

CHAPTER 19

HOUSING AND CONSTRUCTION

This chapter gives details of: the characteristics of dwellings obtained from censuses (pages 457,458); government activities in the field of housing (pages 459-469); financial arrangements associated with the erection or purchase of homes (pages 469-472); a summary of building activities (pages 473-478); and a summary of construction (other than building) activities (page 479).

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 1971 Census publications is shown in the *ABS Catalogue of Publications* (1101.0).

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 1976 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 1911 to 1976. Occupied dwellings are classified into 'private' and 'non-private' dwellings.

Private dwellings were classified into the following categories for the 1976 Census:

private house—includes separate, semi-detached, attached and terrace or row houses.

villa unit—also includes dwellings variously described as town house, cottage unit villa development, cottage flats.

self-contained flat—part of a house or other building which can be completely closed off and which has its own cooking and bathing facilities. Includes home units.

other private dwellings—comprises non-self-contained parts or rooms of houses, flats or other premises. Also includes sheds, tents, garages, caravans and houseboats occupied on a permanent or semi-permanent basis.

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, 1911 TO 1976

Census	Occupied		Total	Unoccupied
	Private	Non-private		
1911 . . .	894,389	29,070	923,459	33,473
1921 . . .	1,107,010	46,275	1,153,285	51,163
1933 . . .	1,509,671	37,705	1,547,376	68,772
1947 . . .	1,873,623	34,272	1,907,895	47,041
1954 . . .	2,343,421	36,932	2,380,353	112,594
1961 . . .	2,781,945	35,325	2,817,270	194,114
1966 . . .	3,155,340	33,917	3,189,257	263,873
1971 . . .	3,670,553	24,006	3,694,559	339,057
1976p . . .	4,144,718	22,178	4,166,896	429,500

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

The following table shows the number of occupied and unoccupied dwellings in the urban and rural areas of Australia at the Census of 30 June 1976. For delimitation of 'urban centres' see Year Book No. 61, pages 142-3.

DWELLINGS: URBAN AND RURAL, AUSTRALIA, CENSUS 30 JUNE 1976(p)

Division	Occupied				Unoccupied	
	Private	Non-private	Total		Number	Percentage of total
			Number	Percentage of total		
Urban—						
Major . . .	2,767,572	8,235	2,775,807	66.62	206,700	48.13
Other . . .	857,005	7,586	864,591	20.75	109,599	25.52
Rural . . .	519,844	6,359	526,203	12.63	113,202	26.35
Total . . .	4,144,421	22,180	4,166,601	100.0	429,501	100.0

The total numbers of occupied and unoccupied dwellings in each State and Territory at the Censuses of 1971 and 1976 were as follows:

DWELLINGS: CENSUSES, 1971 AND 1976

State or Territory	Census 30 June 1971		Census 30 June 1976	
	Occupied	Unoccupied	Occupied	Unoccupied
New South Wales . . .	1,364,542	124,522	1,500,017	152,704
Victoria . . .	1,015,485	88,521	1,127,623	119,026
Queensland . . .	517,245	51,077	603,586	62,059
South Australia . . .	344,112	30,553	392,761	39,539
Western Australia . . .	286,845	28,274	339,448	33,986
Tasmania . . .	110,420	13,307	122,567	15,781
Northern Territory . . .	17,792	929	23,553	2,279
Australian Capital Territory . . .	38,118	1,874	57,046	4,127
Australia . . .	3,694,559	339,057	4,166,601	429,501

Year Book No. 61, pages 209-213, contains tables with the following information from the Censuses of 1966 and 1971:

- Occupied dwellings, number and percentage distribution, urban and rural;
- Occupied dwellings by class;
- Inmates by class of dwelling, numbers and percentage distribution, urban and rural;
- Occupied private houses and self-contained flats by nature of occupancy;
- Occupied private houses and self-contained flats by material of outer walls;
- Occupied private dwellings by number of rooms and class of dwelling;
- Occupied private dwellings by number of bedrooms and class of dwelling;
- Number of occupied self-contained flats and number of inmates by number of flats in block;
- Occupied private houses and self-contained flats by gas, electricity, and television facilities;
- Occupied private dwellings by bathroom and kitchen facilities and class of dwelling;
- Occupied private houses and self-contained flats by number of motor vehicles, urban and rural;
- Occupied private dwellings by method of sewage disposal and class of dwelling;
- Unoccupied private dwellings by reason unoccupied: numbers and percentage distribution urban and rural;
- Unoccupied private dwellings by reason unoccupied and class of dwelling.

Similar information from the 1976 Census will be available from the ABS from mid-1978.

Government activities in the housing field

Former Arrangements between Commonwealth and State Governments

Over the period between 1945 and 1971, public housing was provided under the terms of a series of Housing Agreements entered into between the Commonwealth and the State Governments. For more detailed explanations, see Year Book No. 61, page 228.

With effect from 1 July 1971, a new arrangement was introduced under which the State Governments allocated loan funds for public housing purposes and were financially assisted by the Commonwealth making payments of non-repayable interest-free grants under the *States Grants (Housing) Act* 1971. Originally, that Act was to operate in respect of five financial years, but in 1973 it was amended to apply to operations in 1971-72 and 1972-73 only. For further information regarding the *States Grants (Housing) Act* 1971 see Year Book No. 59, page 210.

1973-1974 Housing Agreement

A further Housing Agreement was entered into between the Commonwealth and all States in 1973 in relation to Welfare housing. It was amended in some minor respects in 1974.

In each of the five financial years commencing 1 July 1973, advances are being made by the Commonwealth for the financing of State housing authority programs and the making of Home Builders' Account loans through terminating building or co-operative housing societies (or an approved lending authority in some States).

Advances are repayable over 53 years with interest at 4 per cent per annum on housing authority advances and 4½ per cent per annum on Home Builders' Account advances.

Needs tests based on percentages of average weekly earnings figures published quarterly by the Australian Statistician are laid down in the Agreement to determine eligibility for housing authority dwellings and home loans.

The sale of housing authority dwellings is limited to 30 per cent of the family dwellings completed in the five year period commencing 1 January 1974.

Housing Agreement (Servicemen)

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

Operations under the 1973-1974 Housing Agreement and the Housing Agreement (Servicemen)

The following tables show the results of operations under the 1973-1974 Housing Agreement and the Housing Agreement (Servicemen) during 1975-76 and 1976-77. Corresponding figures for 1974-75 appear in Year Book No. 61, page 229.

1973-74 HOUSING AGREEMENT: SUMMARY 1975-76

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
HOUSING FUNDS (\$'000)							
Allocation of State loan moneys for housing	123,411	98,159	31,010	56,360	33,440	22,220	364,600
State housing authorities(a)	98,729	68,711	22,172	33,560	26,752	17,700	267,624
Home builders' account(a)	24,682	29,448	8,838	22,800	6,688	4,520	96,976
Amounts drawn by institutions	45,000	46,347	12,409	26,730	9,895	5,764	146,145
Housing Agreement (Servicemen) advances	18,005	6,082	7,500	1,725	698	160	34,170
NUMBER OF DWELLINGS							
State housing program—							
Commenced	1,834	2,364	637	1,021	798	740	7,394
Completed	4,574	2,520	1,069	1,321	765	817	11,066
Under construction at 30 June 1976	2,249	2,320	113	1,209	468	388	6,747
Home builders' account—							
Purchased—							
New	418	328	253	1,873	35	24	2,931
Other	1,059	1,048	181	275	..	302	2,865
New construction—							
Approved	1,843	2,097	668	2,869	531	511	8,519
Commenced	523	879	238	765	499	168	3,072
Completed	735	1,205	288	803	597	204	3,832
Service housing—							
Agreed program	100	57	208	67	15	..	447
Completed(b)	587	132	196	4	..	4	923
Sold under—							
1973-74 Housing agreement	155	1,645	13	269	391	190	2,663
Earlier agreements	1,298	1,236	578	4	767	40	3,923

(a) Between 20 and 30 per cent of total advances to a State in a financial year must be allocated to Home Builders' Accounts, the balance being allocated to State Housing Authorities. (b) Also included in State housing program above and may include completions of houses for servicemen programmed in previous years.

1973-74 HOUSING AGREEMENT: SUMMARY 1976-77

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
HOUSING FUNDS (\$'000)							
Allocation of State loan moneys for housing	123,411	98,159	37,410	56,360	35,440	24,220	375,000
State housing authorities(a)	86,388	68,711	28,572	33,560	23,036	19,376	259,643
Home builders' account(a)	37,023	29,448	8,838	22,800	12,404	4,844	115,357
Amounts drawn by institutions	58,644	49,167	11,983	27,264	8,020	6,578	161,656
Housing Agreement (Servicemen) advances	15,280	4,191	12,300	2,107	1,230	6	35,114
NUMBER OF DWELLINGS							
State housing program—							
Commenced	3,030	2,455	1,085	1,167	885	803	9,425
Completed	2,769	2,318	696	1,176	821	752	8,532
Under construction at 30 June 1977	2,510	2,457	502	1,200	532	439	7,640
Home builders' account—							
Purchased—							
New	690	297	186	2,105	46	18	3,342
Other	1,378	1,065	204	219	29	240	3,135
New construction—							
Approved	2,865	2,177	671	2,825	372	423	9,333
Commenced	611	888	279	554	300	178	2,810
Completed	596	945	289	643	351	174	2,998
Service housing—							
Agreed program	194	..	150	23	25	..	392
Completed(b)	154	65	255	68	40	..	582
Sold under—							
1973-74 Housing agreement	28	1,622	161	251	85	27	2,174
Earlier agreements	974	1,579	620	..	694	6	3,873

(a) See footnote (a) above.

