that purpose or owned by an eligible person; sell homes on a rent-purchase system; and make advances for the erection or purchase of homes and, subject to certain conditions, for the discharge of a mortgage on a home.

The maximum loan which may be made available is \$12,000 and a period of repayment may be granted up to 45 years. In the case of a widow or widowed mother of an eligible person the period may be extended to 50 years. The rate of interest is 3.75 per cent per annum.

VICTORIA—DEFENCE SERVICE HOMES SCHEME: OPERATIONS

Year	Homes provided during year				Total homes provided from inception to end of year	Annual expenditure	Instalments paid (a)	Loans repaid
	By erection	By purchase	By discharge of mortgage	Total				
1968–69	174	1,320	326	1,820	83,251	\$'000 13,085	\$'000 21,039	1,576
1969–70	206	1,249	362	1,817	85,068	13,675	22,175	1,735
1970–71	233	1,423	333	1,989	87,057	15,156	22,255	1,677
1971–72	189	1,477	412	2,078	89,135	17,613	23,581	1,890
1972–73	339	1,414	420	2,173	91,308	18,750	27,771	2,592

(a) Includes excess instalment payments.

Home Savings Grant Scheme

The purpose of the Home Savings Grant Scheme is to assist young married persons, and young widowed or divorced persons with dependent children, to purchase or build their own homes. The scheme is also aimed at increasing the proportion of total savings available for housing by encouraging young people to save with those institutions that provide the bulk of housing finance.

The scheme is governed by the *Homes Savings Grant Act 1964-1973* which authorises the payment of the grants from the National Welfare Fund.

The scheme provides for the payment of grants of \$1 for every \$3 saved by eligible persons under 36 years of age for the first home they own after marriage. The savings must be made in an approved form and held over a period of at least three years immediately before the date the contract to buy or build the home was made, or the building of the home as an owner/builder began. The maximum grant to a married couple, to a husband or wife if only one is eligible, or to a widowed or divorced person, is \$750 on savings of \$2,250 or more. Smaller grants, down to a minimum of \$10, are payable on lesser amounts saved.

The grant is payable for existing homes and homes being built. A home unit or own-your-own flat may also qualify. The value of the home, including the land, the house itself, and any other improvements, must not exceed \$22,500, or \$17,500 if the contract to buy or build the home was made, or building of the home as an owner/builder began, before 16 August 1972. Most homes are eligible, the main exception being homes purchased from the State housing authorities and built with moneys advanced by the Australian Government under the Australian Government-State Housing Agreements at concessional rates of interest.

The main forms of savings acceptable under the scheme are savings accounts with savings banks, fixed deposits with trading banks, deposits with or shares in registered building or co-operative housing societies, and savings with credit unions that have sought to be, and have become, approved credit unions for the purposes of the scheme.

The following tables prepared by the Home Savings Grants Branch of the Department of Housing and Construction show particulars of its activities for the years 1968-69 to 1972-73 :

VICTORIA—HOME SAVINGS GRANT SCHEME : OPERATIONS

Year	Applications received	Applications approved	Grants approved	Average grant (a)	Expenditure from National Welfare Fund
	number	number	\$'000	\$	\$'000
1968-69	11,685	9,948	4,233	426	4,379
1969-70	11,806	9,617	4,256	443	4,228
1970-71	13,911	12,751	5,746	451	5,496
1971-72	14,698	13,934	6,267	450	6,440
1972-73	17,375	15,309	8,338	545	8,331

(a) The maximum grant was raised from \$500 to \$750 in respect of homes acquired on or after 16 August 1972.

As grants are payable only to eligible persons under the Act, details in the following tables should not be regarded as being applicable to home owners in general.