(b) See footnote (b) above.

Dwellings for Aged Pensioners Scheme

Year Book No. 61, page 229 gives information on the *States Grants (Dwellings for Aged Pensioners) Act 1969* and the *States Grants (Dwellings for Pensioners) Act 1974*. An amendment of the latter Act in 1977 extended the Scheme for a further one year and allocated \$10 million for payment to the States in the financial year ending 30 June 1978.

Building Schemes approved under the Acts in 1975-76 and 1976-77 are shown in the following table.

DWELLINGS FOR PENSIONERS SCHEME: APPROVALS

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
Number of building schemes approved—							
1975-76	5	12	12	8	5	2	44
1976-77	11	..	6	4	4	1	26
Number of units in approved schemes—							
1975-76	97	81	127	103	40	47	495
1976-77	138	..	55	57	66	9	325
Estimated cost of approved schemes—							
1975-76 . . . \$'000	1,731	1,602	2,037	1,531	580	682	8,164
1976-77 . . . \$'000	2,084	..	944	907	895	158	4,986

Defence service homes

The *Defence Service Homes Act 1918*, formerly the *War Service Homes Act 1918*, makes provision for assistance to be granted to persons who satisfy the eligibility conditions set out in the Act to enable them to acquire on concessional terms a soundly constructed home that they would occupy as a residence.

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 Forces who serve on continuous full-time service and national servicemen whose periods of service ended not earlier than 7 December 1972 and who meet certain prescribed conditions. The categories of eligible persons also include the widows and, in some circumstances, the widowed mothers of eligible persons, and persons domiciled in Australia and employed in certain sea-going service during the 1914-18 and 1939-45 Wars.

The maximum amount of loan or advance which may be granted under the *Defence Service Homes Act 1918* is \$15,000. The maximum period of repayment is 45 years or, in the case of the widow or widowed mother of an Australian ex-serviceman, 50 years; but normally the repayment period is restricted to not more than 32 years.

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*.

Operations under the Defence Service Homes Act

The following tables give details of the operations under the Defence Service Homes Act in the year 1976-77 and from the inception of the scheme on 6 March 1919 to 30 June 1977. The earliest single year for which details are given in the tables is 1972-73; for earlier years see previous issues of the Year Book. The figures shown include operations in Papua New Guinea and on Norfolk Island.

**DEFENCE SERVICE HOMES ACT: OPERATIONS, 1976-77 AND
TO 30 JUNE 1977**

1976-77				
<i>Eligibility established from following service—</i>				
			<i>Regulars and National Servicemen serving on or after 7 December 1972</i>	
	<i>1914-18 War</i>	<i>1939-45 War Korea, etc.(a)</i>		<i>Total</i>
Applications received No.	93	7,252	2,714	10,059
Applications approved "	52	4,388	1,366	5,806
Homes purchased "	46	2,290	524	2,860
Homes built, or assistance given to build them "	17	868	472	1,357
Mortgages discharged "	9	1,265	299	1,573
<i>Total homes provided "</i>	<i>72</i>	<i>4,423</i>	<i>1,295</i>	<i>5,790</i>
Transfers and resales "	1	167	53	221
Total capital expenditure . . . \$'000	n.a.	n.a.	n.a.	90,057
Total receipts "	n.a.	n.a.	n.a.	(b)124,424

<i>From inception to 30 June 1977</i>				
<i>Eligibility established from following service—</i>				
			<i>Regulars and National Servicemen serving on or after 7 December 1972</i>	
	<i>1914-18 War</i>	<i>1939-45 War Korea, etc.(a)</i>		<i>Total</i>
Applications received No.	119,915	491,951	12,372	624,238
Applications approved "	59,124	300,503	6,285	365,912
Homes purchased "	20,882	162,757	3,766	187,405
Homes built, or assistance given to build them "	24,227	76,304	1,023	101,554
Mortgages discharged "	4,389	43,227	943	48,559
<i>Total homes provided "</i>	<i>49,498</i>	<i>282,288</i>	<i>5,732</i>	<i>337,518</i>
Transfer and resales "	9,694	17,247	176	27,117
Total capital expenditure . . . \$'000	n.a.	n.a.	n.a.	2,010,602
Total receipts "	n.a.	n.a.	n.a.	(c)1,606,618

(a) Korea, Singapore, Malaysia or Vietnam (Southern Zone) and Vietnamese waters. (b) All receipts for year less repayments under Widows' Relief Scheme. (c) Includes interest paid on expenditure on account of Widows' Relief Scheme.

DEFENCE SERVICE HOMES ACT: OPERATIONS

Year	Number of					Total capital expenditure	Total receipts
	Applications received	Homes provided					
		Homes purchased (a)	Homes built(b)	Mortgages discharged	Total		
						\$'000	\$'000
1972-73	11,687	4,990	919	1,467	7,376	74,326	97,622
1973-74	15,494	6,223	715	1,356	8,294	102,000	101,467
1974-75	14,582	5,840	1,244	1,780	8,864	130,000	91,640
1975-76	11,646	5,009	1,472	1,797	8,278	122,469	110,720
1976-77	10,059	2,860	1,357	1,573	5,790	90,057	124,424

(a) Homes purchased with assistance under the Defence Service Homes Act. (b) Or assistance given to build a home.

DEFENCE SERVICE HOMES ACT: ADVANCES FOR HOUSING AND NUMBER OF HOMES PROVIDED

Period or date	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
TOTAL CAPITAL ADVANCED DURING YEAR (\$'000)									
1972-73 . . .	23,858	21,497	13,443	6,137	5,986	2,050	71	1,284	74,326
1973-74 . . .	30,171	27,149	17,400	10,418	9,500	3,200	162	4,000	102,000
1974-75 . . .	37,925	32,250	22,785	11,867	16,400	3,220	133	5,420	130,000
1975-76 . . .	40,954	31,971	20,254	10,490	16,005	2,795	(c)	5,725	122,469
1976-77 . . .	31,109	21,607	14,635	9,120	11,798	1,788	(c)	4,600	90,057

NUMBER OF SECURITIES IN FORCE

At end of June—									
1973 . . .	63,590	54,933	25,497	16,618	17,597	4,341	68	1,399	184,043
1974 . . .	62,699	54,379	25,527	16,603	17,576	4,397	73	1,671	182,925
1975 . . .	63,035	54,363	26,181	16,879	18,095	4,484	67	2,022	185,126
1976 . . .	62,535	53,109	26,367	16,736	18,072	4,483	33	2,355	183,690
1977 . . .	61,367	52,316	26,197	16,504	17,855	4,380	38	2,575	181,232

VALUE OF ADVANCES OUTSTANDING (\$'000)

At end of June—									
1973 . . .	354,216	280,040	128,229	80,762	86,843	22,263	(c)	(d)	952,353
1974 . . .	363,071	288,556	135,961	84,624	90,336	23,997	(c)	(d)	986,545
1975 . . .	382,562	302,077	150,560	91,341	101,351	25,901	(c)	(d)	1,053,792
1976 . . .	402,045	313,014	162,454	95,314	109,329	27,117	(c)	(d)	1,109,273
1977 . . .	408,911	314,001	168,289	97,822	113,757	27,113	(c)	(d)	1,129,893

NUMBER OF HOMES PROVIDED

1972-73 . . .	2,302	2,173	1,298	648	597	218	9	131	7,376
1973-74 . . .	2,449	2,245	1,434	757	783	280	14	332	8,294
1974-75 . . .	2,402	2,172	1,544	836	1,245	251	10	404	8,864
1975-76 . . .	2,437	2,098	1,379	704	1,059	204	7	390	8,278
1976-77 . . .	1,724	1,359	967	555	740	122	9	314	5,790

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

In addition to the homes provided under the *Defence Service Homes Act* and shown above, 3,597 homes, which had been provided originally under the Housing Agreements with the States, have been taken over in accordance with those Agreements.

Home Savings Grant Scheme

The administration of the Home Savings Grant Scheme is a function of the Department of Environment, Housing and Community Development. The purpose of the scheme is to encourage people to save regularly towards the ownership of their first home and to assist them financially with its acquisition by means of a home savings grant. A further objective is to increase the funds available in Australia for housing purposes by rewarding savings made with those institutions that provide the bulk of housing finance. The grant is a tax-free gift, not a loan.

The Scheme was introduced in 1964. Persons acquiring their home on or before 31 December 1976 may qualify under the *Homes Savings Grant Act 1964*, the conditions of which are explained in detail in Year Book No. 61, page 233. Briefly, to be eligible applicants must have been under the age of thirty-six, and married or engaged to be married, or divorced or widowed with dependent children, and the value of the home including the land must not have exceeded \$22,500.

Persons acquiring their homes on and after 1 January 1977 may qualify under the *Homes Savings Grant Act 1976*. Under the conditions of this 'new' Home Savings Grant Scheme, applications for grants may be made by persons who, on and after 1 January 1977, contract to buy or build, or commence to construct, their first home in Australia. Applicants may be young or old, married or single. There is no limit to the value of the home, but it must be intended as the applicant's principal place of residence. Persons who are not Australian citizens must have the right to reside here permanently. Persons under eighteen years of age must be married or engaged. Applicants cannot have owned a home, or received a grant before.

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

The main forms of savings that are acceptable are those most commonly used to accumulate savings for a home, that is, with banks (other than cheque accounts), building societies and credit unions. Savings expended on or before the contract date in connection with the home, such as for the deposit on the home or for the land, are also acceptable.

Full details of the new scheme are available in a booklet, 'Your Home Savings Grant', copies of which are available from the Department of Environment, Housing and Community Development and from savings institutions. Further information on the operation of the scheme is contained in the Department's Annual Report.

Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1976-77 and from inception in respect of the *Home Savings Grant Act 1964*, and from 1 January to 30 June 1977 in respect of the *Homes Savings Grant Act 1976*, are set out below.

HOME SAVINGS GRANT ACT: OPERATIONS, 1976-77

		N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T. (b)	Aust.
Applications received	No.	2,280	1,387	1,807	571	840	467	9	7,361
Applications approved(c)		1,446	839	1,432	415	718	395	6	5,251
Grants approved	\$'000	901	543	888	258	430	239	3	3,263
Average grant approved	\$	623	648	620	622	599	604	570	621
Expenditure from National Welfare Fund	\$'000	933	541	889	265	425	242	3	3,299

(a) Includes Northern Territory. (b) Includes Queanbeyan, N.S.W. (c) Includes applications received on or before 30 June 1976 and approved after that date.

HOME SAVINGS GRANT ACT 1964: OPERATIONS, 1972-73 TO 1976-77 AND TO 30 JUNE 1977

Year	Applications received	Applications approved	Grants approved	Average grant approved	Expenditure from National Welfare Fund
			\$'000	\$	\$'000
1972-73	47,260	40,847	21,343	523	21,287
1973-74	41,609	40,278	24,814	616	24,658
1974-75	20,624	20,314	12,845	632	13,163
1975-76	11,373	10,398	6,487	624	6,575
1976-77	7,412	5,251	3,263	621	3,299
Total from 20 July 1964	407,538	366,010	176,843	483	176,810

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

	N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T.(b)	Aust.
Applications received . . No.	3,734	3,495	1,564	1,288	878	434	457	11,850
Applications approved . .	2,217	2,603	1,233	891	669	390	444	8,447
Grants approved . . \$'000	1,445	1,714	795	569	431	250	287	5,491
Average grant approved \$	652	658	645	638	644	641	647	650
Expenditure from National Welfare Fund . . \$'000	1,314	1,526	763	539	395	239	260	5,035

(a) Includes Northern Territory.

(b) Includes Queanbeyan, N.S.W.

Housing loan interest deduction scheme

The housing loan interest deduction scheme provides for the allowance of an income tax deduction for eligible housing loan interest payments. To qualify, interest paid after 30 June 1976 must relate to the first home of the taxpayer (or of his or her spouse) and be paid during the first five years of occupancy of that first home.

The amount of the housing loan interest deduction that may be an allowable deduction is governed by a 'net income' test under which all eligible interest paid in the relevant income year is deductible if the taxpayer concerned has a net income for that year of \$4,000 or less. For a taxpayer with a higher net income, the percentage of interest deductible is 100 per cent reduced by 1 per cent for each \$100 by which his or her net income for the year exceeds \$4,000. The deduction is therefore not available to a person whose net income is \$14,000 or more.

'Net income' for purposes of the scheme means gross income (including exempt income but not family allowances or domiciliary nursing care benefits) less expenses of a revenue nature incurred in the course of earning the income. In measuring the deduction allowable, the net income of the taxpayer is combined with the net income of his or her spouse.

The level of tax instalments deductible from salary or wages under the pay-as-you-earn (PAYE) system may be reduced to reflect the tax-savings available to an employee under the housing loan interest deduction scheme.

Housing loans insurance scheme

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

Following amendments to the Act in mid-1977, loans for owner-occupancy homes are insurable without limit on loan amount, interest rate or term. A once-and-for-all premium of 1.4 per cent of the amount of the loan is charged by the Corporation for the insurance of loans up to, but less than, 96 per cent of valuation, with the premium rate falling progressively to a minimum of 0.25 per cent on loans of less than 76 per cent of valuation. On loans from 96 to 100 per cent of valuation, the premium charged is 1.4 per cent of the valuation of the loan plus 10 per cent of the amount so calculated. The amendments to the Act also empowered the Corporation to insure loans for rental housing projects and loans to developers and builders.

From November 1965, when the Corporation commenced operations, until the end of June 1977, 242,046 loans to the value of \$3,636.8 million had been insured under its full cover insurance.

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 469–472 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 473 and 475. For a fuller description of the activities of State housing authorities and their financial advances to home purchasers or builders see Year Book No. 53, pages 283–91.

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 1977 had aggregated \$956,649,000 of which \$100,449,000 had been repaid. Other net funds of the Commission at 30 June 1977 comprised: repayable advances from the State, \$109,163,000; public loans raised by the Commission, \$18,401,000; grants from the Commonwealth Government, \$31,618,000; grants from the State, \$25,543,000 (including \$9,435,000 from consolidated revenue and \$16,108,000 from taxes on poker machines); provision for maintenance of properties, \$7,142,000; and accumulated surplus, \$102,365,000. In addition, the Commission owed \$20,192,000 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$1,156,931 (including \$231,100,000 debtors for purchase of homes); and current assets, \$13,825,000. In 1976–77, the Commission's income was \$111,882,000 (including rent \$84,443,000 and interest \$16,646,000); expenditure was \$94,378,000 (interest, \$40,325,000); and capital expenditure was \$131,913,000.

Most of the permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements. In 1976–77, 3,428 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 1977, were approximately \$9.40 a week for elderly single persons and \$15.10 a week for elderly couples. As at 30 June 1977, 9,431 units had been completed.

Victoria—Ministry of Housing. The Ministry of Housing co-ordinates all Government housing activities in Victoria. The authorities within the Ministry are the Housing Commission, Registry of Co-operative Housing Societies and Co-operative Societies, Home Finance Trust (see page 470), Decentralised Industry Housing Authority and Teacher Housing Authority.

Housing Commission, Victoria. The Housing Commission, Victoria, was set up in 1938 as a result of the Housing Act of the previous year. The main objects of the Commission as now laid down are the improvement of existing housing conditions; the provision of suitable rental housing for persons displaced by slum reclamation 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 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; the preparation and implementation of urban renewal proposals; and, since December 1974, the performance of the functions of the former Ministry of Aboriginal Affairs relating to Aboriginal housing. Since the signing of the 1945 Housing Agreement the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1976, the Housing Commission had completed 81,792 dwelling units under the State Housing Scheme and Federal-State Agreements, Works and Services Loans, Service Personnel Agreements (Housing), and Grants for Aged Person Housing. Specially-designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1976, 6,682 such units had been completed. These are also included in the figures for total constructions above.

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

The Housing Commission finances its operations through a Treasury Trust Fund—the Queensland Housing Commission Fund. Total disbursements by the Commission for the year 1976–77 amounted to \$97,310,042.

During 1974-75 the Commission provided 2,283 dwelling units, bringing the total number under all schemes since the revival of housing construction in 1944-45 to 53,063. Of this number 31,821 houses, or 60 per cent, were for home ownership, and 21,242, or 40 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 the *States Grants (Dwellings for Pensioners)* and *States Grants (Housing)* legislation. Operating under the provisions of the *State Housing Act* 1945-1974, the Commission, through its scheme of workers' dwellings, makes advances for the construction of dwellings to eligible persons who own a suitable building site. The number of workers' dwellings completed during 1976-77 amounted to 702, making a total of 32,321 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 829 of the Commission's houses during 1976-77.

South Australia—The South Australian Housing Trust. The South Australian Housing Trust operates under the *South Australian Housing Trust Act*, 1936-1973 and the *Housing Improvements Act*, 1940-1973 for the purpose of providing houses for families of limited means. Houses are built for both rental and sale, and to 30 June 1976, 79,329 (30 June 1977, 81,473) had been completed throughout the State, of which 42,021 (43,200 in 1977) had been built and sold under various schemes.