VICTORIA—HOME SAVINGS GRANT SCHEME : APPLICATIONS APPROVED,
MANNER OF ACQUISITION, AND TOTAL VALUE OF HOMES

Manner of acquisition	1968-69	1969-70	1970-71	1971-72	1972-73
Purchase of home (a)—					
Number of applications approved	5,743	5,863	7,924	9,259	10,524
Total value of homes (\$'000)	63,983	67,542	97,362	120,382	152,269
Purchase of flat/home unit—					
Number of applications approved	59	47	91	131	239
Total value of homes (\$'000)	639	531	1,129	1,657	3,342
Built under contract—					
Number of applications approved	3,729	3,353	4,343	4,232	4,189
Total value of homes (\$'000)	46,102	42,735	59,869	61,428	66,024
Owner-built—					
Number of applications approved	417	354	393	312	357
Total value of homes (\$'000) (b)	4,717	4,338	5,110	4,238	5,347
Total all homes—					
Number of applications approved	9,948	9,617	12,751	13,934	15,309
Total value of homes (\$'000)	115,440	115,146	163,470	187,705	226,982

(a) Includes purchase of new and previously occupied houses.

(b) Usually based on the cost of the land and the assessed value of the dwelling.

The average value of homes for which applications for grants were approved during 1970-71, 1971-72, and 1972-73, were \$12,820, \$13,471, and \$14,827, respectively.

VICTORIA—HOME SAVINGS GRANT SCHEME : APPLICATIONS APPROVED,
METHOD OF FINANCING, AND AVERAGE AMOUNT OF
MORTGAGE FINANCE

Year	First mortgage loan only	First and second mortgage loans	Other (a)	Total mortgage loans	Average first mortgage loan (b)	Average second mortgage loan
	number	number	number	number	\$	\$
1968-69	8,109	1,260	579	9,948	7,894	1,646
1969-70	7,841	1,203	573	9,617	8,173	1,813
1970-71	10,134	1,813	804	12,751	8,551	2,063
1971-72	11,208	1,689	1,037	13,934	9,058	2,334
1972-73	12,889	1,527	893	15,309	10,302	2,531

(a) Homes financed either from the applicant's own resources or with personal or unsecured loans or purchased under a terms contract of sale.

(b) Includes homes financed with first mortgage only and with first and second mortgage loans.

Transitory flats for migrants

A scheme to provide fully furnished flats for occupation by newly arrived migrant families for maximum periods of six months was introduced in 1967. The purpose of the scheme is to improve the standard of transitory accommodation available to migrant families and to allow them to enjoy a normal family life during their settling-in period. At 30 June 1973 there were 396 flats in use, of which 104 were located in Melbourne. The Department of Housing and Construction is responsible for the provision, management, and maintenance of the flats.

Dwellings for Aged Pensioners Scheme

The scheme is governed by the *States Grants (Dwellings for Aged Pensioners) Act 1969* which was assented to on 27 September 1969. The

legislation arose from the Australian Government's offer to make grants to the States for the provision of self-contained accommodation for eligible single age pensioners, upon the States undertaking not to reduce the level of their expenditure during recent years on aged persons housing from funds other than the grants. An amount of \$25m was allocated among the States to be made available to them over the five year period 1969-70 to 1973-74.

The purpose of the scheme is to provide reasonable accommodation, at rents they can afford to pay, for single elderly pensioners living alone in private accommodation and paying too high a proportion of their pensions in rent. Accordingly, an eligible pensioner as defined by the Act is a person in receipt of an age pension, or one who qualifies for a service pension because of age, and is entitled to receive supplementary assistance under the *Social Services Act 1947-1973* or *Repatriation Act 1920-1973*.

Building schemes are submitted by the State housing authorities to the Department for approval by the Minister. The accommodation to be provided, apart from meeting other requirements, must be single, self-contained, of an adequate size and standard, and be available at reasonable rentals. Following approval of each scheme the Department arranges payment of a grant in quarterly instalments in accordance with the progress made on construction.

The Minister has approved for the purposes of the Act all thirty building schemes submitted to 30 June 1973 by the Housing Commission, Victoria. These schemes, estimated to cost \$6,499,436, will provide 894 units of accommodation. To 30 June 1973 a total of \$5,850,247 in grants had been paid to Victoria.

Housing Loans Insurance Corporation

The Housing Loans Insurance Corporation was established by the *Housing Loans Insurance Act 1965-1966* to administer the Australian Government's Housing Loans Insurance Scheme under which approved lenders may be insured against losses arising from the making of housing loans. The Corporation consists of a chairman (who is also managing director) and a deputy chairman, who are full-time members, and three part-time members, all of whom are appointed by the Governor-General.