At 30 June 1976 (30 June 1977) the rents of five-roomed (i.e. three bedrooms) double units ranged from \$15.50 (\$19.50) a week for houses of the older type to \$19.00 (\$22.00) a week for houses then being completed. Single units rent ranged between \$19.00 and \$30.00 (\$25.50- \$35.00). Two-bedroom Villa flats were let at \$28.50 (\$30.00) and weekly rentals on two- and three-storey groups of flats ranged from \$24.00 (\$26.50) for 1 bedroom to \$26.50 (\$28.50) for 2 bedrooms in the metropolitan area. Of these, 2,142 (2,173 in 1977) flats were situated in the metropolitan area and included 374 (same for 1977) at Elizabeth. With few exceptions at 30 June 1976 (30 June 1977), rentals for medium density three-bedroom housing ranged from \$32.50 (\$34.00).

In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30 June 1976 (30 June 1977) it had built 1,713 (1,848) cottage flats from its own resources and an additional 867 (same 1976-77) for charitable and non profit organisations.

During 1962-63 the Trust commenced construction of rental-purchase houses. The aim of this scheme is to provide a less expensive purchase house for the lower income groups. As expected, houses purchased under the scheme have, to some extent, replaced double-unit type rental houses. The Trust has also undertaken the construction of houses for various State Government Departments which need to house staff in country districts. In order to assist primary producers, the Trust erects houses on the client's own land for his own use or that of his employees, either using local materials or transporting pre-fabricated houses to the site.

There has been a considerable increase in the number of houses provided for disadvantaged and handicapped persons. Many of the houses were extensively altered to assist the handicapped to live a full and independent life.

The Trust is also responsible for administering all houses financed through the State Aboriginal Advancement Scheme in accordance with policies formulated by the Aboriginal Housing Board of South Australia. The Board comprises 6 Aboriginal members, and a representative each from the Department of Community Welfare, the Department of Aboriginal Affairs, Aboriginal Hostels Ltd and the Trust. The Trust provides all the normal housing management services for the houses. At the end of June 1976 (1977), a total of 585 (696) had been built or purchased in South Australia.

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* 1971 and the 1973-1974 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 1977, the Commission had completed under all schemes since 30 June 1944 a total of 64,246 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 1977, 1,099 units of accommodation were completed: metropolitan area, 540; country, 448; and north of 26th parallel, 111. A further 763 units were under construction.

Building Societies are a major source of housing finance in Western Australia. At 30 June 1977, it was estimated that the assets of all societies were about \$1,087 million. Currently, 10 permanent and 597 terminating societies are operating. As a condition of eligibility for assistance under the *Housing Agreement Act* 1973, the State is required to allocate not less than 20 per cent nor more than 30 per cent of its housing authority new borrowings for advances through terminating building societies.

Under the *Housing Loans Guarantee Act* 1957-1972, 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 10.75 per cent reducible. Loans may be made for up to 95 per cent of the value of the house and land or a specified sum, whichever is the lesser amount. The maximum loan permitted in respect of the metropolitan region and the region south of the 26th parallel is \$26,500. For a new house situated north of the 26th parallel and in the North West or Eastern Land Divisions, the maximum loan is \$43,500 and in the Kimberley Land Division, \$45,500.

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

During 1975-76 and 1976-77, dwelling completions numbered 829 and 792 respectively. Construction since 1944 totalled 16,016 at 30 June 1976. These were comprised of 14,773 detached and semi-detached units (9,874 of timber), 691 elderly persons' flatettes, 316 multi-unit flats and 236 villa units.

As at 30 June 1977, the total was 16,808, comprised of 15,456 detached and semi-detached units (9,884 of timber), 766 elderly persons' flatettes, 316 multi-unit flats and 270 villa units.

The Division now allots all welfare housing accommodation on a rental basis. Weekly rental of a new typical standard home was about \$36.00 at 30 June 1976 and \$37.00 at 30 June 1977. In certain necessitous cases, rental rebates are allowed. Under current policy a married couple occupying an elderly persons' unit and whose only income is the age pension pay \$10.00 a week, while a single person solely dependent on the pension pays \$7.00 a week.

Housing schemes in Australian Territories

Northern Territory. In 1946 control of all government-owned residences in the Territory (excluding those belonging to the Defence Services or Commonwealth Railways or attached to post offices) was vested in the Administration. The Northern Territory Housing Commission was established in 1959 and operates under authority of the *Housing Ordinance* 1959-1971. The Commission became autonomous on 1 October 1969 and provides rental housing for persons of limited means who are not adequately housed and who are not officers of the Commonwealth Public Service. At 30 June 1977 the Commission controlled 3,428 houses, flats and demountables for rental purposes: 2,210 of these were in Darwin (including 445 flats and 490 demountables), 837 in Alice Springs (including 262 flats), 162 in Katherine (including 29 flats), 201 in Tennant Creek (including 15 flats), 6 in Adelaide River, 2 each in Elliot and Mataranka, and 8 in Pine Creek.

Australian Capital Territory. The Commonwealth Government provides houses and flats for rental to persons on low incomes who are employed in the Australian Capital Territory. At 30 June 1977 the Department of the Capital Territory controlled 8,135 houses and 3,083 flats for rental purposes. Government rental houses may be purchased by eligible 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 1972-73 to 1976-77, and the second shows the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1972-73 to 1976-77.

GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS
(\$'000)

Year	N.S.W.	Vic.(a)	Qld(b)	S.A.(c)	W.A.	Tas.	N.T.	A.C.T.	Aust.
1972-73	36,726	22,778	11,407	17,150	12,209	2,578	4,335	5,598	112,781
1973-74	42,378	26,820	12,104	18,730	12,791	3,404	2,313	5,555	124,095
1974-75	49,401	31,596	13,959	22,271	15,810	4,281	1,739	7,479	146,536
1975-76	63,870	42,031	19,326	28,930	17,040	5,569	2,486	10,839	190,091
1976-77	84,242	n.a.	26,766	35,913	19,586	7,368	3,281	15,626	192,782

(a) Figures relate to Housing Commission only. (b) Excludes rentals in respect of tenanted temporary dwellings.
(c) Excludes rentals in respect of temporary and emergency dwellings to 30 June 1977, by which date all had been removed.

GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT

Year	N.S.W.	Vic.(a)	Qld(b)	S.A.(c)	W.A.	Tas.(d)	N.T.	A.C.T.(d)	Aust.
1972-73	69,178	40,335	18,463	35,155	24,055	4,560	4,826	9,651	206,223
1973-74	70,510	39,996	18,183	35,592	24,304	4,841	2,517	9,506	205,449
1974-75	73,021	40,726	18,947	36,752	25,767	5,350	2,012	10,481	213,056
1975-76	78,325	40,057	20,508	37,847	24,791	6,150	3,109	11,152	221,939
1976-77	80,510	n.a.	20,772	39,013	24,818	6,695	3,428	10,967	186,203

(a) Figures relate to Housing Commission only. (b) Excludes tenanted temporary dwellings. (c) Excludes temporary and emergency dwellings (All removed by 30 June 1977). (d) 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*

Rural 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. The Agency's operations began with the sale to selected purchasers of 100 houses made available by the Commission during 1954-55 and 1955-56. The sales were made on the basis of 10 per cent deposit and repayment of the balance over a maximum period of forty years, with interest at 4.5 per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1977 the advances outstanding amounted to \$161,235 in respect of 43 houses.

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

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

Year	Advances during year		Total advances to end of year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000		\$'000
1972-73	974	13,970	28,819	239,156	22,942	180,438
1973-74	76	1,158	28,895	240,313	21,550	167,995
1974-75	79	1,514	28,974	241,827	20,779	160,422
1975-76	180	4,402	29,154	246,229	19,939	154,635
1976-77	22	573	29,176	246,802	18,905	144,899

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

The Sale of Homes Agency also acts as agent for the Housing Commission in arranging the sale of houses erected by the Commission on applicants' land. Under this scheme persons who have established a housing need may apply to the Commission to have a standard-type dwelling erected on their own land. The houses are sold, at a price equivalent to their capital cost, on the same terms as for houses erected under the 1956 to 1966 Housing Agreements and the *States Grants (Housing) Act* of 1971. Up to 30 June 1977, 768 houses had been built at a cost of \$8,196,000; the balance of indebtedness at that date was \$4,660,000.

Rural Bank of New South Wales—Other loans. The Rural Bank of New South Wales provides assistance to individuals for the erection or purchase of homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The current rate of interest on new long-term loans for housing purposes is 9.75 per cent per annum.

Victoria

Housing Commission of Victoria. Commission policy is to encourage home ownership; of the 81,792 dwelling units built up to 30 June 1976 under the State Housing Scheme, the Federal State Agreements and Housing Grant, a total of 41,317 houses have been sold (24,612 in the metropolitan area and 16,705 in the country).

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

The number of loans granted by the Trust to 30 June 1976 and subsisting totalled 3,054 on the security of first mortgages and 626 on second mortgages, the amounts involved being \$24.9 million and \$1.7 million respectively.

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

Queensland

Queensland Housing Commission. The major housing scheme financed solely by the State Government is the Workers Dwelling Scheme. Under the *State Housing Act* 1945-74, 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 worker's dwelling. The Housing Commission also provides finance for the purchase of homes constructed by the Commission to the applicant's design on Commission land under contract of sale. From 13 February 1975, the maximum advance under both schemes was increased from \$15,000 to \$18,000. Interest on advances in respect of applications lodged on or after 20 December 1975 is chargeable at 7½ per cent, and repayments may be made over periods up to 45 years.

South Australia

South Australian Housing Trust Sales Schemes. Prospective purchasers of Housing Trust houses (other than Rental Purchase houses) may purchase either by paying cash or by paying a deposit and arranging for a loan on security of a first mortgage from any of the recognised lending authorities. In cases where the deposit and the first mortgage so raised are insufficient, the Trust may advance the balance of the house price on security of a second mortgage, the term of which is usually co-terminous, but not exceeding 30 years. The interest rate was 10.25 per cent at 30 June 1976 (the same as at 30

January 1977), and the interest is adjusted quarterly. During 1975-76 (1976-77) the Trust commenced 244 (131) second mortgages valued at \$970,000 (\$2,286,000). At 30 June 1976 (1977) second mortgages totalled 6,277 (5,852) and the balance outstanding at that date was \$8,400,000 (\$9,900,000). A minimum deposit of \$100 was required for houses built under the rental purchase scheme to 31 December 1976. From 1 January 1977 this was increased to \$500 in order to comply with the Home Savings Grant Scheme. The balance of the purchase price is repayable to the Trust in weekly instalments over periods up to 40 years at 5.5 per cent interest per annum.

State Bank of South Australia. The State Bank and the Housing Trust are the principal agents of the State Government for the distribution of moneys received under housing assistance arrangements with the Commonwealth Government. During 1976-77, 2,818 individual loans were made for a total outlay of \$50,074,357 in the Home Builders' Account. The balance of loans outstanding on this account at 30 June 1977 totalled \$239,101,101. The Bank administers the *Advances for Homes Act*, 1928-1972 on behalf of the State Government. However, advances under this Act have virtually ceased and the only funds being made available are for repairs to tenancy houses and for extra bedroom accommodation. The balance outstanding under this Act at 30 June 1977 was \$10,820,004. The present maximum housing loan is \$18,000, repayable over a period not exceeding forty years at a rate of interest of 6.75 per cent per annum calculated on monthly balances.

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

Western Australia

State Housing Commission of Western Australia. Under current policy commenced by the Commission in October 1976, all sales are on a cash basis through approved Terminating Building Societies with finance to be funded from the Home Builders' Account where the family is eligible under the income criteria of the Federal-State Housing Agreement 1973; or from an outside source where the family is ineligible for Home Builders' Account assistance.

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

The Commission can refer only those applicants who are able to satisfy eligibility requirements to the various Terminating Building Societies. Acceptance of their application for a loan lies with the Society concerned. They are not bound to assist Commission applicants. The interest rate on all advances is 5.75 per cent per annum and the repayment period is a maximum of thirty years.

The Societies are bound by statute to accept no less than 3 per cent of the value of the house and land as deposit, 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.

The income eligibility figure varies according to the movements of seasonally adjusted average weekly earnings; currently, an applicant in the metropolitan area cannot have an income exceeding \$188.90 per week, plus \$2.00 per week for each dependent child under twenty-one in excess of two. The maximum advance is \$24,500, with \$29,000 being the maximum value of the house and land.

The remainder of the State is divided into areas in which the income eligibility varies from \$188.20 per week to \$257.53 per week plus \$2.00 per week for each dependent child under twenty-one years in excess of two. The maximum advance in these areas varies from \$25,500 to \$45,000, with the maximum value of house and land varying from \$30,000 to \$50,000.

The *State Housing Act* provides for limited assistance by way of mortgage to applicants who are building or purchasing new houses. There was no allocation of funds to this Act in 1976-77.

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

Tasmania

Department of Housing and Construction, Housing Division. The interest rate on purchase contract loans at 1 July 1976 was 5.75 per cent. This remained unchanged in 1976-77. The number of loans outstanding at 30 June 1976 was 7,879 and at 30 June 1977 was 7,460. The amounts outstanding at those dates were \$65,650,000 and \$62,854,000 respectively.

Agricultural Bank of Tasmania. The Agricultural Bank, as an approved lending authority under the current Federal State Housing Agreement, provides loans to prospective buyers under the provisions of the *Homes Act*. To be eligible for a loan, an applicant, whose income is subject to a needs test, must be married, about to be married or have dependants for whom it is necessary to provide a home. Loans up to a maximum of \$22,500 or 97 per cent of the Bank's valuation of land and dwelling, whichever is the lesser, will be considered on acceptable proposals throughout Tasmania. Such

loans, currently bearing interest at 5.75 or 6.25 per cent depending on the application of the needs test, are repayable by equated monthly instalments over periods up to thirty years. Other limited funds, which are not subject to a needs test, are currently available at 9.0 per cent.

During 1975-76, 431 loans totalling \$6,100,000 were approved. During the year 1976-77, 393 loans totalling \$8,400,000 were approved. Since November, 1945 a total of 6,984 loans amounting to \$61,758,000 has been approved, of which 4,253 have been for the erection of dwellings, and 2,731 for the purchase of existing homes. Total loans outstanding at 30 June 1976 amounted to \$38,856,000. The figures exclude advances to co-operative housing societies.

Northern Territory

Loans Scheme. This scheme was commenced in 1953 and is administered by the Home Finance Trustee under the *Housing Loans Ordinance* 1949-1975. Advances may be made for the erection of a house, the purchase or enlargement of an existing house, the completion of a partially erected dwelling, or the discharge of a mortgage already existing. Loans are provided on a deposit of 5 per cent of the first \$4,000 and 10 per cent of the balance of the Trustee's valuation up to a maximum of \$15,000. The rate of interest charged is 10 per cent per annum reducible to 9 per cent per annum if instalment payments are made on or before the due date. The maximum period of repayment is thirty-two years for brick houses and twenty-five years for other houses. During 1976-77, 215 loans totalling \$3,219,421 were approved.

Sales Scheme. Tenants of government-owned houses under the control of the Department of the Northern Territory may purchase the dwellings they occupy either for cash or on terms requiring a minimum deposit of 5 per cent of the purchase price with repayments over a maximum period of forty-five years, including interest at either 5.75 per cent or 9 per cent subject to a means test.

Housing Commission Sales Scheme. Since the July 1977 amendment of the *Housing Ordinance* 1959-1977, the Housing Commission has been permitted to sell its houses to tenants in occupation. To qualify for purchase, tenants are required to have completed a period of five years' continuous satisfactory tenancy (as assessed by the Commission) after which period they may purchase either the dwelling in which they are living or select from a range of new Commission houses. The terms require a cash deposit of \$500 and repayment of the remainder of the loan over a period not exceeding 45 years. There is no prescribed limit to the amount of the loan and the two-tiered interest structure is fixed by the Commission from time to time and is applied according to applicant incomes.

Australian Capital Territory

Loans to a maximum of \$20,000 over a maximum term of thirty-two years may be granted by the Commissioner for Housing for the purchase or erection of a new dwelling in the Australian Capital Territory to a person who does not already own a dwelling in the Australian Capital Territory or Queanbeyan; is not employed outside the Australian Capital Territory; and has not, or whose spouse has not, already had financial assistance from Government funds for housing in the Australian Capital Territory.

A means test is applied for loans. Applicants whose main breadwinner's income does not exceed 95 per cent of the Australian Capital Territory male seasonally-adjusted average weekly earnings may qualify for a loan. An additional income allowance of \$2.00 per week is made for each dependent child in excess of two.

The rate of interest is 10½ per cent, with a reduction of 1 per cent if payment is made by the due date. A concessional rate of 6½ per cent (less 1 per cent if payment is made by the due date), applies if the combined gross income of the breadwinner and spouse do not exceed 95 per cent of the Australian Capital Territory seasonally adjusted male average weekly earnings. At 30 June 1977, 13,604 houses were under mortgage to the Commissioner.

Government rental houses valued at current market values may be sold to tenants. The basis of the sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Capital Territory with no limit to the amount which may be held on mortgage from the Department. Repayment of the amount covered by mortgage may be made over a maximum period of thirty-two years. There are two rates of interest applicable: the normal rate is 10½ per cent (less one per cent for payment by the due date) on the first \$15,000 and 12½ per cent (less one per cent as above) on the remainder of the mortgage; while a concessional rate of 6½ per cent (less one per cent for payment by the due date) applies in situations where the combined incomes of breadwinner and spouse do not exceed 95 per cent of Australian Capital Territory average weekly earnings. In both instances, an allowance of \$2 for each dependent child after the second child is deducted from total gross income. To 30 June 1977, 14,153 houses had been sold to tenants.