The main purpose of the Housing Loans Insurance Scheme is to assist people to borrow as a single loan, at a reasonable rate of interest, the money they need and can afford to re-pay to obtain a home suited to their requirements.

To encourage lenders to make high ratio loans, the Corporation may insure a loan of up to \$40,000. The maximum loan to valuation ratio is 95 per cent where the security is a house or a unit. For loans in respect of two units of accommodation the maximum is 90 per cent.

A once and for all premium is charged by the Corporation at the time the loan is made. The premium is payable by the borrower but lenders may agree to add it to the amount of the loan for repayment by the borrower over the period of the loan. The present charge ranges from a maximum 1.4 per cent of the amount of the loan for loans representing 94 per cent and 95 per cent of valuation down to 0.25 per cent for loans below 76 per cent of valuation. At 9 July 1974 the maximum rate of interest chargeable on loans

being insured was 12 per cent per annum and the maximum period of repayment was forty years. The maximum rate of interest is kept under review and may be varied by the corporation with the concurrence of the Federal Minister to whom the Corporation is responsible.

The Corporation will insure a loan made to enable a borrower who is to occupy the dwelling to buy or build a house, to buy a home unit, or to discharge an existing mortgage. A loan for a dwelling consisting of two units of accommodation is insurable if one of the units is to be occupied by the borrower. Loans for alterations and extensions and loans to meet expenses of providing or improving lighting, sewerage, drainage, fences, roads, etc., are also insurable. An insurable loan normally must be secured by a first mortgage over the property concerned, but a second mortgage may be an acceptable security for a loan for such purposes as minor alterations or improvements to the property.

An insured loan may be made only by an approved lender. Approved lenders are appointed by the Corporation from within approved classes of lenders specified by the Minister for Housing and Construction. Approved classes include banks, building societies, life insurance and general insurance companies, trustee companies, friendly societies, mortgage management companies, solicitors, and trustees of superannuation funds.

During 1972-73, 10,134 loans for \$129.79m were insured in Victoria. Comparable figures for 1971-72 were 4,179 loans for \$42.4m.

Victorian Government

Housing Commission, Victoria

The recommendation of a Board of Inquiry in 1936, which investigated housing conditions within the State, resulted in the passing of the *Housing Act 1937*, and the appointment of the Housing Commission in March 1938 to be the housing authority of the State.

The main objects of the Commission as now laid down are the improvement of existing housing conditions; the provision of adequate and suitable housing accommodation for persons displaced from slum reclamation areas or living under unsatisfactory conditions, and for persons of limited means; the sale of houses to eligible persons and the making of advances to such

VICTORIA—HOUSING COMMISSION : DWELLING CONSTRUCTION

Geographical distribution (a)	Houses and flat units				
	1968-69	1969-70	1970-71	1971-72	1972-73
	COMPLETED				
Melbourne Statistical Division	1,228	1,815	1,936	1,719	1,142
Remainder of State	903	835	951	1,014	844
State total	2,131	2,650	2,887	2,733	1,986
	UNDER CONTRACT AT END OF PERIOD (INCLUDES CONTRACTS LET, WORK NOT STARTED)				
Melbourne Statistical Division	1,964	2,299	2,028	1,518	1,583
Remainder of State	695	851	638	875	1,431
State total	2,659	3,150	2,666	2,393	3,014

(a) Figures are according to boundaries as determined at 30 June 1966.

persons to enable them to own their homes; the development of land for housing and related purposes; the giving of advice to the public with respect to finance for the purchase or construction of homes; and the preparation and implementation of urban renewal proposals.

Commission policy is to encourage home ownership and of the 74,407 dwelling units built up to 30 June 1973 a total of 34,492 houses have been sold (18,217 in the metropolitan area and 16,275 in the country).