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

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

CONSTRUCTION

Building

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

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

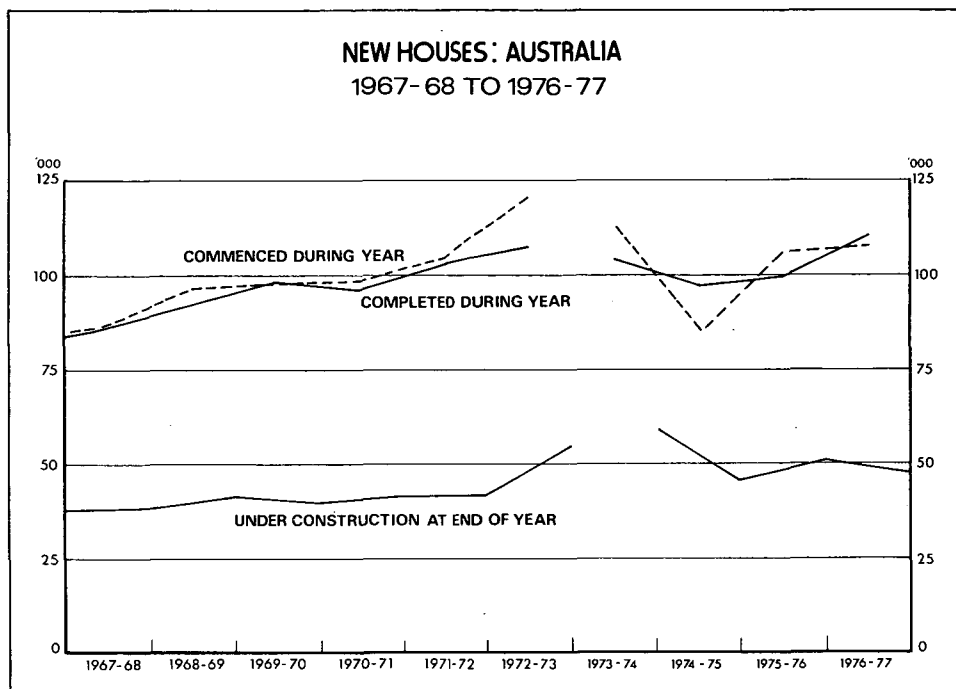
Number of new houses

The next table provides a summary of the number of new houses approved, commenced, completed and under construction by type of ownership in each State and Territory during the years 1975-76 and 1976-77. For a graph showing these details over a ten-year period, see plate 40, page 474.

NUMBER OF NEW HOUSES
(^{'000})

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1975-76									
Private—									
Approved . . .	24.2	27.9	19.7	11.5	14.9	2.7 ¹	1.1	3.6	105.6
Commenced . . .	22.3	26.5	17.0	10.0	13.8	2.4	0.8	3.4	96.2
Completed . . .	20.5	23.3	16.1	8.4	11.2	2.0	0.5	3.3	85.4
Under construction(a)	9.4	15.9	4.7	4.5	6.2	1.7	0.4	1.6	44.2
Government—									
Approved . . .	1.0	2.7	0.9	1.3	0.7	0.7	1.5	0.4	9.2
Commenced . . .	1.6	1.9	1.4	1.5	0.7	0.7	1.8	0.8	10.3
Completed . . .	4.6	2.8	1.8	1.5	0.9	0.8	1.0	1.1	14.5
Under construction(a)	1.3	1.5	0.8	1.4	0.2	0.3	1.1	0.5	7.0
Total—									
Approved . . .	25.3	30.6	20.6	12.8	15.6	3.4	2.5	4.0	114.8
Commenced . . .	23.9	28.4	18.4	11.5	14.5	3.1	2.6	4.2	106.6
Completed . . .	25.1	26.1	17.9	9.9	12.1	2.8	1.6	4.4	99.9
Under construction(a)	10.6	17.4	5.5	5.9	6.4	2.0	1.5	2.1	51.3
1976-77									
Private—									
Approved . . .	26.5	27.1	18.8	9.7	12.5	2.6	0.6	1.8	99.6
Commenced . . .	25.8	27.3	17.5	9.6	13.1	2.2	0.7	1.9	98.1
Completed . . .	24.4	26.7	17.8	10.6	14.5	2.4	0.7	2.5	99.6
Under construction(a)	10.3	15.8	4.4	3.4	4.6	1.5	0.4	1.0	41.4
Government—									
Approved . . .	1.7	2.1	1.7	1.5	0.9	0.7	0.6	0.5	9.8
Commenced . . .	1.8	2.5	1.3	1.5	0.9	0.7	1.4	0.6	10.7
Completed . . .	2.0	2.2	1.3	1.5	0.7	0.7	1.8	0.6	10.9
Under construction(a)	1.1	1.8	0.8	1.3	0.4	0.3	0.6	0.4	6.8
Total—									
Approved . . .	28.2	29.2	20.6	11.2	13.4	3.3	1.2	2.3	109.4
Commenced . . .	27.6	29.8	18.8	11.1	14.0	3.0	2.1	2.5	108.8
Completed . . .	26.4	28.9	19.1	12.1	15.2	3.1	2.5	3.1	110.4
Under construction(a)	11.4	17.6	5.2	4.8	5.0	1.8	1.0	1.4	48.2

(a) At end of period.



NOTE. BREAK IN SERIES FROM 1973-74, SEE PAGE 473

PLATE 40

Number of new houses completed 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 completed in each State and Territory during the years 1975-76 and 1976-77, classified according to the material of their outer walls.

NUMBER OF NEW HOUSES COMPLETED BY MATERIAL OF OUTER WALLS (^{'000})

Material of outer wall	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust
1975-76									
Brick, concrete and stone	1.5	1.3	1.9	3.7	9.3	0.2	0.6	0.1	18.5
Brick veneer . . .	18.0	21.8	8.9	4.4	1.3	2.3	0.1	4.3	61.1
Timber	1.1	0.8	2.3	0.2	..	0.1	0.1	..	4.6
Asbestos-cement . .	4.2	2.1	4.6	1.5	1.4	0.2	0.4	..	14.3
Other	0.5	0.1	0.2	..	0.1	0.1	0.4	..	1.4
Total	25.1	26.1	17.9	9.9	12.1	2.8	1.6	4.4	99.9
1976-77									
Brick, concrete and stone	1.7	1.8	2.0	3.7	12.3	0.2	1.7	0.1	23.5
Brick veneer . . .	19.6	23.4	10.1	6.5	1.4	2.5	0.1	3.0	66.6
Timber	0.8	1.2	2.0	0.2	0.1	0.1	0.1	..	4.6
Asbestos-cement . .	3.9	2.3	4.7	1.6	1.3	0.2	0.3	..	14.4
Other	0.4	0.1	0.2	0.1	0.1	0.2	0.3	..	1.4
Total	26.4	28.9	19.1	12.1	15.2	3.1	2.5	3.1	110.4

Number of new other dwellings

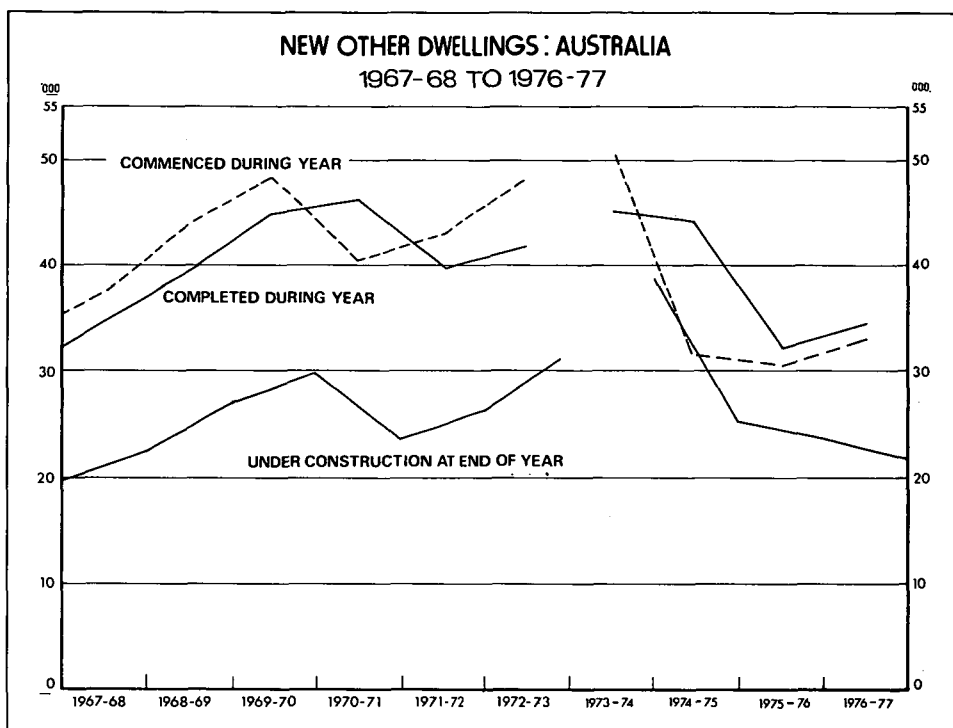
The level of other dwelling construction is highly variable and does not follow the regular pattern experienced in house construction. This can mainly be explained by the large extent of speculative building of private flats and also the generally larger size of such projects. Although construction of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

The following table shows the number of new other dwellings approved, commenced, completed and under construction by type of ownership in each State and Territory during the years 1975-76 and 1976-77. For a graph showing these details over a ten year period, see plate 41, page 476.

NUMBER OF NEW OTHER DWELLINGS
(^{'000})

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1975-76									
Private—									
Approved . . .	6.3	8.1	3.9	3.4	5.3	1.0	0.2	0.3	28.6
Commenced . . .	7.1	7.7	3.9	2.9	4.6	0.9	0.1	0.2	27.5
Completed . . .	8.2	7.7	3.9	3.3	2.6	0.8	0.2	0.3	26.9
Under construction(a)	5.4	6.4	2.2	2.0	3.0	0.7	0.1	0.2	20.0
Government—									
Approved . . .	0.6	0.6	0.1	0.5	0.5	0.1	0.1	0.2	2.7
Commenced . . .	1.1	0.3	0.1	0.5	0.5	0.1	0.1	0.2	3.0
Completed . . .	2.8	0.5	0.2	0.8	0.4	0.1	0.1	0.3	5.2
Under construction(a)	1.8	0.4	0.1	0.6	0.4	0.1	0.2	0.2	3.7
Total—									
Approved . . .	6.9	8.8	4.0	4.0	5.8	1.1	0.3	0.5	31.3
Commenced . . .	8.2	8.1	4.0	3.4	5.1	1.0	0.3	0.4	30.5
Completed . . .	11.0	8.2	4.1	4.0	2.9	0.9	0.3	0.7	32.1
Under construction(a)	7.2	6.8	2.3	2.6	3.4	0.8	0.2	0.4	23.7
1976-77									
Private—									
Approved . . .	6.4	6.9	5.0	2.6	5.3	0.9	0.3	0.4	27.7
Commenced . . .	7.2	7.4	4.8	2.4	5.0	0.8	0.2	0.5	28.3
Completed . . .	7.6	8.2	4.8	2.6	5.6	0.8	0.1	0.3	30.0
Under construction(a)	4.9	5.4	2.1	1.7	2.5	0.7	0.2	0.4	18.0
Government—									
Approved . . .	2.2	0.5	0.2	0.6	0.4	0.2	0.1	0.2	4.3
Commenced . . .	2.1	0.7	0.2	0.7	0.5	0.2	0.1	0.1	4.6
Completed . . .	1.9	0.7	0.1	0.7	0.6	0.1	0.2	..	4.3
Under construction(a)	2.0	0.4	0.1	0.7	0.3	0.1	0.1	0.2	4.0
Total—									
Approved . . .	8.6	7.4	5.1	3.2	5.6	1.1	0.4	0.6	32.0
Commenced . . .	9.3	8.1	4.9	3.1	5.5	1.0	0.3	0.6	32.9
Completed . . .	9.5	8.9	5.0	3.3	6.2	0.9	0.3	0.3	34.4
Under construction(a)	7.0	5.8	2.2	2.4	2.8	0.9	0.3	0.6	21.9

(a) At end of period.



NOTE, BREAK IN SERIES FROM 1973-74, SEE PAGE 473

PLATE 41

Number, average value, average value per square metre and average size of private contract built houses

The following table shows the number, average value, average value per square metre and average size in square metres of private contract built new houses commenced in each Capital City Statistical Division. The average value and average value per square metre are based on the final contract price of houses when complete (or estimates of this price) provided by contractors at the time of commencement of building work.

NUMBER, AVERAGE VALUE, AVERAGE VALUE PER SQUARE METRE AND AVERAGE SIZE OF NEW PRIVATE CONTRACT BUILT HOUSES COMMENCED: CAPITAL CITY STATISTICAL DIVISIONS

	Sydney	Mel- bourne	Bris- bane	Adel- aide	Perth	Hobart	Darwin	Can- berra	All capital cities
1975-76									
Number ('000)	8.1	13.7	6.9	6.9	10.4	0.4	n.a.	3.2	49.7(a)
Average value (\$'000)	24.7	25.9	21.8	24.4	22.4	29.8	n.a.	31.9	24.6(a)
Average size (sq. m)	145	146	129	132	141	150	n.a.	147	141(a)
Average value per sq. m (\$)	171	178	169	184	159	199	n.a.	217	175(a)
1976-77									
Number ('000)	10.4	13.3	7.1	6.1	8.6	0.3	0.2	1.8	47.8
Average value (\$'000)	25.9	29.8	24.1	28.5	27.3	33.2	41.8	35.4	27.8
Average size (sq. m)	139	149	133	136	144	145	130	159	142
Average value per sq. m (\$)	186	200	182	210	190	229	322	222	196

(a) Excludes Darwin.

Value of buildings

The following table shows the value of all buildings approved, commenced, completed, under construction, work done and work yet to be done in Australia for the years 1975-76 and 1976-77, according to the class of building. The classification of other buildings by type of building is according to the function a building is intended to serve as specified on building authorisations.

VALUE(a) BY CLASS OF BUILDING
((\$'000)

<i>Class of building</i>	<i>Approved</i>	<i>Commenced</i>	<i>Completed</i>	<i>Under Construc- tion(b)</i>	<i>Work done (c)</i>	<i>Work yet to be done (b)</i>
1975-76						
New houses	2,757.2	2,604.4	2,274.3	1,337.2	2,480.3	692.8
New other dwellings	499.6	518.3	532.4	450.4	563.1	227.2
<i>Total new dwellings</i>	<i>3,256.8</i>	<i>3,122.6</i>	<i>2,806.7</i>	<i>1,787.6</i>	<i>3,043.4</i>	<i>920.0</i>
<i>Alterations and additions to dwellings</i>	<i>211.1</i>	<i>206.1</i>	<i>169.7</i>	<i>78.5</i>	<i>190.7</i>	<i>38.3</i>
Hotels, etc.	58.3	64.1	63.6	64.6	69.0	29.9
Shops	181.7	217.0	176.8	209.9	202.0	101.8
Factories	250.4	239.8	271.7	180.2	245.7	91.5
Offices	311.6	265.2	564.4	928.2	515.9	420.7
Other business premises	185.8	211.9	177.4	240.9	213.5	108.6
Education	296.5	344.3	581.0	480.6	519.5	203.7
Religion	21.1	20.4	17.9	18.4	19.8	8.8
Health	278.6	288.7	159.1	571.2	265.1	299.7
Entertainment and recreation	125.7	119.0	115.4	115.7	125.6	57.0
Miscellaneous	166.4	137.4	139.2	228.5	172.4	100.1
<i>Total other building</i>	<i>1,876.1</i>	<i>1,907.8</i>	<i>2,266.6</i>	<i>3,038.1</i>	<i>2,348.5</i>	<i>1,421.8</i>
<i>Total all building</i>	<i>5,344.1</i>	<i>5,236.6</i>	<i>5,243.0</i>	<i>4,904.2</i>	<i>5,582.6</i>	<i>2,308.1</i>
1976-77						
New houses	2,944.4	3,006.7	2,965.0	1,413.8	3,040.8	711.5
New other dwellings	596.5	658.2	670.1	474.1	676.4	245.0
<i>Total new dwellings</i>	<i>3,540.9</i>	<i>3,665.0</i>	<i>3,635.1</i>	<i>1,887.8</i>	<i>3,717.2</i>	<i>956.4</i>
<i>Alterations and additions to dwellings</i>	<i>250.6</i>	<i>266.4</i>	<i>252.5</i>	<i>96.1</i>	<i>263.3</i>	<i>46.5</i>
Hotels, etc.	58.7	70.8	80.3	69.6	73.0	33.6
Shops	255.1	261.3	223.1	257.7	254.9	119.0
Factories	361.1	376.6	295.6	286.1	360.4	138.9
Offices	250.2	319.7	489.4	844.1	444.2	381.6
Other business premises	217.8	230.5	265.1	232.3	264.1	103.9
Education	416.0	411.1	439.3	482.0	407.9	231.7
Religion	25.8	25.4	27.5	17.3	25.9	9.5
Health	199.2	247.8	261.0	588.7	321.1	273.8
Entertainment and recreation	109.0	114.1	154.1	85.3	142.9	40.1
Miscellaneous	202.6	195.9	211.2	248.8	170.5	160.8
<i>Total other building</i>	<i>2,095.5</i>	<i>2,253.3</i>	<i>2,446.5</i>	<i>3,111.9</i>	<i>2,464.9</i>	<i>1,492.9</i>
<i>Total all building</i>	<i>5,887.0</i>	<i>6,184.6</i>	<i>6,334.1</i>	<i>5,095.7</i>	<i>6,445.5</i>	<i>2,495.8</i>

(a) Refer to paragraph 2 page 000. (b) At end of period. (c) During period.

Persons working on jobs carried out by builders of new buildings

The following table shows the number of contractors, sub-contractors and wage earners working on jobs carried out by builders of new buildings in each State and Territory as at 30 June 1976 and 30 June 1977, classified according to their main building occupations and the type of building on which they were working.