VICTORIA—HOUSING COMMISSION: REVENUE, EXPENDITURE, ETC.
(\$'000)

Particulars	1968-69	1969-70	1970-71	1971-72	1972-73
REVENUE					
Rentals	15,861	16,657	19,044	21,091	21,629
Gross surplus—house sales	1,872	2,496	3,202	2,873	3,065
Interest—					
House sales (net)	1,831	1,852	1,817	2,136	2,042
Sundry	314	418	287	599	649
Miscellaneous	337	314	299	745	585
Total revenue	20,214	21,737	24,649	27,445	27,971
EXPENDITURE					
Interest—less amounts capitalised and applied to house sales	6,842	7,482	7,971	9,280	9,636
Loan redemption—					
Australian Government—State Agreement	2,093	2,216	2,294	2,370	2,434
Contribution to National Debt Sinking Fund	3	17	21	17	18
Redemption of debentures and Debenture Loan Sinking Fund contribution	8	8	8	7	7
Administration—					
General	1,298	1,318	1,382	1,588	1,674
House and land sales	766	839	1,022	1,138	1,101
Rates—less amount capitalised	2,556	2,668	3,000	3,407	3,735
Provision for accrued maintenance	2,586	2,636	2,871	2,914	3,356
Provision for irrecoverable rents	27	57	32	107	128
Communal services—flats and garden maintenance	377	695	958	1,234	1,377
House purchasers' Death Benefit Fund appropriation	463	461	473	464	452
Transfer to house sales Reserve Suspense Account	573	1,358	1,845	1,273	1,034
Maintenance and repairs on houses sold	243	213	240	299	228
Other	402	457	592	1,092	939
Total expenditure	18,236	20,424	22,709	25,189	26,118
Operating surplus	1,978	1,313	1,940	2,256	1,852
Fixed assets at 30 June	294,332	315,245	339,247	357,507	377,295
Loan indebtedness at 30 June (a)—					
Government advances	402,512	425,803	452,013	457,499	500,934
Debenture issues	600	600	400	400	400
Death Benefit Fund advances	3,449	3,959	4,522	5,241	5,128

(a) Excluding subsidies from State Loan Fund for slum reclamation.

Further reference, 1965

*Ministry of Aboriginal Affairs**

Under the *Aboriginal Affairs Act 1967* the Minister for Aboriginal Affairs is empowered to purchase houses or land on which to erect houses

* The houses owned by the Ministry of Aboriginal Affairs were transferred to the Housing Commission, Victoria on 15 December 1974. Australian Government funds will be directly allocated to the Housing Commission for Aboriginal housing. (See also pages 240-2.)

for occupation by Aborigines, and to make grants or loans to enable Aborigines to purchase houses. During the year ended 30 June 1973, 26 houses were acquired for rent by Aborigines, and 8 houses were sold (including two to Aboriginal families) or demolished. The Ministry owned 186 houses in Victorian cities and provincial towns at 30 June 1973.

Under the terms of the Ministry's Aboriginal Housing Grant Scheme, designed to stimulate the interest of Aborigines in house purchase, grants of \$1,500 were paid to 39 applicants during the year ended 30 June 1973. A total of 355 families were approved for grants up to 31 December 1974.

Rural Finance and Settlement Commission

The Rural Finance and Settlement Commission was constituted in March 1962 by the passing of the *Rural Finance and Settlement Commission Act 1961*, which provided for the merger of the Rural Finance Corporation and the Soldier Settlement Commission.

The Commission administered the settlement of eligible discharged servicemen on the land as part of the general scheme of rehabilitation of ex-servicemen and land settlement under the *Land Settlement Act 1959*. At 30 June 1973 a total of 3,387 houses had been completed since the inception of the Soldier Settlement Commission in 1945.

Home Finance Trust

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

The number of loans granted by the Trust to 30 June 1973 and subsisting totalled 3,565 on the security of first mortgages and 1,350 on second mortgages, the amounts involved being \$25.8m and \$1.9m, respectively.

Further reference, 1967

Approved housing institutions

The *Home Finance Act 1962* empowers the Treasurer of Victoria, *inter alia*, to guarantee, in certain circumstances, the repayment of part of a housing loan made by an approved institution on the security of a first mortgage.

The Treasurer's guarantee covers that portion of a loan which exceeds the institution's loan limit, whether statutory or under the terms of a trust, or where there is no such limit, the guarantee applies to the amount of loan in excess of 60 per cent of the valuation of the security. Guarantees are available under the Act for loans up to 95 per cent of the value of the security.

At 30 June 1973 there were fourteen approved institutions. Guarantees given by the Treasurer and subsisting totalled 247, the amount involved being \$414,373.

Further reference, 1967

Co-operative housing societies

The *Co-operative Housing Societies Act 1958* empowers societies to raise money on loan for the purposes of making advances to their members

to erect houses ; to purchase houses (within certain age limits) ; to meet street making and sewerage installation charges ; to undertake additional permanent improvements to a dwelling acquired through a society ; to maintain and keep the house in proper repair ; and to purchase a residential flat on the security of a stratum title.

Until 30 June 1956 co-operative housing societies were entirely dependent on institutional finance for their funds, but from 1956 they have received a portion of the State's housing loan allocation under the Australian Government—State Housing Agreements.

The following table, compiled from annual reports published by the Registrar of Co-operative Housing Societies, provides particulars relating to the operations of societies at 30 June for each of the five years 1969 to 1973 :

**VICTORIA—OPERATIONS OF CO-OPERATIVE HOUSING SOCIETIES
AT 30 JUNE**

Particulars	Unit	1969	1970	1971	1972	1973
Societies registered	number	1,165	1,267	1,316	1,429	1,481
Members registered	number	53,563	53,028	54,612	54,646	53,395
Shares subscribed	number	2,886,738	2,897,916	3,073,813	3,476,736	3,238,762
Nominal share capital	\$m	288	289	307	347	323
Advances approved	number	46,273	46,445	47,637	47,220	44,039
"	\$m	274	281	292	317	307
Government guarantees executed	number	718	758	787	811	863
"	\$m	184	191	195	199	201
Indemnities given and subsisting	number	2,793	2,773	2,998	3,481	3,854
Indemnities subsisting	\$'000	1,407	1,410	1,600	1,925	2,319
Housing loan funds paid into Home Builders' Account	\$m	98	108	119	130	141
Dwelling houses completed to date (a) number		66,253	68,994	72,275	75,660	76,989
Dwelling houses in course of erection (a) number		1,496	1,279	1,125	1,248	908

(a) Includes residential flats.

Further reference, 1967

State Savings Bank of Victoria

The State Savings Bank of Victoria grants loans to eligible persons to build, purchase, or improve homes upon such terms and subject to such covenants and conditions as are prescribed or are fixed by the Commissioners.

Loans are made from the Savings Bank and Credit Foncier Departments. Particulars for the years 1968–69 to 1972–73 may be found on page 594.

Other Victorian authorities

Victorian Government authorities (other than those providing rental housing under Housing Agreements) such as the Public Works Department, State Electricity Commission, Victorian Railways, State Rivers and Water Supply Commission, etc., from time to time provide the necessary land and finance for the erection of dwellings for employees of those departments. The rentals charged are fixed according to the salaries of the officers occupying the dwellings. The dwellings erected by these authorities do not come under the control of the Housing Commission.

Other lenders

Details of all loans made to home purchasers are not available. However, particulars of the permanent finance made available by the major

institutions to persons buying or building new homes in Victoria for their personal use are shown, for each of the years 1968-69 to 1972-73, in the following table. The amounts shown are actual payments during the periods indicated, as distinct from loans approved, and do not include loans made to institutions, public authorities, corporate bodies, or to persons building or buying homes for resale or for investment purposes. A new home is regarded as a house or flat not more than twelve months old and permanent finance means finance granted for a term of three years or more.

VICTORIA—HOUSING FINANCE STATISTICS : PERMANENT FINANCE FOR
NEW HOMES ONLY : PARTICULARS OF AMOUNTS PAID BY MAJOR
INSTITUTIONS AS LOANS TO PERSONS BUYING OR BUILDING
HOMES IN VICTORIA FOR THEIR PERSONAL USE
(\$'000)

Institution	Payments during year—				
	1968-69	1969-70	1970-71	1971-72	1972-73
Savings banks	} 100,234	} 104,074	} 112,801	} 118,476	123,316
Co-operative housing societies					17,662
Life insurance offices	9,243	9,851	9,672	8,104	7,994
Friendly societies	1,049	1,650	2,006	2,169	2,003
Building societies	11,855	18,317	19,527	48,906	89,028
Government instrumentalities	15,952	21,055	21,319	16,115	14,960
Total	138,333	154,946	165,325	193,770	254,963