NUMBER OF PERSONS WORKING ON BUILDING JOBS, BY OCCUPATIONAL STATUS AND BY OCCUPATION

('000)

(Including contractor and sub-contractor principals actually working on jobs but excluding persons working on owner-built houses)

	N.S.W.	Vic.	Qld.	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
30 JUNE 1976									
Contractors . . .	3.9	3.6	2.1	0.9	0.9	0.4	0.1	0.4	12.3
Sub-contractors . . .	8.6	11.4	5.3	4.5	4.4	0.6	0.6	1.6	37.1
Wage earners . . .	24.2	20.6	17.3	9.1	12.6	3.4	2.1	3.7	93.0
<i>Total</i> . . .	<i>36.8</i>	<i>35.6</i>	<i>24.7</i>	<i>14.5</i>	<i>17.9</i>	<i>4.4</i>	<i>2.9</i>	<i>5.7</i>	<i>142.4</i>
Carpenters . . .	11.2	11.8	9.3	3.7	3.9	1.7	1.0	1.4	43.9
Bricklayers . . .	4.3	4.7	2.7	2.2	3.2	0.4	0.1	0.7	18.4
Painters . . .	2.7	2.7	1.6	1.2	1.4	0.3	0.2	0.5	10.6
Electricians . . .	2.6	2.4	1.4	0.9	1.3	0.2	0.2	0.4	9.5
Plumbers . . .	3.3	3.6	2.1	1.3	1.5	0.4	0.2	0.4	12.9
Builders' labourers . . .	5.0	3.9	3.0	2.0	2.2	0.7	0.6	0.8	18.2
Other . . .	7.6	6.5	4.6	3.0	4.3	0.8	0.5	1.5	28.9
<i>Total</i> . . .	<i>36.8</i>	<i>35.6</i>	<i>24.7</i>	<i>14.5</i>	<i>17.9</i>	<i>4.4</i>	<i>2.9</i>	<i>5.7</i>	<i>142.4</i>
New dwellings . . .	14.5	18.1	12.4	8.0	10.2	2.3	1.7	2.9	70.1
Other buildings(a) . . .	19.4	16.7	11.1	6.2	6.1	1.9	1.1	2.4	65.0
Repairs, maintenance(b) . . .	2.9	0.8	1.2	0.3	1.6	0.2	0.1	0.3	7.4
<i>Total</i> . . .	<i>36.8</i>	<i>35.6</i>	<i>24.7</i>	<i>14.5</i>	<i>17.9</i>	<i>4.4</i>	<i>2.9</i>	<i>5.7</i>	<i>142.4</i>
30 JUNE 1977									
Contractors . . .	3.6	3.5	2.1	0.9	1.0	0.3	0.1	0.3	11.7
Sub-contractors . . .	7.9	10.0	5.5	4.2	5.0	0.6	0.6	1.1	34.9
Wage earners . . .	22.6	17.7	15.0	7.5	12.6	3.6	1.6	4.1	84.6
<i>Total</i> . . .	<i>34.1</i>	<i>31.2</i>	<i>22.6</i>	<i>12.6</i>	<i>18.6</i>	<i>4.5</i>	<i>2.2</i>	<i>5.5</i>	<i>131.2</i>
Carpenters . . .	10.7	10.4	8.8	3.3	4.1	1.8	0.5	1.3	40.8
Bricklayers . . .	3.9	4.1	2.4	1.9	3.2	0.4	0.2	0.5	16.7
Painters . . .	2.3	2.2	1.6	1.2	1.4	0.3	0.2	0.4	9.6
Electricians . . .	2.4	2.1	1.4	0.8	1.6	0.2	0.1	0.4	9.1
Plumbers . . .	3.1	3.2	1.9	1.2	1.7	0.3	0.2	0.4	12.2
Builders' labourers . . .	4.7	3.3	2.6	1.6	2.3	0.7	0.4	0.8	16.5
Other . . .	6.9	5.7	3.9	2.6	4.3	0.8	0.5	1.7	26.4
<i>Total</i> . . .	<i>34.1</i>	<i>31.2</i>	<i>22.6</i>	<i>12.6</i>	<i>18.6</i>	<i>4.5</i>	<i>2.2</i>	<i>5.5</i>	<i>131.2</i>
New dwellings . . .	13.7	15.6	11.5	6.8	11.6	2.1	0.9	3.0	65.2
Other buildings(a) . . .	17.1	14.6	9.1	5.3	5.5	2.3	1.1	2.2	57.2
Repairs, maintenance(b) . . .	3.2	1.0	2.0	0.5	1.6	0.2	0.2	0.3	8.9
<i>Total</i> . . .	<i>34.1</i>	<i>31.2</i>	<i>22.6</i>	<i>12.6</i>	<i>18.6</i>	<i>4.5</i>	<i>2.2</i>	<i>5.5</i>	<i>131.2</i>

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

(b) Carried out by builders of new buildings.

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 following table shows the value of construction (other than building) activity undertaken as prime contracts commenced, completed, under construction, work done and work yet to be done in Australia during the years 1975-76 and 1976-77.

**VALUE OF CONSTRUCTION (OTHER THAN BUILDING)
PRIME CONTRACTS BY OWNERSHIP
(\$ million)**

	1975-76					1976-77				
	Com- menced	Com- pleted	Under construc- tion(a)	Work done (b)	Work yet to be done(a)	Com- menced	Com- pleted	Under construc- tion(a)	Work done (b)	Work yet to be done(a)
PRIVATE										
Roadwork	70.6	66.6	52.9	65.0	24.2	87.8	81.9	66.4	92.8	27.5
Water supply, storage, sewerage and drainage	17.9	22.1	10.8	19.2	4.9	19.9	18.7	12.3	18.7	6.6
Electricity, oil and gas production and distri- bution facilities . . .	23.6	26.8	86.4	62.3	25.3	24.2	24.7	96.5	40.1	18.8
Marine work	41.9	27.9	56.0	54.7	13.4	4.6	10.8	59.0	21.0	6.2
Heavy industrial facilities	65.7	270.7	163.2	158.5	67.1	117.9	103.4	207.3	132.3	82.8
Other(c)	40.4	64.9	78.1	63.9	23.4	42.8	67.5	67.8	62.5	19.5
Total	260.0	479.0	447.4	423.7	158.3	297.1	306.9	509.3	367.5	161.3
GOVERNMENT										
Roadwork	87.5	125.4	156.7	117.2	47.3	140.7	144.0	161.2	134.3	65.6
Water supply, storage, sewerage and drainage	128.6	294.3	457.2	259.3	147.0	188.3	237.1	471.3	242.4	158.7
Electricity, oil and gas production and distri- bution facilities . . .	307.6	89.1	879.0	236.9	463.2	180.6	231.0	958.1	269.2	504.1
Marine work	17.9	52.3	74.0	47.6	19.0	109.7	25.9	160.3	45.2	86.0
Heavy industrial facilities	3.7	3.5	7.0	4.6	5.0	11.9	0.6	17.4	8.4	7.9
Other(c)	141.9	85.1	308.4	136.0	162.2	103.9	93.1	351.9	166.8	131.9
Total	687.0	649.8	1,882.2	801.6	843.7	735.0	731.8	2,120.2	866.5	954.3
TOTAL										
Roadwork	158.1	191.9	209.6	182.2	71.5	228.4	226.0	227.6	227.1	93.1
Water supply, storage, sewerage and drainage	146.5	316.4	468.0	278.5	151.9	208.2	255.8	483.6	261.2	165.3
Electricity, oil and gas production and distri- bution facilities . . .	331.1	115.9	965.4	299.2	488.5	204.8	255.6	1,054.6	309.3	523.0
Marine work	59.8	80.2	129.9	102.3	32.4	114.3	36.7	219.4	66.2	92.2
Heavy industrial facilities	69.5	274.2	170.2	163.1	72.1	129.8	104.0	224.7	140.7	90.6
Other(c)	182.1	150.0	386.5	199.9	185.6	146.7	160.6	419.7	229.4	151.4
Total	947.0	1,128.7	2,329.7	1,225.3	1,002.0	1,032.2	1,038.7	2,629.5	1,233.9	1,115.7

(a) At end of period. (b) During period. (c) Comprises Bridges, Aerodromes, Railways, Telecommunications and Miscellaneous.

More detailed information on building activity is contained in *Building and Construction* (8701.0) (final issue 1971-72) and *Building Statistics* (quarterly) (8705.0). Current information is obtainable also in the *Monthly Review of Business Statistics* (1304.0), the *Digest of Current Economic Statistics* (monthly) (1305.0), and the mimeographed statements *Building Statistics: Number of Dwellings* (quarterly) (8703.0), *Building Operations, Preliminary* (quarterly) (8704.0), *Building Approvals* (monthly) (8702.0) and *Construction (other than building) Operations* (quarterly) (8708.0). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statistician in each State. The *Building Industry Quarterly* published by the Department of Environment, Housing and Community Development contains further information on current trends in housing activity.

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

